



“It’s all about being a woman”: Intersections of multiple (dis)advantages experienced by older women in Tanzania

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ABSTRACT

Across the world, the experiences of women in later life vary enormously, not only along intersectional lines, but also due to cumulative (dis)advantages over an individual’s life course. The current study explores how early-life structural (dis)advantages experienced by older African women (particularly experiences related to economic adversity and the social disadvantages that often accompany it) shape their later life experiences and agency. The life stories used in this paper emerged from a larger qualitative study of aging and gender identities in Tanzania based on fifteen (15) in-depth interviews and ten (10) focus group discussions with women 60 to 82 years old. Analyzing the data from an intersectional perspective and life course approach demonstrated that older women’s situations are a result of the complex interaction of various structural and individual factors, and that timing is crucial for exercising agency. The findings also revealed that as a result of gender norms, the majority of older Tanzanian women were vulnerable to discrimination, poverty, and violence. The norms that promote gender discrimination also limit women’s agency and social functioning subject to the constraints imposed. To help protect older women against discrimination and violence, gender-sensitive policies, social programs and legal reforms are critical for speed up the pace of change and foster permanent shifts in harmful gender norms so that aging experiences are no longer all about being a woman.

Introduction

Experiences of women in later life vary enormously along such intersectional lines as gender, race, age, class, ability, ethnicity, religion, socio-economic status, sexual orientation, and place of residence (Calasanti, 2008; Gulbrandsen & Walsh, 2015; Krekula, 2007). While intersectionality has been explicitly incorporated into feminist academic works and to some extent gerontological literature in Western countries (Calasanti, 2010; Gulbrandsen & Walsh, 2015; Krekula, 2007), few studies have used the theory in the context of developing countries of the Global South (Githinji, 2015; Moodley & Graham, 2015). Voices of older women in the global South, especially Africa, deserve special attention. These women are often confronted with situations that relate to patriarchy, colonialism, racism, sexism, and other social structural disadvantages such as poverty, lack of education, poor economic conditions, and family composition (Ezer, 2006; Githinji, 2015; Blinded for review).

Gender-based discrimination, inequalities, and abuse are more prevalent in patriarchal societies—research on associated factors is framed within the context of unequal power relations that emphasize women’s and men’s roles, and affirm men’s dominance over women (Montesanti, 2015; Vyas, 2018). In Tanzania, for instance, research

shows that women are disadvantaged in most aspects of their lives, while men are accorded higher social status because identities like ethnicity, clan, and household membership derive from the male lineage (Lare, 2014; Mwaifuge, 2017). These gendered inequalities are theorized to be products of broader structural systems that reinforce the disadvantaged status of women at both the individual and the community levels (Montesanti, 2015; Vyas, 2018).

This paper uses intersectionality and a life course approach to explore the life experiences of older women in Tanzania. We specifically examine how early-life structural (dis)advantages experienced by older women (particularly experiences related to economic adversity and the social disadvantages that often accompany it) shape their later life experiences and agency. An intersectional and life course perspective provides an important analytical framework to focus on the diverse experiences of women, to offer a richer consideration of the complex accounts of women, and to account for the fluid nature of identity embedded within particular times and contexts (Ferrer, Grenier, Brotman, & Koehn, 2017). An intersectional and life course analysis enables us to understand how structural factors shape the lives and agency of older women. An intersectional and life course lens is important for understanding various meanings of aging. Age, gender, class, and other

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such characteristics are experienced differently depending on how each of these axes of inequality is co-constructed and co-constituted across an individual's life course.

The social context of aging in Tanzania

In Tanzania, aging is occurring in the context of high levels of poverty, changing family structures, an enormous disease burden, fragile health systems, and weak institutions (Help Age International, 2011; Kashaga, 2012). Policies and interventions addressing the aging population are still in a nascent and formative state (Spitzer & Mabeyo, 2011; Tobias & Omondi, 2014). Traditionally, the family was the main source of social security for the aged. Within multigenerational households, older people were viewed in a positive light, as sources of information and wisdom (Mwami, 2001; Spitzer & Mabeyo, 2011). Assumed norms of interdependence and reciprocity in "traditional" cultures imply that families will provide later-life care to their older family members (Harling et al., 2020; Van der Geest, 2012). However, changes associated with modernization, urbanization and rural to urban migration and the HIV/AIDS pandemic have weakened intergenerational ties and reciprocal exchanges (Kashaga, 2012; Rwegoshora, 2016).

At the macro level, Tanzanian government policies have also impacted upon older people. The settlement of rural people into Ujamaa villages (socialist villages), for example, distorted kinship ties and led to the social insecurity of older adults since families and clans were disintegrated (Shivji, 2006). Globalization, on the other hand, is creating lifestyle changes that contribute to a shift in cultural norms and the way intergenerational support is organized (Mwami, 2001, Blinded for review). With neoliberalism, economically disadvantaged and socially excluded groups, such as older women, find it difficult to escape the chronic poverty trap (Mwanyangala et al., 2010; Blinded for review). The intersection of gender inequalities and norms with ages and stages in the life course mean women are at a heightened risk of poverty.

Aging and gender in Tanzania

Gender remains central to older Tanzanian social relations. Deep-rooted gender norms and inequalities drive differences in women and men's lives and their well-being (Help Age International, 2011; Blinded for review). The intersections of age, class and other such characteristics add another layer of disadvantages and discrimination to an already disadvantaged position due to gender (Githinji, 2015; Blinded for review). For instance, studies show that in Tanzania, older women are more vulnerable to poverty, violence, and social exclusion than older men due to a combination of relative disadvantages throughout their lives, including lower educational levels, limited access to resources, limited participation in the formal sector, and the continued dependence on women to provide unpaid care and other work, as in many societies (Help Age International, 2011; Otiso, 2006; United Nation Women, 2015). Widowhood, for example, has an impact on women's status and security in Tanzania, as it does in many other Sub-Saharan African countries (Harling et al., 2020; Schatz & Seeley, 2015; United Nation Women, 2015). The HIV/AIDS epidemic, on the other hand, exacerbates the problems and inequalities that poor women face. In Tanzania, Kenya, Namibia, Zimbabwe, and South Africa, for example, more than 60% of HIV/AIDS orphans live with their grandparents, increasing the poverty of older women (Harling et al., 2020; Mudege & Ezeh, 2009; Rwegoshora, 2016).

The issue of gender inequality in Tanzania is historically rooted in traditional patriarchal norms and exacerbated by colonialism (Mbilinyi, 2016; Montgomery, 2017). For instance, pension schemes in Tanzania, like most sub-Saharan African countries, have been heavily influenced by their colonial heritage—these schemes, which are based on a contributed pension system, only benefit individuals who work in the formal sector (Agwanda & Amani, 2014). Only 6.5 percent of the Tanzanian workforce is covered by formal social security schemes

(International Labour Organization, 2017). Thus, those who work in the informal sector, the majority of whom are women, and who live in rural areas, are excluded from the non-contributory pension scheme. When experienced together, old age, female gender, lower class status, poverty, and other such characteristics create compounding layers of discrimination. Since the constellation of disadvantages and privileges crystallize differently across the life course, intersectional and life course approaches are important for engaging the nuances that are bound to characterize any analysis of older women's lived experiences.

Theorizing the intersectionality and life course perspective

Intersectionality theory

Intersectionality, a concept invented by Crenshaw (1989) suggests that dimensions of social inequality vary as a function of each other, are interconnected or interlocked, and are mutually reinforcing/constitutive. Individuals are members of more than one category and can simultaneously experience advantages and disadvantages related to those different social groups (Crenshaw, 1989; Hill-Collins, 2019). In other words, people live multiple, layered identities derived from social relations, context, history, and the operation of structured power. Intersectionality challenges the idea that an individual's lived experience is grounded in a single social identity and that axes of power and oppression can be examined and understood singularly (Bowleg, 2008). A key premise of this theory is that social statuses are interlocking and have simultaneous effects (Choo & Ferree, 2010). Consequently, these "interlocking systems of oppression" (e.g., ageism, sexism, racism, ableism) affect people's lived experiences (Richardson & Brown, 2016). Intersectionality acknowledges that oppressive systems are interrelated, and intersectional analyses seek to reveal and critique structural inequalities (Gibbons, 2016). Through the interplay between these categories of difference and larger systems of domination, intersectionality emphasizes the significance of analyzing the numerous and interwoven systems of domination that shape and structure people's lives (Choo & Ferree, 2010; Crenshaw, 1989; Ferrer et al., 2017).

Using intersectionality approach to explore the experiences of older women allows us to go beyond essentialized notions of women (Calasanti, 2010). Arguably, old age is more than just the cumulative impact of other statuses over the life course; it is a social and cultural construction (Calasanti, 2010) varying widely depending on geographical location and social context. Although the intersectionality of multiple marginalized social categorizations as an analytical framework or tool has been widely utilized in aging research, insufficient attention has been given to the intersectionality of African women's race or ethnicity, gender, and SES in shaping their later life experiences. For example, Dantley, Beachum, and Mccray (2008) argued that researchers tend not to adopt a broader intersectionality approach but instead can (too) often be described as "a feminist who mainly addresses gender issues or an African American who primarily researches racism" (p. 125).

Aging can only be completely comprehended in the culture in which the aging is taking place (Torres, 2020). Scholars have recently provided an important analysis toward a critical Indigenous counter-narrative of aging (Torres, 2015; Zubair & Norris, 2015), attempting to incorporate Indigenous (and other "marginalized" or "diverse") perspectives and Indigenous-focused "data" into gerontology research (Chaouni, Claeys, Broeke, & Donder, 2021; Chazan, 2020; Torres, 2020; Van Dyk, 2016). Torres, for example, stressed the importance of cultural sensitivity above the concept of atheorization, suggesting that cultural understanding cannot be overlooked in the pursuit of a theoretical framework for aging (Torres, 2020). Integrating life course theory with post-colonial theory and feminist theory has resulted in useful initiatives to address later-life experiences (Chaouni et al., 2021) and complex later-life experiences for many of those who are currently othered, abjected, or invisibilized by dominant aging narratives (Chazan, 2020). This is important because theoretical perspectives that incorporate race/ethnicity/culture are not

well-developed in the aging literature (Koehn, Neysmith, Kobayashi, & Khamisa, 2013). Definitions of aging are culturally specific, with variations even within cultures, based on intersecting identities and forms of oppression over an individual life course. Thus, understanding the multiple experiences of aging both within and across Tanzania's various ethnic groups requires a theoretical framework that moves beyond a focus on age to explore the effects of other intersecting markers of differences in studying the lives of older people. We argue that the utilization of intersectionality and the life course approach are critical tools to unravel older people's life experiences.

Life course perspective

The life course approach is considered a leading theoretical perspective in aging studies (Elder, 1974, Elder, 2000; Grenier, 2012). A life course approach focuses on understanding how early life experiences can shape an individual's entire life experience. The life course perspective links the individual and the social structure and captures accumulative advantage/disadvantage over time. Elder's (Elder, 1974, Elder, 2000) life course perspective is based on the following major principles. First, human lives and historical times are entwined and defined by significant events that produce enduring effects. Second, events occurring at specific points during one's life could have different outcomes for different people, which "highlights the importance of transitions and their timing in connection to the social circumstances in which individuals make choices" (Elder, 1994, p. 5). The third key principle emphasizes that individuals' lives are linked, exposing the interdependence/interconnectedness of lives and their influence. Another tenet of the life course theory is that individuals are active agents in the construction of their lives. That is, individuals are not passively acted upon by social influence and structural constraints but rather make choices within the opportunities and constraints provided by social circumstances, family background, stage in the life course, structural arrangements, and historical conditions (Elder, 2000; Elder & Gisele, 2009; Ferrer et al., 2017). In other words, individuals follow their life course and trajectories along institutionalized pathways and normative patterns. So, while individuals choose the paths they follow, those choices are always constrained by the opportunities structured by social institutions and culture.

Another principle stresses that past events have cumulative effects on the current situation (Elder, 1994). As a result, early life experiences can create opportunities or obstacles in later life (Ferraro, Shippee, & Schafer, 2009). The Cumulative Advantage/Disadvantage (CAD) model encompasses the view that the early disadvantages tend to worsen, resulting in greater inequities, or simply put, costs and benefits associated with a person's structural position during his/her youth increase over time, widening differences between individuals or groups as they age (O'Rand, 2006). According to O'Rand (1996) and Dannefer (2003), structural realities interact with life course processes to foster stratification and heterogeneity (Beard & Williamson, 2016). Individual trajectories are thus marked by diverging patterns over the life course, generating an increasing gap in social inequality measures (Dannefer, 2003).

Studies have examined cumulative inequality in general measures of health and socioeconomic status (O'Rand, 1996, 2006). However, evidence for cumulative influences supporting the CAD model remains limited: gender, ethnicity, education, and employment status are only moderately associated with growing influences over time, and the cumulative influences of income, occupation, age, and marital status are weak. Dannefer (2020), in a similar vein, calls for a holistic approach to investigating the factors that cause CAD at the individual level, where people are exposed to systemic processes that perpetuate unfairness. This paper does not assume permanent advantages or disadvantages to being a woman, but seeks to investigate how early-life structural (dis)advantages experienced by older women (particularly experiences related to economic adversity and the social (dis)advantages that often

accompany it) shape their later life experiences and agency. By paying more attention to the role of individual agency over the life course, cumulative inequality (CI) allows for nonlinear trajectories, and proposes solutions to the problem of economic disparity that involve a nuanced approach combining CAD macro interventions with individual-level micro factors, or the social context of inequities (Dannefer, 2003; Ferraro et al., 2009). We argue that diversity of experiences informed by gender, age, class, ethnicity and other structured sets of social relations (and identities) influence and define multiple and continuous expressions of age within and across cultures. The life course perspective links the individual and the social structure and captures accumulative advantage/disadvantage over time.

Intersectionality and life course perspective in late life

The life course perspective, with its focus on the interaction between micro and macro factors, expands our understanding of context and power relationships since it is critical to determine the influence of institutional and structural factors on an individual's agency. The use of intersectional and life course perspectives has the potential to facilitate a deeper understanding of the nexus of structural, individual, and relational processes that are experienced by diverse groups of older people across the life course and into late life (Elder, 2000; Ferrer et al., 2017).

The life course perspective underscores the importance of time, context, process, and meaning on human development. However, most studies that use the life course perspective do not analytically question each of these elements in diverse contexts, specifically, in a non-Western context. Missing from a life course perspective is the individual embedded in interlocking systems of oppression and privilege and varied culturally diverse settings. For instance, individuals in extended family or collectivistic cultures often have multiple conflicting and overlapping identities. Thus studies based on individualist cultures' notions of behavior and that presume a shared experience may obscure the reality of peoples' lives. Without making these intersections explicit, research risks perpetuating individualistic explanations for complex issues that ignore intersections of identity.

Intersectionality theory and the life course perspective complement each other in many ways. For example, the elements of the life course perspective, historical time and place, highlight the multiple layers of human experience; the social hierarchies, cultural and space variations, and the attributes of individuals (Elder & Gisele, 2009). This notion reflects intersectionality's emphasis on simultaneous interlocking systems and how variations in those systems produce diversity in experiences (Choo & Ferree, 2010; Crenshaw, 1989). The life course perspective complements and extends intersectionality in a way that not only illuminates the contextual influences of human development but also promotes agency. Both the intersectional and the life course perspectives highlight institutional changes that occur over time and, specifically, what those changes produce for an individual (Crenshaw, 1993; Elder & Gisele, 2009; Few-Demo, 2014). Such changes all result in individuals assigning different meanings to social categories over time (Few-Demo, 2014). In this paper, we argue that intersectionality theory functions as an alternative epistemology and thus resists rigid conceptions of age (ing) and 'gender (ing) by rejecting the single-axis framework of analysis that posits that "gender" and age (ing) can be analyzed—or indeed, exist—independent of race/ethnicity.

Methodology

This study is based in an ontological view that "...individual's knowledge, views, understanding, interpretation, experiences and interactions are meaningful" (Mason, 2002, p.63). We were interested in the lived experiences of older women in Tanzania and wanted to acquire a deeper understanding of their life, specifically the (dis)advantages they experienced. The epistemological point of view governing this study assumes that the researcher and the participants are engaged in

jointly creating understandings (Denzin, Lincoln, & Eds.), 2005). We gained a broader contextual understanding of older women’s experiences by taking into account their childhood and later life experiences. Through this type of interviewing technique, we were able to ascertain

how the participants’ early-life context influenced their present (later life). Validity was achieved through several strategies, such as member checking, memo-keeping, purposive sampling of three life stories, and cross-checking of the narratives and the interview transcripts by both

Table 1
Life course of participants

Case study	Life stage transitions	Life events	Intersecting/interlocking dis (advantages)	Agentic behaviours/ strategies	Support/ significant others/ linked life	Old age experiences/ meaning
Case 1 BiSomoe	Childhood	-Death of a mother	Age, gender, class, family status, cultural norms, violence, power,	Escaped form home –child abuse and gender violence	Grandmother support	-Feeling happy
	Childhood to Adolescence	-Enrolment to school -Grandmother illness Start work	Age, gender, class, ethnicity, ability, patriarchy, culture, occupation, income, poverty,	Escaped forced early marriage Subvert the norms of discrimination in girl child education Resilience	Support from priests	-Well cared -Proud of my achievement
	Adulthood to middle adult hood	-Completed college -Employed -Marriage -Birth of children	Income, education, class, marital status, occupation,	Subvert the norms of arranged marriages and married the man of her choice	Support from Spouse	
	Old age	-Retirement -Sons and daughters got marriage -Death of spouse -Personal illness -Employed part time	Age, class, education, occupation and (dis)ability, marital status,	Tenacity	Support from children and social networks	
Case 2 BiMishi	Childhood	-Beginning primary schooling -Unyago (female initiation rites)	class, age, gender, family status, religion, ethnicity, cultural norms, patriarchy	No agency	Parents	-Relaxed
	Childhood to Adolescence	-Enrolled for secondary school -Joined teachers college -Completed certificate in primary school teaching	class, age, family status	No agency	Parents	-Happy -Loved -Cared
	Adulthood to middle adult hood	-Enrolled for teaching diploma -Pregnancy expelled from college -Marriage -Birth of the first child -Birth of second , third and fourth child -Significant marital conflicts -Major injury— disability -Divorce -Major readjustment	Age, gender, class, ethnicity, power, (dis)ability, culture, religion, family status, occupation, family status	Savings Buying assets Use contraceptives Subvert the norms of discrimination woman in marriage by divorcing Taking diploma course	Support from fellow teachers	
	Old age	-Retirement -Daughters got jobs -daughters got marriage -Caring for grandchildren	Age, class, education, occupation and (dis)ability	Tenacity	Support from children and sons in law	
Case3 BiMwenda	Childhood	-Marriage	Age, gender, class, family status, cultural norms, violence, power, patriarchy	Inability to exercise agency	Lack of support	-Unhappy -Lonely -Worthless
	Childhood to Adolescence	-Husband married a second wife -Death of co- wife -Caring for step children	Age, gender, class, ethnicity, culture, occupation, income, poverty, marital status, income, education, childless, patriarchy	Inability to exercise agency	Lack of support	-Helpless -Suffering -Life is meaningless
	Adulthood to middle adult hood	-Husband married the third wife -Death of spouse -Witch-craft accusations	gender, class, ethnicity, culture, occupation, income, poverty, Income, education, childless, location	Inability to exercise agency	Lack of support	-Lack of care
	Old age	-Ran away from home -Change in residence	Ageism, sexism, class, ethnicity, culture, occupation, income, poverty, Income, education, childless, residence, discrimination, rejections	Inability to exercise agency		

authors to ensure consistency and consensus in the selection of the three illustrative life stories.

Sampling and participants

The three life stories used in this paper emerged from a larger qualitative study of aging and gender identities in Tanzania based on fifteen (15) in-depth interviews and ten (10) focus group discussions with (N=60) women between 60 and 82 years old. This article deals with one of the themes in that study – *the multiple (dis)advantages experienced by women across the life course*. After getting approval from the relevant institutions, purposive and snowball sampling techniques were used to select participants. All participants provided verbal informed consent to take part in the study; each interview lasted between 90 and 120 minutes. The study's participants had the opportunity to select the place and time of the interview. Rapport was initially established through a field visit, which helped the researchers become known, establish credibility, and develop insider status. To obtain rich stories from the participants, a trusting relationship was built. In the interview, researchers started by establishing rapport and asking general questions and then proceeded to the more purposive ones.

Data collection

The narratives were based on receptive interviewing with minimal interventions of the interviewer until the main narration comes to its end. Further questions about the narrative and other relevant topics previously not mentioned were asked by the interviewer after the main narration. The participants' narratives focused on lifetime trajectories from childhood to old age—their experiences of being women and any challenges that they encountered as they transitioned into their late lives (*insert Table 1 here*). Specifically, participants were asked to reflect upon significant events in their lives, from childhood to old age.

The process of data collection was carried out in three stages: focus group discussions, interviews, and life stories. First, we (researchers), with the help of village executive officers (VEO), ward executive officers (WEO), and leaders of organizations for older adults, purposively recruited and conducted ten (10) focus group discussions. The initial focus group guide was based on the literature; however, as the study proceeded, we established better insider views. This enabled us to adjust research questions in order to accommodate certain (emic) constructs and categories that emerged. The focus group discussions were designed to gather information about common perceptions, experiences, and views about a range of opinions about womanhood. The focus group technique was also used to identify an initial set of themes with a view to guiding the individual interviews with older women given that this research theme has not been studied extensively in Tanzania.

Following the focus groups, individual in-depth interviews were conducted with fifteen (15) older women using snowball sampling. A purposive sample of older women in rural and urban Pwani was interviewed. Building upon the general themes that emerged from the focus groups, individual interviews were conducted to explore women's experiences in-depth, particularly their lifetime trajectories from childhood to old age. Each participant was given a pseudonym so that her anonymity and confidentiality were guaranteed. The interview structure allowed for a detailed exploration on an individual level of issues that had been raised in general terms in the focus groups. Interviews with 15 women produced extensive, rich data. To include the re-storied narratives of all participants produced a document that was too long, so three illustrative life stories have been chosen from the larger sample that was thematically analyzed.

Thereafter, the data collection took place using in-depth interviews; the life story approach was adopted. The life stories of the three women used in this article were purposefully sampled, both in terms of their unique richness and depth, and based on the common life courses of women in the study. The three life stories were selected by the research

team based on agreement with regards to several criteria: 1) the life story would lend to rich analysis and 2) the case would allow for the representation of a cross-section of participant narratives from various backgrounds. For example, BiSomoe, who was 71 at the time of the interview, represents women who subverted the norms that discriminated against women and were able to exercise agency with fewer resources at the early stage of her life course. BiMishi, who was 70 at the time of the interview, represents women who complied with the norms that discriminated women at the early stages of her life course—delaying her ability to exercise agency. Only at a later life stage did she challenge these norms that affected her later life. BiMwenda, who was 72 at the time of the interview, represents women who complied with the norms that discriminate women from childhood to old age and were unable to challenge these discriminations (unable to exercise agency).

Data analysis

The data were collected and analyzed concurrently and iteratively. The analysis was guided by intersectionality theory and life course perspective. The interviews were tape-recorded, transcribed verbatim, and then translated from Kiswahili into English. The first author coded the transcripts in Atlas.ti, using an a priori codebook that was created iteratively by the team. Memos were used throughout the analysis to organize and document the analytic process. During data analysis, life histories were re-constructed from the interviews and envisaged in the form of relevant events, experiences, and turning points. After we re-storied the participants' narratives, we went back and forth between reading the literature, noting any connections to the stories. We adhered to consistency by making sure that the findings were, in fact, the results of older women's experiences and not our own preferences. As authors, we repeatedly reread the life stories and discussed our interpretations.

Positionality

The first author, a Tanzanian origin female, held primary responsibility for data collection and analysis, and was guided by the second author. The first author regularly maintained reflexive memos noting possible biases and experiences at each stage of the research process. As an insider, the first author not only had access to stories but also was familiar with research participants' language and some cultural reference points. The authors' positionality (the first author being a cultural insider and second author a cultural outsider) and their backgrounds (i.e. sociologist/anthropologist/qualitative researchers) gave a unique perspective for studying older women's experiences.

The application of intersectionality as an analytical lens to study older peoples' lives represents a move toward the concept of identities as intersecting and fluid, and an attempt to excavate and accord central importance to marginalized knowledge (Foucault, 1994). As Pierce (1995, p.205) argues, the concepts of insider, outsider, and outsider within are not static or dichotomous categories but fluid, layered, and dynamic, being an insider provided many benefits to the first author in terms of access to and understanding of cultural context. During the interviews, our rapport with the participants evolved according to their shared stories. Later, as we reread the transcripts, the interpretation of some of the life stories shifted as we started comparing each other. Put simply, the identities of investigators and participants shape research and have the potential to impact the process of knowledge production. Thus, the view that the researcher has control over the research context is simply out of alignment with facts on the ground, "a researcher can be much more dependent on her/her participants than the informant is on her [or him]" (Malejacq & Mukhopadhyay, 2016, p. 1013).

Member check

To make sure that the analyses accurately reflected the experiences of older women and confirm that data were authentic, a member check

was done in twice: during data collection and after the analysis. During data collection, the member check involved a participant/researcher reading through transcripts to check for accuracy of ideas and representation (Lincoln & Guba, 1985). In other words, we engaged participants in constructing their life stories by soliciting verbal feedback when we reviewed the draft. Among other things, we asked them to review the details to ensure that we had the particulars, chronology, locations, and places correct. At this stage, feedback from participants led to critical insights that enhanced the clarity, relevance, inclusiveness, and appropriateness of the questions, ideas, and representation. After the analysis, a member check was done during the feedback meetings, in which participants were asked to give general feedback and opinions to fix any inaccuracies and to correct mistakes in the data.

Results

Here we present the life stories of three women (BiSomoe, BiMishi, and BiMwenda) who grew up in Tanzania during colonial times. We were able to make sense of their life experiences by examining their life stories from childhood to adulthood. It was necessary to capture a glimpse of their lives in order identify the disadvantages or advantages they encountered in early in life, and determine whether these events affected their subsequent experiences and their agencies. This section outlines three themes based on participants' experiences: (1) early life (dis) advantages and intersecting identities; (2) Structural discrimination and privilege in midlife (3) and the intersection of age, class, ability, and gender in later life.

Bisomoe's story

"When I look back at my life I feel proud of what I have accomplished."

Theme One: early life (dis)advantages and intersecting identities

The first sub-theme identified from BiSomoe's recounting of her experiences was that of early life (dis)advantages. BiSomoe, a 71-year-old widow who was born and raised in a very poor rural household during the colonial time, expressed how her age, gender, ethnicity, family-related factors, and impoverishment contributed to and worsened her abuse and neglect in her childhood. She explained;

My father had four wives, my mother who was the youngest wife died in childbirth. ...my childhood was "abusive", "tense, and full of fear". After my mother's death, at 10 years and together with my siblings I escaped from home to go live with my grandmother in a faraway village to avoid abuse from my stepmother and alcoholic father.....escaping was the only option I had to avoid abuse from my familythough my grandmother was a poor, old widow, she provided for us albeit in strain until she became incapacitated by illness.

In BiSomoe's childhood, age, class, gender and ethnicity were significant intersection points impacting her early life experiences (disadvantages/discrimination). The intersections of age, ethnicity, class, and gender made her independent at an earlier age than perhaps others of the same age at that time. BiSomoe's work and care giving trajectories began at a young age. Her narrative and life course include a strong dedication to caring for her family. With her meager earning working as a cleaner, she was able to feed and care for her ailing grandmother and siblings.

In BiSomoe's case, each of these factors prevented her schooling and education. As a child, her salary was insufficient and she was not able to enroll in school. She sought the support of priests to be able to enroll in school. Enrolling in school was described by BiSomoe as the best thing that could have happened because at that time, educating girls was seen as a waste of time and money. She says: "in the past girl's education was

not valued". Like many other girls in her cohort, BiSomoe was destined for marriage in childhood at as young as 15.

In the past, demarcation of women was also a combination of gender discrimination in a patriarchal system and the colonial roots of inequality (see Fig. 1).As girls are 'destined' to become subservient housewives; Unyago was an important training to undergo that could not be missed. During BiSomoe's time, a woman's life course was predictable: she would undergo Unyago and then marry and have multiple children. BiSomoe discussed ways through which she escaped from early/forced marriages and overcame the effect of the gendered life course of a woman in her culture. She said, "Just a few weeks before I was due to take my examinations, my grandmother informed me that I had to undergo Unyago (initiation at menarche), and then enter into a marriage that had been arranged by my father".

In BiSomoe's cultural model, menarche is the most important status passage for a girl. Unyago ritual intends to prepare a girl to acquire feminine attributes, so she can be marriageable. Through these rituals, a girl receives instructions on life skills including gender roles, social responsibilities, marriage practices, sexual behavior, and relationships with male partners. Upon completion, the girl gets married. She says, "Failure to undergo this ritual was seen as bringing shame to the family so every girl in our culture had to...but I was not ready to drop out of school for the sake of it. I tried to convince my grandmother that I was not ready. My grandmother became very angry, rebuking me by saying, 'I'm not raising you to be a naughty child...I don't want you to disgrace me'".

After failing to convince her grandmother, BiSomoe sought support from priests at the mission. She was moved to a boarding school in a distant village. A year later, she joined the middle school. BiSomoe recalled being teased and bullied during her teen years because she did not go through the Unyago ritual. She recalls, "My peers mocked me"—they regarded the girls who did not undergo Unyago as 'incomplete women'".

She also noted that it was widely believed that such girls would get pregnant and bring shame to their families. This stereotype led to several girls dropping out of school. When asked if she ever felt incomplete because she did not undergo Unyago, she said "I never felt incomplete as a woman", and that having been educated to the university level gave her a feeling of independence.

Theme two: structural discrimination and privilege in midlife

The second theme, structural discrimination and privilege, was found in relation to conversations with BiSomoe. While colonialism operated in a patriarchal context — the production system which excluded women from the cash economy and the gender-biased educational system introduced by missionaries are among some of the most critical determinants of persistent gender inequality in the country—the same system privileged some women, such as BiSomoe (see Fig. 1). The colonial education she received enabled her to escape the predetermined life course (she was able to subvert the gender norms) (see Table 1).

BiSomoe met her husband at the college she attended. She explained to me that she was very glad that she was able to marry the man of her choice and that her husband was caring and supportive. She noted that her grandmother was very excited as well. Her grandmother was afraid that no man would marry a 28-year-old woman who had not undergone Unyago. Her grandmother told BiSomoe that she was lucky to have found an educated person like herself to marry, as no man in the village would have married her. BiSomoe described her husband as different from the other men in her society. She said, "Unlike typical Tanzanian men he helped me even with household chores...we shared household responsibilities until he passed away".

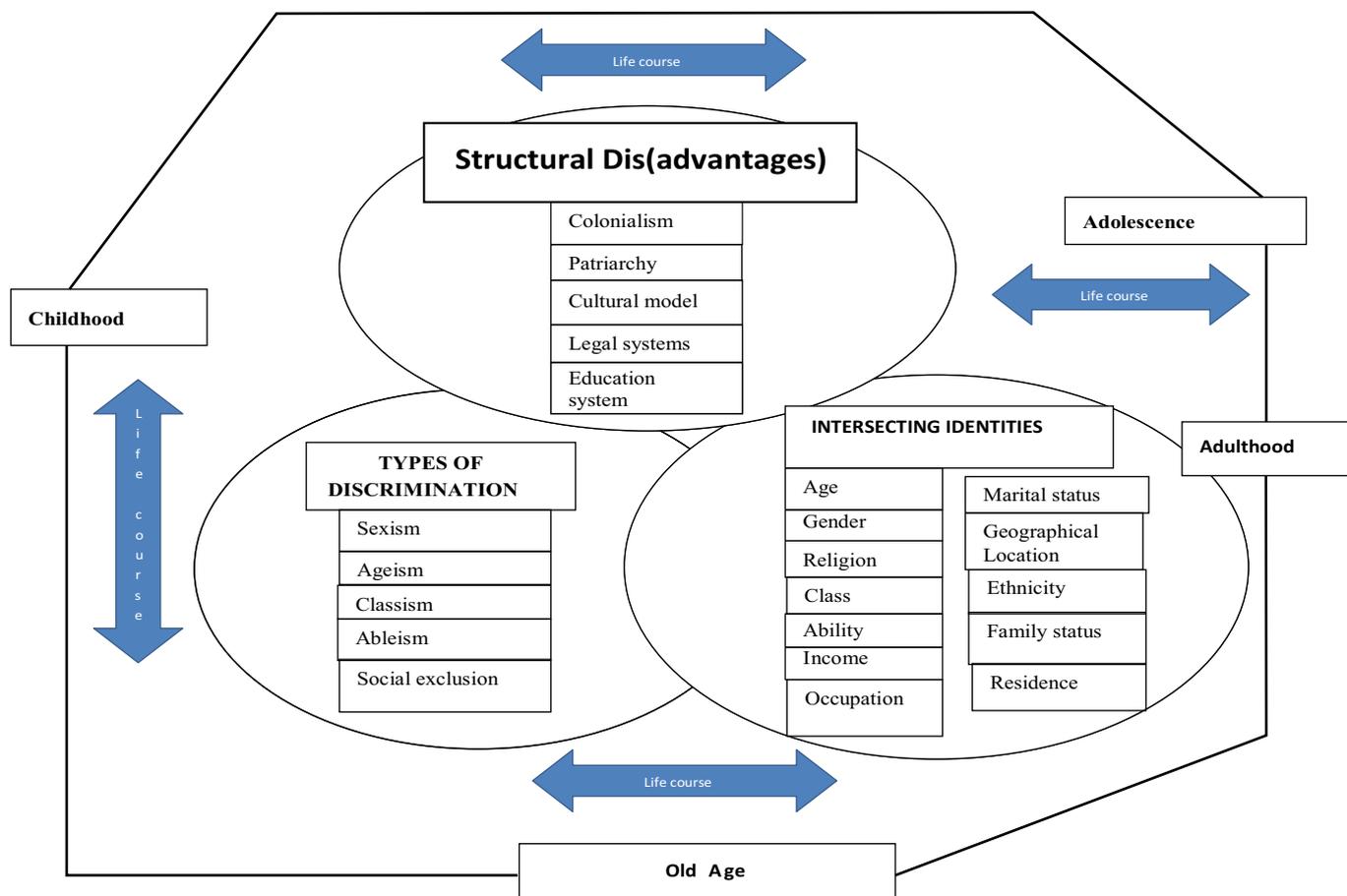


Fig. 1. Intersections of multiple (dis)advantages across a woman's life course.

Theme 3: the intersection of age, class, ability, and gender in later life

BiSomoe's health has declined in the past few years. Two years back she suffered a stroke that left her right side paralyzed. BiSomoe described old age as a rewarding stage of life when one is financially prepared and surrounded by supportive people. She said; "with the support of my children and the people around me I am coping with my disability... I am well cared for and loved... Just imagine, if I had had no support from my children or had had no money from my pension, the stroke would have killed me". BiSomoe frequently compared herself with other people of her age and seemed to sympathize with them. She reported the majority of the older women live in poverty and have been abandoned by their children. She said, "I can say I am so blessed. I have four children, all of whom are university graduates with good jobs! They are all married and have children... I have a pension, a house that I rent out, a part-time job, and support from my children... What else can I ask from God?" She said that when she looks back at her life, she feels proud of what she has accomplished given that she grew up during a time when a woman's value was based on being married and having many children. She pointed out that because of the male-centered culture she came of age in, it had not been easy for her to accomplish what she had accomplished.

Bimishi's STORY

"I am at a stage of life where I get whatever I want."

Theme one: early life (dis)advantages and intersecting identities

The first sub-theme identified from BiMishi's narration of her

experiences was that of early life advantages. BiMishi, a 70-year-old retired teacher, born and raised in a middle-class family in colonial Tanzania, illuminated how gender, class, religion, location, and ethnicity shaped her early life experiences. Apart from cultural norms and the colonial cultural context, another major intersection dominating BiMishi's life was family. Her family was very focused on both informal and formal education. Often, access to education was limited to elites from the middle-class, so BiMishi felt privileged. She acknowledged however that the same would not be true for all her peers.

I may say I am a multicultural person because I had been brought up with a mixture of indigenous Zaramo practices, religious norms, and urban and rural lifestyles. I consider myself as advantaged, despite being born during a time where gender and ethnicity were seen in the prominent role of education...during our time a girl child was always looked down upon.

Analyzing her comparison to others, we noticed that she referred to several specific intersecting sources of advantages she possessed, in contrast to the majority of girls in her cohort (i.e. class, location, religion, etc.). She linked her educational trajectory to the wider culture and religious background, saying:

I am among few girls who attended Unyago (initiation at menarche) and continued with formal education.... many girls stop schooling and got married after "Unyago"...When I had the first period I was in primary school, I knew nothing about it...I hinted to her [mother], and my mother informed my grandmother. They took me to the village to undergo the Unyago initiation rite... in the past, there was not much said between a daughter and a mother about the onset of menstruation. The topic was masked in secrecy and silence.

When BiMishi was in seclusion for three weeks, she was indoctrinated into the ideals of true womanhood. Culturally, after “kufundwa” (indoctrinated), girls adopted new roles and the new gender identity of “mwali”, meaning a woman that is ready for marriage, but she understands her luck in being able to continue with her studies:

After completing the initiation ritual, I ‘officially came out’...there was a lot of pressure from my aunts and my grandmother for me to get married after Unyago... he [father] insisted that I should go back to study...I continued with primary education. When I completed primary school, I joined a teachers’ college.

Theme two: structural discrimination and privilege in midlife

BiMishi’s experience shows that intersecting sources of privilege/discrimination and power dynamics change across the life course. Whilst BiMishi generally enjoyed higher income and other forms of privilege early in her life course; she was subjected to discrimination, violence, and abuse in the middle years of life. She narrates,

After finishing my certificate in primary school teaching, I started working toward earning a diploma in secondary school teaching. But I became pregnant while in my first term. Getting pregnant before finishing my diploma and getting married was a great disappointment to my parents, myself, and my grandmother.

Upon reflecting on what happened she stated:

While in the college I met my ex-husband who was serving as a soldier in the Tanzanian army. After few months of our relationship I became pregnant, he persuaded me to get married, saying that after we got married, he would pay for my diploma course. He then paid dowry and we got married.

BiMishi described her marriage as “a peaceful Christian marriage”. They had their first daughter six months after they wed. She was happy in her marriage until her ex-husband developed a drinking habit. The habit started small, drinking only socially, but eventually turned into alcoholism. This led to verbal and financial abuse and, over time, physical abuse. Since he got violent when drinking, this pattern of violence became part of her life, “it became hard to remind him of his promise to pay for my diploma course... he was treating me like a servant, and not a wife”.

She would report the violence to Balozi¹ or the ten-cell leader or the police or church leaders or his parents. After reporting such incidents, he would beat her more. When asked what triggered the violent eruptions, BiMishi says that her offense had been giving birth to girls when he desperately wanted a boy. She recalled that when she was pregnant with their third child he beat her up so badly it almost caused her to lose the pregnancy. After the birth of their third daughter, he began to use military swords and ropes on her. She incurred several injuries as a result, including permanent blindness in her right eye.

BiMishi’s life course includes facing a rigidly structured system of discrimination, embedded in cultural practices, religious values, and legal systems. She recounted that after several reports, Balozi told her to stop making complaints against her husband. He advised her to try to settle their problems personally. The violence continued to the point where she was unable to go to the office at times because of her wounds and injuries. BiMishi started planning to get a divorce, but cultural norms, her family situation, and religious teachings influenced her to delay initiating the action, placing her in a dilemma: if she left her marriage, her children may have been unable to attend good schools. She also described how it was difficult to divorce due to religious

doctrine. If she divorced him, she might be barred from religious rites such as the Holy Eucharist and would have a bad reputation. She noted that everyone, including her parents and her in-laws, was against the divorce. Her mother-in-law told her, “Every woman goes through what you are going through, my experience was worse than yours; persevere, my daughter, as he grows older he will stop.”

Because of these circumstances (culture, family, religion), she felt forced to delay the divorce. Her first strategy was to open a secret bank account. She recalled, “At that time, banks used books that customers kept. I had three of them. I kept one in the house, the one he saw. The other two I used to give to my colleagues (teachers) to hide. When I collected my salary, I would withdraw certain amounts that I would deposit in these accounts. I made sure that my husband did not know that I had other accounts. I bought land and other properties in my name.”

BiMishi described her second exit strategy,

I used family planning to avoid pregnancies; even though my ex-husband used to tell me that I will give birth until I give him a boy child...I took birth control pills while I worked on other exit strategies. Out of confusion, I accepted whatever advice offered without question. I was advised to position myself in a certain way while having intercourse with my husband so that I would conceive a baby boy. Because I thought I might be able to placate my husband by giving him a son, I decided to give it a try. I got off birth control pills and conceived giving birth to a baby girl. This made the abuse escalate; a last violent episode where he wanted to kill me became my ‘turning point.’ I decided to initiate a divorce.

BiMishi recalled, “I said, ‘enough with this violence.... I have my job... God will forgive me’”. In 1986, BiMishi filed for divorce, saying:

I recalled that after hearing about my divorce, the priest told me that what I did was a sin. I said to him, where was the church when my husband blinded my eye? How many times did I come here to report what happened? I said, ‘Our God is not blind, he saw what I went through, he saw when my husband almost killed me’...I don’t feel any guilt, I am sure the good Lord has forgiven me...

Theme 3: the intersection of age, class, ability, and gender in later life

Reflecting on her trajectory, BiMishi felt proud of her heroic decisions, “Look at me now, she said, the decision I made years ago made me the person I am today... as the days go by, I feel good about my life... I have left the pain behind me”. Despite the blindness caused by her ex-husband, BiMishi maintains a relatively stable level of happiness, she says, “As a Christian, I forgive and forget, that is my secret to happiness”.

BiMishi described her children’s achievement as the main reason for her happiness: “None of my girls has disappointed me; my enormous sacrifices to further their education were not in vain”. When her older daughters started working, they said: “Mama you need to rest, we will make sure our younger sister finishes her bachelor’s degree too”. BiMishi said, “this was a huge relief for me, and that I decided to use my savings to further my education and finish my diploma”.

She described another reason for her happiness and peace of mind, “I thank God that my daughters are married and none have experienced violence...God gave them caring husbands...I am so happy because I have four sons” (referring to her sons-in-law).

BiMishi described old age as a stage of relaxation and enjoyment, especially after achieving what she always thought she wanted, “I thank God that I am now I have not reached a point where I am lacking something. I am at a stage of life where I get whatever I want. I thank God for what I have achieved as a single parent. Every day of my life is better than the last one; I am loved and well cared for”.

She said that at times, when she thinks about where she came from and reflects on what she went through, including the scars her ex-

¹ A balozi is the elected leader of group of households and they are the lowest level of administrative structure within the country

husband left her with and the pain he put her through, she thanks God for where she is today.

Bimwenda's story

“What is the meaning of having many years full of unhappiness?”

Theme one: early life (dis)advantages and intersecting identities

Early childhood (dis)advantages were the first sub-theme found in BiMwenda's account of her experiences. BiMwenda is a 72-year-old widow who was born and raised in a cultured family during colonial Tanzania. BiMwenda's experiences are rooted in the intersectionality of age, gender, ethnicity, location and class, each of which contributed to and worsened her abuse. While her childhood background was a happy one, it did not last long: “My happy childhood was very short ...my father was a rich man, who had many cows and a lot of lands. My family always had a good harvest, and we had plenty of milk and food.” Like the majority of women of her cohort, she did not go to school. In BiMwenda's case, intersecting disadvantages such as age, gender, ethnicity, and class prevented her schooling and education. She said, “That's because ‘women of my generation’ did not go to school... in the past getting married was considered as a major life achievement for a girl... no one in my family went to school except my youngest brother”.

BiMwenda's life trajectory was affected by her early experiences where a missed transition, schooling, from early marriage affected multiple phases in her life course. Her childhood was shortened by early-child marriage. When asked how old she was when she got married, she answered, “I was very young, even before my first menses”. BiMwenda explains that her marriage was arranged by her family and she never met him before they got married. She said that although she was too young to understand what was happening to her, she felt under familial pressure to enter into it. She added, “It is Ok; it is a norm that everywoman followed... after they paid the bride price, we got married in a traditional ceremony”.

BiMwenda describes that in her cultural context, after a marriage event, parenthood is a crucial life course transition. After years in the marriage and no children, her husband married a second wife without asking for her approval. She had no objection since she was not able to give him a child. She described not having children as one of the most difficult experiences in her marriage. BiMwenda's co-wife had four children and they got along well, “my co-wife, who passed away, was a good woman, she did not despise me just because I was barren ...After she died, I took good care of her children”. Her co-wife's death was a turning point for BiMwenda, completely transforming her married life and her relationship with the people around her.

Theme two: structural discrimination and privilege in midlife

BiMwenda was subjected to ageism, discrimination, violence, abuse, and neglect throughout her life, including into older age. Her status as a widow, poor, and migrant increased her vulnerability in later life. BiMwenda's interlocking sources of disadvantages throughout her life course limited her choices (see Fig. 1). She narrates,

A few months after her death (second wife), my husband married another woman. My new co-wife was a woman with a lot of hatred toward me and the stepchildren. When this younger woman came, life in my marriage became unbearable; there was a lot of tension... She would always tell me to leave because I am useless since I don't have children of my own. The tension continued even after our husband passed away. After the death of my husband, rumors went around the family that I am a witch. These accusations grew with time. Whenever a family member dies, they would point a finger at me and say, you are responsible for that, accusing me of killing them.

The family started to hate me, and soon rumor in the village was that I am a witch.

She continues,

They hated me to the point where they were isolating me; no one wanted to eat my food, and they did not want their children to come close to me. I used to sell tomatoes and vegetables, but after these accusations, no one was buying...they stopped coming to my home... I had never practiced witchcraft, and I feel so sad that even the children I raised as my own turned against me, accusing me and wanting to kill me...if I am a witch, as they say, I would have bewitched them (stepchildren) and killed them when they were young and defenseless. Now that they had grown up and I am getting older and weaker, they have turned their backs on me and taken everything I own.

BiMwenda believes that her childless status makes her vulnerable to accusations of witchcraft. She explained that in her ethnic group, a childless woman inherits nothing from the husband; the senior wife² though, has a right to stay in her matrimonial home and protect the family's property until the children grow up. BiMwenda explains the reasons underlying false accusations, she said “they didn't want me to stay there...they didn't want me there...after hearing rumors that they wanted to kill me the way they killed BiMwaina (BiMwaina was an old woman who was accused of being a witch and was brutally killed), I ran away”. BiMwenda described the experience of running away from her home as a very difficult decision she had to make, but rationalized that staying would have meant death.

Theme 3: the intersection of age, class, ability, and gender in later life

Discrimination and rejection: After the accusation, BiMwenda went to several relatives' homes to seek shelter, but was rejected because no one would risk keeping her. After wandering around villages, her niece gave her money and advised her to go to Tungji, Kibaha to her nephew. BiMwenda was not welcomed, they attempted to kick her out of the house several times, and she would sleep outside in front of the door. After seeing her outside for several nights, the neighbors reported the case to Mjumbe (a local government official). Mjumbe advised them to let her in. She explains, “They had no option but to allow me to stay... but they make me feel I am not accepted... I know I am not wanted here but I have nowhere to go, no one here cares if I eat or not, no one cares about my feelings, they know I am sick, but they don't care”. BiMwenda often stays hungry or begs for food from neighbors. She said despite being in Tungji for almost 15 years, “it is not ‘the place to call home’”.

During the interview, BiMwenda appeared weak, malnourished, and was unable to walk without the support of a walking stick. When asked what being old meant to her, BiMwenda said, “Oh, God, life is so awful! Old age is a burden! Look at me, I am useless, I own nothing, I left everything I worked for my entire life... I came here to find comfort, but no one wants me here”. BiMwenda's life course was characterized by numerous negative descriptions. She said, “Old age is terrible for a poor and childless woman like me...it is unfortunate I don't have children, they would have had the obligation to care for me in my old age”. The accusations, the loneliness, the lack of support, and her ill health led her to doubt whether her life had any meaning. She expressed extreme unhappiness with her current situation. She said, “I always ask God to take me... what is the meaning of having many years full of unhappiness?”

BiMwenda said that she hated everything around her, and would be better off dead. Death to her was the better option than a continued life of suffering, allegations, and the neglect that come with old age.

² A senior wife is the wife who is married first.

Discussion

This paper uses intersectionality and a life course approach to explore the life experiences of older women in Tanzania. Combining intersectionality and life course approaches enables a nuanced analysis of how advantages and disadvantages differ across intersecting identities such as age, gender, disability, urban/rural location and economic status, as well as how experiences of key life course events and transitions differ in meaningful ways. The life experiences of these Tanzanian women reflected the adverse impacts of early life events and demonstrated how they accumulate over time and affect late life chances (see Table 1). Specifically, the findings reveal that over the course of a woman's life, layers of structural disadvantages build up. As a result, she faces the entanglement and complexity of cumulative disadvantages later in life. For example, the layers of structural disadvantages in BiMwenda's life course were amplified by her intersecting identities (see Fig. 1). The findings back up Dannefer's (2003) argument that early life advantages and disadvantages accumulate over time, leading to increased heterogeneity in later life. Furthermore, the findings support O'Rand's (1996) claim that cumulative advantage or disadvantage operates at the extremes, while status persistence operates in the large middle. Our findings also support feminist gerontologists' claims that women's later life experiences are diverse and heterogeneous (Calasanti & King, 2018; Ferraro et al., 2009), as well as research show that the accumulation of advantages and disadvantages, as well as values formed over the life-course, impacts one's experiences later in life (Krekula, 2007; Manthorpe et al., 2010; Zubair & Norris, 2015).

Cumulative inequality was useful in reflecting how each woman's life story is situated within intersecting sources of (dis)advantages (Ferraro et al., 2009). The cumulative inequality has altered the lives of BiSomoe, BiMishi and BiMwenda in different ways and enhanced or lessened their wellbeing in later life. For instance, despite striking similarities in terms of two major life events—bereavement and widowhood for BiSomoe and BiMwenda, the impact appears significantly greater on BiMwenda, who had fewer resources and lack of support as a result of life course transitions/sequencing. This echoes reports that structural realities such as family SES, social protection policies, legal system, customary laws, colonialism and education system (see Fig. 1) interacts with life course processes to produce heterogeneity in later life (Dannefer, 2003; O'Rand, 2006). Arguably, in social systems that are part of wider structures outcomes will always be better for those with access to a wide range of resources, opportunities and support (privilege) than those who do not (Hagan, Manktelow, & Taylor, 2020). The findings back up Dannefer's (2020) claim that cumulative (dis)advantage generation is inherent in social systems (Dannefer, 2020). Our findings further suggest that protective factors may mitigate cumulative disadvantages and provide the room to exercise agency.

The use of an intersectional life course lens allows for a shift away from homogenizing older women's experiences. The findings reveal that each person's circumstance is the product of a complex interaction of multiple systems and individuals' interlocking identities, and that timing is critical for exercising agency. The case studies of three Tanzanian women's life experiences reveal dynamic realities that have accumulated over time (including shifting intersecting identities) and hold varied meanings for each woman (see Table 1). This is what Grenier (2012) refers to as "multiple and intersecting transitions" that occur over the course of a person's life. The concept of shifting identities and dynamic realities echoes Krekula (2007) and Calasanti (2008), who claim that a woman's interlocking structural position within society is dynamic and fluid, with distinct meanings for each woman, and impacts how she experiences old age. Our findings also support ethnogerontologists' calls for the need to move away from the more rigid categorizations and essentialist understandings of age and aging, and an appreciation instead of the diversity of experiences (Torres, 2015; Zubair & Norris, 2015).

Furthermore, the findings of this study support life course theory

(Elder, 1974; Ferrer et al., 2017) that an individual's life is intertwined with the lives of significant others (Elder & Gisele, 2009). Social ties to significant others establish forms of control in channeling individual choices—and influence their agency (Elder & Gisele, 2009). In particular, the analysis has shown that linked lives are a 'prominent' and 'compelling' component of life course (Zubair & Norris, 2015). Our findings, for example, reveal that whereas significant others were a protective factor for BiSomoe, they were a limiting factor for BiMwenda. BiMwenda's agency was harmed by a lack of significant others and her intersecting sources of disadvantages (see Fig. 1), which were exacerbated by cumulative inequality in income, culture, social class, education, and living arrangements (see figure 1). The findings of this study echo Sokolovsky's (2009) observation that within cultures, how individuals follow the "standardized" life course differs and changes over time. Arguably, not all women living in a patriarchal system lack the ability to exercise agency (Pande, 2015). The ability to make specific choices/exercise agency also depends on resources (Elder, 2000). There are a variety of social structures within a patriarchal system and interlocking structural positions that complicate an individual's ability to exercise agency (Mackenzie, Stoljar, & Eds.), 2000). The findings also provide evidence of nonlinear trajectories by revealing the role of individual agency over the life course.

Finally, this study contributes to debates in feminist gerontology on the meaning of women's agency by affirming that agency takes various shapes, including but not limited to having the ability to make choices and improve their lives (Brown & Westaway, 2011; Kabeer, 1999), subvert norms (Butler, 2004), and refute the common notions regarding the passivity of women (Honkasalo, 2009).

Conclusion

This study refutes the assumption of a homogeneous experience of later life that is too often assumed when making important policy decisions. Thus, it calls for more detailed investigations—more exploration into the real implications of a life-course perspective on policy-making and program design for older people. Policy, practice, and research must seek to protect people (in this case, older women) when they are susceptible to discrimination or victimization (for example, in BiMishi's case, the domestic violence that led to a permanent disability would have been prevented if legal help was obtained at an early stage). Moreover, in the case of BiMwenda, the disadvantages she accumulated in her early life led to abuse, homelessness and lack of care. Consequently, her distress and depression affected her well-being. Therefore, it is important for interventions to consider the complex relationships and interactions between the aforementioned discrimination and other social locations and identities. Appropriate coping resources, such as social support and material resources, should also be provided in a timely manner. The welfare system and social protection interventions should prioritize people with intersecting disadvantages, such as child-free, older, poor women, "rather than apply blanket solutions to issues that are deeply unique to each person."

Recommendations

Policymakers must analyze the impact of policies over the life course—think about how a policy affects a group of women today and how it will affect them in the future; and think about how it will interact with women's different intersecting identities and accumulated (dis)advantages. A variety of actions are needed to effectively and fully address discrimination against elder women in Tanzania. Program implementers should make a concerted effort to raise awareness about gender discrimination and violence against older women. These efforts should be geared toward combating outdated and harmful stereotypes and discrimination. The norms that encourage gender discrimination also limit women's agency and functioning when they are subjected to the constraints imposed. Gender-sensitive policies (mainstreaming

programs) and legislative reform (e.g., property and inheritance rights) are crucial for speeding up the pace of change and making permanent improvements to detrimental gender norms to protect older women from discrimination and abuse. Events at different stages in life produce distinct risks and vulnerabilities for women and girls. The intersection of gender inequalities and norms with ages and stages in the life course means women and girls are at a heightened risk of poverty. Social protection schemes, such as cash transfers, can help address women's poverty and vulnerabilities over the life course. An increasing number of studies on aging in Africa are cross-sectional and lack information on early life. We argue that studying the current condition and circumstances of an older person without taking into account the accumulation of adverse life events is short-sighted and incomplete. Future research should aim to better understand women's trajectories in terms of life-course change, socio-historical change, and turning points rather than homogenize their aging experiences.

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