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# TRANSACTIONAL SEX, EARLY MARRIAGE, AND PARENT-CHILD RELATIONS IN A TANZANIAN SLUM

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Transactional sex has been recognized as a major factor in the persistence of HIV/AIDS in Sub-Saharan Africa, yet it also has implications for the persistence of poverty. Using interview data collected between 2010 and 2015, this article examines how Muslim families in Dar es Salaam are affected by transactional sexual behavior.<sup>1</sup> Examined are motives for transactional sex, how poor families view the purpose of marriage, and religious teachings and cultural beliefs about the onset of adulthood. Familial strategies to ensure provision for daughters and to improve the family's socio-economic situation are impeded by the fact that in a context of high unemployment, transactional sex often represents the only path to female economic self-sufficiency, which often results in the family being encumbered with the financial burden of unwanted pregnancies.

*Keywords:* sexuality, Tanzania, Islam, family, poverty

"We know we are making sin, but we also believe there is forgiveness," says Sharifa,<sup>2</sup> a 30-year-old unmarried Muslim mother of two children who attends the mosque daily, speaking of the sexual practices in her neighborhood. During seven fieldwork visits between 2010 and 2015, I interviewed 211 Sunni Muslim women and men living in two low-income or *uswahilini* areas of Dar es Salaam about how they or others in their neighborhood have engaged in sex outside of marriage, which is condemned by Islamic moral codes as fornication (*zina* in Swahili). Transactional sex, in which girls and young women engage in sexual relations with men in return for money and material gifts, is widely practiced by the youth in this predominantly Muslim area. Examining the impact

of transactional sex *on families* is important because despite the fact that many young persons who engage in transactional sex are dependent on and under the authority of parents, grandparents, and other relatives, most research on transactional sex has focused solely on young persons themselves.<sup>3</sup> Parents and grandparents have strong opinions about young people's sexual behaviors because many see it as their religious duty to monitor their children's behavior. They attempt to tightly control children's opportunities to spend time with members of the opposite sex because it is assumed that when a boy and girl are left alone together, sexual activity is the inevitable outcome. It is therefore important to address the larger context of the nuclear and extended

family<sup>4</sup> and how transactional sex fits into, or works against, the strategies employed by such families for improving their material circumstances. In this article, I adopt a cross-generational framework for analyzing transactional sex and ask: How do young women and their families in two Tanzanian slum neighborhoods negotiate the moral and affective landscape of transactional sex? What outcomes are feared, and why?

### Source Material and Research Setting

My study focuses on two adjacent sub-wards in Tanzania's most populous city, Dar es Salaam, which I call *Kijito* and *Mahalikavu*.<sup>5</sup> These neighborhoods have some of the worst living conditions in the city, and meet the United Nations' (UN-Habitat 2010: 14–15) criteria for a slum.<sup>6</sup> Many residents live hand-to-mouth and earn only enough money each day to eat two small meals. As in Dar es Salaam as a whole, Sunni Muslims comprise the majority of the residents in these two subwards. Although no official statistics exist for religious self-identification in Tanzania, estimates by a local government official in one subward put the proportion of Muslims at 75–90 percent.<sup>7</sup> Mahalikavu contains ten Islamic schools or *madrasas* and six mosques. Kijito contains two *madrasas* and one mosque.

Semi-structured interviews were conducted in these subwards primarily in Swahili with the assistance of female interpreters.<sup>8</sup> Due to a culture of sexual shame in East Africa in which talking about sexual matters tends to be heavily tabooed<sup>9</sup> and expectations of female respectability can make it difficult for young women to talk about their own participation in transactional sex, I did not ask interviewees directly about their sexual activities. Instead, I used the method of *third-person elicitation* in which interviewees are asked about *what others do, what people in general say or believe*. Some interviewees nonetheless described their own personal experiences in these interviews. The primary method of data analysis employed in this study was contextualized thematic analysis of the interview material.

Kijito was the first area I visited, in March of 2010. It is bounded on one side by a main road and on

the other by a small river. The interior is inaccessible to automobiles, and the only vehicles that occasionally enter the paths and courtyards between houses are pushcarts and narrow three-wheeled taxis (*bajajis*). Entering the neighborhood from the main road, I encountered houses built of cement, arranged haphazardly and connected by outdoor yards and open spaces where bedsheets, clothing, and brightly-colored *kangas*<sup>10</sup> were hung to dry, children played barefoot, and women cooked food over charcoal fires. Although garbage and waste cover the uneven ground, the smoke from these charcoal fires provides the predominant smell in the dry season. In the rainy season, the ground becomes a morass of foul-smelling water and slippery mud, and flash floods pose a constant danger to human life and property.

Despite being located near the center of a city with a population of nearly five million, the predominant impression of both Kijito and Mahalikavu is that of a rural village; palm trees sway in the quiet breeze, punctuated only by the occasional blare of music from a radio, and only a few residents can be seen walking or carrying out daily tasks in the open spaces between houses. Corn and local vegetables grow in these open spaces, goats are tethered to trees, and chickens roam the grass, pecking at edible pieces of garbage. Tanzanian society places a high value on decorum, conflict-avoidance and self-restraint,<sup>11</sup> and many residents are proud of the peaceful atmosphere and spirit of cooperation among neighbors in their area. As I and my interpreter passed through Kijito every morning, residents tended to be reserved but many greeted us politely, while children often waved and shouted "mzungu" (white person) when they saw me from afar. When they walked past us, however, children greeted us with the respectful greeting for elders (*shikamoo*, literally, 'I hold your feet'). Due to the intense heat, interviews in the subwards were generally conducted mid-morning. Key informants in both neighborhoods found interviewees for me beforehand so that when my interpreter and I arrived in the morning and seated ourselves on the handwoven mat placed under a shady tree or on the porch of a house, people began to arrive to be

interviewed in ones or twos. Interviews lasted one to two hours per person.

### **Transactional Sex in Africa: Causes and Understandings**

As the AIDS pandemic continues to ravage many parts of Sub-Saharan Africa, African sexualities have become the focus of intense surveillance, and transactional sex has been recognized as a major factor in the continued persistence of HIV/AIDS in Sub-Saharan Africa.<sup>12</sup> Because most of the existing literature on transactional sex is focused on public health outcomes, it is important to define what I mean by the term. Transactional sex is not the same as prostitution. Instead, it is better viewed as a continuum with sex work at one extreme and provision from a primary male partner (permanent boyfriend, husband) at the other.<sup>13</sup> Although according to Islamic teachings, any sexual activity occurring between persons not married to each other (*zina*) is seen to be unlawful, many interviewees described *zina* as both “normal” and “everywhere” in their neighborhoods, due to the “hard life” (*maisha magumu*) of residents. My interviewees used the concept of *zina* to refer to any kind of sexual relationship outside of marriage, and such relationships are always transactional. In other words, a man who is not a relative would never give money to a woman without the expectation of sex in return, and a woman who gives sex for free is laughed at by other women.

A key observation made by recent ethnographic literature on transactional sex in Africa has been that these relations are not merely instrumental, but are often embedded in complex fields of emotion, with the giving of money or gifts from boyfriends to girlfriends or husbands to wives representing an act of caring, commitment and love (e.g., Cole & Thomas 2009; Hunter 2010: 199). Whereas from a Eurocentric perspective, romantic love and pleasure are the only acceptable motives for engaging in sex, and materially oriented uses of sexuality are strictly tabooed and embodied in the image of the prostitute,<sup>14</sup> in African cultures love and money are much more “entangled.”<sup>15</sup> Money is not necessarily seen as the cold, rational instrument of exchange that it

is in Europe and North America, but instead as an expression of caring and affection, as the best gift that a friend or relative can give.<sup>16</sup> In my interview data, for instance, male and female interviewees explained that when young men offered girls a small sum of money or a meal in the expectation of sex, girls understood this to mean “he really loves me.” Some men, too, understood their gift to be motivated by “love” (see also Poulin 2007).

Although there is still little research on the history of transactional sex in Tanzania, it appears that this practice was already a focus of concern among researchers in the late 1980s following the debt crisis and neoliberal economic reforms which contributed to high unemployment throughout Sub-Saharan Africa (see Rwebangira 1998). Many of my interviewees, however, blame the rise of transactional sex on the spread of what they call “globalization” (*utandawazi*): new ideas and images linked especially to sex and pornography and conveyed through television, videos,<sup>17</sup> and more recently, mobile phones (Stark 2013). Because the vast majority of Africans never owned landline phones, mobile communication in particular has transformed many areas of social and economic life in Africa, and has facilitated premarital sexual activity among Tanzanian youth. Since boys and girls are not allowed to be seen by their parents or grandparents spending time together, mobile telephony offers young people the possibility to keep their relationships a secret. It also allows them to maintain relationships outside their immediate neighborhood and gives them access to a wide range of new sexual contacts. Children were described as able to hide their phone calls from their parents because parents are often unfamiliar with all of the phone’s functions. Mobile phones are affordable even among the very poor in Sub-Saharan Africa, and are easily obtained by children and youth through theft, gambling, and participating in children’s rotating savings groups (Stark 2013). Some adolescents in Kijito and Mahalikavu even have smartphones – or borrow them from friends – through which they access Facebook, WhatsApp, Twitter, Instagram and other social media sites.

Secret sexual relationships were, of course, possi-

ble prior to mobile phones. Interviewees explained that boys or girls might send handwritten notes to their object of desire through a child or friend of the intended recipient, or a boy or man might hang around the house of a girl or married woman, trying to remain unobtrusive until he caught her eye, at which point she would make an excuse to her parents or husband to leave home and fetch water or go the marketplace, and signal for her lover to follow her. However, these methods of subterfuge were time-consuming and risky: the love-smitten lurker could be noticed, or the note could be read by its messenger, who might gossip about it to others, or take it directly to the girl's parents. Notes could also be accidentally found by parents or teachers. Mobile phones, by contrast, have provided a widespread and clandestine means for the youth to circumvent the restrictions placed on their sexuality by their elders.

In addition to the rise of mobile communication, a number of other factors have also contributed to the prevalence of extramarital sexual activity in low-income areas of Dar es Salaam. As little as a generation ago, many Tanzanian girls tended to marry soon after puberty,<sup>18</sup> but now girls enter secondary school at approximately the same age as they had earlier married, so that education has lengthened the period of premarital adolescence for girls (see also Mensch et al. 2001). Another major factor is poverty: interviewees reported that some girls begin engaging in transactional sex already before puberty, between the ages of nine and twelve, because their families cannot provide sufficient food for them. Female poverty, in turn, is closely linked to economic gender inequality, since even chronically poor Tanzanian men have better access to informal wage labor than do women (Plummer & Wight 2011: 378). Historically, men in Sub-Saharan Africa have possessed greater economic power and resources than women and have been expected to financially support their wives and families, an expectation still predominant in Tanzania today (Silberschmidt 2004; Hunter 2010; Wamoyi et al. 2010; Plummer & Wight 2011: 211). At the same time, severe unemployment<sup>19</sup> has made it impossible for many African men to provide long-term for female partners in the context of

marriage, and many young men have been unable to provide for the children they father (Silberschmidt 2004; Chant & Evans 2010: 354). While most men still seek to be providers, this providership tends to take the form of more precarious, short-term sexual relations with women (Hunter 2010: 190).

My interview data suggests that women's economic dependency is also reinforced by cultural norms and expectations regarding proper gender roles. Although interviewees reported that attitudes were changing among the younger generation, some unskilled women said they would feel ashamed to do the same physically demanding work that is available to unskilled men, for example in construction or transportation. When I asked 29-year-old Susana<sup>20</sup> and 27-year-old Rehema<sup>21</sup> the intentionally provocative question of why men in Dar es Salaam have more money than women, Susana answered:

men can do any kind of jobs, even heavy jobs. Someone can say to a man, "go and dig there or carry that load," a man can do that but a woman cannot. Men know how to plan, but women do not. [Interviewer: why not?] They just cannot... [she visibly struggles with what to say next] They feel ashamed.

In a separate interview, 20-year-old Ramadhani made a similar point from a male point of view:

As you know, men and women are different. The work which men are doing is very hard. Women cannot do it. Women are staying home or selling food in the neighborhood. Men are working harder than the women could ever do. Many men have education, they know to save money and build capital. [...] Another thing is that men cooperate among themselves. One man can loan money to another, but for women it is different, they might fear that their friend will not repay the loan. But men are always helping each other, finding jobs for each other. But women cannot do this.<sup>22</sup>

When I asked male interviewees why men in their neighborhoods seem to have more money than

women, 27-year-old Samuel explained that “here [in Mahalikavu], the man thinks, ‘I have to work hard for a good life’ while the woman thinks, ‘I have to wait for a good man.’” Samuel’s cousin Joseph elaborated:

Men want to work hard, and ladies feel they have to wait for men to bring home money. Women feel they cannot do the same hard work as men, and that they should stay home, men should go to work and come home in the evening and give money for the household’s needs. One finds very few women who are capable of asking their men for capital to set up a business, saying “I now want to do something,” so the men must work hard to take care of the family.<sup>23</sup>

In terms of income generation, the primary alternative to transactional sex in Kijito and Mahalikavu is small-scale neighborhood vending, in which women are exposed to financial risk, exhaustion and exploitation by customers, suppliers, and neighborhood thieves. Interviewees thus spoke of transactional sex as the easiest way for girls and women to obtain money, and described how girls often become involved in transactional sex after being offered money by men. Men might offer 2,000 Tzs (=1€) to a poor girl the first time, and if rejected, offer 5,000 Tzs the second time, and finally 10,000 Tzs, enough to buy her food for nearly a week. For women with only primary or secondary school education, few viable alternatives exist. Training as a nurse, seamstress, pharmacy assistant, or teacher could provide more opportunities for women in these neighborhoods, but even secondary school education, not to mention post-secondary occupational training, is often too expensive for many poor families.

**A Cultural Ideal of Self-Sufficient Adolescence**  
 In discussions with interviewees, one topic that came up repeatedly was the question of where parental responsibility for children ends and where adult independence should begin. In traditional notions of puberty as marking the beginning of adulthood, a Tanzanian child is seen to be an independent adult,

able or wanting to “depend on herself” (*anajitegema mwenyewe*) at the age of fifteen or sixteen. In the context of widespread urban poverty, these older cultural expectations still prevail in some families due to the difficulty of supporting children financially. Especially in families unable to afford to send their children to secondary school,<sup>24</sup> sons are expected to find work after primary school, and daughters are expected to find either work or men to provide for them (see also Plummer & Wight 2011: 134, 203). Sellemali, aged eighteen, commented on this by saying:

A few families think that after primary school the children have grown up. If a daughter then comes to her parents to ask for something, they say, “you have grown up, you need to find your partner and ask *him*, it is not my business.” People from the Gogo and Makonde groups feel this way, and don’t put their children back in school after primary school.<sup>25</sup>

26-year-old Amira described how some parents consider their daughter to be an adult after she reaches mid- or late adolescence, “and even if they hear that a daughter has four boyfriends, they don’t care, because they think that if they take back responsibility for that girl, it will be heavy for them.” When I asked what she meant by “heavy,” she elaborated: “these parents are poor, so when the daughters go out and come back and bring 10,000 Tzs [=5€] or 20,000 Tzs to the parents, the parents are happy. So the mother might say to her daughter, ‘be careful not to lose him.’”<sup>26</sup>

Interviews revealed that some young persons had themselves internalized ideals of adolescent self-sufficiency and sought to be independent from their parents at age fifteen or sixteen. 19-year-old Mohamedi<sup>27</sup> argued that even if some parents still view themselves as responsible for their children after primary school, the children themselves may think that “they should start to take responsibility, and don’t want their parents to take care of them, and have quarrels with the parents.” 30-year-old Simon made a similar observation:

Most of the young people, after finishing primary school, don't want to continue their education, and even if they have an opportunity to do so, it might be that the family has a lot of problems, not enough money for food, so they choose to try to get a job and help out their families instead of continuing their education [...] Some girls want to get married after seeing the situation at home, no food at home, they want to responsibly help their families, they otherwise feel a burden to their parents.<sup>28</sup>

For women in the neighborhoods I studied, autonomy and self-sufficiency represent cultural ideals which they strive to achieve in the eyes of their neighbors and kin. Poor women are expected to display to their female neighbors and friends an economic self-reliance that can only be obtained through their sexual links to men. Married women, too, are expected to demonstrate independence from their parents by not asking them for money. Having a male partner is thus crucial for women's sense of self-respect and independence in her relations with older relatives and other women (see also Plummer & Wight 2011: 204). Although women in Kijito and Mahalikavu strive to create bonds of friendship and cooperation with neighbors, some women told me that they would feel ashamed to ask for help or borrow money from a neighbor. Zainabu<sup>29</sup> feared that if she asked for help from neighbors, "they will start to talk that I don't have any money today, and so forth." 29-year-old Jamila and 44-year-old Tumaini gave similar explanations:

... our life depends on men. They come to you and lie to you and get you pregnant and go away. We do that because we need money. And that is how we raise our children, by using the money of the men. In Dar es Salaam, it is hard to go every time to a neighbor to ask for help, "please give me salt." They might be talking about you in a certain way, that you are always going and asking for help. Here they start talking about you if you ask twice or three times. Even if you just need salt, so you have to start looking for money.<sup>30</sup>

If there is no food for my "children" [including nieces and nephews] on a given day, I say to them, "go to your beds and sleep today, but don't tell anybody that we don't have food, I will find a way to get money for food tomorrow." Because I don't want to ask anybody for help. [Interviewer: What would happen if you asked for help?] When you go there and ask for help, they may give to you, but after you leave, they say to others about you: "did you see her, she came to ask for help. Even her children did not have any *ugali* [=porridge] today."<sup>31</sup>

Zena made a comparable point regarding adolescent girls, when I asked whether or not girlfriends will encourage a girl to find a rich boyfriend:

If a girl even borrows skin oil from her friends, and if there are three girls together, they might say, "you are always borrowing from us, why don't you find your own boyfriend with money? You need to find a good boyfriend."<sup>32</sup>

Zena's anecdote brings up an important factor repeatedly mentioned in the literature on transactional sex: the role of peer pressure (see Moore et al. 2007; Maganja et al. 2007; Wamoyi et al. 2010; Plummer & Wight 2011: 132–133). From my interview data it was clear that both parents and adolescents considered "bad groups" (*vikundi mbaya*) to encourage inexperienced girls and boys to be sexually active. Boys are said to be urged by peers to talk about sex and watch pornography, and to be laughed at if they do not have a girlfriend. Girls are said to be encouraged by friends to seek out male sexual partners who can provide them with beauty products, nice clothing and salon hairstyles<sup>33</sup> in order to display the sort of sophisticated urban appearance seen on billboards, television and the Internet. 19-year-old Faiza described the situation as follows:

Nowadays the young girls go out with men as old as their fathers, a poor girl might have girlfriends in a bad group who say, "do you see my blouse, it's like Oprah's!" Then the poor girl follows them to

clubs to meet old men. And the girl sees that it is true, she can get what she wants.<sup>34</sup>

Female interviewees explained that girls in school spend much of their time talking about boys and sexual relationships. 15-year-old Maisha, who had been abandoned by the 25-year-old father of her baby when she told him she was pregnant, described how she became involved sexually with him in the first place:

When I was at school, there was a group of men hanging around the school and he approached me [...] He gave me money, 2,000 or 3,000 Tzs [=1 or 1.5€] when we met. We were together only a short time. Afterward, he refused to help me [...] Before I met that man, I was talking about men with my friends instead of studying. We were talking during class time, during break, the other girls talked about their boyfriends and said: "you are stupid that you don't have a boyfriend."<sup>35</sup>

In the research literature on transactional sex, peer pressure is not usually viewed as a means by which adolescents seek independence. Yet what the participants of "bad groups" in my interview data seem to be doing is urging each other to find the quickest path to autonomy and status in the eyes of others. For girls, this means finding a male provider who can help her project an outward image of dignity and self-sufficiency among her female peers. Whereas girls learn from older women in puberty rites (*unyago* or *mkole*) that true self-respect (*kujiheshimu*) means sexual modesty, many of these older women are themselves materially dependent on male providers (husbands, brothers, sons), and these links to men give them respectability in the eyes of their neighborhood. For many younger women, however, this same respectability can no longer be achieved through marriage, since many men can no longer fulfill the cultural ideal of paying brideprice or providing for a wife after marriage. This means that transactional sex is the only avenue to respectable self-sufficiency left to younger women.

The option of transactional sex, however, is ex-

plicitly opposed to the teachings of Islam. In Kijito, the 50-year-old religious leader or *shehe*<sup>36</sup> of the mosque expressed the view that the youth who engage in *zina* are surrounded by devils (*sheikwani*) because they know they are doing wrong. According to him, the proper punishment according to Islamic law for anyone – male or female – engaged in *zina* is to be beaten a hundred times with a wooden cane in a public place "by someone very strong." However, he pointed out that this does not happen in Kijito because Tanzanian secular law forbids such punishment. Although this *shehe* and another teacher at a *madrasa* both spoke of *zina* in tones of resigned disapproval, lay Muslims, by contrast, never mentioned punishment for *zina* in their interviews. In fact, lay Muslims made it clear that premarital sexual activity is so widespread that it is hardly remarked upon. They explained, however, that the youth struggle internally with the moral contradictions between Islamic doctrine and their own sexual behavior. Some young women spoke of asking God for forgiveness, but others mentioned that "if we follow Islam, we may die poor."

Despite the fact that the majority of the world's Muslims live in conditions of extreme poverty,<sup>37</sup> current anthropological literature on Islamic morality and piety tends to depict Muslims as enjoying apparent freedom to make voluntary choices between moral alternatives. As can be seen from the above examples, religious commitments by the poor exist alongside the needs to both survive and project an external image of dignity in the face of severe poverty – needs that are often seen to justify morally questionable forms of income generation. The resultant complex forms of Muslim identity should not be seen by the researcher as flawed, incomplete or inauthentic. Instead, religious moralities themselves need to be re-examined as inherently contingent, ambiguous and lacking coherence (Schielke 2012; Dahlgren & Schielke 2013).

### Dilemmas of Early Marriage

Many of the cultural ideals and norms described here for Muslims are also shared by Christian residents in the area I studied, but Muslim families experience

themselves as being under additional expectations and pressure with regard to sexual behavior. Although premarital sexual activity is tolerated by the community, many parents experience great anxiety over the sexual behavior of their children. According to both Islamic and traditional Tanzanian teachings, parents are expected to provide moral guidance as long as their children are in their care, and are seen to be responsible in the eyes of God for their children's behavior. Musa, a teacher in a local *madrasa*, explained:

In Islam it is not allowed to do *zina* or for the parents to keep quiet while the young person is still "in the parents' hands" (*mikono ya wazazi*) [...] The parents interfere because they fear God's rule and what the Quran says about these things. They fear they might be asked by God after they die about when they saw something bad, why they didn't do something or say something. Because the Prophet said that when you see a bad thing, you must either remove the bad thing by taking it away or by saying something about it, or by feeling angry about it in your heart.<sup>38</sup>

In Kijito and Mahalikavu, a common solution to the contradiction between the moral dictates of Islam and the poverty-driven ideal of self-sufficiency in mid-adolescence has been marriage for girls at an early age. Especially parents who have migrated to Dar es Salaam from the predominantly Muslim Swahili coast of eastern Tanzania are more likely to pressure their daughters to marry immediately upon completion of primary school at age fifteen or sixteen.<sup>39</sup> The idea that marriage is a natural life event following puberty is supported by both Islamic teachings and African cultural norms,<sup>40</sup> but an equally important motive for girls' early marriage is poverty, as parents seek a financially secure future for their daughters (and, if the groom is wealthy, for themselves as well), as Omari and Ali explain:

The parents who push their daughters to marry, they are poor, the father might just have a small business selling mangoes outside his door, he

doesn't have enough money to put his daughter back into school [after primary school]. So if someone comes and offers to marry his daughter, he says okay. Another thing: when the daughter marries, the father thinks that maybe life will be a little easier, because now the son-in-law will help him with money. These parents feel that it is a heavy burden to take care of the daughter – if she marries, it is easier for them to take care of themselves.<sup>41</sup>

Some families push the daughters into the marriage because they are poor. And if the girl doesn't want to marry, the family might say, okay, now you will know, now you have to take care of yourself, find your own food, money, etc.<sup>42</sup>

Parents urge their daughters to marry early in part because girls are perceived to have more "needs" than boys in the form of clothing, toiletries and cosmetics. They are also seen to have fewer opportunities to find work in construction, transportation or auto repair, for instance, that would help them pay for these needs (see Plummer & Wight 2011: 134, 202, 378). 19-year-old Hassan explained this situation from the perspective of his own experience:

For me, if God wishes that I have a daughter someday, she won't get married after primary school, but some parents may force or push her after primary school to marry, because girls have a lot of needs and parents don't want to pay for them [...] Girls may need clothes, they go hungry more easily, maybe in their home there are meals only twice a day, so they think to marry. Men have money, for example a man can have a lot of channels to make money, it is lucky to be born a man. So for me, even if only tea [=breakfast] is offered in my home, it is enough for me, I have other ways to get money and feed myself. For example, I can get day work in construction jobs, even from private individuals. At work I might get tea in the morning, lunch in the midday, and even take money home to my parents.<sup>43</sup>

Muslim parents are likely to pressure their daughters to marry in mid-adolescence if they suspect they are already sexually active. A girl who is discovered to be in a sexual relationship is often told she must now decide between schooling and early marriage. If she continues seeing her lover, she can expect her parents to refuse to pay further school fees, and to demand that she marry him right away. In a type of shotgun wedding known as *ndoa ya mkeka* ('marriage on the mat'), parents try to catch their daughter with her boyfriend and, having summoned two witnesses and the local Islamic leader (*shehe*) to the scene, they ask the *shehe* to conduct an immediate marriage ceremony. From numerous stories about *ndoa ya mkeka* narrated during interviews, it appears that young persons usually consent to such marriages (the potential groom can even be threatened with violence), but according to the narrators, these marriages often end in divorce or abandonment of the young woman.

Early marriage was seen by some interviewees to merely exacerbate chronic poverty, since if neither spouse has much schooling, then "there is no one to lift the family [out of poverty]," according to Tu-maini, mother of six children. She continued by saying that "ninety percent of these marriages end badly – there is not enough food or clothing, and men are beating their wives. Perhaps three percent of these early marriages end well." 46-year-old Mwajuma, mother of four children, explained in a similar vein:

Nowadays we are ready to sell everything we have for our children's education because we are tired of our poor life. For example, you can make your child marry, but after two or three years you can hear that she is divorced with two or three children, so she will be coming back to you with her children. So it is hard for us to take care of our own family and someone else's family too.<sup>44</sup>

When early marriages fail, they often leave the young woman – with no skills or education – to raise her small children alone. Returning to school is difficult because of childcare responsibilities and the high cost of secondary school. Those who have

been abandoned by their boyfriend or husband often engage in transactional sex with different men simply to feed themselves and their children. For instance 25-year-old Jalila, unemployed and living in her grandmother's house with other female relatives, described her situation as follows:

I married ten years ago, at age fifteen. My husband then ran away, leaving me pregnant. He never came back, never cared for his family, never sent money. I just get money from other men. I am scared of diseases but I do it anyway.<sup>45</sup>

Regardless of whether Muslim parents see early marriage as a desirable solution or as a risk to girls and their families, for many young women marriage is no longer even a possibility, since many local men can no longer provide for a wife. Interviewees explained that the youth thus engage in premarital sex because they are at the proper age for marriage according to prevailing norms, but "nobody wants to marry them." In other words, the respectable path to intimacy for Muslim youth has been closed by a poverty-driven breakdown in the traditional practice of marriage, leading the youth to engage in *zina*. Commenting on the young persons in her neighborhood, Fatima pointed out:

According to Islam [...] you are not supposed to have sex outside marriage. But here are many boys and girls who are at the age of marriage, but nobody wants to marry them, so it is not good, but it happens [...] It hurts in their heart, they feel that God, he doesn't like it. But they do it because they don't have a spouse. The holy book tells us not to do this. It is a sin.<sup>46</sup>

Khadija, aged 26, explained as follows:

Those who do not know about Islamic teachings are happy for the boy and girl [who are in a sexual relationship], they may say to the girl, "if you wait at home for the husband to come, when will he come?" They say to her, "go out and do what you want to do." But for those who know [Islamic

teachings], they say: "She is doing bad. She is going against the rules of Islam."<sup>47</sup>

31-year-old Hadija described the situation from the perspective of boys' parents:

... Islam says that a child is still in his parents' hands, for a boy who is eighteen, the parents should pay *mahari* [brideprice], and give it to the girl's family and get a wife for the boy. And the girl, at the age of fifteen, if her parents accept the brideprice, then the girl has to accept their wishes. This is because by doing this, we can avoid *zina* before marriage, but because of the life of today, parents don't have money, they don't have possibility to choose, that is why we find these children engaging in *zina* before they get married.<sup>48</sup>

Ultimately, the breakdown in the practice of early marriage has meant that poor young women can no longer achieve the cultural ideal of self-reliance in a manner approved by Islam.

### Family Strategies at Risk

Conflicting religious, cultural and material demands on individual behavior have led to a widening generational gap within the family and a lack of trust between youth on the one hand, and parents (or grandparents) on the other. One factor which contributes to this lack of trust is parents' perception that children are "secretive." Adolescents themselves admitted that young people kept their sexual relations secret. For example, 13-year-old Neema<sup>49</sup> described to me how some children tell their parents that they are going to attend extra lessons at school when they are really going to see boyfriends or girlfriends. Parents explained to me that they are not always aware of the possibility of transactional sex among their children because sexual norms were different in the days of their youth. As two mothers, Bahati and Nadia, explained in a joint interview:

In the old days, if a girl was with a man, it was a scandal. If someone tried to approach a girl, she went home and told her parents. But nowadays

children keep it a secret and talk about sex and love among themselves. These children nowadays, they are big liars, they say that gifts come from friends, even when it comes from a man. In the old days, daughters got married when they were still virgins.<sup>50</sup> But even if they marry now straight after primary school [at age 15], they are no longer virgins and they know a lot about sex [...] Nowadays these children, even if they get sex diseases or get pregnant, they don't tell their parents, they are secretive [...] So the parents are not aware that the girl is in a sexual relationship, they are just surprised to see that she suddenly has lots of new possessions.<sup>51</sup>

Lack of trust, in turn, has made it difficult for families to coordinate a coherent strategy out of poverty. Older interviewees complained that even when parents are committed to helping their daughters by paying for their education, daughters themselves often ignore parents' warnings and engage in transactional sex, neglecting their studies. Many adolescents I interviewed, on the other hand, complained that when young persons themselves are committed to staying in school, it may be the parents who do not provide the care and support children need, and do not warn them of the dangers of transactional sex in time. Often the crucial point of conflict is money for things needed for school such as fees, school lunch and bus transportation. Parents may not have the money to give to children every day, but nevertheless urge their children to attend school anyway, whereas children are understandably reluctant to face long school days on an empty stomach or the wrath of teachers who expect fees to be paid on time and may even threaten non-paying children with corporal punishment. For girls, transactional sex becomes a means of either finding the money needed for school or bypassing the need for schooling altogether, since it becomes a means of generating the income that even a secondary education cannot guarantee.

The case of intergenerational conflict over money for school highlights the difficulties of persuading individual family members – who already experience hunger and deprivation – to sacrifice even more for

the common good. Since chronic unemployment has meant that an expensive secondary education (duration four years, from age fourteen to eighteen) is no guarantee of finding regular or better-paid employment, some girls perceive the rewards of transactional sex to outweigh those of schooling. 23-year-old Riziki, herself a secondary-school graduate, explained the thinking of girls who leave school as follows:

In school, there are different kinds of groups, also bad groups, a girl sees that some have a lot of money, and she sees another who has dropped out because of pregnancy. So she thinks that money is more important than education – she may be selling herself even while her parents think she is attending school. Because she is already making money in this way, school seems like a waste of time.<sup>52</sup>

At the same time, there are many adolescent girls who wish to continue their studies into secondary school and beyond. Yet indirectly, transactional sexual practices have also affected these girls' chances of receiving an education. One of the most serious consequences of transactional sex is that girls may be prevented from continuing their education by parents who notice or suspect that they are "interested in boys." Such parents fear that not only would a daughter's pregnancy out of wedlock bring shame upon the family, but that any additional investment in her education would be wasted, since she would probably be expelled from school and it would be unlikely she would return to school after giving birth (also Setel 1999: 115; Haram 2000). According to Tumaini, "some parents say it is a waste of money to send this kind of girl to school, who already has a boyfriend and will probably just get her money from men." 18-year-old Selemiani similarly explained:

Parents give equal [opportunity to boys and girls for schooling] in the beginning. But later, it seems that girls do not continue equally, due to pregnancy, or parents later judge that she is not smart enough, or they fear she might get pregnant, they don't want to waste their money.<sup>53</sup>

The pregnancy of an unmarried daughter is also feared because it can cause financial burden to her parents. Because young men are often unable to provide for the children of their girlfriends, it is the young mother's birth family that must usually support her and the baby – a circumstance which, in the opinion of many interviewees, makes it more difficult for households to climb out of poverty. The limited resources, which could have been invested in a business or in a family member's education, must now go to medicines and other forms of maintenance for the pregnant young woman and her baby, which can be expensive for the poor. I was told of an elderly female neighbor who was supporting both her daughters and granddaughters by selling traditional Tanzanian beer from her home. When one granddaughter became pregnant in the last year of primary school, the grandmother was reported to have said to the pregnant girl: "this is terrible. I raised your mother and I raised you, and now you are putting me in more poverty."<sup>54</sup> Hanifa, a 52-year-old mother of six adult children, explained in a similar vein:

The father of the child might not be able to take care of the child, so he might say it is not my child, you might have another boyfriend. So the poverty of the parents increases – if they have three daughters who each have one child, so six people to take care of. This is bad for parents who have many girls [...] The parents must take care of them and it is a real burden for the parents.<sup>55</sup>

## Conclusions

In this paper, I have approached transactional sex and early marriage in the context of urban poverty from a cross-generational perspective, and have described the divergent perspectives on the practice held by young Muslim women and their parents/grandparents. In Kijito and Mahalikavu, interviews with chronically poor residents suggest that many adolescents and their parents would prefer to adhere to an older cultural ideal according to which young persons should be honorably self-sufficient, in other words, married and/or employed, at the age of fifteen

or sixteen. However, due to high unemployment and the costs of education, most young men and women at that age are still economically dependent on their parents, grandparents, or other relatives.

From the perspective of Islam and older Tanzanian cultural norms, the purpose of marriage is to form the basis of new family groups and create a socially acceptable context for sexual activity and the biological reproduction of children. However, in the context of severe economic deprivation, both adolescent girls and their parents tend to view marriage primarily as a means of ensuring the material provision of adult women and their children by men with whom they are in a sexual relationship. The undesirable alternative is for the woman to become a financial burden on her parents.

In keeping with Islamic teachings and parents' desires to be seen as morally responsible, provision by a male sexual partner should ideally be recognized as a marriage by a leader of the Islamic community. However, in the absence of men's possibility to provide for a family in the long term, this ideal usually cannot be achieved. Muslim girls and women have thus increasingly turned to alternative forms of male providership such as short-term transactional sex, alternatives which have become both widespread and generally accepted despite the fact that they are understood to contravene Islamic teachings. Traditional understandings of puberty as marking the age at which children should provide for themselves, combined with a breakdown in men's ability to provide through marriage, and impoverished parents' inability to offer their children any alternative livelihood, have merged to create a situation in which young women find it nearly impossible to follow the teachings of Islam concerning appropriate sexual behavior and avoidance of *zina*. Instead, they find themselves compelled to resist parental authority and Islamic teachings in order to gain both material provision and respect in the eyes of others as self-sufficient women.

Transactional sex allows women to fulfill the cultural ideal of independence in their dealings with parents and other women, but in order to do so they must become dependent upon men who are often

unreliable. It is this contradiction that sets the stage for transactional sex to cause problems for the woman's birth family. The risk lies in the gap between the cultural value placed on the illusion of female economic self-reliance, propped up by male providership, and the fact that male providership can disintegrate with little warning, especially if the female partner becomes pregnant.

Interviewees emphasized that family members rely on each other's support and must work together to coordinate a successful strategy if they want to improve their socio-economic situation. Parents should support their children financially while in school, and children should study hard and not waste their time and energies in sexual relationships or become pregnant before finishing secondary school. Yet precisely because transactional sex offers young women a *personal* path to socially-valued independence, young women are not always willing or able to relinquish the option of transactional sex with the future good of the family in mind. Intergenerational cooperation is thus not achieved, and household poverty continues into the next generation.

## Notes

- 1 The research for this paper has been funded by the Academy of Finland [grant number 265737].
- 2 All names have been changed to protect the anonymity of interviewees.
- 3 For an exception, see Groes-Green (2011, 2013).
- 4 In low-income neighborhoods of Dar es Salaam, household and family composition are highly variable. Lack of access to schools in some areas, lack of space in an urban house or rented room, divorce and remarriage, and early parental death have all contributed to the broad variation and flexibility of household arrangements, as children are given to grandparents, older siblings, aunts and uncles to care for. Many dwellings also contain non-related renters who may cooperate with the rest of the household to varying degrees.
- 5 The names of these subwards have been changed in order to preserve the anonymity of their residents.
- 6 The United Nations defines a *slum* as an informal settlement in which residents lack access to tenure, safe water, sanitation, durability of housing, and sufficient living area (UN-Habitat 2010).
- 7 The proportion of Muslims in Tanzania is a contested issue, since no official statistics exist for religious self-iden-

- tification in Tanzania. Most estimates place the number at between 30 and 40 percent of the total population.
- 8 Of my interviewees, 76% were women, and 24% men. More women were interviewed due to the fact that women tended to be at home at least part of the day when interviews were carried out, unlike men who were generally outside the neighborhood seeking work or working in the informal sector. In terms of educational level achieved, 74% of my interviewees had only a primary education (age 7–14) or less. Interviewees represented 32 different ethnic groups. Tanzania has a large number (estimated 120) different ethnic groups, and intermarriage across ethnic lines is common (Nyang'oro 2004: 38–39; Deutscher & Lindsey 2005: 165). Many young persons in Kijito and Mahalikavu thus have parents and grandparents from different ethnic groups. The steady influx of migrants from different ethnic backgrounds to the city has also meant that expressions of ethnic and cultural identity are often suppressed or relinquished in order to maintain social harmony and bonds of neighborly cooperation. Many of the youth I interviewed do not speak the ethnic languages of their parents and are unfamiliar with ethnic customs because their families never had the possibility to visit their grandparents' villages. As a result, ethnic identification has little relevance for most youth living in Kijito and Mahalikavu.
- 9 Heald (1995: 134); Haram (2005); Wight et al. (2006).
- 10 A *kanga* is a colorful, two-piece printed cotton fabric women's garment displaying a message in Swahili.
- 11 Heald (1995: 134).
- 12 E.g., Hunter (2002); Halperin & Epstein (2004); Luke (2005); Swidler & Watkins (2007); Maganja et al. (2007); Leclerc-Madlala (2008).
- 13 MacPherson et al. (2012); also Swidler & Watkins (2007); Maganja et al. (2007); Luke (2005); Hunter (2002, 2010).
- 14 Helle-Valle (2004: 205–206).
- 15 Bhana & Pattman (2011: 965). For more on the love-money entanglement in Sub-Saharan Africa, see Haram (2004: 22); Helle-Valle (2004: 205–206); Cole & Thomas (2009: 24); Hunter (2010: 199); Chant & Evans (2010: 359).
- 16 Hunter (2010: 180); Poulin (2007); Swidler & Watkins (2007).
- 17 For more on the perceived effects of videos on the sexual behavior of children in Dar es Salaam, see Setel (1999: 96–97).
- 18 Bledsoe & Cohen (1993); Plummer & Wight (2011: 275).
- 19 In 1978, 84% of men in Dar es Salaam had formal employment, but in the 1980s large numbers of workers lost their jobs and by the early 2000s only a small fraction were employed in the formal sector (Silberschmidt 2004: 237).
- 20 Susana, 29-year-old Christian female, one child, primary school education, Bena ethnic group.
- 21 Rehema, 27-year-old Muslim female, three children, primary school education, Nyamwezi ethnic group.
- 22 Ramadhani, 20-year-old Muslim male, no children, secondary school education, Luguru ethnic group.
- 23 Joseph, 23-year-old Christian male, no children, secondary school education, Gogo ethnic group. All interviews with Joseph were conducted in English.
- 24 Only a small percentage of primary school students are accepted into government-run secondary schools on the basis of test scores. The remainder must pay for private secondary school education which is prohibitively expensive for most residents of Kijito and Mahalikavu.
- 25 Selemani, 18-year-old Muslim male, student in secondary school, Digo ethnic group.
- 26 Amira, 26-year-old Muslim female, mother of three children, primary school education, Nyamwezi ethnic group.
- 27 Mohamedi, 19-year-old Muslim male, no children, secondary school education, Ndengereko ethnic group.
- 28 Simon, 30-year-old Christian male, one child, secondary school education, Gogo ethnic group.
- 29 Zainabu, 28-year-old married mother of four children, Muslim, housewife, Pare ethnic group.
- 30 Jamila, 29-year-old Muslim female, mother of one child, no education, Bondei ethnic group.
- 31 Tumaini, 44-year-old Muslim female, six children, primary school education, Kwere ethnic group.
- 32 Zena, 33-year-old Muslim female, mother of two children, primary school education, Manda ethnic group.
- 33 From poor women's perspectives, these goods and services are not necessarily luxuries. Instead, they are necessary in a cultural context in which a polished personal appearance is needed to attract male partners with money. Men I interviewed admitted that they prefer – and are more likely to offer gifts to – women who are well-groomed (also Maganja et al. 2007; Wamoyi et al. 2010: 11).
- 34 Faiza, 19-year-old Muslim female, no children, 2 years of secondary school, Zigua ethnic group.
- 35 Maisha, 15-year-old mother of one child, Muslim, primary school education, sells mangoes in Kijito, Zigua ethnic group.
- 36 *Shehe* is a common word in Swahili for an *ālim*, one who has received training in Islamic law (Trimingham 1964).
- 37 Samiul Hasan 2012: *The Muslim World in the 21st Century: Space, Power and Human Development*. New York: Springer.
- 38 Musa, 32-year-old Muslim male, father of one child, primary school education, Makua ethnic group.

- 39 In recent years, local government intervention has nearly put an end to the forced marriage of girls below the legal age of eighteen, but marriages still take place in which the girl has been pressured to give her consent.
- 40 See Bledsoe & Cohen (1993).
- 41 Omari, 23-year-old Muslim male, father of one child, primary school education, Zaramo ethnic group.
- 42 Ali, 16-year-old Muslim male, no children, primary school education, Zaramo ethnic group.
- 43 Hassan, 19-year-old Muslim male, no children, primary school education, Zaramo ethnic group.
- 44 Mwajuma, 46-year-old Muslim female, married, mother of four children, primary school education, Zigua ethnic group.
- 45 Jalila, 25-year-old Muslim female, one child, primary school education.
- 46 Fatima, 46-year-old Muslim female, five children, primary school education, Nyaturu ethnic group.
- 47 Khadija, 26-year-old Muslim female, two children, primary school education, Kwere ethnic group.
- 48 Hadija, 31-year-old Muslim female, three children, primary school education, Muha ethnic group.
- 49 Neema, 13-year-old Muslim female, secondary school education, Kwere ethnic group. Neema asked to be interviewed, and permission was given by her mother.
- 50 According to Trimingham (1964: 137, note 2), in the mid-twentieth century proof of virginity (blood on the wedding bedsheet) was still generally required for brides among Swahili-speaking coastal Muslims.
- 51 Bahati, 35-year-old Muslim female, mother of three children, primary school education, Pare ethnic group; Nadia, 49-year-old Muslim female, mother of four children, primary school education, Luguru ethnic group.
- 52 Riziki, 23-year-old Muslim female, one child, secondary school education, Nyamwezi ethnic group.
- 53 Selemani, 18-year-old Muslim male, student in secondary school, Digo ethnic group.
- 54 Lidya, 29-year-old Christian female, two children, primary school education, Pogolo ethnic group.
- 55 Hanifa, 52-year-old Muslim female, six children, primary school education, Matumbi ethnic group.
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