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*Rural Women, Informal Sector and  
Household Economy in Tanzania*

*C. K. Omari*

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RURAL WOMEN, INFORMAL SECTOR AND HOUSEHOLD ECONOMY IN TANZANIA

By

C.K. Omari

World Institute for Development Economics Research, Helsinki

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### Introduction

The development of an informal sector in developing countries in recent years has been of considerable interest among many scholars and has produced some enlightening and interesting studies. Many of the studies however, have focussed on the urban situation and how surplus labour is being utilized in this sector. A recent ILO publication states that this sector employs between 40-60 per cent of the urban labour force and contributes "a quarter to a third of urban incomes" (1985;11a). The few studies carried out on rural development, do not relate concretely and strictly to the household economy in which the women play a major role. Furthermore, the analytical problems associated with informal sector have been conceived and raised in relation to the "formal sector" and the economic growth process, behind which lies predominantly the western model of economic development (Arizpe, 1977, Sinclair, 1978).

The aim of this work is to investigate rural women's participation in some informal economic activities, especially in respect of the market business, and how they contribute to

the household economy. For the purposes of this work the household has been defined as a social unit whose labour organization and distribution of resources and roles are shared by members for their perpetuation and survival. The interpretation and presentation is based mainly on field data collected in Moshi and Arusha, Tanzania between April - May 1987 and on other research notes collected by the author as part of his teaching materials for a rural sociology course at the University of Dar es Salaam over the past ten years.(1) It is therefore, a work based on a once off survey field trip and a continual observation interest on the part of the author.

The data are presented by means of simple statistical formulas and procedures such as cross tabulation and percentages wherever possible and appropriate. The work is analytical, descriptive and qualitative in its presentation, utilizing a sociological approach in the understanding of the issue.

#### 1. Informal sector in relation to rural women

It is not my task to explain in detail in this work the meaning of informal sector since this has already been done adequately by several people and there is no need for repetition. A brief account of the development of the concept and its relation to the rural women's contribution, particularly in respect of the household economy is, however, in order. In this work informal market business is referred to

the economic activities of selling of the goods at market places by rural women without official license.

The concept of "informal sector" gained ground after the publication of an ILO report on Kenya as a strategy for development and income generation in Kenya. For the ILO, this sector has a great role to play in the future of economic development.

"The informal sector provides income-earning opportunities for a large number of people. Though it is often regarded as unproductive and stagnant, we see it as providing a wide range of low-cost, labour intensive, competitive goods and services" (1972; 21).

The informal sector was defined as the way of doing economic activities consisting of the following elements: a) easy entry into the economic activities; b) reliance on indigenous resources - finance and materials; c) it is a family owned enterprise d) small scale of operation; e) labour intensive - depending mainly on family labour and adopted technology; f) skills to operate the business are required outside the formal school system; g) there exists an unregulated and competitive market.

The informal sector has been referred to under other names as well. For example, the whole realm of small-scale industries and enterprises fall under this category of economic activities. It denotes economic activities related to

the poor, otherwise unemployed, unskilled labour in urban centres, sometimes concerning those in transition to permanent jobs and employment. It has been suggested that the increase of unemployment in developing countries resulting from either rural-urban migration or stagnation of the formal sector, does create opportunities for an increase and development of the informal sector. Bardouille (1981;30) makes this point clear in the case of Zambia. Thus population growth due to migration and natural growth, as well as shortage of employment make it possible to have surplus labour. A similar situation is cited regarding Kenya (Livingstone, 1986).

There are numerous other terms and inferences attached to this sector, most of them being negative. Nevertheless, they inevitably reveal one common aspect, that the development and mushrooming of the sector is a result of the malfunctioning of the capitalist mode of production. Thus the existence of such terms as clandestine employment, underground economy, shadow economy, unofficial economy, second economy, black market, parallel market and so on. In Tanzania it is called magendo or sometimes, ulanguzi. It is thus recognized as not being a new phenomenon in many societies, but has no definitive definition or taxonomy. (Alessandrini and Dallago, 1987; Gaertner and Wenig, 1983; De Granzia, 1984).

The informal sector has also been termed "The non-farm economic activities" especially in relation to rural economy. This implies that there are other economic activities carried out by the peasants and farmers which are not related to the

farming economic system or are being carried out in parallel with farming activities. Livingstone (1986; 51) for example, warns us not to confuse off-farm with non-farm when discussing the informal sector. This is a very important observation because, off-farm activities are normally carried out during the time when the farming seasons are over or are at their lowest ebb and not all of the family labour can be utilized. Non-farm activities, on the other hand, are the economic activities which are carried out in parallel or in conjunction with the farming activities, based on the existing division of labour at household level. These may include trade/marketing - the buying and selling of goods; services for the family or others; production of goods for the family's own use or for sale on the markets.

Non-farm activities, whether related to the farm activities or not, are relevant to us in this work because it is here where the women's contribution to the household economy comes into its true light as will be discussed later.

On the whole, the informal sector has been in some way related to employment and economic growth in the formal sector. The informal sector has been regarded as a by-product of the formal sector which is mainly dominated by capital intensive activities. In the case of Third World countries, this implies the domineering presence of the multinationals together with their economies based on modern technology and bureaucratic procedures. The development of an informal sector is often a result of stagnation or slow growth in the formal



sector which had intended to absorb the ever increasing labour force. Strategies for solving the question of absorbing the unemployed unto the urban centres of developing areas, are often a subject of discussion. In respect of the informal sector, more emphasis has been put on male rather than female participation in the sector. Wherever females have been studied in the past, their contribution to the household and/or national economic development has usually been minimized or misrepresented. This is because, whatever women's activities were performed in this sector, they were inevitably related to their educational qualifications and to the discriminatory tendency that exists in a society based on the division of labour by sex.

Bardouille says:

"...the service-type occupations in which women are concentrated are mainly at the subordinate level, and their opportunities for upward mobility are therefore limited. Thus, women are confined to certain sectors of the economy as long as they do not claim too much power in those sectors" (1981; 40).

Bardouille found that 94 per cent of the women he interviewed in Lusaka were concentrated in petty trading activities, mainly in the retailing of food and related items. He concluded that women as a social group are a marginalized class. Although these "petty-trading" activities are very important in the economies of the people, they are normally not included in the national census on economic activities.

Thus, they are not recognized as having a significant contribution to the household economy, hence the national economy. Arizpe (1977; 28) laments, in the case of Mexico, that about 79.9 per cent of the women are categorized as "economically inactive" as a result of the non-recognition of women's domestic and informal economic activities in which they are involved.

Women's participation in the marketing system whereby they carry out some forms of transactions of both farm and non-farm produce, has also been included in informal business. In West Africa, for example, market women have been very powerful economically and politically for a long time. Through various economic activities, women buy and sell at the market places and entirely dominate this sector. In East Africa, despite the women not being as strong as those in West Africa, still their contribution in this sector must not be minimized, especially when a government and its agencies do not control or stop them (Staudt, 1987).

It is not only the women's participation in the informal sector that has escaped recognition for a long time by both the social scientists and policy makers, but even the informal sector as a viable strategy for social development has sometimes come under criticism and objections. Since the informal sector is considered a consequence of the stagnation of the formal sector, which normally depends on the wages and market demand, it cannot grow independently. Furthermore, since the markets are poor and there exist linkage problems,

the informal sector has been under considerable criticism in respect of being a viable strategy for development and writers have gone to considerable lengths to point out its shortcomings (Sinclair 1978; Chapters 5-6). It is considered not to be within the model of economic development as perceived by Western scholarship and developmental strategy. Livingstone (1986; 168) reports that this sector has even been rejected as a potential area for development under national strategy by some scholars. Another problem is the likelihood for some people to become over-enthusiastic about informal sectorism as a strategy for the national development (Livingstone, 1986; 50).

Other people have criticised this sector as being an underdevelopment process brought about by the capitalist economic process. According to this line of thought, by following a development theory such as the one developed by Rostow (1960), labour tends to shift from agricultural activities to the modern sector as the society develops. The modern sector, which is characterized by manufacturing and big industries, then absorbs the labour force. It was thought that this would be the pattern in the developing countries, as had been true for the now more developed countries. Furthermore, in order that capitalism might develop, it must utilize the surplus labour that exists in cities and urban centres. The labour surplus that exists is created by the backwardness of the rural household. It is assumed that when agriculture is no longer the major economic activity for national development, then men and women find no use or value for their labour in

the rural areas, will go into urban centres and industrial areas in search of the available jobs in the markets. Leys (1973; 419-429) echoes this in relation to the ILO report of 1972 on the Kenyan situation that:

"Informal sector is in fact an euphemism for cheap labour employment: based on the landless and unemployment; it denotes primarily a system of very intensive exploitation of labour with very low wages and often very long hours."

This criticism of the informal sector neglected the role women play in the "non-market work done in the households" (Elliot, 1977; 5), a most important factor in the household economy. Furthermore, the whole argument is related to the non-peasant economy as understood in terms of western scholarship and economic development. Indeed, when looked at in the light of capitalist development, that is what it amounts to. But in rural areas of the developing world, non-farm activities have been part and parcel of the household economy for a long time, and women are the predominant participants and contributors. It is a way people in poor and developing economies find some means of survival and eking out their livelihood. It should not be regarded as an appendage to another type of economy, but we have to recognize the interdependency and interrelationships of economies which exist sometimes. Thus, the informal sector, whether it is in the urban or rural areas of developing countries, is a strategy for survival among the low income social class and on

such grounds should be viewed as a fully fledged economic sector.

It is in relation to this sector of the population that the ILO report on Kenya of 1972 is very significant and relevant. It marked a recognition of the change in emphasis of development thinking from unemployment to poverty, which in turn emphasized the basic needs approach to rural development. It also lay emphasis on the need for adequate employment among the rural people in order that they might sustain themselves, rather than go into cities and urban centres seeking employment; such "migration" being hopeless anyway due to the economic problems hitting the formal sector. With its emphasis on the informal sector as a strategy for rural development in Kenya, which would involve raising the income among the poor, the report was looking into the activities in which the majority of the population in the country were already engaged, including particularly smallholder farming and activities of the informal sector.

Van Arkadie et al (1979) refer to the ILO report on Kenya as a new turning point in international thinking and development strategy for rural people. It advocated a shift of emphasis on rural development from the then current practice of recruiting the poor to the urban and prosperous sector, to new emphasis on the possibilities of increasing the incomes of the poor through the already existing economic activities in which the majority found themselves engaged. Leys (1973), in spite of his pessimistic critical review of the mission

report, confirmed that such a strategy might be a source for future growth.

## 2. Informal sector and women in rural development

One of the criticisms raised with regard to the informal sector as a strategy for rural development, has been the lack of connection between agriculture and the remainder of the informal sector. Thus, surprisingly, the ILO/JASPA study (1985a; 123) found no link between the informal sector and agriculture in Tanzania. However, looking at the role rural industry activities play in rural areas of Tanzania (Mramba; 1984), it is very difficult to accept these ILO findings. Furthermore, by taking into account the role women play in selling vegetables and farm produce on the markets, in such places in Tanzania as Moshi, Arusha, Lushoto, Dodoma and other centres, either for rural or urban consumption, it is hard to understand why such links were not perceived. As will be argued later in this work, there is a direct relation between the informal sector and rural development if we take seriously women's participation in these rural farm and non-farm economic activities, which contribute substantially to the household economy and beyond the household arena.

Chuta and Liedholm (1979) observed that out of the data collected based on 18 developing countries, about one-fifth or more of the rural labour force is primarily engaged in non-farm activities. In the case of Tanzania, they say 41 per cent of the household economy comes from the non-farm income

contribution. Tanzania is predominantly a country reliant upon the agricultural economy. About 85 per cent of its population live in the rural areas, cultivating communal and small family farms. The majority of the rural labour force are women consisting of about 70-80 per cent of the total farm labour force, and using traditional tools for their cultivation. This situation can be said to apply in many African countries. In Ghana, Liberia, Namibia and Sierra Leone to mention but a few, over 50 per cent of the women belong to those using traditional tools for agricultural tasks (ILO, Global Statistics 1985b; 51-53).

These women are not only cultivators but peasants who are also engaged in other non-farm economic activities, contributing substantially to the household budget and economy. Livingstone observes that the ILO mission to Kenya found a "high degree of dependence of rural households in off-farm income, including regular and casual employment and remittance" (1986; 365).

Within the "normal" and westernized, dichotomous economic system, the above ILO assertion may fall within the employment and use of surplus labour in the rural areas. What many social scientists fail to realize is that women constitute the bulk of the so called "inactive labour force" in the economic sector simply because of the very nature of their economic activities related to the informal sector. This oversight has led to the inaccuracy of many national reports and documents

with regard to the active role women play in the economy of the family (Dixon-Mueller, 1985).

Jiggins (1986) observes the same when she illustrates in many ways how women's contribution to the household economy has been long neglected by researchers.

The inability of many government reports and documents to reveal the active role women play in the rural economy, especially at household level, is however, due to many factors, and in spite of the fact that women are generally known to have participated in rural development. In their introduction, the seminar participants on Rural Development and Women, held in Dakar, Senegal June 15th - 19th 1981 observed:

"Rural development in Africa is inconceivable without the active participation of women" (ILO, 1984; 1).

Swantz (1985) has lamented on the unrecognized role women have been seen to play in rural development and that they have been denied their creative role.

The question which comes to my mind when I read many of these reports and documents is why have we not been able for a long time to perceive and to recognize this very important and undeniable role women play in rural development, especially their contribution to the household economy? For example, it is reported that in Nigeria, where women have played a very



great role in economic development, the women's contribution is always "undervalued if not overlooked entirely" (Nwihim, 1983; 113). We need to expose the reasons behind this negligence. Tadesse (1984; 9-10) spells out some of the myths as to why women's work is still devalued.

Firstly, the concept of farmer in many people's mind denotes only men and implies that at best women only assist in agricultural production. In spite of the fact that women are in the majority of the agricultural labour force, they are not recognized. This has to do with the inherent division of labour based on sex and the introduction of a money economy founded on the assumption that men are the household heads and all members of the household social unit are under their control.

What is worse, is the introduction of cash crops production into the peasant mode of production. Thus giving rise to "myth" number two; the idea that men control and manage the cash crops alone without the participation of women. The truth of the matter is that women participate fully in the production of cash crops but have no control over the income gained from the cash crops production (Ngalula, 1977) It is, therefore, imperative that any meaningful study and analysis of the agricultural production process and the contribution of women to that process, if it were to be accurate and comprehensive; would have to include a systematic examination of the division of labour by sex and of the contribution women make (Madsen, 1984, Tadesse, 1984; 65).

Without such an approach, any innovation for change would be fruitless.

The third myth relevant to our discussion, which Tadesse addresses is the concept of housework. She notes that among many social scientists, housework is generally separated from production. Most women are generally engaged in the activities and contribution to the household economy together with their tasks known as housework or domestic. Whatever they do by way of their contribution to the household economy is not recognized in the "formal sense" of economic activities, and is not regarded as important in the realm of economic growth and development. Boulding observes that:

"Perhaps the most serious deficiency in the statistics regarding women's labour is that a large number of women workers simply are not accounted for at all" (1983; 289).

When the activities done by a certain social class do not fall into the recognized dichotomy of rural and urban development, or economies, it is even easier to overlook them. However, many studies now recognize that rural women are responsible for multiple labour intensive and time consuming undertakings related to their role in the household economy. These undertakings may be within or outside the household and its geographical area. These activities may include the cultivation of whole areas of land, weeding, harvesting, food production, preservation and the preparation and marketing of

the produce. All these tasks together with many more are on the shoulders of women among many societies of Africa.

Another reason why women's contribution to the household economy is not well appreciated is that many of the activities mentioned above, are related to the social services sector, whose contribution to the household economy, even national economy, is considered irrelevant or subsidiary by many economists and social scientists. In fact, very often they have some difficulties in quantifying them. However, if such activities were quantified in monetary terms, the so called GNP contribution to the national economy would be very high.

Madsen (1984), studying women's economic activities in one village in Songea, Southern Tanzania, found that since economic activities of the women were based on sexual division of labour, their contribution to the village economic process was minimal. As a result she concludes that:

"activities concerning women have rather marginal character, and are insufficient in relation to needs. The process is developing slowly and the results are rather poor. Almost all the women's projects are based on the traditional sexual division of labour and center around household activities or extended household activities" (1984; 86).

Furthermore, the methodological procedures, used in obtaining information about women's economic activities, such as primary surveys conducted by researchers tend to miss the

economic activities performed by women, which are clearly so important to the household economy. (Dixon-Mueller, 1985; 92-93). The standard questionnaires set by organizations like the ILO on defining labour force and what constitutes its contribution to the economy, do not account for people who are not engaged full time in paid work. Thus, when surveys are done on labour force, women, children and old people who perform many activities which are economically suitable at household level, do not come to light in the collected data. Even the researchers, being males themselves, tend to categorize women's activities as housework and domestic rather than economic activities, while the same activities if carried out by men would have been categorized as economic. These are purely sexual and cultural discriminatory attitudes that exist among many men.

Mullings (1976; 241) also says that the anthropological studies which have been male dominated for a long time have been responsible for perpetuating the non existence of women's contribution to the economy and their important role in the society at large.

Finally, recent studies in developing countries have shown that women's contribution to the agriculture has declined due to the impact of capitalist development in Africa (Boserup, 1970). In some countries again the programmes of settlement schemes have contributed to the male domination and the decline of female power, autonomy and food production (Brain, 1976; 265). As a result, their contribution to the

national economy is very often not recognized as stated above. But as Ember (1983) has shown, due to some social changes these women are drawn into such additional domestic work as raising more children, due to the high fertility in many African countries; and into additional fetching of water and fuel collection. Thus in reality it is the extra domestic work for the women which shows a relative decline in their contribution to the agriculture economy and not their real contribution to the household economy.

### III. Methods of data collection and analysis

In a study of this nature, one method only does not amount to adequate and information yielding data. I therefore, in this study, deliberately used more than one method to collect the data which form the basis of what has been presented in this work. Before we go into a detailed description of the methodological procedures, let me make general methodological theoretical statements with regard to the women and the household economy.

#### 3.1. Theoretical statements and background

##### 3.1.1. Division of labour and household economy

All over Africa, the woman's role and contribution to the household economy is beginning to be recognized and documented. (Gallin and Spring 1985). The most important point for our discussion in this subsection of our work, is the whole area of division of labour based on sex and how it

affects the development of the household economy. Sexual division of labour is a socio-cultural relation based on the patriarchal relation. Many of the tasks and roles carried out or assigned to individuals or groups, either at the household or community level in many African societies, are normally based on this kind of relation. In many instances, however, it is such sexual division of labour that leads to the exploitation and oppression of women by men and society at large. The incidence of child labour is also high within this general division of labour. Women, as food providers in the household, very often depend on their children to accomplish many of the tasks.

Generally, in the traditional African societies, there has been a delicate balance in labour exchange between the two sexes, which was maintained through religious norms, values and rituals. Whenever terms of trade and emphasis favours one side, in this case male, exploitation of women by men occurred (Staudt 1987; 40-41).

The use of culture as an ideology for the exploitation and oppression of women in Africa cannot be overemphasized in this work. Men have used culture and sometimes religion to sanctify and reinforce some of their deeds and relations to women. In some societies religion has been used to strengthen the entrenched sexual division of labour whereby women are oppressed and exploited through domestic cheap labour. In other societies again, religion as an ideology has given women power and rights in the household domain and control even

outside their homes. One would be hesitant, therefore, to make a general conclusion in this regard without support from the field. I am stressing this fact because often in traditional African societies the domination of women by men through cultural traits did not necessarily lead to exploitation, since means of production were communally controlled and owned (Langley 1983; 89). It is a general sociological observation that, wherever means of production are owned communally, the possibility of exploitation in a society is remote because there are mechanisms set to check and counter check the abuse of power structures. Many African societies knew how to balance this relation.

Many studies on the woman's role in rural areas, especially in agricultural economic systems, have associated it with planting, weeding, harvesting, storage and food processing (Boserup 1970). It is as if women carry out light work while men carry out the more difficult work on the farm, like cutting down trees and clearing the thick bushes.

Many case studies have, however, revealed that this is not true in many societies today. Women are involved in many of the same aspects of agricultural activities as men, sometimes working together with men and at other times working alone. Spring notes that:

"Women are involved in all aspects of cultivation including land clearing, ploughing and fertilizing, either routinely or when male labour is unavailable" (1985; 73).

As will be discussed later in this section, the impact of a money economy has added more responsibilities to the women by adding more tasks to their expected roles within and outside the household. In traditional societies, like that of the Pare people of Northeastern Tanzania, there was a kind of division of labour which allowed to some extent a balance of responsibilities between the sexes. Generally, however, food production was solely in the hands of the women. Each woman, especially in a polygamous household had her own plot where she cultivated and grew mainly food crops for her children. These crops were hers and she had all rights of disposition, including marketing of the surplus. Traditionally, no man would interfere with the selling or exchange of these crops at the market level. The woman was free to use the income obtained through such exchange as she wished. In many cases, however, such exchange took place through a bartering system whereby the woman exchanged goods for some household necessities rather than money. In this way, the woman's contribution to the household economy through exchange at the market places was by obtaining the commodities which she could not produce herself on her own plot of family farm. She thus contributed not only to the dietary status at the household level, but prevented the possibility of the husband selling a family animal so as to obtain the much needed commodities at household level from the market by using cash.

Perhaps the above example from the Pare society may not be a universal one and should, therefore, be understood in its



socio-cultural context. But it helps us understand that, during the pre-colonial time, among some societies in Tanzania, women had been contributing to the household economy not only through their labour, but through the selling of produce in the market places. This is very important to the discussion of our work, since the data from the field is based on this nature of economic activities.

Among the pastoralists, in mixed economy societies like Gogo and Sukuma, women controlled such products of the beasts as milk, butter, cheese and manure . Men were not allowed to interfere with these products either at household level or in the market places. Whatever was obtained from the sale of these commodities in the market places was used at the household level and whatever was left at home was used to help meet the household needs concerning food and nutrition etc. (Dahl 1987).

At this juncture a theoretical question needs to be raised in conjunction with the discussion of our work. Is the long time non-recognition of women's contribution to the household economy a gender or class issue? For me it is both! As we continue our discussion we will note this question recurrently.

The problems we encounter in analysing and presenting women's contribution to the household economy are several but these can be grouped into two main areas: firstly, most women work together with men on the farm and continue to work alone

after the farm work is done in other expected roles which men do not touch due to the cultural division of labour. In this way there are those "female tasks" which males do not touch, yet are very essential for the survival of the household economy and welfare. These may include domestic tasks related to food preparation and processing; health and environmental issues related to the well-being of the household members and labour utilization; child care and the socialization process which ensure that the household as a social unit survives not only for the current generation but for the future generations as well. Secondly, these domestic tasks are many and tedious but very often unquantified in monetary terms as stated above. As a result they are not very often seen as making any direct contribution to the household economy (Tadesse 1984; 69). An often overlooked important point is that these tasks take a lot of the women's time and are arduous in their implementation (Potash 1985; 57, UNESCO 1986; 27-28). Women work more than men for their household well-being and have few rest hours as a general rule.

Women have also been involved in crafts and commercial activities besides agricultural products. Traditionally, women's handicrafts production focussed mainly on those items needed for exchange at market places while fulfilling household and domestic needs. Also they were produced and developed to fulfil the social creativity related to the socialization process according to the sex among youths. Thus, pottery economic activities among the Pare people have been associated with women from the very beginning while exporting

them has been the men's role (Omari, B., 1975). Women from Usangi, of the Mwanga District in the Pare mountains, have long been making pots for export to places like Moshi and for the local market exchange system. In this way, they have been able to contribute to the household economy through the sale of the pots. Some women in Usangi have been able to re-invest their income in other businesses such as retail and butchery where their husbands have been in charge.

Other examples where women's contribution to the household economy through the sale of their handicraft products like mats, clothes and beer, could be added to this list. But let it suffice to say that such activities have always been carried out in relation to the division of labour that have existed at the household level.

Thus, women's participation in the household economy within and outside the domestic domain has always been within their expected role. The activities carried out have been part of the whole household economy process and could not be termed either "formal" or "informal" in the sense of the concept as we know it today. After all, such dichotomy of economies was very much unknown in the traditional African societies and rural areas in general. Everything was carried out informally while regulated by the set of social relations based on the existing division of labour, expectations and obligations. Whether "informal" or "formal", was not an issue in those days. The central issue was the well-being of the members of the household and each member worked to carry out his/her

expected roles within the given social situation for the achievement of self-sufficiency at household level.

### 3.1.2. Money economy and household economy

Pala has warned that any meaningful study of the women's position in development in Africa today must be:

"considered in every level of analysis as an outcome of structural and conceptual mechanisms by which African societies have continued to respond to and resist the global process of economic exploitation and cultural domination" (1977; 9).

It is therefore, imperative that any study of women's contribution to the household economy, must be put into its historical and socio-economic context.

The impact of a money economy and capitalist system of economy has affected very much the household economy and in many ways has increased the tasks considered to be within the expected roles and obligations of women. Two areas need brief discussion in relation to the methodological problem presented in this work. These are: labour migration and the introduction of cash crops production.

#### a) Labor migration and the rural women

In many studies, as has been noted, the informal sector is related to the utilization of the surplus labour in the urban sector and very little is said in relation to the women who are left at home in rural areas.

The migration of males to towns in search of employment has resulted in the following situation which affects womens contribution to the household economy in the rural areas.

First, for the married women, the migration of males to centres, means being left alone in the rural areas to manage and control the household affairs. This may include looking after the family plots and crops like banana and coffee and looking after animals such as cattle, goats, sheep and fowl. Spring (1985; 73) notes that in the case of the Malawi situation, approximately one third of the households in the rural sector are now headed by women. The situation is worse in countries like Lesotho, Botswana and Swaziland for whom about 60 per cent of rural households are headed by women. Men are working in South African mines and some stay permanently, some even die there, thus leaving their spouses at home alone. As observed by Siem (1987) a generally common characteristic of these women headed households is that they are poor.

The Tanzanian situation regarding female headed households may not be as high as that of Lesotho and Botswana. The available data for urban areas show that the number of female heads of households is in the range of 20 per cent (Sabot 1977; 45). In rural areas it is as high as 32 % in

Iringa, 20,8 % in Kilimanjaro and 19,1 % in Arusha. Yet the process of males working away from their rural areas of Kilimanjaro, Meru and Pare, the areas of our researches, has been of a long history (Swantz 1985). Although people from these areas have not been actively engaged in the organized labour market process during colonial times, as in Western and Southern areas, their absence from home has been observed for many years. Usually most of the male Chagga, Meru, Arusha and Pare people proceed to towns and leave their wives at home to look after the family properties such as family plots and animals. For example, most of the Chagga men went to Mombasa for business. As a result, the wives of these men have been left with multiple tasks added to their expected traditional roles, as happened among the Luo of Kenya (Hay 1976; 87). This reduces their productivity level in the areas where traditionally they contributed efficiently to the household economy. But a by-product of this process has led women, sometimes, to enter into some informal business to try to supplement the household income in the absence of the male partner's contribution or due to the insufficiency of whatever the males contributed to the household economy. Thus a woman living in a rural area of Tanzania whose husband is away, plays double roles: that of the wife and mother - with its expected roles and that of the male partner - husband, with all its roles affecting the household economy. This seeming change of sexual division of labour has a very negative effect on the woman's contribution to the household economy, including her participation in the informal business. She is

overburdened and in her effort to fulfill both roles, she is curtailed.

There are several factors which have forced male Africans to search for cash in urban centres, mines and plantations. Let me mention a few of them in relation to the work under discussion.

The need for paying taxes in cash, instituted by the colonial government, forced many men to migrate to urban centres, plantations and mines in search of remunerated employment. In addition, whatever they received there, was remitted to their homes to supplement what the women have been able to put aside in respect of cash. Whatever the outcome, it was the women who suffered most for, besides becoming full-time food producers, they were involved in and carried out other tasks which could have been by their male counterparts, if they had been present, based on the existing sexual division of labour.

Another factor which forced males to migrate into towns and urban centres in search of employment, is the encroachment of cash economy into the traditional institution of bridewealth. Traditionally, the exchange that took place between the two families was in form of livestock or other socially accepted things where it was applicable (Goody and Tambia 1973). With the onset of a money economy, everything was evaluated in terms of cash including bridewealth. The prices and values fixed for these animals and other articles

were the current market ones and not those of the days when the amount of animals or articles was agreed upon. As a result, youths and families in search of brides were faced with the problem of obtaining adequate cash from the sale of their animals or products produced on the family farms. Young men therefore were forced to migrate into urban areas, plantations and mines in search of cash which would enable them to return home and get married.

Not only did this change in the economic system become a burden to many young people because they could not get sufficient money for bridewealth in a short time, but it altered the concept and meaning of bridewealth. It became a transaction of business between the two families, a situation which did not exist in the traditional societies like the Pare and the Chagga with their peasant-economies. The women became a property owned by the groom's family, hence a kind of a labourer, in the same way some males are labourers in plantations. For a couple, a married woman left at home to look after the family plot while the husband was away was not only a mother, wife and integral part of the family of her affiliation, but was also an unpaid labourer brought into the family through the exchange of bridewealth, to work for the benefit of the family.

This kind of attitude was generally not existant in the traditional African societies whereby the woman was believed to have joined the new family and was a part of it performing the noble duty of reproduction. The bond that existed between



the two families which was brought about, through the exchange of bridewealth, was more important than the process and labour power which resulted from it.

The need for cash to buy some consumer goods was another factor which forced males to migrate into towns, plantations and mines. The capitalist economic system works in such a way that it forces people to consume what they do not produce and produce what they do not consume. The male migrants had to sell their labour force away from home in order to get some kind of cash to enable them to buy consumer goods introduced into the society. For example, migrant labourers from the Southern Highlands areas of Tanzania who went to what was then "Northern Rhodesia" - now Zambia - to work in the mines, came home with bicycles and new clothes. These could not be bought through the traditional economic system of bartering. The articles were available only for cash, and this was only readily available in the labour market where the migrants went to work.

It is very important to understand this economic system for it is the same which forces rural women to enter into informal business today in search of cash to buy their families' necessities which cannot be obtained from the farm or through the exchange of farm products.

In brief, then, the labour migration process did not only change the labour relation at the international level, but it altered the labour allocation and human resources at the

household level. This, in turn, affected the division of labour which existed at household level, and the woman, although she did not sell her labour on the market, due to the production relation that occurred outside the household level, was made to pay the price by shouldering many responsibilities at home. This reduced her contribution and effectiveness in the areas of her responsibility, including food production, at household level. Those women who were recruited as labourers on the plantations, however, worked alongside their male counterparts. In cases where the women were married, their income supported their families.

#### 3.1.2.2. Cash crops production and the rural women

Colonial plantation economy eroded rural manpower and subjected women to double roles while their husbands were away. The introduction of a cash crops based economic system into the rural areas of Africa was to ensure that the African continued to become the source of raw materials for the world economy and a satellite of the metropolitan economy. Thus peasants were introduced into cash crops production like coffee, cotton, cocoa, coconut, groundnuts and others which were needed in the metropolitan areas and not necessarily for their own household economy. The introduction of cash crops to the peasant production system has had the following impact upon the household economy and in particular, upon women's roles. It is to these we will briefly turn our attention:

First and foremost, the introduction of cash crops has meant that peasants have been integrated into the world capitalist economy. The peasants have become the producers of commodities for the world economy and have been forced to buy consumer commodities which have value mainly in the western consumer societies. For the women, their labour power has been very important in the social production and reproduction at the family level and has become surplus generating force (Bryceson 1980; 6). Furthermore, the rural peasants have been made to become purchasers of technology and inputs which will increase the production of the cash crops needed outside their sphere of control and management. Peasants have become dependent, contrary to the traditional independent household economy.

Secondly, the introduction of cash crops production has meant in some places, the setting aside of some considerably large areas of fertile land for the needed crops. These fertile areas could have been used by the peasants for the production of food crops for household consumption.

This has been done at the expense of the food production process; the domain of women's contribution to the household economy. This has led many women to work much longer hours and at further distances from their homes the cash crops farms, thus neglecting their own food production farm plots. As a result, in many households in Africa food production has decreased considerably because of the emphasis which has been put on cash crop production. Both the colonial and independent

African governments have been responsible for this process. While the colonial governments laid emphasis on cash crop production, because they needed the raw materials in the metropolitan areas, the independent African governments laid emphasis on cash crop production because of the need for foreign exchange. Thus emphasis on cash crop production is a must for their survival. But in doing so, they are disrupting the household economy and the expected traditional roles of women.

While cash crop production is a predominantly male domain, food crop production is generally a female one. With the new emphasis on cash crops, however, women have less time for the production of food crops. They sometimes have to work longer on the cash crops farm than on the food crops farm plots. Yet, their roles as food providers for their families have not changed.

It is in this context that some women enter the informal sector to earn money which will give them purchasing power to buy some food from the markets instead of from their farms. The situation has changed in that they can no longer produce enough from their farms because a) they do not have time to look after their food crops and b) some of their food farms have been taken over for the production of cash crops. One of the contributing factors to the shortage of food and famine in Africa has been precisely because of this process. It is an irony that African households have to go hungry because of the introduction of cash crops into their farming system.

Thirdly, the domination of men in cash crop production, especially in the utilization and distribution of the cash received from the sale of their produce, makes it very difficult for women to contribute to the household economy. Although women contribute significantly to cash crop production through their labour in the field and social services at home, they do not generally receive the same amount of cash as men would from the sale of their products. Ngalula (1977), who made some studies in the villages of the Mwanza region some ten years ago, found that although women worked hard in the cotton field, they did not receive an equal share from the sale of their products. Examples from the Kilimanjaro areas where men control coffee production are the same in spite of the fact that women work very hard in the field to make coffee production viable.

Recent studies, especially those of some organized villages in Tanzania, have shown that women are gaining some power and independence with respect to the distribution of income from the sale of their produce (Abrahams 1981; 111). With the social reform going on in the countryside, this may be the trend of the future. Where this does not happen because of the domination of women by men, generally the women will continue to discover ways of expressing their independence in fulfilling their obligations in the home as well as in their involvement in the informal sector.

My own view on male domination in the area of cash crops is that it came with the money economy and capitalist mode of production. In this system individualistic gain and prosperity is emphasized at the expense of the communal benefit; where well defined bureaucratic procedures in personnel management and institutional control replace the former interdependence and mutual dependence that existed in traditional societies between the sexes. Men have seized the opportunity afforded by the existing division of labour by sex and have dominated the cash economy for their own gain. This could not have happened in traditional African societies where the welfare of all the members of the family has been the primary concern for all.

Fourthly, the individualistic approach to the production relation brought about by the introduction of a cash economy and capitalist mode of production had other effects on the women in rural areas of Africa, particularly at household level. In Kenya for example, matters of ownership of land, the communal ownership aspect was replaced by individual ownership whereby the male household members became the legal owners (Pala 1980). This reflected the colonial legal system and Western production relation whereby males were considered legal owners of the means of production. Such a concept went against the generally held African ownership of means of production - land and animals - whereby all members of the household had the legal right and access to the land by virtue of utilizing it. By delegating power of ownership to the males, the women became subordinate and "labourers" in the household, a social unit to which they have been full members.

This capitalist and Western understanding of "legal ownership" of land was also introduced into co-operative societies in Tanzania in the early 1930s. Male members of the households were registered as members of the co-operatives and not their wives. When the sale of crops took place, the males received the money on behalf of the households and used it as they wished, sometimes for their own social gain and prestige. Women were dismissed as inferior members of the co-operatives although their contribution to the production process has normally been high.

Even the government extension work which has been carried out mainly in the past by males, has always been directed to the wrong sector of the rural population. Government extension workers have always been working with the male members of the household though it is understood that it is the female members of the households who work more than the males (Ssenkoloto 1983; 84-93). Men get instructions and education from the extension workers on how to implement certain agricultural procedures and then direct their wives and daughters on how to carry out the implementation process, such as how to apply the inputs, etc.

Furthermore, due to this new economic system and production relation, women often have no access to credit and bank facilities even if they want some money to develop their plots. Moreover, generally there is little use of inputs for food crop production provided in Tanzania, an area which

females dominate. Spring (1985; 74) found the same was true in the case of Malawian women.

Finally, when women do not get sufficient cash to enable them to fulfill their expected obligations and roles as explained above, what do they do? Production relation has changed, but pressures as a result of family obligations and expected roles are mounting. For example, today in Tanzania there is the issue of a development levy which requires every adult citizen, regardless of sex, to pay an agreed amount of money to the local governments/councils. Many households, especially the women, cannot afford to pay from their farm incomes because the world pricing system has lowered the value of their products on the world market. As a result peasants now get less and less from what they sell of their farms' cash crops. There is also an issue of school fees in private schools and maintenance expenses of children at schools in Tanzania. Parents want their children to go to school and be educated. But sometimes they are not selected for the government secondary schools. This then, makes some parents to seek admission of their children into private schools, where school fees are normally high. Ferguson and Horn (1985; 87) regard this area as one of the burdens women face in rural areas which needs further research and attention. All these tasks demand extra cash and in many cases it is the women who are supposed to take care of the demand. What can the women do? Where can they get the extra cash? The answer is, from informal business.



For the rural women, the extra cash obtained by selling some produce on the local market or by selling other non-farm produce, is a strategy for their survival as contributors to the household economy when the income from the "formal" sector cannot meet the demand at the household level. These women are, however, working within the expected roles and obligations as wives and mothers in the household economy and production relation; a fact which has changed due to the impact of a money economy and general social change. For them, whether it is "formal" or "informal" does not matter, and they may not even see the difference that some economists and social scientists would like to maintain exists in their analysis of societal economies. The issue at stake for these rural women is the survival of the household as a social unit in a time of economic depression and great social change. Madsen (1984; 37-38) studying the women's role in the economic reconstruction of an Ujamaa village in southern Tanzania, concludes that women work more than men and most of the income at the village level comes from women's non-farm economic activities.

It is from the above understanding that I constructed a questionnaire to determine the rural women's participation in the so called "informal sector" in two urban centers of Tanzania. Their profiles and what they contribute to the household economy is presented in the following pages.

### 3.2. Survey method and data collection

### 3.2.1. The areas of study

In order to get some information related to the informal sector, especially those carried out by rural women in Tanzania, I selected two urban centres with rural connections for our study; Arusha and Moshi. These two urban centres are situated within a rural vicinity and were ideal therefore for studying the interaction that takes place between rural-urban people in matters of getting farm and non-farm produce to the market is high.

Both urban centres are situated at the foothills of two prominent mountains. Arusha in the shadow of Mount Meru with a population of about 200,000, Moshi under Mount Kilimanjaro with about 150,000 population during day time. During evening, many local people in Moshi and Arusha go back to their homes on the mountains to spend the nights with their families.

Women in these areas have generally dominated the market sphere of economic activities for a long time selling agricultural produce like bananas, tomatoes, onions, beans, maize and beer at the market place. Recently, due to the shortages of commodities in the country, some women have even been engaged in retail business of the commodities obtained from the neighbouring country of Kenya. These have included among others, soap, toothpaste, cooking (vegetable) oil and other commodities which were generally not available locally and which were obtained from across the border through informal transactions. Women have travelled by public and

private transport and even on foot to market places like Voi and Namanga in Kenya in the search of these commodities. Both places have popular market places and since they are on the border between Kenya and Tanzania they attract a substantial proportion of the population on each market day. Women who have walked along foot paths accross the border to conduct informal transactions come from the Rombo, Kifaru, Mwanga and Kileo areas. These women normally carry most of their goods on their heads, and if they happen to have bicycles, they use them. Donkeys are also used to carry some goods accross the borders. In some instances buses or whatever transport may be available are used.

Products which have been carried accross the border for the purpose of informal transaction are: beans, maize, chickens and some animal products such as skins and milk. Other items also may include cooking utensils - like aluminium bowls - and pots which, though scarce in the neighbouring country, are plenty in Tanzania. Those who could afford to obtain cassette radios (National brand) were ensured of a lucrative business. Currently, food supplies like rice, beans and maize are the major business. In an area like Rombo, coffee is also said to have been "smuggled" accross the border for sale but there are no reliable references on the quantities involved.

Besides having active women in the "informal business" the areas of Kilimanjaro, Arusha and Pare mountains, have been the major producing places of coffee for export. Women have

been involved very much in the production process of this product through cultivation, weeding, picking and drying the coffee beans as well as their sale on the market. Where there is no reliable form of transport, women have carried these products to the market places on their heads. But generally, they have not enjoyed the fruits of their labour since this product, as a cash crop, has been very much a male dominated and controlled market for a long time. With coffee as a cash crop being so very important to the Tanzanian economy, peasants in these areas have been drawn into the capitalist mode of production through producing the commodity for the world market ever since it was introduced into the country in the early 20th century. Famous co-operatives like the Klimanjaru Native Co-operative Union, Vuasu Co-operative Society and the Meru Co-operative Society have provided the links between the peasant production and the world economy and marketing system for a long time. The group of people who played the most central role in the successful production and marketing process of this product has been the women.

Once the products have been sold, the money obtained has normally been used to buy those commodities which are not available within the home areas. If the commodities were bought "legally" (with receipts or other identification) they would be carried across the "normal" border openly. If the transaction was carried out informally without any officially recognizable receipt, women would carry them along the footpaths of the bush in order to escape the official roads and exits. In this way there have been unrecognized population

movements on the market days between Tanzania and Kenya for some considerable time.

Further reasons for my selecting Moshi and Arusha urban centres for our study are that besides being involved in the intensified cash crop production of these coffee areas, these women have traditionally been active in the household economy. They are not only the cultivators and animal keepers, but they have also traditionally been associated with the marketing systems, away from their homes. With the changes in the economic system and structure, I wanted to find out how the women are adjusting to the new and emerging situation while fulfilling their expected role as contributors to the household budget and economy.

### 3.2.2 Preparation of questionnaires and the administering process

Once the two areas had been identified, a questionnaire was prepared. The questionnaire was conceptualized in the Kiswahili language for it was also to be administered in that language among the women. In addition to the general section which seeks to obtain personal information of the respondents, I wanted to establish the level of participation of rural women in the informal sector and marketing system. Thus questions on the type of commodities they sell, the income and its distribution at household level, constituted the major sections of the questionnaire. Furthermore, I intended to use the participatory observation method in obtaining some other

information which could not otherwise have been collected through the standardized questionnaire, as will be explained later.

After the draft questionnaire was completed, I pre-tested it in the Dar es Salaam markets of Kisutu and Ilala among a few market vendors and hawkers. The aim here was to qualify the wording of the questionnaire, to ensure that it gave the correct meaning, rather than to test this group of the population, especially since Dar es Salaam market vendors are predominantly men, as opposed to the target population of my research where 200 expected hawkers and vendors respondents were expected to be women from rural areas.

Before going into the field, I set down with the research assistant and went through the questionnaire together to ascertain its clarity and understanding on the information sought. While I participated in the field myself in administering some of the questionnaire, almost 60 per cent of the questions were administered by my research assistant. I went to the field twice to visit her and supervise. These visits took place at the beginning and at the end of the field research. This procedure was followed because the research field work had a teaching component built in it.

Our target group was to be the interviewing of a sample of 200 women who came to sell their commodities at the market places of Arusha and Moshi towns. 100 women would be interviewed from each centre. The procedure set was to

interview them as they were found coming in the market places, selling their products or performing some kind of economic transaction. This information was collected between April and May 1987.

By the end of May 1987 we had administered all the questions to 204 rural market women involved in the informal business of the Arusha and Moshi urban market places. The data processing and computer print out was carried out at the University of Dar es Salaam, Demography Unit using an SPSS - Planning program. This process took place in July 1987 with the help of a program assistant. After the data had been printed out, they were preserved in a file ready for analysis and interpretation.

The analysis and interpretation of the data took place while the author was at the World Institute for Development Economic Research (WIDER), Helsinki March - May 1988. Between September 1987 and February 1988, however, I collected some literal information on the general subject background concerning the informal sector, as will be explained in sub-section 3.3 below.

### 3.2.3. Problems encountered

In this kind of research, and taking into consideration what the government of Tanzania has been doing to harass people in the informal sector - hawkers and vendors, by endeavouring to curb the magendo (parallel) economy, any

question on income generating activities among the people in the informal sector raises some doubts or mistrust among the respondents. During our field trip, some women were afraid to co-operate in answering our questions. Their objections stem from various reasons: One is the fear that once their income is known they might be taxed highly since every adult is supposed to pay some kind of levy according to the income received. The levy taxation system which has been instituted in Tanzania for all adults (18 years and over) has had a negative effect on some people because the authorities have implemented the system by force in some places. People think that once their income is revealed through research like ours, they will be investigated by the authorities and taxed.

Another fear is that in Tanzania, the informal sector has had a bad name and experience. In the early 80s, at the time when the informal sector (parallel market) was thriving, the government initiated a crackdown on the "illegal transactions" which were being carried out within the informal sector. They called this form of economic activities - magendo or ulanguzi. Ever since that time, any person talking to the people who are dealing with the informal sector is suspected of being a government agent intent on finding out what is going on. Thus during our research, some women were initially hesitant to tell of their business, being afraid we might be government agents investigating their activities.

It was not until the respondents understood the intention and purpose of the research that many of them co-operated



willingly. We had to explain, sometimes in great detail, about our research before we received their full confidence co-operation.

We also had some problems in the terminology used in this research. For example: "household" and the "informal sector". In this research we followed the African family structure whereby, for example, a male head of household may legally have more than one wife married and living together, sharing all aspects of the social life of a household social unit. Thus our questionnaires were directed to both polygamous and monogamous families as well as to single women - whether spinsters, divorcees or widows. As will be noted in the next section, which deals with the nature and characteristics of the respondents, the women in our survey come from different family structure backgrounds.

With regard to the concept of "informal sector", as has been noted above, there are very many different terms used to express this notion, some of them pejorative. My understanding is that this sector includes all those economic activities carried out by both individuals as well as groups, either in the open markets, on sidewalks, under a tree or at homes with the help of family labour force, in the effort to alleviate household economic hardship. It is further noted that although these economic activities are not within the legal western understanding of the concept, they do, however constitute a kind of legality within the community in which they operate for the mutual benefit and well-being of the members

concerned. They become illegal when cheating and exploitation comes in, a phenomenon which did not normally occur in the traditional marketing system where this kind of transaction took place. These economic activities form a large proportion of the contribution towards the peasants' household economy. This understanding helped conclusively to place rural women's informal economic activities within the general understanding of the household economy. As has been noted above, since there is still some confusion among social scientists with regard to an accepted definition and terminology for this sector, I believe that the above interpretation gave us a good scope for the preparation of the questionnaire, the field research design and the interpretation and analysis of the collected data.

### 3.3. Participatory observation

In order to obtain an insight into what is going on in the informal sector, especially in Tanzania where this sector has seen negative experiences in the past, one needs a good and observant eye, open ear and interpretative and objective mind to be able to form a proper view of the problem. The research ceases to be purely an academic exercise and the educational and developmental process begins.

For a long time I have been using such a combined approach to data collection which helps me to understand, appreciate and interpret objectively the rural people and their socio-economic activities. It is a research method which

involves a long term process and takes much longer to acquire the needed results since one has to be patient while observing; listening and recording what is going on, and noting the new insights, which never end as one proceeds towards a better understanding of the developmental process taking place among people.

The focus is on the changes which have affected this social unit over a period of time. Some of the records were obtained orally from the old and middle age people whom I had the privilege to talk to concerning the traditional household economy. In some cases I participated in the process as it took place in markets and other areas where the informal sector is going on in the country.

Using the above method, I was able to observe and follow some market women at Mwanga market place. These women buy and sell commodities from the mountains of Ugweno and Kisangara, which are normally sold at at Mwanga and Kisangara market. In addition, they go to Voi market in Kenya to sell and buy commodities. Some of the information obtained from these women is included in this report. They are not, however, part of the sample of 204 women who form the bulk of my information on rural women in market business. There is a need to follow up through which networks these women are involved in the informal business.

#### 4. The rural women in the informal market business

The women's domain within the market places in Arusha and Moshi has had a long history in the Tanzanian economic system. It has been a custom for the women to go to the market places to sell and exchange certain commodities, normally produced on their own farms. These include bananas, beans, onions, cabbages, tomatoes, home brewed beer and milk. Of late, women have engaged themselves in commodities other than these. Eg. salt, clothes (retail), cooking oils, soap etc. The list might be longer, but the point I am making here is that rural women have also become involved in the commodities of the informal sector, just as their counterparts in the urban areas have done, although not so intensively due to the unavailability of those commodities which are normally obtained and liked in urban areas such as doughnuts (maandazi), rice cakes (vitumbua) and pasta.

All these form what has been known among women in Tanzania as miradi or shughuli ndogondogo (micro-economic business) which generate some appreciable income for the families.

#### 4.1. The nature and characteristics of the women

Our sample group of 204 women was made up of 104 women from Moshi markets and 100 from Arusha markets. Both areas are adjacent to the rural villages from where the market-business women normally obtain their commodities. As will be discussed below, some women produce their own commodities while the majority buy from other growers.

In our research we ensured that only those women who live in rural areas and come to the market places in towns were interviewed. Therefore, residence was the key variable in distinguishing rural women from urban ones.

In Moshi market places we found women coming from places like Machame, Marangu and Njiapanda in Kileo areas. It takes between one to two hours to reach these places by buses or private pickups. Some women came from near places like Kiboroloni, where they could walk to the market, especially they did not carry heavy loads.

For the Arusha women. most of them came from nearby rural places of Ilboru in Arusha and Nkuandrua in Meru area. Those from Ilboru just walked to the market places while those from Nkuandrua took local buses. It takes less than half an hour to reach Arusha market from most of the Arumeru stations where these women come from.

The majority of these market women are Alarusa, Chagga or Pare people who come to these markets to sell their commodities.

The respondents in our research were asked to identify their age, religion and educational background. They were also asked to identify their marital status and family structures. These variables were correlated with the economic activities they were engaged in. Table I below summarizes the

educational, marital and age structure of our population sample.

#### 4.1.1..Age structure

Tables I and II (p. 82 and 83) reveal some interesting characteristics of our respondents; first, age structure. Most of the women interviewed were young, that is in the age range of 18 - 45. These are women in their reproductive years, with children under their care, a role which they cannot escape given the socio-cultural factors which exist. When these women were asked how many children they had of their own, a substantial number, 48 (23.52 %) said they had three or four children and 82 (40.19 %) said they had more than four children of their own. Only 24 (11.76 %) said to have one child and 21 (10.29 %) to have two children. In the sample I found 4 (1.96 %) who said they had no children of their own and 25 (12.25 %) gave no response to this question which may indicate that they did not want to reveal the numbers of their children, a common custom among some African women when it comes to the numbers of children they have. (Omari, forthcoming). But this might also indicate that these women are single and have no children, as will be discussed below.

The numbers of children per woman revealed in the sample are within the Tanzanian women's fertility level which stands at 7 children per woman in her lifetime. It is one of the

highest fertility levels in the world and that puts pressure on women to cope with the economic situation at household level.

The Tables reveal that the informal sector and market business is dominated by young women. Since these are the people who can travel from one place to another; from one market place to another in search of needed commodities for their business. It is this group of women I found travelling from Himo, Moshi to Taveta, Kenya in search of commodities. It is these women also who can travel from one village market to another in search of agricultural products like bananas, tomatoes, potatoes, beans and maize, because they are still young and energetic. Being rural women, the majority, 157 (76,95 %), are involved in dealing with agricultural products in the informal markets.

It is also interesting to note in Table II above that there is a slight difference in age composition between Moshi and Arusha. While in Moshi the majority of the women, 70 (34.31 %), are aged between 26 - 45, in Arusha the majority of the women, 74 (36.277 %), are of the age group 18 - 35. I do not have any explanation for this except to say that it is a pattern in the sample of one research.

#### 4.1.2. Marital status

As noted above, the majority of women in the sample are married and have many children. Out of the 204 women, 128

(62.74 %) were married. Many Tanzanian women marry quite early, even at the age of 14 years, since this is the eligible age according to the Marriage Act of 1971. Even at such a young age these women have to face the marital responsibilities of child-bearing and household economic activities. The sample revealed that of the women, 29 (14.21 %) were divorced, 33 (16.17 %) single and 14 (6.86 %) were widowed.

With regard to the economic activities, the majority of married women, 99 (48.52 %) were engaged in agricultural related economic activities while 13 (6.37%) were in retail economic activities. The widows seem to remain in the agricultural related economic activities (5.39%) while the number of single women in retail economic activities was 7 (3.43%).

While the traditional land tenure and inheritance systems among the Chagga, Alarusa and Meru people, the ethnic groups around our area of research, follow patriarchal relations, it seems that the widows have remained in the rural areas where they are in close touch with the land. It is not clear, however, from the findings, since it was not our concern, whether these women own the land or have just access to it by virtue of being married to the family owners. Whatever case may be, there seems to be a tendency for them to live in rural areas.



The number of divorcees which stood at 29 (14.21%) is an indication of a growing social problem in Tanzania which greatly affects women (Omari & Shaidi, forthcoming). It was reported on Sunday, February 28th, 1988 on the front page of the Sunday News, a government newspaper published in Dar es Salaam, that broken marriages have increased ever since the Marriage Act of 1971 came into force. Of the 409,398 marriages registered in the courts, as stipulated by the Marriage Act of 1971, 17,189 divorces have been reported. There were 1,804 divorces in 1976/77 alone. The National Reconciliation Board which handles marriage cases, says that 50 per cent of all marriages now end up with spouses seeking divorce through the courts. The report shows the breakdown of divorces by religious affiliation as follows:

1970/77	1220 Islamic marriages
	40 Christian marriages
	170 Civil marriages
	440 Customary marriages.

The 1971/72 figures, when the Marriage Act of 1971 was introduced, seem to have triggered the trend, as the following figures show:

220 Islamic marriages
30 Christian marriages
40 Civil marriages
190 Customary marriages.

It is obvious, from the above figures that those with Islamic and customary marriage vows are affected very highly by the divorce rates in Tanzania. The reason behind such a phenomenon is that these two marriage procedures do not greatly protect the rights of the woman, simply because of the religious belief systems behind them. The man can divorce his wife any time according to his will.

For those women who are left without financial assistance from their former spouses, the informal sector affords the answer to their difficulties.

#### 4.1.3. Education

One of the observed characteristics of the informal sector is that it does not need formal skills to enable a person to carry out the business. In this research I wanted to find out the level of education of the women who are engaged in the informal markets. Not surprisingly, the majority of the respondents, 144 (70.50%) had had a primary school education and 55 (26.96%) had received no formal education at all. Only 5 (2.45) had received a secondary school education.

The plight of primary school leavers in Tanzania in securing meaningful and gainful employment is crucial. The number of primary school leavers who go to town in search of employment in the jobs market increases every year and women are increasingly found to be within the group. According to Ishumi (1984: 36-37) 25 per cent of the jobless youth in his

study were females. Having 70.50 per cent of the respondents with a primary education in the research engaged in the informal sector, shows that there are some women who remain in rural areas and look for alternatives in life instead of going to urban areas. However, these may have been prevented from going to urban area by marriage and family commitments since the majority are married as observed earlier.

In Tanzania, although literacy is high (87%) and almost all school age children attend primary school (99%), only about 72 per cent complete primary school education and about 5-6 per cent enter secondary schools. However, the number of secondary school entrants is expected rise to 10 per cent. The rest will have to remain in the villages and become involved in the informal sector and agricultural production. Again here, the women will be the majority since even their entrance into institutions of higher learning is determined by other cultural factors based on sexual discrimination and bias, as revealed by the enrolment of women into institutions of higher learning (The Ministry of Education, June 1986).

#### 4.1.4. Religion and family structures (Table III p. 84)

Does family size influence women and their entrance into the informal sector? Does religious background have any effect on the way women carry out various types of economic activities in the informal sector?

As noted above in sub-section 1, many women had more than four children. This size of family was considered in this research as constituting a large family and a small size family as having four children or less. This reflects the general attitudes and trend of women in Tanzania with regard to how many children constitute a large and small family (Omari, forthcoming).

In this research I found that 119 (58.33%) of the sample belonged to large families and 85 (41.60%) belonged to small families. Of the large families' respondents, 96 women (47%), and 61 (29.90%) in small families were engaged in agricultural economic activities. In animal products economic activities, large families respondents were 9 (4.41%) and small families were 6 (2.94%). Retail business seems to have drawn more women than the craft business. While the respondents from large families engaged in retail trade were 11 (5.39%), those from small families were 13 (6.37%).

Retail business involves travelling to border markets like Namanga and Voi. We were also told that the profit margin for this type of business is no longer particularly high, as it used to be in the early 80s when shortages of essential commodities were abundant in Tanzania. Now food produce fetches much higher profits than other commodities such as soap, cooking oil, toilet paper, salt, toothpaste and the like. These things are now in the shops in plentiful supply after the policy of economic liberalization has come into effect.

The respondents were also asked to indicate the type of marriages to which they belong. In Tanzania both monogamy and polygamy types of marriages exist and are officially accepted according to the Marriage Act of 1971. This research revealed that the majority of women - 111 (54.41%) were monogamous while 93 (45.58%) were polygamous. Out of the polygamous married women, 27 (10.78%) were married to households of two wives and 7 (3.43%) were married to households of more than two wives. 64 (31.37%) respondents did not reveal their marriage structures.

The information on marriage structures must be read in conjunction with the marital status as discussed above in section 4.1.2. Although the number of those married shown in Table I above does not tally with the total in Table III, the truth of marriage structures still prevails: It seems to me that while we were recording information in the field, some of the single women may have been entered into both the "none" and "no response" columns. In Kiswahili, una mkemwenza, may be responded in either column. This is one aspect which although our pre-test in Dar es Salaam revealed no problem, in Arusha and Moshi, it may have been understood differently. However, the research reveals that a large proportion of our respondents indicated that they were monogamous in their marriages.

With regard to religion, Christians were the majority - 142 (69.60%) while muslims were 59 (28.92%) and

traditionalists were only 2 (0.98%). This is not a surprising finding for Arusha and Moshi since these areas have a large number of Christians among the citizens.

With regard to the economic activities, it is observed that the majority of the respondents in all religions, are engaged in agricultural economic activities. Of the 142 Christian women interviewed, 106 (74.64%) were engaged in agricultural activities; 22 (15.49%) were engaged in retail; 11 (7.74%) engaged in animal products and only 2 (1.40%) were engaged in crafts activities. Of the 59 muslim women interviewed, 48 (81.35%) were engaged in agricultural economic activities; 5 (8.47%) were engaged in crafts; 4 (6.77%) were engaged in animal products and only 2 (3.38%) were engaged in retail business.

As a summary to this section, I wish to make the following points: rural women in this sector are young and have little or no education at all. As has been observed in the INSTRAW Newsletter No. 8 Spring/Summer 1988: 16-17) this is a general phenomenon observed among African women in the informal sector be it in urban or rural areas of the continent. It is also a reflective picture of the Tanzanian women's situation as shown by the overall view of the research as presented in this work.

##### 5. Rural women's contribution to the household economy

Above I made the statement that Tanzanian rural women's participation in the informal market business is a strategy for survival in the wake of economic changes and that it is within their expected roles at the household level. However, due to changes in the economic activities brought about by a money economy, the extra responsibilities outside the household add further burdens to their already tight socio-economic schedule of activities at the household level.

#### 5.1. The choice to enter into informal business

Women who enter into the informal sector, whether in urban or rural areas in Africa are dictated by the economic factors and these must be correlated to their social expected and anticipated roles in order to understand their real contribution to the household economy. An aim of this research was to find out their roles in the household economy, taking into consideration the social changes which have occurred in Tanzania and the effects of the economic crisis.

The questions to be asked are why do women enter into the informal sector and business, who encourages them to do so? In other words, what is the decision process that takes place at the household level. The respondents were given four choices of statements to choose from: "increase family income"; "engage in business"; "free themselves from household activities"; and "that it is fun (enjoyable) doing business". Respondents were asked to choose from among these four reasons

as to why they got involved in the informal markets sector and to select them according to their importance.

Those who chose "the increase of family income" as the most important point and put "engage in business" as a second choice, were 119 (58.33%) and 80 (39.21%) respectively. "To get away from household activities" was selected by only 5 (2.45%) respondents.

From the above information it is reasonable to suggest that rural women get involved in the informal sector as a means of improving the household economy and of reducing the effect of a rising cost of living by budget supplementation.

The cost of living has increased very rapidly recently in Tanzania and people have to find means of supplementing their regular income. In Kiswahili they say:, Kujihami, a word which does not lend itself to an adequate English translation. But in its interpretative meaning it suggests "a strategy for survival".

As an example, consider a normal diet for a Chagga family which would include meat, bananas and milk. A kilo of meat in the village now costs Tsh.150 while in Moshi town it costs Tsh.120. A bottle of milk (1/2 litre) costs Tsh.60 in Kilimanjaro area (1 US\$ = 95 Tsh). For an average village peasant this is very expensive.



Furthermore, consider maize, the staple food among the Pare people in the plains. A bag (90 kg) of maize now costs between Tsh.1,800-2,000 on the open market. No ordinary person can afford such a sum from a normal village income, which depends on the sale of other crops and animal products. A bunch of bananas costs up to Tsh.300 at Mwanga and Kisangara markets. How can a family survive and feed its members reasonably without having other sources of income to supplement the regular farm income, which in itself is not high either?

When the respondents were questioned as to who had encouraged them to enter into the informal business, the majority, 111 (55.88%) said they decided by themselves. 51 (25%) said their husbands encouraged them; 28 (13.72%) said their relatives and 11 (5.39%) said friends have encouraged them.

The above information reveals certain points in relation to the decision making process which influence entry into the informal business sector. It is interesting to note that the majority of the women decided on their own or with the encouragement of their husbands to engage in the informal markets. This suggests that women are compelled by the economic situation to enter into the informal sector to help them play adequately their roles in the household economy. Wherever possible, a consultation takes place within the household whereby a husband is involved in the decision making process.

Relatives here could as well be included in the household decision making process if we take the extended family as an operational unit. But basically, the rural women decide on their own to engage in the informal market business for the benefit of the household.

Friends play little role here, only 5.39 per cent. This is a very important phenomenon since it is similarly reflected in another question which sought the respondents opinions on working in co-operatives or in groups.

In that question, of the 204 respondents, 183 (89.70%) said they were working alone and only 21 (10.29%) were working in a group. When asked if they would prefer to work in a group or alone, 133 (65.19%) said they preferred working alone and 51 (25%) said they would consider working in a group. 20 (9.80%) did not give a response to the question.

Although the above information can be interpreted as the encroachment of "individualism" among rural women on the decision making process as related to the informal business sector, one should observe the social relation and pressure that exists in rural areas which leads to such a decision. A rural woman, though she may enter into such business purely by her own choice, is in fact compelled to do so by her family's economic situation. If she had a better means of tapping financial sources, she would perhaps utilize it. Such a social relation, based on the household relation, must be understood

clearly so as to view the decision making process in its correct social context.

### 5.2. The profit made

Rural women enter the informal market because they know it offers a degree of profit and helps the household budget. Through their contribution thus gained they play their roles effectively as leaders in the household economy.

In this case, three factors were identified during the research as being crucial to their entering into the informal market business. Firstly, the availability of commodities, secondly, the profit margin the women would make in selling the commodities, as will be discussed in the next section of our work, and thirdly, the market demand. My observation at the market places of Himo, Arusha, Moshi, Mwanga and Kisangara, where these women make transactions of their business, confirm that these factors have constantly influenced these women in their entrance into the informal market business as a way of their contribution to the household economy.

The majority of women who are engaged in the informal market, buy their commodities from others. Of 204, 179 (87.74%) said they buy their commodities, 10 (4.90%) said they produce them themselves in the case of agricultural products and 15 (7.35%) said they prepare them by themselves in the case of crafts and retail items.

This means that if the rural business women would not have made a profit, they would not have continued with the business. When asked about the fairness of the prices they pay, the majority of the women 86 (42.15%) said the prices they pay for their commodities were moderate. 58 (28.43%) said the prices were high and 35 (17.15%) said the prices were favourable. 25 (12.25%) did not indicate the level of prices they paid, presumably because of fear that they may be further taxed, as referred to in section 3.2.3 above. When they were asked who determines the prices when buying such commodities, 162 (79.41%) said the sellers of the commodities determine the prices. 17 (8.33%) said the prices were fixed and 25 (12.25%) did not reply to this question.

On the profit they make in selling their commodities, the respondents were asked to scale their answers on three levels: high (100%), moderate (25-50%) and low (15-20%).

The scores were recorded as follows:

93 (45.58%) said they make a moderate profit.

44 (21.56%) said they make a high profit.

67 (32.84%) said they make a low profit.

Agricultural products fared high in profit making with 23 (11.27%) of the respondents saying they made a high profit; 71 (34.80%) saying moderate and 63 (30.88%) saying they made a low profit. On the whole, therefore, the informal markets

business sector returns a profit for the rural women and this is the reason for their remaining active in this sector.

### 5.3. Utilization of the profit

According to the findings, the profit gained in the business is used primarily towards covering the household expenditures.

The most pressing household expenditure, which accounts for a high percentage of the household budget is school fees. Of the 204 respondents, 107 (52.45%) said they used the profit to pay school fees for their children. 44 (21.56%) said they put it into savings for the future, 14 (6.86%) use it to buy food for the family, 13 (6.37%) use the profit to buy more commodities for business, 5 (2.45%) said they invest it for future use and 18 (8.82%) did not indicate what they would do with the profit, while three respondents (1.47%) said specifically they will use the profit to buy school uniforms for their children.

The issue of school fees for children in the Kilimanjaro and Arusha areas is crucial for many households. Parents in these areas value education very highly. Parents have been motivated to build private schools for their children since the government has been unable to provide adequate secondary schools for all the children, as pointed out in section 4.1. above. The parents, through self-help programmes and through non-government organizations such as Religious bodies,

Tanzania Parents Association (TAPA) etc., have been able to build private secondary schools for their children. For example, in the Kilimanjaro region alone, there are about 52 private secondary schools today. Education in these private secondary schools costs a lot of money with respect to school fees, uniforms and pocket money. It is estimated that the cost of putting a pupil in one of these private secondary schools is between 10-15 thousands Tshillings annually. For the average peasant parents without the supplementary income from these informal businesses which are dominated by women, they cannot dream of sending their children to schools beyond primary school education if they are not selected for the secondary government schools. This then, is the major pressure which compels many women to enter the informal market; for it is such an important issue in the household economy.

When asked who decides on the utilization of the profits, like those presented above, the nature of the decision making process again shows clearly. Of the 204 respondents, 131 (64.21%) said they make the decision themselves, 70 (34.31%) said they jointly make the decision with their husbands and of those in polygamous families, only 3 (1.47%) respondents said they share with co-wives in decision making of this nature.

Here again an independency of the individual woman over the control of the business and decision making is evident. This process should not be understood as being out of the household domain, since the profit made in the informal business sector is used mainly for the household expenditures.

#### 5.4. Time spent in the business

Women in the informal markets business spend a considerable amount of time in their business and according to this research they are satisfied with such a situation. When asked whether they were satisfied with the business as it operates, 191 (93.62%) replied yes and 11 (5.39%) indicated that they were not satisfied.

With regard to the actual time spent in the business, the majority spend the whole day, especially those who go to the market places to buy commodities. Of 204 respondents, 127 (62.25%) said they spend the whole day in the business; 72 (35.29%) spend between 6-8 hours a day; 3 (1.47%) spend four hours and 1 (0.49%) spends five hours a day.

To help us to conceptualize this, let us follow a woman by the name of Halima (fictitious name) from the Mwanga area. She goes to the Mwanga market place on Thursday to buy bananas which have been brought to the market from the mountainous area of Ugweno. On Sunday she takes them to Kisangara market to sell. It is exactly two working days and may take up the whole day on each occasion.

The marital status did not seem particularly relevant in this case, for married women respondents 68 (33.33%) said they spend the whole day and 57 (27.94%) spend 6-8 hours a day in their business. Of the single women 25 (12.25%) spend the

whole day and 5 (2.45%) spend 6-8 hours a day in their business. It is also worthwhile to note that it is those who stay for a longer time in their business, for a whole day for example, that buy the commodities by themselves. Their number is being 179 (87.74%). It is the same group which is most highly satisfied with their work. 127 (62.25%) out of the group of women that stay for the whole day in business and 71 (34.80%) of the group of women that spend 6-8 hours a day in business said that they were satisfied with their business.

Finally, the relationship between the informal business and the other household activities was sought among the respondents.

When rural women are in the informal business sector they normally do not receive assistance for their other household duties, except from the children or ayah. This research revealed the following with regard to assistance received whilst the mothers were away from home:

86 (42.15%) said the household chores wait until they return

73 (35.78%) said children help with household chores

33 (16.17%) said their ayah helps with household chores

7 (3.43%) said their husbands help

2 (0.98%) said their co-wives help,



and 3 (1.47%) did not indicate who does their household activities while they are away doing their informal markets business.

Based on the above information and the observation I made in the field, it confirms our earlier statement that new tasks and involvement of women in the informal business has only added more responsibilities on them. The list of their expected and anticipated roles within the household social unit has increased. As such, the rural woman of Tanzania is today overburdened by the multiple tasks which she has to fulfill within her expected and anticipated roles as a housewife, mother, and contributor to the household economy. Because of these multiple tasks within the anticipated and expected roles in the household social unit, a rural woman is too broadly stretched in her activities. As a result her time and energy are spent in trying to fulfill all her assigned tasks adequately, effort which is often spent in vain. Therefore, the multiple tasks of the rural woman very often become a constraint to her full participation in the socio-economic activities at the household level.

The role the children play in the household is significant, as noted above. The use of children for labour in Africa starts quite early in their growth and development. They are involved in various activities such as helping their parents in household chores and looking after their brothers and sisters. Some of the grown up girls learn how to cook meals for their families. Among the pastoralists, the boys

look after the calves and the sick animals at home. In this research I found that they also assist their mother considerably (35.78%) in the household activities.

The children's contribution to the household economy has two implications in African families. On the one hand they are needed by the families, as such they are very important factors in any discussion on fertility levels in African societies (Omari, forthcoming) for they contribute considerably to the wealth of the family as has been suggested by the demographers. On the other hand, their participation in the informal business sector or their taking care of the household activities while their mothers are carrying out the informal markets business, affect very much their schooling. Usually, such children have very little time to do their homework and in many instances they drop out of the school before the end of their primary education. Even if they continue, they do not do well in the class seven, final examinations which determine very much their selection for secondary schools. Thus children's participation in household activities, from the point of view of the women in the informal market business sector is both positive and negative. Positive in that they assist their mothers who are normally overburdened by their multiple tasks and negative because it affects their education.

In spite of the fact that some husbands participate in decision making with regard to the women entering into informal businesses, as indicated above, they are generally

not ready to assist their wives in the household activities. Only 3.43 per cent of the respondents said their husbands help by doing some household activities while they are away tending to the informal market businesses.

Conclusion: Our study has indicated that rural women in Tanzania are mothers, wives and businesswomen. They are playing their roles as a part of their concern for the wellbeing of their families. They thus make decisions on their own to enter into the informal markets and business hoping that the profit they make will alleviate the economic hardships most families are facing in Tanzania. By doing so, women have displayed their independency of male domination and have gained leading roles in the household economy. However, by the same token, since other household activities based on sexual division of labour await their home from business, they become overburdened in the process of trying to fulfill all their roles adequately. Furthermore, they become too broadly stretched in their activities and as a result the energy and time spent in each activity may become problematic.

#### NOTES

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Table I

**Respondents by age, education and marital status**  
 (% in brackets)

Variable	Type of economic activity			
	Agriculture	Retail	Craft	Animal Products
Adult Ed.	0	0	0	0
Primary E.	112(54.90)	18(8.82)	2 (0.98)	11 (5.39)
Sec.Ed.	1 (0.49)	4 (1.96)	0	0
PostS.Ed.	0	0	0	0
Univesity	0	0	0	0
No Educ.	44(21.56)	2 (0.98)	5 (2.45)	4 (1.96)
Marit.Stat.				
Married	99(48.52)	13(6.37)	4(1.96)	11(5.39)
Divorced	25(12.25)	2(0.98)	1(0.49)	1(0.49)
Single	22(10.78)	7(3.43)	1(0.49)	3(1.47)
Widow	11(5.39)	2(0.98)	1(0.49)	0
Age Struc.				
14-17	2(0.98)	4(1.96)	0	0
18-25	42(20.58)	8(3.92)	3(1.47)	4(1.98)
26-35	63(30.88)	6(2.94)	2(0.98)	3(1.47)
36-45	34(16.66)	6(2.94)	1(0.49)	6(2.94)
46-55	9(4.41)	0	0	0
56+	7(3.43)	0	1(0.49)	2(0.98)
0.98% no response		N=204		

Table II

Distribution of Respondents by Age, Area and  
Economic Activities (% in brackets)

	Area	Moshi	Arusha	Total
A G E	14-17	3 (1.47)	3 (1.47)	6 (2.94)
	18-25	17 (8.33)	40 (19.60)	57 (27.94)
	26-35	41 (20)	34 (16.66)	75 (36.76)
	36-45	29 (14.21)	18 (8.82)	47 (23)
	46-55	6 (2.94)	3 (1.47)	9 (4.41)
	56-	8 (3.92)	2 (0.98)	10 (4.90)
E C O N	Agric.	76 (37.25)	81 (39.70)	157 (76.95)
	Retails	12 (5.88)	12 (5.88)	24 (11.76)
	Crafts	1 (0.49)	6 (2.94)	7 (3.43)
	Animal Prods	14 (6.86)	1 (0.49)	15 (7.35)
	No Resp.	1 (0.49)	0	1 (0.49)

Table III

Religions and Family Structure (% in brackets)

Religion	Variable	Types of Economic Activity				Total
		Agric.	Retails	Crafts	Animal Prods	
	Traditional	2 (0.98)	0	0	0	2 (0.98)
	Muslim	48 (23.52)	2 (0.98)	5 (2.45)	4 (1.96)	59 (28.92)
	Christian	106 (51.96)	22 (10.78)	2 (0.98)	11 (5.39)	142 (69.60)
	Others	1 (0.49)	0	0	0	1 (0.49)
	No Resp.	0	0	0	1 (0.49)	1 (0.49)
Family	Large	96 (47)	11 (5.39)	2 (0.98)	9 (4.41)	119 (58.33)
	Small	61 (29.90)	13 (6.37)	5 (2.45)	6 (2.94)	85 (41.66)
	No Resp.	0	0	0		