



Abstract

Tanzania avoided a recession due to Covid-19, mainly because it had little stringency in its Covid-19 policy responses. However, the country suffered a decline in real GDP growth rate, and poverty incidence declined marginally between 2020 and 2021. This Bulletin is based on a study which was conducted to disaggregate understanding of who has been affected among the poor and vulnerable, investigate the intersecting disadvantages which may have made it harder for some households and individuals to remain resilient while others were impoverished, and contextualise Covid-19 impacts within a broader examination of the multiple causes of poverty dynamics before and during the pandemic.

The study was conducted in Kongwa and Kilolo Districts, Tanzania, through 48 interviews, which included 27 Life History Interviews (LHIs), 12 Focus Group Discussions (FGDs), and nine Key Informant Interviews (KIIs). It was found that Covid-19 exacerbated pre-existing factors which were negatively impacting interviewees' incomes but that it did not have adverse economic effects in some areas such as in Rural Kongwa District. The poor were most affected by an inability to meet costs to practice preventative measures against the pandemic and subsequent treatment if they succumbed to it, and lower earnings due to missed casual labour work. The non-poor were also affected by higher costs incurred on preventive measures against the pandemic and getting treatment if they succumbed to it, and also by a decline in customers for their businesses, and rises in costs of inputs while the prices of products and other goods they traded declined. The main factors for wellbeing improvement before the pandemic were a diversification of crops planted, the acquisition of more land for agriculture, agricultural mechanisation, and doing non-farm businesses besides farm activities. The main factors for wellbeing improvement during the pandemic were avoiding the high costs on Covid-19 infection prevention and treatment, increases in customers after Covid-19 diminished, and getting a loan and using it successfully on income-generating activities. A big policy implication of the findings is that measures to prevent impoverishment are generally very inadequate.

In order to prevent impoverishment and keep poverty declining, even in the face of pandemics like Covid-19, it is recommended that Tanzania needs to target more chronically poor and vulnerable people by strengthening measures against destitution (movement into Wellbeing Level, WB 1); take proper measures for non-pandemic factors which impede poverty reduction, even when there is no pandemic, such as climatic factors, qualities and quantities of agricultural inputs and technologies, agricultural marketing and selling, and taxation on various businesses; and improve social services including education and health.

Introduction

Globally, the coronavirus disease (Covid-19) outbreak was declared a public health emergency of international concern (PHEIC) on 30 January 2020 but, in Tanzania, it was confirmed on 16 March 2020 when a 46-year-old female Tanzanian who had arrived from Belgium a day before was carrying the virus. In Tanzania, the pandemic was managed differently according to its four waves and two regimes: the Fifth Government under John Pombe Magufuli until 17 March 2021 and the Sixth Government under Samia Suluhu Hassan from 19 March 2021. During the first wave of the pandemic (March 2020 to November 2020) there was a three-month partial lockdown from March to June 2020 during which general measures for infection prevention were enforced. The measures included the closure of schools and international borders, the banning of mass gatherings except for religious ones which could be attended with social distancing, and the enforcement of measures of wide awareness for the prevention of infection during the pandemic including the wearing of face masks, restrictions in movement, social distancing, frequent hand washing with running water and soap, the use of hand sanitisers frequently, and so on. National data about the numbers of people who were tested for the disease, those who were found with it, and those who lost life due to it were also reported, up to 29 April 2020. At the end of June 2020 the Fifth Government President, John Pombe Magufuli, declared Tanzania Covid-free, following three days of national prayers. Therefore, scepticism against Covid-19 vaccines, which was present among Tanzanians right from the outbreak of the pandemic, increased. From July 2020 to November 2020, there was relaxation of the measures to prevent Covid-19 infection as the pandemic threat lessened.

From November 2020 to March 2021 (the second phase of the pandemic), the pandemic was more threatening again; hence there was more insistence on the measures to prevent it, but scepticism against Covid-19 vaccines lingered on. On 17 March 2021 President John Pombe Magufuli passed away, and on 19 March 2021 his former Vice-President, Samia Suluhu Hassan, was sworn in as the Sixth Government President. During the third phase of the pandemic (June 2021 to October 2021), Tanzania, under the new president, recognised Covid-19; and hence then complied with advised international health measures, including the acceptance of vaccines as a preventative measure, the first batch of which was received in July 2021. President

Samia Suluhu Hassan was publicly vaccinated, followed by other high rank Government leaders, and this took place at the State House in Dar es Salaam on 28 July 2021. Moreover, the President engaged proactively with multilateral and bilateral partners and reiterated the importance of the private sector as the engine of economic growth, unlike her predecessor who was blamed for suppressing it (Fabricius 2016). The government also resumed the reporting of national Covid-19 data to the World Health Organization. The situation of Covid-19 subsided, but the pandemic was more threatening again from November 2021 (fourth phase of the pandemic) to March 2022 when data for this Bulletin was collected.

Covid-19 has had adverse effects on the economy of Tanzania and aggravated poverty in the country. For example, the World Bank (2022a) estimates a real GDP growth rate of four point three per cent and a GDP per capita growth rate of one point three per cent in 2021, following a one per cent per capita GDP contraction in 2020. The national poverty rate declined marginally from 27.1 per cent in 2020 to 27.0 per cent in 2021, driven by the recovery of employment and non-farm business revenue. However, there are other causes of changes in the economy and poverty in the country. For example, in 2017/18, findings of a study by the Chronic Poverty Advisory Network (CPAN) and the Economic and Social Research Foundation (ESRF) about poverty escapes in Tanzania revealed that transitory escapes from poverty and impoverishment are a problem in Tanzania despite a notable fall in poverty since 2000. The findings identified the critical factors to achieving sustained escapes from poverty to be a vibrant non-farm economy, smallholder agricultural economy, rural-urban migration, and educational opportunities. The leading constraints to sustained escapes from poverty were identified to be land conflicts, shrinking household land bases, and a lack of health insurance.

The aims of the research on which this Bulletin is based were to disaggregate understanding of who has been affected among the poor and the vulnerable and what is required to prevent continued impoverishment and enable the recovery and the resumption of upward economic mobility, investigate the intersecting disadvantages which may have made it harder for some households and individuals to remain resilient while others were impoverished, and contextualise Covid-19 impacts within a broader examination of the multiple causes of poverty dynamics in the period before and during the pandemic.

Methodology

Data for the research were collected in Rural Dodoma Region (particularly in Kongwa District) and Rural Iringa Region (particularly in Kilolo District). The districts were selected because we already had related secondary information from research we had conducted there about escapes from poverty in 2017/18. The choice of districts would make it feasible to compare levels of wellbeing and determinants of impoverishment and escapes from poverty during the pre-pandemic period (from 2017/18 to 2019/20) and during the pandemic period (from 2020/21 to 2021/22). From the same research data two Bulletins have been written: this one that is based on rural data, with some reference to more rural aspects of Peri-urban life, and another one, titled 'Tanzania Covid-19 Poverty Monitor: Urban and peri-urban areas' focuses on urban Tanzania (particularly Dar es Salaam) and Peri-urban areas.

Data for this Bulletin was collected in March 2022 through 48 interviews, which included 27 LHIs from 28 households, 12 FGDs, and nine KIIs. The interviews are specified in Table 1.

Table 1. Interview Conducted

Place	Life History Interviews (LHI)	Focus Group Discussions (FGD)	Key Informant Interviews (KII)	Total
Dodoma Region				
Peri-urban (Kibaigwa Ward), Kongwa District	7	3	2	12
Rural (Pandambili Ward), Kongwa District	7	3	2	12
Iringa Region				
Peri-urban (Ilula Ward), Kilolo District	7	3	2	12
Rural (Ruaha Mbuyuni Ward), Kilolo District	6	3	3	12
Total	27	12	9	48

Source: Authors own

Twenty-two of the 27 LHIs were also interviewed in 2017, with the remaining five occurring since then. However, even those who were not interviewed in 2017 were asked about their wellbeing levels in that year, and the levels are also reported in this Bulletin.

For this Bulletin, we updated our bank of life histories of individuals in those districts. We asked respondents to walk through sequentially what happened to their lives since the date of the last interview in 2017 and up to March 2022. These life histories typically included details of good times and shocks to their livelihoods during this period. If they mentioned Covid-19 as a shock, we probed how it was and its impact. Our aim was to see how Covid-19 was seen relative to their perspective on other shocks and boons experienced during this period. At the end of the life history update, we then used a Purchasing Managers' Index (PMI) questionnaire asking directly about their perspective on Covid-19 and Covid-19 policy in detail, covering health, economic, and social impacts. The issues raised in the interviews were investigated more thoroughly through KIIs with local and district-level staff in health, agriculture, business, food security, education, and so on. FGDs preceded these life histories for some context about events since 2017, including the impact of Covid-19. The first focus group comprised of local knowledgeable people, including local government authorities and health staff, traders, farmers, etc., offering their perceptions of the causes and impact of recent events on their community. Female and male group discussions were also conducted defining six wellbeing groups in their community and the impact of recent events, including Covid-19, on these wellbeing (WB) groups, together with impacts on gender and youth relations and livelihoods.

[More information on our methodology can be found on our website.](#)

Findings and discussion

Reasons for wellbeing stagnation, decline and improvement.

Among the 27 LHIs, the wellbeing pathways were as follows: PPP¹ were ten in 2022 while in 2017 they were six; PNN were five in 2022 while they were eleven in 2017; NNN were four in 2022 while they were three in 2017; and PNP was one in 2022 while they were six in 2017. These findings mean that there were more poor people between 2017 and 2022 compared to the time between 2015 and 2017; people emerging from poverty who were able to maintain their non-poor status were few between 2017 and 2022 compared to the time between 2015 and 2017; non-poor people maintaining their high level of wellbeing were almost the same during both time periods; and transitory movement out of poverty occurred more often between 2015 and 2017 compared to the period between 2017 and 2022.

The specific reasons for wellbeing status remaining poor over years, declining and improving from 2017 to 2020 are summarised in Table 2.

From 2020 and 2022, changes or otherwise in wellbeing and pertinent reasons effecting it were separated for the periods between 2020 and 2021 and between 2021 and 2022 to distinguish the impacts of Covid-19 and non-Covid-19 factors. Between 2020 and 2021, ten out of the 27 LHIs had no change or almost no change in wellbeing at the lower levels (levels one to three). Only two of the ten had no change or almost no change at WB level 4 to 6 due to using tractors for cultivation, not being much affected by Covid-19, and the diversification of businesses. The reasons for no changes or almost no change in WB among the other eight LHIs are summarised in Table 3. Wellbeing levels declined among eleven of the 21 LHIs, only two of them from WB 4 to WB 3 due to land conflicts, spending money on contesting for political leadership but losing, house collapse, shop bankruptcy, and cattle devouring crops on farm. The reasons for wellbeing decline at various levels among the other LHIs are summarised in Table 3. Wellbeing levels of six LHIs improved, among two of them from one level to another one due to buying additional land for agricultural production and business diversification (coming from transporting people by motorcycle and going into business selling French fries).

Between 2021 and 2022, wellbeing levels among eleven of the 27 LHIs did not change or almost did not change, three at levels five to six due to diversifying their businesses. Wellbeing levels among the other LHIs, at levels one to four, did not change due to the reasons summarised in Table 3. WB levels among thirteen of the 27 LHIs declined, two of them at level six due to fewer customers for their businesses because of Covid-19. The reasons for the decline in WB among the other LHIs, all at levels one to three, are summarised in Table 3. Four of the 27 LHIs had shown improvements in wellbeing, two of them from one level to another due to business expansion, buying more land for agricultural production, getting a loan for constructing a residential house, and through the diversification of economic activities. For those whose wellbeing improved within the same levels, the reasons are outlined in Table 3.

1. PPP=chronically poor (poor at all three points in time); PNN=sustained escape (poor then non-poor and then still non-poor); NNN=non-poor; and PNP=temporary escaper (poor, then non-poor, then poor again).

Table 2: Reasons for wellbeing stagnation, decline and improvement between 2017 and 2022

Reasons for remaining poor	Reasons for wellbeing decline	Reasons for wellbeing improvement
Subsistence crop production without using recommended types and amounts of agricultural inputs, particularly fertilisers and improved seeds	High taxation on businesses done	Diversifying crops produced, including food and cash crops
Doing only subsistence crop production without any other economic activity	Low price of farmers' agricultural products	Buying land and hence expanding area used for crop production
Chronic illness hence relying more on philanthropy and/or remittances	Marriage dissolution hence men incurring some costs/losses	Doing business innovatively
Old age, hence an inability to work efficiently and regularly	Theft of property, including crops on farm	Doing non-farm businesses besides farm activities
Taking care of one's own disabled children	Trade collapsing	Agricultural mechanisation for crop production, including use of tractors
Taking care of one's own grand children	High expenditure on social services, including education and health	Doing multiple non-farm businesses
Not receiving expected/promised cash transfers from Government through Tanzania Social Action Fund (TASAF)	Worms/pests/diseases affecting crops on farm	Dealing with international trade e.g., exporting crop products
Doing low paying casual labour work	Erratic rains (excessive or inadequate) leading to little or no harvests	-
Increased burden of taking care of children among widows without support from relatives	Low crop productivity due to inadequate/improper/no use of inputs or improper crop husbandry	-
Spending more time working on low-paying casual labour than on producing own food and cash crops	Inadequate control of food prices by the government	-
	Magicians deceiving traders and farmers, leading to loss of cash	-

Source: Authors own

Table 3: Reasons for wellbeing stagnation, decline, and improvement between 2020 and 2022

Reasons for WB stagnation (WB 1 to 3)		Reasons for WB (4-6) decline		Reasons for WB (4-6) improvement	
2020-21	2021-22	2020-21	2021-22	2020-21	2021-22
Failure to use agricultural inputs, particularly fertilisers and improved seeds	Failure to use agricultural inputs, particularly fertilisers and improved seeds	Fewer customers to businesses due to Covid-19	Shrinking of market for agricultural products and increase of input prices	Getting a loan and using it successfully on income-generating activities (IGAs)	Getting a loan and using it successfully on IGAs
Chronic illness	Chronic illness	Suffering from Covid-19, hence spending money on treatment	Suffering from Covid-19, hence spending money for treatment	Increase of customers after Covid-19 diminished	Increase in customers after Covid-19 diminished
Inefficient crop production	Chronic illness hence unable to work efficiently and regularly	Inefficient agricultural production, hence low yield	Crop pests	Buying more land for agricultural production	-
Relying on remittances and/or philanthropy	Relying on remittances or philanthropy	Meeting costs of education for own children	Conflicts over land	Diversification of crops produced	-
Meeting costs of education for own children	Meeting costs of education for own children	Separation with spouse, hence bearing the costs	Meeting costs of education for own children	Diversification of non-farm activities	-
Inflation in 2020/21	Inflation in 2020/21	Low prices of crop products produced	Theft of crops on-farm	-	-
Old age	Old age	Erratic rains, hence low crop harvests	Floods sweeping away crops on farm	-	-
Taking care of own disabled children	Taking care of own disabled children	Death of livestock owned	Inflation which led to increase of prices of various goods	-	-
Taking care of grandchildren	Taking care of grandchildren	-	Erratic rains, hence low crop harvests	-	-
Not getting promised cash transfer from TASAF	Not getting promised cash transfer from TASAF	-	Failure to do both agricultural and non-agricultural activities	-	-
Doing low paying casual labour work	Doing low paying casual labour work	-	Confiscation of property after failure to repay a loan	-	-
-	-	-	Covid-19 disrupting cross-border trade	-	-

Source: Authors own

Especially affected groups

Casual labourers (extremely poor but capable of working, WB 2) were especially affected by Covid-19. This is because, during the three-month partial lockdown, demand for casual labour decreased; labourers had few savings or assets to fall back on. Many of them had to depend on friends or neighbours for food. The Tanzania Social Action Fund Phase III (TASAF III) that supports the very poor and vulnerable in terms of the Productive Social Safety Net (PSSN); which is made up of a basic unconditional cash transfer to the very poor, a conditional cash transfer, and a public works sub-component; did not always reach them.

Businesses — especially anything to do with food — experienced declining demand. About this, Lina Kalago (not her actual name), a female caterer said:

“My cake orders were all cancelled when weddings and other events were no longer allowed during the lockdown. Even after weddings were allowed after the lockdown, I did not get a good number of orders” [Female LHI, 47 years old, peri-urban, Kilolo District, Iringa Region, 29 March 2022].

The same problem of decline in demand for cooked food was reported in Dodoma Region where male focus group discussants said:

“Sales by community members who were involved in selling cooked food dropped from about TZS 50,000 per day before Covid-19 to about TZS 20,000 per day during the pandemic” [Male Focus Group Discussants (MFGDs), peri-urban, Kongwa District, Dodoma Region, 29 March 2022].

Farmers were also much affected; they were charged significantly higher input prices during the pandemic and received lower prices for their produce. For example, the price per bag of DAP or Urea fertiliser weighing 50 kg increased from TZS 60,000 to TZS 120,000, but prices of maize and other crops they produced decreased.

People who depended on farmers' incomes were also much affected due to a decrease in money circulation affecting what people could sell. Eliza Mbome (not her real name) elaborated on this by saying:

“During the Covid-19 pandemic in our village, livelihood became very difficult. Goods were not sellable. You would walk around the village selling a goat but nobody would buy it. Next day you would take chickens, but the same thing would happen. Nobody bought from one another during the Covid-19 pandemic” (Female LHI, 64 years old, peri-urban, Kilolo District, Iringa Region, 30 March 2022).

People working in the tourism sector and those who operated guest houses in rural areas were also much affected. This was predominantly found in rural areas of Kilolo District which are located not very far from Udzungwa National Park. During the pandemic, tourists did not go there; some people whose main livelihood was selling various goods to tourists lost income. Moreover, owners of guest houses in those areas lost income that they would have got from tourists and from traders of onions, tomatoes, vegetables, rice, and some other crop products which are abundant in those areas. Two guest house owners were life history interviewees, and one of them said the following:

“Before Covid-19, I had employed 19 people who were working in my five guest houses, including the overall manager but, during the Covid-19 time, very few guests were coming; I had to lay down [sic] seven of my employees” (Aziz Chiwanga (not his actual name), Male LHI, 45 years old, Rural, Kilolo District, Iringa Region, 1 April 2022).

The problem of loss of income from the guest house business was also reported by Charles Mwangoko (not his actual name) in the same area; he said:

“My guest house has ten rooms. Before the Covid-19 pandemic, I used to get an average of ten customers per day, but during the Covid-19 time, the number dropped to an average of two customers per day for about four months consecutively” (Male LHI, 35 years old, Rural, Kilolo District, Iringa Region, 1 April 2022).

Lorry drivers and sex workers were also much affected by the Covid-19 pandemic. As a result of the pre- and post-pandemic impacts on cross-border trade, demand for lorry transportation decreased, with related effects on prospects for women reliant on sex work income.

Inflation due to Covid-19 affected many people in Tanzania. Most interviewees reported cuts to their income from the inflation in 2022 on prices for food and other basic needs and farm and business inputs. Small food traders ceased to operate as they could not afford to buy food materials, and this exposed them to food insecurity.

Economic Issues: Rural Resilience and Economic Polarisation

Resilient Country

The overall picture is of a relatively resilient country and resilient individuals and households. Compared to neighbours and other countries more generally, Tanzania's refusal to lock down for long periods meant that economic disruptions were less prolonged and, therefore, less severe. Economic growth remained positive. According to a recent report by UNDP (2021, November):

“While the global pandemic has had negative implications for Tanzania's macroeconomic outlook, the country has managed to keep its economy relatively afloat. Although the global pandemic pushed the global economy into a recession in 2020, the Government of Tanzania reported on positive real economic growth in 2020 at a rate of 4.5% which was well above IMF growth estimates of 1.0%. In the midst of the Covid-19 pandemic, this sustained macroeconomic stability led to Tanzania's transition from a low-income country (LIC) to a lower-middle-income country (LMIC)” (UNDP 2021: 3)

Figure 1: Tanzania stringency index²

There is much interest in Tanzania's 'outlier' status with respect to the absence of stringency in its Covid-19 policy responses (Figure 1).

Source: XXXXXXXXXXXXXXXXXXXX

Among 179 countries which were ranked, the countries which had the highest indices up to June 2022 were China, Pakistan, Mali and Ukraine whose indices were 79, 78, 76 and 75 respectively. Globally, the mean and median indices were 28.676 and 26 respectively. Tanzania's index was ten, only higher than seven countries, namely Burkina Faso (nine), Zambia (nine), Andorra (eight), Mongolia (eight), Dominican Republic (six), Niger (seven), and Tajikistan (four).

The Tanzania stringency index graph is consistent with the four waves of Covid-19 in Tanzania. Stringency was the highest from March to June 2020, which were the early months of the first wave of the pandemic that took place from March 2020 to November 2020. Stringency was the lowest during the second wave of the pandemic, which was experienced from November 2020 to March 2021, but it increased thereafter to a moderate level from June 2021 to October 2021 during the third phase of the pandemic. During the fourth phase of the pandemic, from November 2021, stringency was low, but not the lowest.

2. Definition: The index varies between zero and 100 and measures the strictness of government policies regarding Covid-19 pandemic (zero - lowest strictness, 100 - highest strictness) (World Bank 2022a).

The pandemic had indirect and direct effects on individuals and households. Direct effects are indicated by information from WHO (2020) that in Tanzania there were 37,329 confirmed cases of Covid-19 with 841 deaths until June 2022. However, calculations by the Economist Magazine suggest that Tanzania may have had around 70,000 excess deaths, quite comparable to other countries, though this cannot be strongly verified. These calculations are supported by the following facts which reveal a big underestimation of the deaths, as occurred in some other countries, for example, in India (Anand, Sandefur and Subramanian 2021):

“In our ward and district, in accordance with Government directives, Covid-19 was strictly officially called “respiratory diseases”. People died for causes believed to be Covid-19, but the word Covid-19 was not used” (knowledgeable people focus group discussion (KPFGD), Rural, Kilolo District, Iringa Region, 30 March 2022).

The calculations by The Economist (2022) are also supported by estimations by a local health officer in Iringa Region, where he was working who said the following:

“Between March 2020 and October 2020 about 100 people died due to Covid-19 in this ward. The situation of the pandemic was so serious that people were saying: ‘This is more serious than HIV/AIDS’ About 15 per cent of the households were directly affected by the pandemic by having at least one household member who succumbed to the disease and/or died from it. four to eight people used to be buried per day during the first wave of the pandemic, especially between April and August 2020. Bodies of the deceased were wrapped in PPE nylons, and the number of people to do the burial was restricted to three to six” (Male key informant interviewee, 58 years old, peri-urban, Kilolo District, Iringa Region, 29 March 2022).

However, many people were not directly affected by the pandemic. Evidence of this was given by a nurse who said:

“No case of Covid-19 was detected in our ward. There was an isolation room at the dispensary; however, it was not used as no Covid-19 was detected. The pandemic did not affect people’s economic activities. They continued with their economic activities as usual” (KI, Nurse, Rural, Kongwa District, Iringa Region, 1 April 2022).

The same key informant interviewee said:

“People did not take the pandemic seriously. It is like it did not exist. None of the community members got sick. They were just hearing about it in mass media. Not taking the pandemic seriously was influenced by the late President Magufuli’s announcement that the pandemic should not interfere with people’s economic activities and hence that they should work hard disregarding it” (KI, Nurse, Rural, Kongwa District, Dodoma Region, 1 April 2022).

Another evidence of the finding that people were not directly affected by the pandemic was given by participants in a KPFGD as follows:

“There was no incident of any person who got sick from the pandemic in our ward. Preventive measures were adopted and implemented. People started to drink lemon and ginger concoctions and placed buckets full of water outside their houses so that anyone who would [sic] wash their hands with soap before entering the houses” (KPFGD, Rural, Kongwa District, Dodoma Region, 1 April 2022).

Another evidence of the finding that people were not directly affected by the pandemic was given by participants in a MFGD as follows:

“There were no serious effects, just normal flu. There were no adverse economic effects as well. The pandemic did not influence the prices of crop products because when it was serious it was not during a harvesting season here. People here continued selling their maize at Kibaigwa International Grain Market, and there was a condition of wearing face masks when going there; they observed the condition” (MFGD, Rural, Kongwa District, Dodoma Region, 1 April 2022).

Another evidence of the finding that people were not directly affected by the pandemic was given by participants in a female focus group discussion (FFGD) as follows:

“People here had suffered from flu and chest pains many times even before the outbreak of Covid-19, and body steaming has been used since our ancestors’ time to treat those illnesses. Different measures were adopted including drinking hot lemon and ginger concoctions, body steaming, and attending unnecessary social events was reduced” (FFGD, Rural, Kongwa District, Dodoma Region, 1 April 2022).

In rural areas, health resilience relates to remoteness as remote rural communities are less interactive with the rest of the country and so are liable to less transmission of infection. They are also less densely populated. Even those who caught Covid-19 could maintain that it had no effect as it was found with a female LHI in Kilolo District, Iringa Region as follows:

“I did not see any change in my assets or life during the Covid-19 period. Me and my adult daughter caught Covid-19 and experienced ‘abnormal coughs’ in March and May 2020 respectively, albeit it was not called Covid-19. The coughs hardly affected us; they did not lead to being hospitalised. We were given drugs to treat the coughs at the local health centre, and we got cured. My daughter helps me financially, and a local semi-formal microfinance institution helps us; my daughter deposits money there at the beginning of a year and then gets her money back with some interest at the end of the year. We use the interest to make and sell bites we make using cow peas, besides growing our own food” (Female LHI, 56 years old, peri-urban, Kilolo District, Iringa Region, 29 March 2022).

The wellbeing level of the just quoted LHI remained resilient at slightly above WB 3 during the pandemic after it had risen from mid-way between levels two and three between 2017 and 2020.

Economic Resilience

A degree of downward mobility was common during the pandemic, caused by depressed maize and other crops’ prices, floods, and then, in 2022, inflation; but this rarely reached impoverishment, or the extent of destitution experienced in other countries. Details of these findings are summarised in Box 1.

Farming and food resilience

Economic and food security resilience in rural areas is partly explained by the fact that moderately poor and vulnerable non-poor who traditionally had maize stocks sufficient to last throughout the year were more resilient in terms of food security during Covid-19 than urban dwellers. A female farmer explained why small farmers’ food was secure during Covid-19; she said:

“Food security is our priority; we cannot produce crops and sell them all. We make sure we have food that can take us through the entire year, then we sell the rest... we do not buy maize, cooking oil and groundnuts” (Female LHI, 48 years old, peri-urban Dodoma Region, 3 April 2022).

KPFGD participants in Rural Kongwa District, Dodoma Region reported that most farmers in their community were not affected despite the fact that there were no traders from neighbouring countries. This is because they had enough food for self-consumption. Also, in 2019/20, there was enough rainfall; hence crop yields were good, so the price of maize fell. In March 2020, when Covid-19 hit the country, the price of maize further decreased from TZS 42,000 to TZS 40,000 per bag weighing 100 kg, but most people there did not sell their maize, hence people had plenty of food. A local weekly public open market continued to operate and people continued business as usual. In short, economic activities continued as usual.

Rural resilience was also observed in the way shocks were survived by many. Covid-19 was only one of these for many respondents. Other shocks were floods washing away farms cultivated at riverbanks, arson, spouses dying or becoming disabled, and the government closing tax loopholes and bringing many more into the tax system.

Non-farm business recovery

Those owning restaurants, though suffering initially during the lockdown, found ways to recover as narrated in Box 2.

Casual labour-market recovery and Keynesian policy

During the three-month lockdown, and for a few months thereafter, demand for labour decreased, and labourers had few savings or assets to fall back on. An example of this was reported in Iringa Region, where a Life History Interviewee said:

“During the lockdown I was not getting casual labour jobs; labour requirements were scarce. During that period, from March 2020 to June 2020, I only got one casual labour job, which was to clean my neighbour’s home premises. I did not get any other casual job again until the lockdown was over. Even after the lockdown, casual labour jobs were still hard to find. I survived through the help of my neighbours. Neighbours often help me when I ask them for food for myself and for my disabled child” (Female LHI, 30 years old, PPP, Rural, Kilolo District, Iringa Region, 2 April 2022).

Box 1: Limited impacts of Covid-19 on a resilient rural community in Tanzania

In Rural Kongwa District, Dodoma Region, knowledgeable people who were focus group discussants reported no serious effects of the pandemic. Instead, the members drew attention to the impacts of the policy before the pandemic and to inflation which occurred in 2022. The inflation created food insecurity and had adverse effects on food preparation and vending businesses. Pre-pandemic policy-induced market disruption was done in terms of export bans and border closures, insistence that maize should be processed before being sold, and increased taxes on traders including from neighbouring countries. Closing schools for three months from March to June 2020 led to negative effects but led to a small number of teenage pregnancies (two in Pandambili Ward in Kongwa District, but 16 secondary school students in Ilula Ward in Kilolo District). Larger and medium-level farmers were more concerned with drought, floods, worm infestations, and costs of casual labour work.

During the pandemic, living standards fell, but there was enough food, and it was affordable for those who needed to buy it. Maize prices had declined.

A men’s FGD agreed that there were no effects of the pandemic. Their concerns were that polarisation had previously advanced a long way; that gender relations were highly conflictual; that low-interest loans were only available to women; and that some marriages were in trouble as a result.

A women’s FGD concluded there were no effects of the pandemic. Their major concern was with gender relationships - when women have businesses men tend to ignore their responsibilities, and very few men support their wives’ businesses (typically sunflower processing, trading, food vending, and small shops). There is some sign of generational change - some young men want to marry women with businesses - but others even demand their wives stop being economically active.

Many people at WB 2, whose main livelihood was casual labour work such as the one quoted above, had to depend on friends or neighbours for food. However, some of them who owned two acres of land in peri-urban areas were more resilient. They could continue producing for subsistence and sell any surplus. On this, a life history interviewee who was also at WB 2 said:

“I have one acre of land, and my wife has one point five acres of land. As a family, we grow our own food on the land pieces we own. I spend about 40 per cent of my work time on my own farm, and the rest of the time on casual labour work. My wife spends more of her work time on the family farm” (Male LHI, PPP, 54 years, peri-urban, Kilolo District, Iringa Region, 30 March 2022).

The same LHI added:

“The food we produce on our family land is sometimes not enough. Often, it lasts for eleven months. For instance, this year, 2022, we started buying food in March”.

Two Keynesian government policies helped tighten the labour market after the lockdown. The first one was a swift early pandemic attempt to manage monetary and fiscal policy to increase the money supply during the pandemic needed to support businesses and employment of labour (UNDP 2021: 3-6, 15-18). The second Keynesian government policy was the impact of government spending to build schools and health centres; to tighten the labour market during the pandemic. Evidence of the second Keynesian government policy was evidenced in both Dodoma and Iringa Regions, as the following quotes show:

“During the Sixth Presidency, Pandambili received TZS 60 million to add three classrooms fully equipped with desks, and TZS 250 million to start constructing a health centre” (KPFGD, Rural Kongwa District, Dodoma Region, 29 March 2022).

“The Sixth Presidency managed Covid-19 by building two new classrooms from IFM’s Covid-19 relief fund. Sixteen toilet holes were also built. Three in-patient wards were also built as part of the construction of Ruaha Mbuyuni Health Centre” (Male KI, Rural, Iringa, Ward Development Officer, 2 April 2022).

Farmers who had skills like welding and experienced casual labourers found work. The impact on casual labour scarcity in rural Dodoma was a steep rise in wages for weeding, which affected farmers’ production costs, but helped local labourers’ incomes. Government spending on infrastructural investments also had a levelling impact during the Covid-19 crisis by providing employment for the poorer - a form of pro-poor recovery and growth. Greater income in the hands of labourers increased the amount of money in circulation for small businesses such as Maria Mazengo’s restaurant and for micro businesses (see above). That public works employment helps during crises exemplified during Covid-19 is not a new concept (see Drèze and Sen 1991 and Keynes’ 1936).

There also a third Keynesian government policy: the one to engage young unskilled daily workers (e.g., “saidia fundi”, which means help technicians) and disabled people in employment in their own communities during the Fifth Government’s reign up to 17 March 2021. Unfortunately, during the Sixth Government’s time (from 19 March 2021), there are complaints in communities as follows:

“We, unskilled youth and disabled workers, are no longer considered for getting jobs in the projects that are within our area” (FFGD, Rural, Kongwa District, Dodoma Region, 1 April 2022).

The female FGD gave example of public works in railway

Box 2: The ways by which owners of restaurants recovered after suffering during the lockdown

Maria Hussein (not her real name) runs a small restaurant in peri-urban Kongwa District, Dodoma Region, for which she can get 15 to 20 customers per day. Her daily capital, on average, is TZS 54,000 which she uses to buy foodstuffs she prepares for her customers. Her business performs well seasonally. In a good season (June to November), she makes a profit that ranges from TZS 10,000 to TZS 20,000 per day. During a bad season (December to May), she makes no profit due to decreased number of customers but continues running her business to maintain the capital. She has diversified to the following sources of income – a restaurant, a farm, remittances from her daughter, providing domestic services to better-off employers, and loans. Before the pandemic, she cooked up to 4 kg of rice, but during the pandemic, she cooked 1.5 to 2 kg and could sell all of it. To keep her business running, she started taking rice from a shop without paying and paying later after selling food.

During the lockdown period from March to June 2020, her business was badly disrupted by the Covid-19 pandemic. Her business is located near Kibaigwa International Grain Market. Most of the customers were working at the market place as casual labourers. Covid-19 disrupted businesses at the market place, which reduced the number of traders and casual labourers. She explained that the business went down and ran under loss, which depleted her capital. She could get only ten customers per day (from morning to evening). She was also required to put a bucket of hot water and soap outside for customers to wash their hands before entering the restaurant. For her, this was another cost, as she had to buy a bucket and soap. A key consequence is that though her son completed Form IV, passed, and was supposed to start college, she couldn’t afford to send him to college. Her wellbeing dropped from WB 3 to WB 2.

However, at the end of the three-month lockdown, she slowly began to recover, moving from WB 2 to WB 3. By April 2021, she was able to expand her business and add more than five chairs and one table in her restaurant after seeing the number of customers increase. When the business was performing well, she could get up to 20 customers in the morning and evening. In the same year, her father gave her a ¼ acre land plot, and in the same year she started to build a house of three bedrooms and a sitting room, using block bricks (made of cement and sand), which she was still building in March 2022.

construction, construction of a college, and high-level secondary school construction. The participants argued that people coming from far away work on these government projects, unlike during the Fifth Government’s time when the condition to consider the local community first was enforced. The FFGD said:

“Since Mama [meaning the Sixth President, Samia Suluhu Hassan] came to power, casual labour work has been an issue” (FFGD, Rural, Kongwa District, Dodoma Region, 1 April 2022).

The fourth Keynesian government policy was that, while the government did not tighten the market, it did support casual labour through maize price suppression policy. Poorer casual labourers and urban consumers dependent on purchased maize benefitted from affordable maize prices during the lockdown unemployment. Some larger farmers even argued that though they suffered during crop surplus years, they benefitted during a drought when some needed to buy grains. About this kind of support, Felister Michael (not her actual name); a 74-year-old poor widow in Rural Kongwa District, Dodoma Region, who could no longer farm and hence relied on a small rental income; reported that she found the low maize price helpful. She was raising five grandchildren, during the period of high Covid-19, March 2020 to March 2021. Income went down a little (WB 3 to 3+), but the reason was not Covid-19; it was insufficient rainfall. The low maize price worked to her advantage to buy in maize. In 2021-22 she decided to rent out her farmland to get money to buy food, and again the low maize price helped her since she was a net consumer and needed to feed her five grandchildren, three of whom aged 14-20 were hungry.

There were pre-pandemic policies over the period 2015-2020 which established some public service resilience before the pandemic’s occurrence in Iringa. The policies included lowering the costs of water, reducing education costs, and improving health access just before the pandemic hit. About the projects, KPFGD in peri-urban Iringa Region, reported as follows:

“We got a water project brought by the government that ended water scarcity. Previously, we were paying TZS 1,000 for 20 litres of water, but since March 2022 households that do not have piped water in their houses are spending only TZS 100 for 60 litres of water. About education, the provision of secondary education by the government without payment since January 2016 has been a significant relief to parents. Some of us who had children who joined secondary school in 2015 paid TZS 86,000 per child for them to be registered, but our neighbours whose kids joined secondary school in 2016 paid nothing. Most big/leading schools have been renovated during this period without parents having to contribute out of their own pockets. About health, pregnant women, and under-five children are being treated free of charge in all private hospitals!!” (KPFGD, peri-urban, Kilolo District, Iringa Region, 28 March 2022).

Covid-19 impact on youth

In some FGDs, participants defined WB 2 as including unemployed youth. In rural and peri-urban Dodoma FGDs, participants were concerned with youth, particularly their very poor living standard, who lived in poor housing together in one room with the only asset being a mat without a bed or mattress. Some of the youth were prostitutes and drug-addicted young men. They wanted the government to focus more on promoting local jobs for local under-skilled youth employment through local government investments as it used to be done during the Fifth Government President whose president John Pombe Magufuli.

During the pandemic, prostitution work focusing on lorries fell even in rural areas as fewer lorries, lorry drivers and their assistants were working. Also, work decreased for young men who were motorcycle drivers due to reduction of some people’s movements.

In rural Dodoma, female FGD participants also highlighted the importance of protecting young girls and wanted provision of boarding facilities at secondary schools to prevent girls from being harassed on the way to and from school and having to rent rooms near schools.

Chronically poor and Tanzania Social Action Fund (TASAF) and greater difficulty recovering

Pre-pandemic implementation of TASAF programmes, whereby TASAF coverage got slowly eroded, particularly in terms of payment delays and reduced amounts of cash transfer given to the beneficiaries, made the chronically poor more prone to the pandemic impact on jobs and livelihoods. This includes some assetless casual labourers, people with disabilities, chronically ill people, and grandmothers with school-aged grandchildren to feed and clothe. These comprise of the destitute (WB 1).

According to a Knowledgeable Persons’ (KP) focus group discussion, when TASAF was first introduced during the Fourth Government whose President was Jakaya Kikwete, it benefited more than 300 poor households in this village (a village in Rural Kongwa District, Dodoma Region). However, the coverage of families fell since then, leaving many poor unsupported during the pandemic. This was combined with the flight of NGOs during the pandemic which used to support people with disabilities. For instance, Anna Japhet Mkwezo (not her actual name) at Ruaha Mbuyuni had a disabled daughter and relied on casual labour, with no assets except a bed. The daughter’s name had been registered with TASAF for receiving cash transfer, but she had not been selected as a beneficiary. Before the pandemic, her daughter had been attending a therapy centre being supported by a Danish NGO, but the support stopped due to Covid-19, and when the NGO resumed working, the support previously provided for transport disappeared.

Some chronically poor had already suffered a litany of shocks before and during the pandemic but they were still not supported by TASAF. A typical example was of a 68-year-old chronically ill (Asthma) and chronically poor woman at Ruaha Mbuyuni whose first husband had died and the second one abandoned her. She was taking care of her grown-up mentally disabled daughter and two grandchildren aged 10- and 13-years attending school, her previous house (thatch-roofed) had burnt accidentally and the

subsequent one (also thatch-roofed) been destroyed by excessive rainfall, and she caught Covid-19 in March 2020. She felt lucky - she simply survived the illness at home without telling anyone. She wished she could do casual labour work and grow her own food but, due to suffering from asthma and being so old, she was able to do so only rarely and inefficiently. Due to that litany of shocks, she had all the attributes of receiving cash transfer from TASAF, but her name had not been approved for TASAF support.

Polarisation

Polarisation between the poor and the non-poor was proceeding apace pre-pandemic as reported in the Urban and Peri-Urban Areas Bulletin³. With all the lasting effects on businesses (reported below), and the short-term impact on casual labourers, labour markets bounced back, and labour became short where there were active (government financed) construction projects. Thus, polarisation may have slowed during the pandemic.

However, with respect to Covid-19 treatment, inequality was immense. Rural dwellers having savings and/or assets and a level of WB 5 or WB 6 (see six-level categorisation definitions in the Urban Bulletin) were able to pay for treatment and transport to special hospitals if infected. The non-poor travelled to get treated in hospital, up to 400 kilometres. At TZS 70,000 per day for oxygen, poor people with breathing difficulties could only resort to traditional remedies (eucalyptus tree leaves, ginger, lemon and pepper, and steaming) and local services. This was a significant difference. Also, those with positions in the health service or being one of the few who had signed up for health insurance were able to get treated for free. One interviewee commented that if he had signed up for health insurance, it would have been beneficial to pay for oxygen in hospital.

The poor could also not provide hand washing facilities at their houses, so they could not comply with a critical pandemic public health measure. No measures were rolled out to enable them to do so. Several interviewees suggested that the government should pay for Covid-19 treatment and promote the community health insurance scheme much more strongly.

Recent challenges to rural resilience

Lingering market disruptions

Pandemic and pre-pandemic policies affected prices for inputs, including fertiliser and crop products prices. There were pre-pandemic border controls to prevent the export of maize to keep prices low for consumers, and to prevent the export of crop products to encourage Tanzanian agricultural processing, thus trade disruptions. These export bans, the insistence on processing maize, and Tanzania Revenue Administration (TRA) taxes on transport and goods were nothing new to Tanzanians. About the effects of the pandemic and pre-pandemic policies, Robson said the following:

“Before the Fifth Government came to power, each of my four lorries was making three round trips to Dar es Salaam, but since 2017 each of them could make only one round trip to Dar es Salaam per week because trade generally declined due to high taxation of the Fifth Government on the lorries and on the goods carried by the lorries. Due to a decline in transport business, I sold two of the four lorries in 2018. The pandemic policy to close borders with neighbouring countries aggravated the bad situation for my business. The government has been insisting on processing our crop products, but we are not at that level. We sell the crop products to processors at low prices compared to selling in the neighbouring countries. Our internal market is very small for our food products. This is very bad on our side because the farming costs are very high. We must sell to get money for the next season. In 2020 there was a ship from China at Dar es Salaam Port which came for buying sunflower seeds. The demand was high, and the sunflower price went up sharply. When the government noticed, it announced a restriction on exporting sunflower seeds, which led to the price falling sharply” (Male LHI, 50 years old, peri-urban, Kilolo District, Iringa Region, 29 March 2022).

About the above cited information, a KII in peri-urban Kongwa District said the following:

“The pandemic exacerbated these border issues and impacted crop and fertiliser prices through the lockdown, and subsequent border Covid-19 testing on both sides, the length of the Covid-19 pandemic measures in neighbouring countries where traders ordinarily come from, and the cost of Covid-19 testing for drivers. Testing was time-consuming (up to two weeks) which discouraged trade flow across countries, though eventually Tanzania and Kenya Health Ministers met and agreed on each country to recognise Corona test certifications of each country” (Male KII, peri-urban, Kongwa District, Dodoma Region, 30 March 2022).

As a consequence of the pandemic and pre-pandemic border controls, from March 2020 onwards, traders from nearby countries stopped coming to Tanzanian farms (this is summarised in the Urban Bulletin: 3-6). As a result, the price of onions halved in 2020, and in April 2020 the price of tomatoes in Ilula town decreased from TZS 10,000 per 50 kg pre-lockdown to TZS 2,000. Other crop products' prices fell, including prices of chickpeas, sunflower, and maize (see the Urban Bulletin), and in peri-urban Dodoma also prices of peas and millet dropped. The price of peas dropped from TZS 1,800 to TZS 800 per kg, and that of maize dropped from TZS 100,000 to TZS 48,000 per bag weighing 100 kg, mainly due to Covid-19 associated restrictions at borders (especially with Kenya), and the closure of the Kibaigwa International Grain Market. Millet price dropped from TZS 78,000 to TZS 43,000 per bag weighing 100 kg; this was contributed to by Rwandese traders not coming to this village due to the lockdown (Male FGD, peri-urban, Kongwa District, Dodoma Region, 1 April 2022).

3. Tanzania Covid-19 Poverty Monitor: urban and peri-urban areas, May 2022.

Farmers experienced a squeeze as prices of crop products fell; at the same time fertiliser prices increased from TZS 60,000 to TZS 80,000 per 50 kg bag, and pesticide prices also rose. This squeeze on farmer incomes reduced money in circulation and demand for non-farm products. Yet, overtime, many farmers found ways to recover from many of these initial Covid-19 impacts on prices of inputs and crop products. Robson thus was challenged in three ways during the pandemic: low demand for lorries, low price of tomatoes, and higher prices of inputs. Yet, his wellbeing stabilised through diversification; he said:

“After selling two of my lorries due to high taxes by TRA in 2018, I decided to put the money into tomato growing. During the pandemic, the lorries made losses. I also suffered from low demand and high production costs in tomato farming. So, I diversified into other crops (maize, red pepper, sunflower), static shops, and renting out houses. I was able to manage through further diversification” (Male KII, 50 years old, peri-urban, Kilolo District, Iringa Region, 29 March 2022).

Early market disruptions did not translate to significant downward mobility. Many farmers at WB 4 and WB 5 did not experience significant downward mobility, and some experienced slight upward mobility. Farmers at WB 3 and casual labourers with land reported resilience through maize and food production and the ability to find non-farm work after the lockdown through public infrastructure projects. Food vendors were found to slowly recover as the incomes of labourers and farmers recovered.

However, some market disruptions lingered on and intensified over time up to 2022. The export bans that were imposed in 2020 continued to have an effect to 2022: the majority of traders from Kenya and other countries had not resumed trading in Tanzania because of the uncertainties caused by government's food security interventions (export bans) and costs of cross border trade. This had depressed trade (see the Urban Bulletin). For instance, in March 2022, traders were still not going to rural Iringa to buy tomatoes and other vegetables. Traders had resumed going to Ruaha Mbuyuni briefly in September 2021 but stopped again. This represents an extended disruption. Moreover, the initial price rises in fertilisers in 2020 were small fertiliser price increases from TZS 60,000 to TZS 80,000 per 50 kg bag. However, by March 2022, the price of fertiliser had doubled to TZS 120,000 due to supply chain bottlenecks from Russia.

Thus two recent factors challenge the resilience achieved by Tanzanians at the present moment: first the lingering on and intensifying costs of fertiliser and concerns about the falling prices of crop products; and second, the impact of inflation in 2022 threatening the income of most Tanzanians.

Impact of 2022 inflation

The shocks mentioned by most livelihood groups were the impact of the 2022 inflation which hit prices for food imports (wheat, sugar, cooking oil, etc.) and fuel and construction materials costs. It affects both the rich and the poor.

In peri-urban Dodoma, since November 2021, the price of wheat flour rose to very high levels, as with other products. The prices of wheat flour and sugar went up from TZS 1,200 per kg to TZS 1,800 and from TZS 2,500 per kg to TZS 2,700 per kg respectively. On these price rises, male focus groups discussants said:

“When you buy a kg of sugar and want a receipt, you will be told to add TZS 200” (Male FGD, Peri-urban Kongwa District, Dodoma Region, 29 March 2022).

Better-off interviewees focused on the impact of rising prices of fuel and construction materials together with rising cost of food. One never-poor interviewee said that since the pandemic had started, the only impact on his income was in March 2022 when there was inflation; he said:

“Prices have gone up. For instance, the prices of a bar of laundry soap and a kilo of rice rose from TZS 500 to 700 per piece, and from TZS 700 to 1,000 respectively” (Male LHI, 42 years old, Rural, Kongwa District, Dodoma Region, NNN, 3 April 2022).

Male FGD participants in peri-urban Dodoma also discussed the rise of prices of various goods, particularly of construction materials and food, and agreed as follows:

“Recently, prices went very high, e.g., construction materials and foodstuffs like cooking oil” (Male FGD, peri-urban, Kongwa District, Dodoma Region, 29 March 2022).

The impact of inflation on poor food vendors was particularly difficult. The terrible effects of inflation were illustrated by Ashura, a poor widow who had to close her food business in 2022. She narrated the situation as follows:

“I used to sell both maandazi (doughnuts) and firewood. However, between December 2021 and March 2022, the price of a 25 kg sack of wheat increased from TZS 35,000 to 43,000, and cooking oil rose from TZS 3,000 to 6,000 per litre. Given these prices, I closed the business because I was not able to make any profit. Before this inflation, I used to make a profit of TZS 10,000 to 12,000 per week. I am waiting until the prices of food stuffs drop” (Female LHI, 44 years old, PPP, Rural, Kongwa District, Dodoma Region, 2 April 2022).

This food business closure mattered because she previously had to close her firewood business when the government enforced a regulation of access to the forest, leaving her with only income from two houses, which she rented out in the village where rental prices are very low. The rent was enough to afford her food but little else. She argued that the government should sort out the inflation since it had affected many poor people who were running petty businesses of selling food.

Education

There was much appreciation for secondary education having been made fee-free since 2016. And we know that education really works in terms of bringing and keeping individuals and households out of poverty, hence the high demand for education. However, the user costs of education, while each are small in and of themselves, could mount up over the year and spread over several children.

In January 2020, Felister's granddaughter started Form II and her grandson started standard II. She remembered incurring a lot of costs to meet secondary school requirements for freshers, such as uniforms (TZS 30,000), shoes (TZS 20,000), contribution for desks (TZS 35,000), exercise books (TZS 40,000), and a hand hoe and its handle (TZS 6,000). She remarked, "... they say education is free, but for secondary education there are costs parents incur. Even when Magufuli was around, I was told to pay for desks and for a hand hoe... it is not totally free." (Female LHI, PPP, widow, 74 years old, peri-urban, Kongwa District, Dodoma Region, 30 March 2022).

The costs of education lead to households' wellbeing decline. Maria is a widow who is raising five children - three of her own and two of her brother's. All the children are in school. During the interview that was conducted in 2017, she fell from WB 3 to WB 2. Since then, her wellbeing has dropped further. As she explained:

"Eeh! I can say since 2020, my wellbeing has continued to drop because I have got secondary school students, and at the same time I do not have income to support them fully. Before 2020, I was neither working on people's farms nor washing people's clothes for payment because I was farming and getting enough maize and sunflower for family consumption and surplus for selling. I was able to eat two meals per day throughout the year" (Female LHI, PPP, 48 years old, peri-urban, Kongwa District, Dodoma Region, 3 April 2022).

Her wellbeing decline threatened the nutrition of school children and forced her to work even when she was ill so she could buy food. Her children who were secondary school students ate makande (boiled maize) in the morning before going to school as she could not afford to give them pocket money for food daily at school. She said:

"When I fall ill, we do not eat. I am sometimes forced to go to work for people while I am sick so that I can earn some money for buying food. If I relax, how will we survive?" (Female LHI, PPP, 48 years old, peri-urban, Kongwa District, Dodoma Region, 3 April 2022).

Moreover, children could be sent home if they were not able to pay TZS 18,000 for a ream of paper. On average, Maria spent TZS 10,000 per month to cover school related expenses. On this she said:

"I do work on people's farms to earn cash that I use to cover school costs that arise everyday" (Female LHI, PPP, 48 years old, peri-urban, Kongwa District, Dodoma Region, 3 April 2022).

Families had to choose between paying the education costs and paying for health insurance. Even poorer households discussed the trade-offs necessary to pay educational costs and provide sufficient food to their children. Some downward mobility from WB 3 (poor) to WB 2 (very poor) was accounted for by such education costs.

Gender

Many interviewees commented on a slow but significant change in gender relationships; in particular, younger generations thought more positively about women's enterprises and mobility than their parents' generation.

There was also great awareness of poor women's better access to financial inclusion (e.g., Micro finance institutions (MFIs), Rotating savings and credit associations (ROSCAs), and the government's Women's Development Fund), than men's. Wealthier men had access to bank financial services, which fewer women had. The challenges of financial inclusion for poor men were sometimes linked to young men being idle and falling into bad ways with drugs or alcohol. The gender dimensions of financial inclusion urgently need overhauling.

On the other hand, some married women in rural areas still face traditional challenges regarding men's rights to sell harvested crop products and decide when to sell crop products which are produced by women. Most women don't own land; this makes it difficult for them to raise the capital needed to engage in non-farm activities. About this, participants in a FFGD agreed as follows:

"Even if a man did not participate in cultivation, once crop products are harvested, he is the one with full control over the products; he decides when to sell and the quantity to sell" (FFGD, Rural, Kongwa District, Dodoma Region, 2 April 2022).

Participants in the same FFGD also cited an example of a husband who was seeking a buyer of sunflower produced by his wife, as follows:

"It once happened a man went to buy sunflower in one household after the husband had consulted him about the deal. When the buyer arrived there, he found the wife had closed the door after hearing that her husband had gone to look for a buyer for their sunflower. The husband broke the door and went in by force. The buyer did not want to interfere with their conflict; he took the sunflower and left. So, you can see how the situation is. In some households, men are dictators" (FFGD, Rural, Kongwa District, Dodoma Region, 1 April 2022).

Vaccination Uptake and Problems

According to a nurse in rural Dodoma:

"The response to vaccination against Covid-19 was slow. It was more so, especially at the beginning. There were rumours that Covid-19 vaccines would make men infertile. However, with time, people have received education; hence response improved a little bit. Vaccination is still ongoing at the dispensary, and we have decided to have outreach activities for vaccinating people in their communities. The majority of people who have been vaccinated are women because they are the ones who attend" Reproductive and Child Health (RCH) clinics (Female KII, Nurse, rural, Kongwa District, Dodoma Region, 1 April 2022).

However, in spite of improved responses to vaccination against Covid-19, fear of mandatory vaccination was high as evidenced by the following two quotes:

"There is something very bad happening at our dispensary; women who go there for the clinic are forced to take the Covid-19 vaccine without their willingness or agreement of their spouses. This has caused those vaccinated not going back for the next clinic day and others hesitating to go there for the clinic" (Male KII, Religious Leader, rural, Kongwa District, Dodoma Region, 2 April 2022).

"In February 2022, my wife had a clinic to get our little baby vaccinated at Pandambili Dispensary. When she got there, she was asked to take the Covid-19 vaccine, but she said she had not agreed with her spouse to be vaccinated. However, she was persuaded and finally vaccinated. She became weak and sick for eight hours. I was not happy with the incident, and until now my head is disturbed" (Male LHI, NNN, 42 years old, rural, Kongwa District, Dodoma Region, 3 April 2022).

Summary and conclusions

Differences in time, space and wellbeing impacted by the pandemic

The impact of the pandemic on Tanzanians over the last two years has varied over time (see the Urban Bulletin for this timeline). The impact of the lockdown from March 2020 to June 2020 on impoverishment in livelihoods and the education of children was similar to other countries studied. Tourism and guest houses and restaurants of the better-off to small petty traders of food suffered losses of income. Casual labourers found little work during this period (except on farms in remote rural areas). As TASAF was not operational, the chronically poor reliant on casual labour income suffered the most. Children were out of school, with a rise in teen pregnancies.

However, the lockdown was lifted at the end of three months, and slowly people's livelihoods began to recover. Despite the intersections of the pandemic with pre-pandemic policies on market disruptions, people in Tanzania largely recovered their livelihoods and /or diversified. In some rural areas most people never stopped working. For instance, in rural Dodoma, respondents did not experience the impact of Covid-19 and continued farming and trading in local market places.

Small restaurants were found to recover and even expand slightly. Large and medium farmers talked more about non-Covid-19 shocks including rain shortage, floods, worms, and labour costs for weeding. Casual labour demand recovered with local infrastructure projects, and local skilled labour/farmers also had opportunities in those projects, though some local youth and the disabled were excluded from these public works during the Sixth Government.

Resilience was greater compared to other countries. This was due in part to the prior economic resilience of the Tanzanian economy. It was also due in part to the relative brevity of the lockdown compared to other countries coupled with the belief that Covid-19 either no longer existed or was minimal in impact. The early and decisive macroeconomic monetary and fiscal intervention also had an impact on keeping money in circulation, designed to hasten business recovery, although this did contribute to later inflation.

Peri-urban and rural Iringa and Dodoma key informants focussed on the **impact of market disruptions** on farmer incomes through the doubling of fertiliser prices and the fall in prices of crop products. And through the hit to farmers, the impact on the local circulation of money affected non-farm businesses. These market disruptions were caused by the impact of the pandemic exacerbating the impact of pre-pandemic border policies, the latter designed to prevent the export of crop products in order to create jobs in home-based agricultural processing and to control the price of maize for net purchasers of maize. Pandemic border policies and costs and limits of Covid-19 testing on both sides of the border affected farmer incomes which reduced the movement of crop traders from nearby countries who normally come to buy crop products from particularly small farmer. In peri-urban Dodoma (Kibaigwa) key informants described the impact of prior Magufuli policies on the international grain market and on the fortunes of better-off farmers and traders who fell into debt with predatory traders just before the pandemic.

In the updates on the life histories of middle and poor farmers, however, the impact of the pandemic was less marked than in the narrative above. While some interviewees in Iringa revealed a relatively greater impact on farmer incomes through the doubling of fertiliser prices and fall in the prices of key crop products, many found ways to remain stable or suffer only minor downward mobility. Moreover, in **peri-urban Dodoma and rural Dodoma, middle-sized and poor farmers interviewed did not report any significant negative experience.** They did not talk about fertiliser prices or a bad effect on prices of crop products, except for maize. In rural Dodoma, they had a local market, had stored their grains, and poorer farmers had the tradition of saving enough maize and dried pulses to last them through the year before marketing. Farmers in rural Dodoma were much less affected and seemed to be insulated from the impacts of the pandemic on health and on farmer incomes. Their focus was

instead on other shocks, such as floods, droughts, worms, weeding costs, and personal shocks such as non-Covid-19 illness and separations on income. Farmers at WB 4 and WB 5 did not experience significant downward mobility, and some experienced slight upward mobility. Farmers at WB 3 and WB 2 remarked on a resilience in maize and food production with only a little marketed surplus, and also said that the local market was open after the lockdown.

There were also important class or wealth differences in economic and health resilience which, in part, reflects the growing economic polarisation in Tanzania (see da Corta et al. 2018). The chronically poor, often reliant on local casual labour opportunities, found that TASAF - which ceased during the pandemic - suffered, as it was a crucial component of their income. Some of the extremely poor (WB 2) fell into destitution (WB 1) even in rural Dodoma, with food intake falling from two meals to one per day, with no fish or animal protein, eating only one meal of ugali (stiff porridge made of maize flour), vegetables and beans. As most of these extreme poor had school-going children, the impact was a trade-off between children going to school and children eating enough food. This is important as it speaks to the issue of sufficient food needed to help children concentrate on schooling. This, together with pressures on user costs including insufficient stationery, mean that they often drop out of school. At WB 2, kids go to school, have old school uniforms but no shoes, and most of the time are hungry, with inadequate exercise, and textbooks and pens/pencils. These kids drop from school (Female FGD, rural, Kilolo District, Iringa Region, 29th March 2022).

There is deep concern for the impact of lingering market disruptions and inflation of 2022 which can threaten the incomes of the poor and the non-poor. Recent problems challenge the resilience of all Tanzanians. Small rises in prices of fertilisers occurred earlier on in the pandemic, but later they doubled. Similarly, low crop prices remain threatened by traders from neighbouring countries not coming to farmer fields. Moreover, interviewees from different wellbeing groups were concerned with the impact of the 2022 inflation on food and farm and business inputs, suggestive of supply chain effects and ongoing border issues. Most interviewees, the poor and the non-poor, remarked on the impact of the early 2022 inflation on prices of a range of goods, including foodstuffs (wheat, sugar, cooking oil, etc.) and inputs (fuel, construction inputs).

There were significant pressures on Tanzanians as a consequence of pre- and co-pandemic policy outlined in the KIIs and FGDs. However, these did not translate to significant impoverishment in individual life histories. Pre-pandemic export bans and taxes exacerbated the impact of the pandemic border restrictions. This had significant pressure on reducing the influx of traders from several neighbouring countries, which had effects of lowering crop prices and rising fertiliser prices, and putting substantial pressure on farmer incomes. Pre-pandemic and co-pandemic policies intensified difficulties for farmers and vendors, especially in Dar es Salaam. Vendors, especially in Dar es Salaam, suffered from the policy to formalise vending while vendors were trying to recover. **But these pressures did not translate to significant impoverishment in the life histories, given the prior resilience of the Tanzanian economy, the brevity of the lockdown, key individual resilience strategies taken (diversification), and mitigating Keynesian macroeconomic and public works policies during the pandemic.** Tanzania is also a large country with significant internal market places for crop products compared to other countries. Since movement was not restricted after the lockdown, it provided a buffer that other countries did not have (e.g., Malawi). **Farmers in Dodoma were largely resilient** to this impact on crop prices and fertilisers, even in the first year of the pandemic, and even non-farm businesses that had not recovered in year one; they recovered after the second wave. Though Magufuli's maize price suppression policies and pandemic restrictions at the borders halved maize prices (from TZS 100,000 to TZS 48,000 per 100 kg bag), they had an impact on surplus-producing farmers as expressed in some KI interviews and KPFGDs. On the other hand, those dependent on purchased maize during the pandemic benefitted - urban vendors, landless labourers and the extremely poor all had a safety net. Smaller farmers consumed the maize they produced and sold any surplus at community marketplaces. In Dodoma, larger farmers stored surplus maize, and many found ways to remain buoyant through diversification.

Some regions suffered more from these pandemic pressures. Iringa suffered more than Dodoma. Peri-urban Iringa residents had the visibility of hospitals being overwhelmed and the idea of Covid-19 and its consequences more present in the minds of residents compared to Dodoma. Peri-urban and rural Iringa also suffered steeper falls in prices of crop products produced there - e.g., a 600 per cent fall in tomato prices - and a higher felt impact of fertiliser prices compared to Dodoma with better, wetter soils.

Moreover, there were significant time differences in the impact of the pandemic. The three-month partial lockdown impact and first Covid-19 wave (March 2020 to November 2020), followed by the second wave (November 2020 to March 2021), had more impact in Dar es Salaam and in peri-urban Iringa, for instance in respect to migration hesitancy and the reluctance to purchase cooked food from vendors. However, in year two, many food vendors in Dodoma recovered, and some expanded. Two recent factors challenge this resilience: inflation from the end of 2021 to March 2022 on a broader range of purchased goods (wheat, sugar, cooking oil), inputs such as fertilisers, and construction materials, together with the intensification of border issues (imported fertiliser prices doubled, crop price falls, etc.) seriously challenge TZ resilience and recovery and was the basis for this second Bulletin.

Policy implications

This Bulletin covers two years of the Covid-19 pandemic in Tanzania and reveals that the impact of the pandemic on the people that were interviewed cannot be understood without attention to the way it intersected with the pre-existing and ongoing policies and economic context, in this case the resilience of the Tanzanian economy. The pandemic exacerbated the negative impact of pre-existing policies and other factors which negatively impacted interviewees' incomes; particularly erratic rains, problems in the supply of agricultural inputs, cross-border controls, agricultural marketing and selling disruptions, excessive taxation on various businesses, little coverage of very poor and vulnerable people eligible for receiving cash transfers from the government through TASAF, and the decision to formalise vendors when they were trying to recover. Some policies mitigated the impact of the pandemic even if they had not been designed to do so (e.g. public infrastructure projects tightening the labour market, the swift monetary and fiscal intervention at the start of the pandemic, and the brevity of the lockdown).

The prominent policy implications for the pandemic all over the world are that measures to prevent impoverishment are generally very inadequate, and that the pandemic exacerbated pre-existing factors which were negatively impacting interviewees' incomes in Tanzania, albeit such exacerbation was not felt in some places, like in rural areas of Kongwa District, Dodoma Region. In order to prevent impoverishment and to keep poverty declining even in the face of pandemics like Covid-19, the following policy recommendations are worth heeding to:

- **To implement a policy to address the chronically poor and strengthen measures against destitution (moment into WB 1).** This is particularly important in the context of ongoing polarisation between the rich and the resilient (WB 5, 6) who could diversify their livelihoods in order to withstand the shock of the pandemic and other shocks, and the chronically poor (PPP), extreme poor (WB 2) and destitute WB 1.
 - Tanzania is urged to take proper measures for non-pandemic factors which impede poverty reduction even when there is no pandemic, like climatic factors, qualities and quantities of agricultural inputs and technologies, agricultural marketing and selling, taxation on various businesses, and social services including education and health insurance (e.g., the poor not having to pay for treatment for a pandemic).
 - TASAF needs to be strengthened. The support of TASAF has fallen in terms of coverage and the amount of cash transferred to beneficiaries before the pandemic. During the pandemic TASAF ceased for seven months. Some WB 2 beneficiaries of TASAF fell into WB 1. Most single parents of children in school struggled between meeting school user costs and had to make difficult trade-offs between meeting the costs and reducing food consumption (one meal a day, a fall in the quality of food, etc.). This is happened despite measures taken at the macro level designed to support and sustain businesses and increase money circulation.
 - The flight of NGOs supporting the chronically poor and disabled further affected the wellbeing of the poor.
- **Strengthening measures against impoverishment - health and other forms of insurance, expanded (adaptive) social protection**
 - The government budget for covariant health crises - the poor should not have had to pay for treatment.
 - Responses to multiple crises - Disaster Risk Management (DRM) and social protection to take account of intersections among crises. Does DRM in Tanzania have enough political backing and bureaucratic resources?
- **Policy to support household economic diversification**
 - Regulation of exploitative credit arrangements - would need to bring out the evidence more.
 - Gender rebalancing of MFIs, measures to enable this.
 - Rural agro-processing support - technical, financial and markets.
- **There should be more consideration to reduce/eliminate small costs in education**
- **There is a need for a consistent policy approach to trade, avoiding sudden/arbitrary export bans**
 - There is a need for incentives/arrangements for Tanzanian traders to partner with foreign exporters

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