

NATIONAL REPORT FOR PROMOTING
THE LINKAGES BETWEEN WOMENS
EMPLOYMENT AND THE REDUCTION
OF CHILD LABOUR



International Labour
Organisation



Gender Promotion
Programme

Preface

The ILO Declaration of Fundamental Principles and Rights at work, which was overwhelmingly adopted by the International Labour Conference in June, 1998, calls for both the elimination of child labour and the elimination of discrimination in respect of employment and occupation.

Lack of employment opportunities, low education attainment, and lack of access and control over productive resources have rendered women powerless and helpless forcing them to enter into precarious types of employment. Despite the fact that women are the major actors in productive and reproductive activities, they do not receive adequate remuneration for their work thus remaining poorer than men. Furthermore, traditional and cultural barriers still hinder women's access and control of land and other property.

The deepening economic recession and external debt crisis in mid 1980s, which pushed countries to adopt structural adjustment policies, have had negative impact on women and children. Evidence shows that it has increased vulnerability to greater poverty and exploitative conditions to women. Those who lost jobs and whose families rely on their remittances enter into different kinds of employment including commercial prostitution.

The extent of women's participation in paid work and the type of work they perform is influenced by their access to land and capital, their skills and experience, the structure of the labour market and the cash rewards of the market economy. In the formal sector, occupational and educational discrimination often restrict women's work opportunities to the selected occupations and industries. Also in the course of socio-economic development, and as family maintenance depend on cash economy, women face a limited range of opportunities compared to men within the diversified labour market. Most are found in the informal sector where pay is low and unsteady and social security does not exist. In some settings, this may mean women are confined to their homes, but it may also mean long hours away from home, either self-employed or working with minimum job protection or social support. The limited opportunities for women make their older girls available source of child-care for young babies.

The stabilization and structural adjustment measures have widened the gap between the rich and poor, adversely affecting more vulnerable members of society, majority of whom are women and children. Trade liberalisation has also brought negative effects on industrial growth, women employment and income distribution. The inflated prices of agricultural inputs, which small holder women farmers have to pay and high cost of essential goods consumed by urban and rural people is associated with high interest rates and the drastic devaluation of currencies. This pushes down women's incomes in the midst of full cost payments as subsidies are removed.

Reduced subsidies on welfare services, has led to a decline in social protection. The cutbacks in health care, sickness, and maternity benefits have particularly affected women because of their role in childbearing, and their responsibility for their family's health. These problems underlie the age-old gender inequalities in our societies and at the workplace.

HIV/AIDS has been identified as the leading cause of death in many countries, Tanzania included. Women and young women in particular are more vulnerable to HIV/AIDS for biological and socio-economic reasons. President Mkapa's address on HIV/AIDS day (2000), showed that out of 100 men only nine are infected by HIV virus compared to ten women in every 100. The most affected age group for women is between 19 and 30 years compared to men who are between 20 and 44 years. Women are thus exposed to earlier death than men and the girl child is even more at risk, and at a younger age, due to less security at home, in school and in the community.

Sexually active, unmarried adolescents, in general, are at high risk of contracting HIV/AIDS because they have multiple, short term sexual relationships and do not consistently use condoms. In addition, sexual violence and exploitation, lack of formal education (including sexuality education), inability to negotiate with partners about sexual decisions, and lack of access to reproductive health services put young women at high risk.

HIV/AIDS is more than a health issue; it is also an economic and development issue. The disease profoundly influences women's roles as mothers, caregivers, and wage earners. HIV/AIDS is and will continue to impact on infant, child and maternal mortality, life expectancy, and economic growth. Many women with HIV/AIDS are dying before the end of their reproductive years. One third of the infants born to HIV-positive mothers are dying from the disease. The AIDS epidemic has left behind 13.2 million orphans globally with 12 million in Africa. This has transformed the family structure worldwide.

The socio-economic impacts of HIV/AIDS include a reduced labour force, increased expenditure in both household and public health, and increased cases of AIDS related tuberculosis infections. Reduced production means food insecurity, increased infant and maternal mortality rates as well as the social stigma.

Promoting gender equality between men and women at the world of work is a global concern as reflected in several international conventions, conferences and summits of 1990's. For over 60 years now, the international community has put in a lot to decrease/eliminate discrimination and promote equality as reflected in various Human Rights Commissions/Declaration of Human Rights (1948). Recent efforts include the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW), whose article 11 addresses the gender-based discrimination at work place and in the world of work), the UN Conference on Women (Mexico 1975, Nairobi, 1985 and Beijing 1995), and the Copenhagen World Summit for Social Development.

Parallel to these efforts, International Labour Standards have been set to confront discrimination and exploitation in the labour market. Convention 100 (Equal Remuneration 1951), Convention 111 (Discrimination on Employment and Occupation 1958), Convention 103 (Maternity Protection, Revised 1952), Convention 182 (Worst Form of Child Labour 1999), and Convention 138 (Minimum Age 1973) are part of international effort to promote gender equalities at work place and in the world of work. Despite these genuine efforts some of which have borne good results, working and living conditions of women workers remain far below adequate standards and seriously impair their labour productivity and the well being.

Furthermore, women generally work longer hours than men in many societies, because their reproductive roles are not just related to biological reproduction but also to the social reproduction of the family. Housework, food preparation, responsibility for looking after children, old/disabled/sick family members mean women have less opportunity to work outside the home, or, take these duties as an additional burden. Overwork and poor nutrition lower the women's immune system leading to poor health and being prone to diseases.

The structural changes place responsibility for family and social demands on women. Child labour is also more likely to occur in the most vulnerable families where low income cannot meet minimum basic survival needs. When families fail to support and educate their children, the most likely alternative is for children to fend for themselves, including hawking, petty trading, domestic service and even selling their bodies.

The dynamics underlying the likelihood of women's employment influencing and determining the contents of child labour are not adequately understood for practical programme purposes. The project (INT/99/MOI/NET and INT/00/62M/NET) sought to address the linkages. The action research was therefore initiated to identify the economic sectors and characteristics of women's employment and other contextual factors that positively or negatively affect child labour and clarification on how linkages are manifested.

The overall development objective of the project is to improve the welfare of poor families through the promotion of more and better jobs for women, under conditions, which lead to progressive reduction of child labour. The ultimate aim is to enhance the socio-economic empowerment of women while emphasising less work, better education and greater protection of children, through the implementation of integrated policies and programmes addressing both women's employment and child labour.

The immediate objectives of the project is to enhance the capacity of the government, employers' and workers' organisations, Non-Governmental Organisation (NGOs) and other civil groups to formulate and implement policies and programmes that maximise the positive impact of women's employment and reduction of child labour.



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Acronyms

AARW	Action to Assist Rural Women
AIDS	Acquired Immunodeficiency Syndrome
CEDAW	Convention on The Elimination Of All Forms of Discrimination against Women
CRC	Convention of the Rights of Children
EdSDP	Education Sector Development Programme
FGDs	Focus Group Discussions
GENPROM	Gender Promotion Programme
HIV	Human Immunodeficiency Virus
ILO	International Labour Organisation
ILS	International Labour Standards
IPEC	International Programme on the Elimination of Child Labour
IPEC	International Programme for the Elimination of Child Labour
IS	Informal Sector
LFS	Labour Force Survey
LHRC	Legal and Human Rights Centre
MCDWAC	Ministry of Community Development Women Affairs and Children
MLYD	Ministry of Labour and Youth Development
MOEC	Ministry of Education and Culture
MoU	Memorandum of Understanding
NGOs	Non Governmental Organisations
NPES	National Poverty Eradication Strategy
OHS	Occupational Health and Safety
SAP	Structural Adjustment Programme
SARDC	Southern Africa Research and Documentation Centre
SIDA	Swedish International Development Agency
SPSS	Statistical Package for Social Scientists
TGNP	Tanzania Gender Networking Programme
TPC	Tanganyika Planting Company
TRCHS	Tanzania Reproductive and Child Health Survey
TUICO	Tanzania Union of Industrial and Commercial Organisations
UCB	University Consultancy Bureau
VETA	Vocational Education and Training Authority

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SUMMARY OF FINDINGS AND RECOMMENDATIONS

Summary of Findings

More than a half of the surveyed women had primary education while a quarter did not attend school at all. More of those women without formal education were in the informal sector and the commercial agriculture. The spouses had higher educational attainment including vocational training compared to women themselves.

Compared to their spouses, women in the survey married at relatively lower ages with women in the informal and commercial agriculture sectors having the lowest ages. While majority of women married between the ages of 16-20, men married between ages 21-40.

Historically, the rural based commercial agriculture involving plantation estates employed labourers with no skills. Education attainment was a secondary factor, because the nature of work accommodated people with no skills or semi skills. This legacy is true to date and policy for improved education services on the commercial agriculture farms to remove the generation of uneducated, semi productive farm workers is needed. Early marriage and child bearing among women limit their access to education, training and remunerated employment hence severely constraining their life chances and opportunities.

It is evident that mothers' education influences to a great extent the health and nutrition of children. Women's education is a reliable predictor of fertility as educated women are more likely to start childbearing at a late age and have fewer children than non-educated ones. Keeping girls in school, especially secondary school will thus not only create labour force participation and increased productivity but will also create opportunities for better marriage and few childbirths.

The starting working age in the surveyed areas is 4 years. Statutory age for enrolment in school is 7 years, so by the age of 12-16 children will still be at school. Due to the perceived age for enrolment among parents and lack of enough space in schools, most children especially in the rural areas start school between 9 and 13 years. Those who start work or marry at the age of 7 and below would thus not have enrolled in school or had dropped out.

The surveyed women were found to be working in precarious employment. Those in the plantations, textiles and manufacturing industries were mainly hired as casual labourers, with no clear employer-employee relationships, no entitlement to non-wage benefits, are outside the coverage of labour legislation, and are exposed to job irregularity and insecurity. As casual labourers the wages are low and unstable, and do not enjoy company benefits including housing, paid maternity leave, paid annual leave, coverage for sickness and funeral assistance. Childcare facilities were almost non-existent except for few estates which meant women working with their babies on the back or bringing elder sisters in the estates to look after their siblings.

In the informal sector, women were found in the low skill, low paid and time demanding activities like local beer brewing, food vending/vegetable selling, hawking and stone crushing. Due to socio-cultural barriers in accessing loans women operated mainly through small capitals, usually obtained through savings and individual lending among themselves limiting their economic activities.

Poverty is the main driving factor for women entering commercial prostitution. Lack of employment opportunities, low education attainment, lack of access and control over productive resources have rendered women powerless and helpless, thus forcing them to enter into prostitution and other forms of precarious activities/employment.

Health hazards include sexually transmitted diseases and HIV/AIDS, emotional and physical abuse. Young commercial sex workers are more vulnerable to contact the disease because of the young age and delicacy of their bodies. More than half of the women surveyed have suffered from sexually transmitted diseases and others including tuberculosis. About 40% of total respondents have seen their fellow workers suffer from HIV/AIDS.

Domestic workers were mainly young girls working in the cities after being recruited from the rural areas either by their employers, friends or agents. Surveyed domestic workers started work at a fairly low age of 7, with others starting work at a much lower age.

Child domestic workers are assigned heavy tasks for long hours, which result in chest/back pains and general tiredness. There are occasions where they are sexually abused by their male employers or other members of the family. Other health hazards, include burns from fire, hot water or iron. They receive very low salaries and sometimes they are remunerated in kind.

Surveyed women were found to be exposed to numerous occupational and health hazards. For example, those in commercial plantations and factories suffered from lack of adequate medical, sanitation and water facilities. Diseases such as malaria, dysentery, coughing, tuberculosis, amoebiasis and minor injuries were observed to be common among women workers and resident population in commercial agriculture and textile and manufacturing.

The women workers in the informal sector and commercial agriculture worked in uncondusive environments that lead to a series of health problems, and cause absenteeism, low productivity, and a lowering of the individual's resistance to well-known disorders. Those in salt miners in the informal sector and domestic workers were similarly exposed to dangerous work environment.

On top of this women have a double role as workers and housewives where they make several trips to collect water, firewood, washing, tending animals, marketing goods and carrying weights on their heads and back over considerable distances. The interaction between poor living and working conditions determines a distinctive morbidity-mortality pattern among women workers. Such a pattern is due to the combination of poor nutrition/underfeeding, general diseases present within the population, occupational disorders and complications arising from undiagnosed or untreated diseases. All these undermine the capabilities and performance of workers.

Domestic workers in particular have never enjoyed the rights accorded to other workers, including the right to form trade unions, the right to organise a minimum wage, time off with pay, annual holidays, maternity leave, notice of termination and retirement pension. The achievement of these rights will present a significant advance in the recognition of the value of domestic service and marks the beginning of an important change in attitude for domestic workers particularly with regard to exercising their rights as workers, and specifically as domestic workers. It is a long, slow process, given that the occupation is held in very low esteem, even to the extent that these people do not want to be recognised as domestic workers.

Women workers in the formal sector were found to have inadequate knowledge of labour legislation /workers rights among employees mainly due to low-level of education and lack of compelling programmes to address the situation. The domestic workers are both not informed of labour legislation nor being aware of belonging to a specific labour group. It is difficult to keep up any kind of association or organisation owing to the nature of their work and the daily proximity to their employers. This situation prevents them from perceiving class difference analytically.

In the formal sector, especially commercial agriculture, women worked mostly as casual/seasonal workers in tea/coffee plucking and sorting. Men worked in the supervisory roles. Incidents of harassment (including sexual harassment) were reported, possibly due to the sex biased work arrangements/ division of labour, which renders women powerless and vulnerable to male decision makers.

In the commercial sex sector, children prostitutes are subjected to the most intolerable forms of child labour because they suffer extreme physical, psychological and emotional abuse. The life-long and in many cases, the life threatening consequences of prostitution affect the future development of the affected children. They are at risk of early pregnancy, maternal mortality and sexually transmitted diseases, including HIV/AIDS.

Child labour was identified in all the sectors surveyed with varying differences in terms of types of work performed, employers, and mode of payment. Women in commercial agriculture had either their children helping them to finish their quotas or baby sitting their young siblings in the estates. Women in the informal sector had their daughters working mainly as domestic workers in cities. The amount of time children help in domestic work varied from 1 to 14 hours.

The degree of powerlessness for women living in poverty is exacerbated by gender-based discriminatory factors such as women's limited access to land, credit, education, training, technology, and the labour market. Unequal division of labour, responsibilities and decision making within the family, limits women's control over household assets and income. Although surveyed women were found to have some decision making powers on the utilisation of their income, the amount of money earned was not sufficient to meet household needs adequately, hence majority relied on their children's earning to supplement the family income.

Main Policy Implications and Recommendations

Far and above getting jobs, credit, technical training and social services, women need to be able to carry out their own initiatives to change or improve their situation and that of their families including education and health of children so as to break out of the vicious circle of poverty. Women therefore need to be given the necessary skills to enable them initiate and sustain change.

A number of recommendations were underscored as follows:

1. **Assisting women to organise and form coherent groups:**
Through strengthening self-organisation capacity as means empowering women to initiate and sustain change. There is growing recognition of the potentials of group organisation. It is also important to create awareness among women of the potentials of group organisation. Equally important is the necessity to assist them in setting up effective local group structures and providing them with information on successful models.
2. **Support the provision of vocational skills and accreditation of competence acquired by women:**
There is a need to support provision of vocational and life skills (basic literacy, numeracy, health and health-care information) to women, in order to enhance prospects for employment, increased income earning, recognition and bargaining power, especially for domestic service workers.
3. **Alleviate poverty among women:**
Efforts to alleviate poverty among women should be initiated through:
 - creation of credit schemes, soft loans to their small businesses and enhancing actions for achieving higher levels of productivity and encouraging small-scale industries as a source of employment and income;
 - improved agricultural production for food and cash crops;
 - dissemination of information and promotion of access to markets for women's products; and
 - equitable distribution of resources and infrastructure between rural and urban areas.
4. **Conduct awareness raising and enhance capacity of social actors:**
Social actors need to be enabled to formulate and implement policies and programmes that effectively take into account the critical linkages between women's employment and reduction of child labour.
Sensitisation and awareness raising at community and family level on the physical, psychological and moral problems caused by child labour are essential. Further, there is need to empower women workers to be able to analyse their problems, find solutions as well as sensitising them on how they to use their income to improve the welfare of their families including education and health for their children.
5. **Measures to control population growth:**
Initiate measures such as: offering family life education; improving health facilities and availing public health education; formulating and implementing a comprehensive social security system to cover the majority of the women; and discouraging social cultural factors, which facilitate high birth rates so as to control population growth and increase the rate of economic growth.
6. **Support initiatives to enhance enrolment and retention of children in school:**
Weaknesses in the education system such as irrelevant curriculum, un-conducive school environment, high dropouts and non-enrolment could be overcome through:
 - raising awareness of the parents on the importance of education, particularly the girl child and more so those from poor families;
 - improving the management and administration of education;
 - improving physical infrastructure;
 - increasing access to and equity in primary education; and
 - revising the curriculum to include life skills.
7. **Support measures to reduce unemployment among youths:**
These could be instituted through:
 - providing out of school children with basic education supplemented by vocational skills;
 - undertaking post primary vocational training in order to generate employment in sectors like agriculture and small scale industries, and
 - introducing entrepreneurship training and market-oriented training and skills especially for children between 14-17 years.
8. **Support and encourage women participation in trade unions:**
Women should be encouraged to participate in trade unions in order to present their issues for bargaining with employers. These issues include training, legislative aspects, and general working conditions (hours, hiring and firing practices, child care, promotion systems, salary scales, housing allowance, maternity leave, sick leave and other fringe benefits).

The most effective way of encouraging women participation in trade unions is through formation of women committees vested with the role of articulating women's issues. They should encourage dialogue at all levels of the unions and with women workers. Such committees should organise study visits and encourage visits by knowledgeable women to discuss strategies for development. They should also encourage income generating activities, concerts, dances and writers workshops. Members of the committee should struggle to have their committees enshrined in the trade union constitution and be accorded positions in the trade union leadership structure. Leadership skills, legal literacy and labour rights are vital to ensure women's effective participation and articulation of issues that concern them.

10. **Support and promote children's rights:**

Provision of child-friendly services for working mothers including quality childcare centres, and tents for lactating mothers especially on the plantations should be supported. Provision of education/activities to children of school age should also be a requirement by law. Such requirements must be part of an intervention package aiming at elimination of child labour and the vicious circle of mother-child, unskilled workers.

11. **Promote Occupational health services at workplace:**

Occupational health and safety measures for mothers and children working in hazardous conditions should be established including the formation of occupational health and safety committee comprising of workers' and employer representatives; public health education and campaigns for adults and working children regarding preventive and measures on sexually transmitted diseases, and HIV/AIDS .

Training in health and safety in factories and plantations should also be provided and the content should provide:

- a sound knowledge of work processes and procedures in production;
- the means to identify, assess and monitor work-related risk-factors;
- ways to ensure health surveillance of workers before, during and after work;
- information on first aid;
- methodologies for planning and implementing risk prevention and safety and health promotion programmes.

12. **Target and eliminate child prostitution:**

The worst forms of child labour should be targeted and eliminated particularly prostitution. Child prostitution is an unacceptable form of forced labour, and has been identified by ILO as one of the worst forms of child labour. The goal should be its total elimination which would also reduce adult prostitution.

13. **Enhance social protection for commercial sex workers:**

In order to eliminate abuses there should be policy concerns focusing on improving working conditions and social protection of adults who choose sex work to ensure that they are entitled to the same labour rights and benefits as other workers. For those forced, or coerced, the priority should be their rescue, rehabilitation and re-integration into society.

The focus should be on the structures that sustain prostitution and enhance effective measures directed at the economic and social base of the problem. Awareness of the HIV/AIDS threat should be highlighted among the prostitutes and clients.

Health services should form part of the programme and could include free:

- medical check-ups;
- information about and distribution of protective gear;
- AIDS information, and
- guidance for the prostitutes' children.

Such services could provide opportunities for commercial sex workers to meet, share and discuss issues related to their working conditions, such as protective strategies against violent customers and how best to get men to co operate in protecting themselves against AIDS.

14. **Institute measures to withdraw and rehabilitate child labourers:**

Decisions to eliminate child labour should go in tandem with the development of alternatives for ameliorating the push and pull factors for child labour. These alternatives should include: Rehabilitation: consisting of the provision of shelter and food, legal aid, medical care, counselling and guidance and social and economic reintegration programmes.

Rehabilitation and counselling centres. There is a need to rehabilitate child labourers especially domestic workers who operate under humiliating conditions, which disposes them to physical and mental trauma sometimes forcing them into streets where they encounter more problems including being forced into prostitution.

Reunification with families: should be done to motivate girls to consider that the home situation is conducive for their return.

Alternative and sustainable income generating activities: a serious attempt should be made to provide alternative and viable employment opportunities for older child labourers.

15. **Organise domestic workers to promote and defend their rights:**

Domestic workers need to be organised so as to raise their self-esteem, and lead them to understand and defend their rights, and have critical and independent minds. Activities should include awareness raising on the problems faced by domestic workers in private households; giving advice to those wishing to complete their primary or secondary studies in the adult education systems; discussing work situation, their experiences and relations with employers and ultimately be able to claim their rights and even take their case to court if necessary.

16. **Strengthen the relationships:**

The capacity of labour inspectors and their relationship with employers should be enhanced and strengthened to enable them share information and provide information to employers on the risks associated with poor working conditions and child labour. Efforts should be made to enhance the cooperation between labour inspectors and workers' organisations through regular meetings to exchange information and build confidence and trust among them.



CHAPTER 1: PROJECT CONTEXT AND RATIONALE

1.1 Project context

The Gender Promotion Programme (GENPROM), in collaboration with the International Programme on the Elimination of Child Labour (IPEC), is implementing an interregional project on Promoting Linkages between Women's Employment and the Reduction of Child Labour. The overall development objective of the project is to improve the welfare of poor families through the promotion of more and better jobs for women under conditions which lead to a progressive reduction of child labour. The project focuses on capacity building for the key social actors and on the implementation of practical interventions for selected groups of working women and their children.

1.2 Rationale for the study

Current policies and programmes tend to address separately the problems of women's employment and those of child labour. On the one hand, efforts to promote women's employment often do not address related factors, such as how empowerment leads to more equal gender relations within the family, improved family welfare and, in particular, children's education and their protection from labour exploitation. On the other hand although long term measures to reduce child labour focus on the reduction of poverty through the promotion of adult employment, there is still limited knowledge of the most effective means to sustain family livelihoods once child labour is removed as a source of income.

The linkages of child labour within the household economy are inadequately understood. A number of issues need to be considered. For example, is there a greater impact on child labour if mothers or fathers are employed? What complementary measures need to be in place to ensure a positive impact? How would the types of women's employment affect child labour –the formal or informal sector, or piece rates or subcontracting arrangements, self employment or employee status is home based or factory-based, with or without family-friendly policies and support structures. There are cases where certain types of employment may lead mothers to withdraw their children from school either to join them in their jobs, or take over household responsibilities. Are those in hazardous or highly exploitative forms of work more likely to have children in tolerable forms of labour? Some forms of employment, such as prostitution, may have inter-generational impacts by providing negative role models for girls.

The linkages between the employment of women and the use of child labour is particularly significant for the girl child, especially adolescent girls in poor families where mothers are working outside the home. The tendency is for the eldest daughters to be withdrawn from school with family responsibilities. There is belief that girls have the duty to support their families by earning income through any means available to them including being trafficked, sold into debt bondage or forced prostitution. These young girls need special measures to ensure that they enter the labour force under better conditions in the future.

In order to help answer these and other related questions, the ILO initiated an action research and contracted the Institute of Development Studies, Muhimbili University College of Health Sciences to carry out the research work.

1.3 Terms of Reference

The overall development objective of the project is to improve the welfare of poor families through the promotion of more and better jobs for women under conditions, which will lead to a progressive reduction of child labour. The project focuses on capacity building for key social actors and on the implementation of practical interventions for selected groups of women and their children. The research was therefore initiated to enhance the knowledge of the nature of the linkages between women's employment and child labour.

The objectives of the project are in line with the ILO Declaration on Fundamental Principles and Rights at work, which was overwhelmingly adopted by the International Labour Conference in June 1998, calling for both elimination of child labour and the elimination of discrimination in respect of employment and occupation.

The following specific issues were addressed:

- What are the types and characteristics of informal sector employment for women -self-employment in agriculture, food processing and selling, trading, hawking, domestic service, etc. -that are most likely to involve the use of child labour? Do children only help out after school or they are part and parcel of a women and children's labour arrangement? What measures could help ensure that employment-generating programmes for women do not lead to an increase in the use of child

labour? For example should access to training, credit, marketing facilities etc. be made conditional on guarantees that participating women send their children to school?

- Is the provision of work for women in the formal sector more effective in reducing child-labour than house-based work? With large number of women entering the formal sector of employment, what type of family friendly policies and facilities are in place or need to be put in place? Where women have no care arrangements for their children, are they more likely to get their children to work with them so that they are at least under some parental supervision?
- Are women who are themselves in hazardous or highly exploitative forms of work more likely to have their children in intolerable forms of labour? What distinguishes the families whose children are in intolerable forms of work from families with other less serious forms of child labour?
- In addition to employment, what other forms of empowerment do women need so that they are able to translate their employment into better health, nutrition and education for their children? How can women better protect themselves and their children from various forms of exploitation, abuse and violence? Do current gender sensitisation or awareness raising programmes deal only with relations between women and men, or do they give emphasis also to the relationship between adults and children? Would vocational or skills training programmes be more effective if they incorporate training in decision-making, nutrition, and health for poor and illiterate women.
- For those primarily concerned with eliminating child labour, is it more effective to address the root causes through the promotion of employment for women or for men? Or should measures be addressed to the families as a whole or to communities?
- What kind of employment do poor female heads of household need, to be able to reduce their dependence on child labour? Are there measures currently targeted at female heads of households? If yes, are they adequate and effective; what additional measures should be addressed to the children, especially the adolescent girls, themselves?

In order to address these issues, the following specific tasks were carried:

- Conducting a survey of 1450 working mothers and their children in the regions of Dar es Salaam, Tanga, Arusha, Mbeya, Ruvuma, Iringa, Morogoro and Kilimanjaro distributed in four sectors as summarised in Table 1.1
- Holding in-depth group discussions and informal interviews with women, families, communities and particularly children, so as to determine the extent and the nature of the problem and possible solutions. Active consultation of local people throughout the participatory research was also done.

1.4 Methodology

1.4.1 Selection of the study areas and sampling procedures

Sectors and target groups were selected in line with the objectives of the project of improving the welfare of poor families under conditions that will progressively reduce child labour. Poor mothers working in various sectors and with/likely to have working children were therefore targeted. Selection of sectors and locations was as follows:

Commercial Agriculture/Textile and Manufacturing

Firstly, the agro-industrial sector has been particularly hit by the on going economic reforms pushing more employees, majority of who are women into precarious job categories. The industries and plantations were strategically selected to represent private and semi-private industries/plantations with big proportion of women employees hired as temporary "permanent casuals" where there are no clear employer-employee relationships, and where they are not entitled to non-wage benefits, they are outside the coverage of labour legislation, and are exposed to job irregularity and insecurity.

Secondly, commercial plantations have been identified as one of the sectors with the worst forms of child labour and harbouring a large proportion of child labourers. The above listed areas were selected to represent a variation in areas of the country. This variation will enable country wide/applicable conclusions and recommendations to be drawn.

A survey of 1450 working mothers and their children in Dar es Salaam, Tanga, Arusha, Mbeya, Ruvuma, Iringa, Morogoro and Kilimanjaro was conducted (Table 1.1). The research studied the working conditions of women covering plantations and factories, and included types of employment contract, and family-friendly policies in place to support working mothers with young children.

Table 1.1 Distribution of the Sectors Surveyed

Location	Category	Number of Participants
Dar es Salaam	Domestic workers	100
	Commercial sex workers	60
	Informal sector	100
	Manufacturing	50
Iringa	Informal sector (Unpaid family workers)	150
	Informal Sector-a case study of AARW Project	100
	Commercial agriculture	70
Mbeya	Commercial agriculture	60
	Commercial sex workers	70
Ruvuma	Commercial sex workers	70
	Commercial agriculture	70
Arusha	Commercial agriculture	50
	Manufacturing	50
	Informal sector (Unpaid family workers in mining community)	150
Morogoro	Commercial agriculture-a case study of MWEMA Project (womgar workers in sugar plantations)	50
Kilimanjaro	Commercial agriculture-a case study of MWEMA Project (womgar workers in sugar plantations)	50
Tanga	Commercial agriculture	100
	Informal sector	100
	Total	1450

Domestic Service

Dar es Salaam was selected as one of the study areas for domestic workers because it is the main recipient of domestic workers. Within the city of Dar es Salaam, seven contrasting areas were chosen. The aim was to examine the working conditions of the domestic workers in three class categories which were high-class, middle class and low class areas. The status mix was chosen to represent a cross-section of the population in the region. With the help and assistance of community leaders in each location, domestic workers were identified and selected. Non Governmental Organisations, working on children's rights also played a key role in facilitating the identification of domestic workers. All domestic workers were interviewed in a facilitative environment to allow free communication.

Iringa region is famous for supplying girl domestic workers to urban cities including Dar es Salaam and other regions. The research aimed at studying the socio-economic status of the villagers especially mothers of the working girls in order to establish factors that are pushing girls into domestic work. The most affected wards of Mgama, Dabaga, Nzihi and Ukumbi in Iringa rural district were selected in consultation with the district officials and village government leaders.

Informal Sector

Women informal sector (IS) operators were purposively selected from both rural and urban areas of Tanzania. While Dar es Salaam and Tanga represented the urban IS, Arusha and Iringa represented the rural IS, covering a range of main activities performed by low income women in the sector including subsistence agriculture, food and vegetable vending, stone crushing, charcoal/fuel, wood selling, timber selling, and salt mining.

Mererani and the surrounding villages in Arusha region were selected because of its prominence in small-scale mining and stronghold in attracting child labour. One of the worst forms of child labour in Tanzania is that of children working in the small-scale mining sector. Studies have revealed that the labour required of children in the mining sector is strenuous and hazardous with working children subjected to extremely long hours in environmentally harmful and hazardous conditions. Alcohol, drug abuse and sexual harassment are reported to be extremely high. Furthermore, education statistics have indicated that only 30% of children from mining communities and surrounding villages attend school. Mererani and surrounding villages were therefore selected for the study in order to collect information on socio-economic position of mothers, especially mothers of working children.

Commercial Sex

The economic and environmental crises occurring in the country are pushing more women including young girls into commercial sex and there are indications that the sector is growing fast. Child prostitution has been identified as one of the worst forms of labour. Similarly, mothers working as prostitutes are likely to have their daughters in the same line of work. Dar es Salaam city, Mbeya municipal and Songea town were selected to represent all other cities and towns in the country, known for having girls and women involved in commercial sex work.

1.4.2 Data collection Techniques and Research Instruments

For the survey the researchers/consultants utilised the structured questionnaire provided by the GENPROM, making necessary changes in consultation with the National Coordinator. For each of the six selected sectors, background information on the macro situation were collected from available sources.

The action research gathered information on the current situation regarding women's and children's employment in a representative range of contexts and economic sectors mentioned above. The information gathered was qualitative, in-depth and action oriented, gathered using a range of participatory techniques (group discussions, informal interviews, observation and mapping). Particular efforts were made to involve key informants including district officials, village governments, women groups, community leaders and employers in selecting the target groups of women. The research aimed at eliciting the local perceptions of the nature and linkages between women's employment and reduction of child labour and of possible solutions.

The information was gathered in such a way that it will help in distinguishing between those types of employment, sectors and strategies which improve women's income-ability but do not lead to employment of children or result in withdrawal of child labour, and those that increase employment of women but at the expense of schooling for their children, involve the use of child labour or expose children to other dangers such as being trafficked. The research looked at the internal dynamics of the household economy, and identified the characteristics of households which are 'at risk' of child labour, and whether or not the employment status of women (and men) within the household has a direct bearing on its propensity to put children in paid or unpaid employment.

The research involved active consultation with local communities, aiming at identifying viable economic activities for women and children working in specific hazardous types of employment, or those in home based unpaid labour. It is expected that the information collected will inform on-going IPEC projects, and feed into the design of schemes.

In carrying out the study, the following methods were used:

(a) A questionnaire

GENPROM prepared questionnaire was administered to 1450 interviewees with the aim of collecting the quantitative data.

(b) Focus Group Discussions (FGDs) and in-depth interviews

For qualitative data, FGDs and in-depth interviews with targeted groups were carried out. Particular efforts were made to involve key informants including district officials, village governments, women groups, community leaders and employers in selecting the target groups of women. The research aimed at eliciting the local perceptions of the nature and linkages between women's employment and reduction of child labour and of possible solutions.

(c) Direct Field Observations

Researchers also observed and recorded work conditions in the surrounding environment of the women workers that were visited. Such a practice has further enriched the report.

(d) Research Preparation

A pilot survey was carried out to test the appropriateness of the research instruments in a Tanzanian environment. Some sections of the questionnaire had to be modified to match the local field realities. A training seminar for researchers which was aimed at ensuring that there was adequate competence before the researchers left for field was conducted jointly in Dar es salaam.

1.5 Data Processing

Data collection was executed between September and October 2000. Data collected was analysed by a data analysis expert using SPSS software.

1.6 Problems encountered and shortcomings of the survey

Minimal difficulties existed in the operationalisation of the questionnaire to capture both the personal and spouse profiles, working conditions, household compositions, fertility information and information on working children as perceived by respondents. This was particularly so because of the length questionnaire, which put respondents at ease when responding to some questions. Given the complexity of the material circumstances facing each individual, and the different incentive systems that must exist at personal and group levels, it was difficult to capture the life situation of each respondent fully. This difficulty is common to social science research, especially for the marginal groups studied.

However, care was taken to adapt the questionnaire to the local situation and translate it in simple Kiswahili language. Interviewers read questions to the respondent directly.

Active consultation with communities, government officials, employers and women's groups not only facilitated the work of identifying target groups but also broadened the understanding of the linkages between women's employment and improved family welfare as well as the need to protect children's rights including their health, education and protection from economic exploitation among the target population.

Survey in Dar es Salaam and Tanga regions was partly constrained by short rains. In Iringa, data collection was carried out during political campaign, making it difficult to meet some key community and district leaders within pre-arranged time.

1.7 Results

The data collected in the research has been used to prepare this report, which is divided into seven chapters. Chapter 2 provides a global and national picture on female participation in the labour force in Tanzania and the sectors surveyed. Chapter 3 discusses the main findings on personal and spouse information. Chapter 4 dwells on the working conditions of mothers, types of employment, main activities/businesses, income levels etc. Chapter 5 is on household dynamics (composition, total income and expenditure, ownership, decision making) and fertility information. Chapter 6 discusses attitudes towards children, and working children (types of employment, modes of recruitment, remuneration etc). Chapter 7 summarises the main findings and draws recommendations for pilot activities.

CHAPTER 2: FEMALE PARTICIPATION IN THE LABOUR FORCE

2.1 The Global Perspective

Global economic reforms have featured at macro level in the recent past, especially but not exclusively for developing countries and have impacted on the labour market. However, there is little known about the trends particularly in the developing countries. Globally, available data show that to a certain extent women have made progress into the labour market, reaching 45% of women aged between 15-65 years. (Kashonda et. al. 2000). In Tanzania it has been noted that due to the reforms, activity rate of men has at time decreased while that of women has been on the increase for the last 20 years (Ngoi, Isabelle 2000.)

In some cases, however, globalisation and economic restructuring has resulted in increased insecurity and marginalisation. The rights of women workers are increasingly being violated. The type and quality of jobs held by women, and the working conditions need a lot of improvement. Women are still predominantly in part time casual work. Besides achievement of gender and social equality is far from being achieved despite intensive global efforts to this end.

Promoting gender equality at the world of work is a global concern as reflected in several international conventions, conferences and summits of the 1990's. For over 60 years now, the international community has put in a lot of effort to decrease/eliminate discrimination and promote equality as reflected in various Human Rights Commissions /declarations beginning with the Commissions on the Status of Women (1946) and the Universal Declaration of Human Rights (1948). Recent efforts include the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW), (whose article 11 devotes itself at addressing gender-based discrimination at work place and in the world of work), the UN Conferences on Women (Mexico1975, Nairobi1985, and Beijing1995), the Copenhagen World Summit for Social Development.

Furthermore, international labour standards have also been set to confront discrimination and exploitation in the labour market as well as promoting gender equalities at work place and in the world of work - i.e., Convention 100 (Equal Remuneration 1951), C.111 (Discrimination Employment and Occupation 1958), C.156 (Workers with family responsibilities), C.103 Maternity Protection (Revised 1952), C.182 Worst Forms of Child Labour 1999, and C.138 Minimum Age 1973 .

International efforts are binding at national level. Signatories to the International Labour Standards (ILS) are expected to translate these into national laws. The following section will address some of the issues in respect to national laws and the labour market regulatory system in Tanzania.

2.1.1 The Global Dimension of Poverty and Inequality

The issue of global dimension of poverty and inequality between men and women can best be discussed around the issue of international debt and structural adjustment programmes. With an extremely high external debt service ratio, developing countries could not but seek to negotiate the rescheduling of their debt repayment. The negotiations resulted into macro-economic reforms facilitated by the International Monetary Fund (IMF), which according to Kajjage and Tibajuka 1996, ended in "producing stabilisation without growth, in place of stabilisation through growth" in most African countries.

The central principle of SAP is to restructure the economy according to market principles, allowing production and trade to proceed with as little government regulation and interference as possible. The emphasis is on 'getting the prices right' in order to send the right signals to employers, manufacturers, farmers, traders, workers, parents, consumers and others about what their priorities ought to be. Prices are to be governed by market forces, but manipulated by devaluation and national currency, raising of bank interest rates and other fiscal and economic policies –SAP therefore assumes a fully developed market economy, whereas the economy of many developing countries is characterised by severely uneven developments of markets in land, labour, credit and other economic factors.

The global economic transformation has presented women workers with new challenges and new opportunities. Technological changes have led to decreasing demand for low-skilled workers in developed countries, majority of who are women. On the other hand, the outsourcing and subcontracting which technology promotes can increase employment opportunities for women, notably in the off-shore export manufacturing and data processing that is carried out in developing countries to serve large firms based in developed countries.

The prevalence of part-time and temporary work considerably more common among women than men has also increased in recent years. Such forms of employment offer some form of flexibility in balancing a job with family responsibilities, but much of it is involuntary and tends to be poorer quality employment than

full-time work in respect of pay, benefits, security, career prospects and access to in-firm training.

In some developing countries, expanding international trade has led to gains in women's employment in the export-manufacturing sector. The explanation being, when a country's comparative advantage comes from low labour costs: women tend to benefit more than men from increased exports because of persistently lower female wages [World Employment Report, 1998/99]. Women provide up to 80% of the labour force in export processing zones where conditions may compare favourably with locally available alternatives but where the quality and stability of jobs is generally poor.

The trend towards downsizing the public sector and privatisation has had a major, negative impact on women workers especially in African countries. In many countries, State and local authorities are the largest employers of women in the formal sector and the shrinking of government labour forces has therefore hurt them most. Privatisation has severe effect on the status of women in the labour market in that wages and working conditions are on average better, and gender wage differentials smaller, in the public sector than in private employment [World Employment Report, 1998/99].

The stabilisation and structural adjustment measures have also resulted in widening the gap between rich and poor, adversely affecting more vulnerable members of society, majority of whom are women and children. Trade liberalisation has brought negative effects on industrial growth, employment and income distribution. The inflated prices of agricultural inputs, which small holder farmers have to pay and high cost of essential goods consumed by urban and rural is associated with high interest rates and the drastic devaluation of currencies.

Reduced subsidies on welfare services, privatisation, deregulation and non-regular work arrangements, has resulted into a decline in social protection. Women are more likely than men to be unemployed. The cutbacks in health care, sickness, and maternity benefits have hit women particularly hard because of their role in childbearing, because of their responsibility for their family's health.

Confronted with so many barriers in the labour market, increasing numbers of women are launching their own enterprises. National estimates indicates that 10% of new enterprises in North Africa, 33% in North America and 40% in the former East Germany were created by women (World Employment Report, 1998/99). According to the same report figures for United States surpasses 60%.

In the developing world, women have gone into self-employment as a survival strategy as micro and small scale entrepreneurs in various types of production activities tend to be in the unskilled, undifferentiated, ease of entry, low marginal business that return low rewards for their time and efforts. They face constraints in terms of inadequate and inequitable access to credit and skills training, lack market information and marketing channels, lack of information on new technology, adequate premises to operate, etc. They also need business advice and guidance to recognise and act upon expansion potentials.

Women predictably face more difficulties than men when first entering business or attempting to expand. Discriminatory treatment of female entrepreneurs by creditors, suppliers and customers is common, and make it hard to secure credit when required. In developing countries, women, as a result, often turn to informal credit sources charging excessive interest. Male-dominated business associations are well established and not always friendly to women entrepreneurs who suffer from a lack of networks and informal support.

With increasing proportion of women in the informal sector, the problem of coverage through conventional social security schemes organised by the state or private sector is an increasingly serious one. There is evidence that it is women, especially female heads of households are most adversely affected by the changes in social protection.

AIDS continues to exact an enormous toll throughout the world, in both human and economic terms, impacting the stability of families, communities and nations. HIV/AIDS is affecting and will continue to affect economies and societies at all levels from the individual to macro-level. The most immediate effect is felt by the victim and his/her immediate family. Secondary effect is felt by communities, enterprises, economic and social sectors.

For biological and socio-economic reasons, women and young women are particularly vulnerable to HIV/AIDS. 15.7 million out of 34.3 million people living with HIV/AIDS were women up from 12.1 million in 1997 (UNAIDS 2000). The report showed that women were more than 40 percent of the 5.4 million people infected in 1999 alone. In Sub-Sahara Africa, women are being infected by HIV/AIDS at higher rates than men, 12 women for every 10 men are living with HIV (Ibid).

Table 2.1: Women living with AIDS in 1997 and 1999 (millions)

REGION	YEAR	
	1997	1999
Sub-Sahara Africa	9.9	12.9
East Asia and Pacific	.05	.07
South and South East Asia	1.5	1.9
Europe and Central Asia	.14	.24
North America	.17	.18
Latin America	.24	.30

Source: Population Reference Bureau 2001, Quoted from UNAIDS 2000

Sexually active, unmarried adolescents, in general, are at high risk of contracting HIV because they have multiple, short term sexual relationships, do not consistently use condoms, and lack sufficient information to protect themselves from HIV/AIDS. Adolescent women are at a biological disadvantage because they have fewer protective antibodies than older women, and the immaturity of the young woman's cervix increases the likelihood that exposure to the infection will result in transmission of diseases (Population Reference Bureau, 2001). In addition, sexual violence and exploitation, lack of formal education (including sexuality education), inability to negotiate with partners about sexual decisions, and lack of access to reproductive health services contribute to put young women at especially high risk.

HIV/AIDS is more than a health issue; it is also an economic and development issue. Women's roles as mothers, caregivers, and wage earners are profoundly influenced by the disease. HIV/AIDS is and will continue to impact on infant, child and maternal mortality, life expectancy, and economic growth. Many women with HIV/AIDS are dying before the end of their reproductive years. One third of the infants born to HIV-positive mothers will die from the disease. In addition, the AIDS epidemic has left behind 132 million orphans, transforming family structure worldwide (ibid).

Responsible behaviour and gender equality have been set as important prerequisites for HIV/AIDS prevention, supported by effective strategies to empower women to have control over their sexual practices.

2.1.2 The World State of Child Labour Today

Latest estimates by the ILO put the worldwide number of working children in developing countries at 250 million children aged between 5 and 14. Among those, 120 million work full time and 130 million work part time. Some 61 % or nearly 153 million, are found in Asia; 32 %, or 80 million, are in Africa, and 7 %, or 17.5 million live in Latin America (ILO 2000). Although Asia has the largest number of child workers, Africa has the highest incidence at around 41% of children between 5 and 14 years old, the corresponding proportion is approximately one half of the level in Africa (22%) and 17% in Latin America (Mshana 1998).

Child labour also exists in many industrialized countries and is emerging in Eastern European and Asian countries which are in transition to a market economy. It has been estimated that there are some 1.5 million working children in Europe (ibid).

Table 2.2: Economically Active Children 5-14 years of Age by Region and Sex

Region	Both sexes (%)	Boys (%)	Girls (%)
Africa	45.4	46	36.7
Asia excluding Japan	21.5	22.5	20.4
Latin America and Caribbean	16.5	21.8	11.1
Oceania Excluding Australia and New Zealand	29.3	32.7	25.8

Source: Bureau of Statistics in Mshana 1998

The above data shows that more boys than girls between 5-14 years are economically active, close to three boys to two girls. Africa has the highest participation rate of girls among developing regions. Agricultural sector has been identified as one the sectors with the worst forms of child labour and harbouring a large proportion of child labourers. It has been estimated further that child labour is twice as high in rural as in urban areas and that nine out of ten working children in rural areas are engaged in agriculture, representing more than 70% of the total number of working children. In Africa, commercial plantations, farms and factories are known to harbour much child labour and school enrolment is low in the areas where such activities are carried out. The ILO report (2000) has indicated that some children start work at a fairly low age of five.

Child domestic work has been identified as one of the worst form of child labour. Child domestic service is a widespread practice in many developing countries, with employers in urban areas often recruiting children, majority of whom are girls from rural areas through family, friends or agents. While most domestic workers come from extremely poor families, many have been abandoned, orphaned or come from single parent families. Owing to the nature of the work, the numbers involved are literally uncountable.

In Africa, Asia and Latin America, children can still be found working in small-scale mines mainly in quarries, open cast mines or in small underground mines. Mining is an inherently hazardous activity, with exposure to chemicals, falls from improperly built scaffolding and heights, cave-ins due to insufficient reinforced trenches, extreme weather conditions and exposure to intense heat.

Street children work in the open air and are involved in vending, hawking, scavenging during much of their livelihood from well-wishers. Children working in hazardous and dangerous occupations are more vulnerable compared to adults as they are involved and exposed to hazardous substances and agents or subjected to dangerous working conditions and also because of their anatomical, physiological and psychological make up. Working children are thus robbed of their childhood.

2.1.3 Causes of Child Labour

Children are in most cases influenced by their parents. If the family, especially the mother is engaged in a hazardous occupation such as commercial agriculture, prostitution etc. it is likely that the children will be caught up in the hazardous work process. Children are frequently summoned to help members of the family (ILO 2000). Parents who worked as children perpetuate child labour practices, as it will be shown in the survey findings.

Lack of access to school also contributes to child labour. When opportunity for schooling is not possible, either because of distance or no school at all, children will seek employment. When there is access, the low quality of education often makes attendance a waste of time. Schools in many developing countries are characterised with poor environment, acute shortage of school facilities and in most cases, the school curriculum does not provide life skills. As a result, parents find no use in sending their children to school when they could be home learning a skill and supplementing family income. School attendance by a child is also very closely linked with the education of parents, especially mothers. Mothers, who are educated, understand the importance of education. Financial situation is another factor contributing to child labour.

Child labour is more likely to occur in the most vulnerable families with low income and unable to meet minimum basic survival needs. Lack of education opportunities force children to fend for themselves, including hawking, petty trading and even selling their bodies.

Demand for child labour also plays a determinant role. Some employers prefer hiring children because they are easy to manage, are less aware of their rights, do not complain, are trustworthy and less likely to absent themselves from work.

Structural adjustment and globalisation also have a secondary effect on the cause of child labour. These include adjustment of social and economic structures and is associated with massive retrenchment of workers in the public sector, privatisation of parastatal organizations and cut back in social service sector including education and health. The effect of these reforms include inability of adults to meet household expenses, unavailability of schooling and increases in the cost of living. While it is expected that, in the long term, economic adjustment and reform process will benefit people through growth and job creation, in the short and medium term, this continued adjustment will diminish the possibilities of improving living conditions for the poorest families and reducing their need to send their children to work.

2.2 National Context

2.2.1 Women Participation in the Labour Force in Tanzania

The official estimates of female and male labour force are typically drawn from population censuses and national labour force surveys, but the last census was conducted in 1988 and national labour force survey in 1990/91, providing the most outdated estimates.

The LFS (1990/91) shows that a total of 10,889,205 people were employed in different sectors while 405,722 were not employed. Out of those employed 84% were in agriculture. The LFS shows further that the majority of women are engaged in this sector, where they out number men in agriculture and agricultural related activities.

The extent of women's participation in paid work and the type of work they perform is influenced by their access to land and capital, their skills and experience, the structure of the labour market and the cash rewards of the market work. Occupational and educational discrimination often restrict women's work opportunities in the formal sector to selected occupations and industries. Consequently, as the maintenance of the family depends increasingly on cash economy, women face a smaller range of opportunities than men within the diversified labour market and hence limited to the informal sector where pay is low and unsteady and social security does non-existent. In some settings, this may mean women being confined to their homes or long hours away from home, as either self-employed or working with employers who provide little in the way of job protection or social support. The limited opportunities for women that a system provides make their older girls a readily available source of child-care for young babies while older women are a source of child-care for grand children. Few hire paid domestic servants who are also mainly girls and women.

2.2.2 Women Participation in the Formal Wage Sector

Women's recorded economic participation rates have declined as a result of the structural changes. The fiscal and economic reforms undertaken by the government in mid 80's as part of structural adjustment programmes (SAP) including cut back in public and service sectors, establishment of maximum lending rates, liberalisation of foreign exchange markets, and liberalisation of markets (both domestic and foreign) have had negative impact on women's employment despite increased economic growth rates, increased exports and levels of investments, reduced fiscal deficit and rate of inflation.

Female unemployment has been rising since 1985 as a result of retrenchment policies, the reduced role of the public sector as a source of modern sector employment, and the declining performance of the retail sector. As a result of privatisation, by 1991, 11 (or 37%) of the total divested manufacturing were closed down. At the same time, there was a government ban on employment of university graduates (1991) and general freeze on recruitment into civil service, which was the main employer (MLYD 2000).

The short-term impact created an employment rate of 13% of the total population with variations among different categories and localities with youth and women affected most. Of the 5,684 employees who lost jobs between 1985 and 1997, 3,047 (53.6%) were women. Dar es Salaam region, which has the highest job seekers, recorded the highest job losers of all. Women in Arusha region were the hardest hit, where out of 2,051 job losers, 1,422 (69.3%) were women (MLYD 2000). According to Luvunga 1997, most of the jobs lost by women were in agro-industrial sector where most women were (and still are) concentrated. In addition to the overall higher rates of job loses among women compared to men the percentage of women in high-level (executive) positions dropped from 6% in 1990 to 3% in 1997. Change in household compositions has resulted into increasing number of female-headed households estimated to be 30% (TGNP/SARDC 1997). Women continue to be under represented in all sectors, accounting for 30%, 22% and 19% of government, parastatal and private sector employees. Major factors which have been identified as hindering women from participating equally with their male counterparts include lack of education and training, sex segregation of occupations, lack of crucial resources including credit, land and machinery, lack of representation in decision making bodies, and continuous heavy burden of domestic work, child bearing and rearing, which reduce the time and energy available for income generating.

In the public sector, women tend to be more represented in low-level cadre (secretaries, office attendants) and gender stereotyped occupations like nursing, teaching etc. In the plantations and textile and manufacturing industries more women than men are employed as casual labourers. In line with the trends of economic liberalisation and continuing economic adjustment and the concern with keeping production costs as low as possible to ensure international competitiveness of goods produced, the employers are moving towards flexible workforce and the casualisation of employment. More women than men are hired as temporary "permanent casuals" where there are no clear employer-employee relationships, and where they are not entitled to non-wage benefits, are outside the coverage of labour legislation, and are exposed to job irregularity and insecurity "precarious employment".

Data by occupation show that women are only 27% of professional occupations and 22% of administrative positions. The civil service employing the largest number of women in the public sector has only about 32%.

Table 2.3 Employment by Occupation

Indicator	Data Available
Active Population Male 49% Female 51%	15,600,240 7,598,323 8,001,917
Agriculture Male 40% Female 60%	9,054,821 4,157,961 5,432,092
Professional Male 72% Female 28%	194,095 139,239 54,856
Administrative Male 78% Female 22%	214,399 169,371 45,028
Unemployment Male 41% Female 59%	405,722 165,202 240,520
Unemployment Rate 3.6% Male 2.9% Female 4.2%	467,787 242,911 211,816
Under Employment rate 4.3% Male 4.5% Female 4.1%	

Source: TGNP/SARDC 1998

National indicators on employment status reveal that unemployment is greater for women (4.2%) compared to men (2.9%), and is more prominent in urban than in rural areas (SARDC/TGNP 1998).

Women Participation in Commercial Agriculture

Agriculture is the mainstay of country's economy, accounting for more than half of the national economy, three quarters of merchandise exports and a source of livelihood for about 80 % of the population. Although smallholder peasant agriculture is the main contributor to total agricultural output, both in terms of domestic consumption and export production, commercial agriculture including large-scale tea plantations plays a significant role in the national economy. Commercial plantation represents a sizeable share in total production and export earnings; moreover, it constitutes the major source of wage employment for both women and men.

Following the adoption of the Arusha Declaration in 1967, commercial plantations were gradually nationalised or the government acquired majority shares and the agricultural commercial industry was characterised by a high degree of government intervention in price setting and distribution. Respective authorities including, the Tanzania Tea Authority (TTA) was established as a holding parastatals to promote the development of the industries. The early 80's saw the deteriorating financial position of the industries as the levels of production were substantially below their processing capacity.

The Structural Adjustment Programme (SAP) followed by Economic Recovery Programmes (ERP), encouraged market-oriented economy with active private sector participation. Commercial estates faced new challenges, such as more direct exposure to world market trends and obligations to increase productivity and output. While employers are directing their efforts towards more effective utilisation of available resources, aimed at increased production and processing capacity, the situation of labour has not been taken into account in the design and implementation of rehabilitation programmes. Working and living conditions of workers on the plantations remain far below adequate standard and seriously impair the labour productivity and the well being of workers.

In the move towards keeping production costs as low as possible and to ensure international competitiveness of goods produced, the direction is towards flexible workforce and the casualisation of employment. More employees, the majority of whom are women, are hired as temporary “*permanent casuals*” where there are no clear employer-employee relationships, and where they are not entitled to non-wage benefits, they are outside the coverage of labour legislation, and are exposed to job irregularity and insecurity. In view of the fact that, rehabilitation programmes have not directly addressed the issue of plantation labour, concerted efforts are needed to redress the situation.

Women are mostly concentrated in casual and irregular forms of employment and have verbal forms of contract and after working for many years, they could be considered permanent. In addition, women are disadvantaged in terms of security, remuneration and other benefits, such as paid annual leave, paid maternity leave and access to further training and promotion prospects. Low wage is a major source of job dissatisfaction and most women workers need to supplement their income with income from other activities including sending their children to work. A large number of women field workers are illiterate and few are aware of their employment situation and work rights.

The housing condition in the estates is appalling, with critical situation of water supply, sanitation, day care centres and health services. Working mothers and their babies are exposed to a number of occupational hazards including; long hours of work, extreme weather conditions, heavy work loads, exposure to dust and chemicals, insect and snake bites.

There is a need therefore, to develop and embark on gender-aware approaches and policies to improve the working and living conditions in the plantations. In order to achieve this, the workers, especially women workers need to improve their capacity to negotiate, to express their concerns and to articulate their interests so as to improve living and working conditions on commercial estates. Improved working conditions of women workers in plantations and factories will have a direct bearing on the welfare of families including health and education of children.

2.2.3 Women Participation in the Informal Sector

Due to their limited access to the formal employment, women have adopted survival strategy through the informal sector; including food vending, vegetable selling, stone crushing, hawking, domestic work and even prostitution.

Evidence shows that SAP has increased vulnerability to greater poverty and exploitative conditions to women. Women who lost their jobs and whose families rely on their remittances may be driven to enter the sex sector. Removal of subsidies in the social service sector including education has been witnessed by declining enrolment and high drop out rates. Girls dropping out of school are more likely to engage in full time employment than girls attending school. The possibility of turning to prostitution is also high.

Informal sector operators and workers are not entitled to the fringe benefits and legal protection available to those in the formal sector. The risks of isolation and exploitation of these workers are great. Women are also vulnerable as victims of bribery and corruption, in large measures because they are less able than men to deal with authorities of business licence, market locations, hawking sites and small loan schemes. Those in domestic service face more vulnerable and exploitative situations.

Even in the low paying informal sector, women are more disadvantaged compared to men. The informal sector survey of 1991 and the Dar es Salaam Informal sector survey of 1995 showed, for example, that while both men and women were concentrated in labour intensive low capital investment areas, women were further pushed into the lower skills demanding activities like local brewing and food vending while men were engaged in carpentry, carvings, artistic activities, masonry or fishing, all of which require better skills. A similar study for the informal sector operators done by the University Consultancy Bureau (1997) confirmed the over-representation of women in the service sector.

The low income and increasing demand to cash economy forces women to enlist the contribution of their children to supplement family income. More than 25000 children are believed to have been forced into work at a tender age normally under abusive and exploitative conditions that are clearly dangerous (ILO 1997). They are found in commercial agriculture, in the streets working as vendors and prostitutes, in the residential houses performing domestic services and attending family members.

2.3 Cross cutting and Emerging Issues

2.3.1 Women and Education

Girls and women in Tanzania have far less access to quality education and training than do boys and men. The traditional gender stereotyped roles still limit girls' access to formal education, especially beyond primary level. In theory, girls are faced with same education opportunity structure as boys. In practice, however, socio-cultural constraints still inhibit the education of girls beyond a certain level.

This is a major economic and social development issues. It begins with basic education and continues through the higher education. The early discrimination which girls face, results in greater constraints and fewer choices and opportunities at a later age. In turn, they are less able to positively influence the lives of their daughters (and sons), thereby perpetuating the vicious cycle of poverty and exploitation from one generation of women to the next.

There is a firm linkage between greater access of girls to educational opportunities and improvements in health, family planning, and economic development.

Constraints to Girls' Education are a result of various factors including:

Social-Cultural Constraints

- Traditional attitudes towards marriage view girls' education as a waste, as they will get married and leave the family;
- Socialisation patterns assume that girls should be passive and submissive, while boys should be aggressive, adventurous and outgoing. This put girls at a disadvantage, especially when they have to share facilities and equipment with boys. Girls are also supposed to suppress their brilliance;
- Girls, start looking after siblings at a very early age and help their mothers with household chores such as fetching water, collecting firewood, and cooking. Some teenage girls drop out of school to help in the house including working for income. Early marriage, teenage pregnancy and initiation rites also contribute to high dropouts;
- The low social status of women in society and the negative attitude towards women as subordinates, negatively influence decision-making on investing on girls' education;
- Traditional practices including early marriage, and initiation rites interferes more with girls education than boys;

School Constraints

- Inadequate school facilities hinder access;
- Gender biased school curriculum-teachers, syllabuses, textbooks and teaching methods promotes passiveness among girls;
- Poor quality of education and lack of practical application leads to lesser value of education in the eyes of children and their parents;
- Un-conducive/hostile environment characterised by lack of sanitary facilities, school based labour (exploitation of girls' labour) and sexual harassment;
- There are few female heads of school to act as role models;

Policy Constraints

- Gender insensitive policies;
- Lack of policy on equitable distribution of resources;
- Lack of policies for monitoring gender equity in education; and
- Exclusion of pregnant and adolescent mothers.

The above constraints are evidenced by continued declining enrolment and retention in school. Although enrolment between girls and boys in primary school is almost at par, more girls than boys dropout of school. About 3000 girls are expelled from primary school every year due to pregnancy. There has been declining from 98% in 80s to 77.1% of gross enrolment in 1999. Net enrolment for 1999 was 57.1% and only 19 % of the 7 year olds are in school. Between 30-40% of 10-14 year-olds are not in school (equivalent to about 2 million children) (MOEC-EdSDP 1999), and only 16% of primary school leavers transit to secondary school making Tanzania the second lowest country in the world. Girls are under-represented at all levels of education, especially technical (6%), university (16%), and advanced secondary school (31%) (Ibid). Furthermore, girls continue to perform poorly in examinations.

A number of factors influence the value of education in the eyes of parents and enrolment and retention rates, for example, the removal of subsidies in education, lack of awareness on the importance of education, the deteriorating standards of education and the increase in costs of education. For the poverty stricken family, it makes more economic sense to send children to work rather than sending them to school which does not provide them with life skills. Over-representation of women in low paid and unskilled jobs is partly the result of low education attainment.

2.3.2 Gender Relations

Many societies in Tanzania are essentially patriarchal in organization. Traditional norms, practices and attitudes revolve around the male sex. Even the laws acknowledge and uphold traditional practices through the Customary Law.

Patriarchy refers to a social system in which men are dominant and women are subordinate, in which men have power, ownership and control of productive resources such as land, and in which women are powerless and have no, or fewer ownership rights (SIDA 1999).

In many parts of the country for example, women do not have equal access and control to major productive assets like land, buildings and livestock. Major properties are accessed through inheritance down the male line. Outside the household the woman is not accorded high respect. She does not for example take part in major community decisions, which traditionally would be made by male elders. This legacy has found its way into the modern structures and decision-making patterns. With less access to education, training and employment opportunities girls have fewer chances of getting into the modern education system, particularly at the high learning levels. Consequently they get lesser opportunities for jobs calling for better skills and requiring responsibility on the part of the individual. Lack of employment opportunities, low education attainment, lack of access and control over productive resources have rendered women powerless and helplessness thus forcing them to enter into various forms of precarious employment including prostitution and domestic service.

However, gender relations are not static. For Tanzania one can say that things have been changing in favour of the woman, albeit at a slow pace. The Government for example has taken initial steps to change the situation as reflected in the Government Policy on Gender/ Women Development (1999), the Land Policy (1995), The Education and Training Policy (1995) and the Legislation against sexual offences (1999). The Constitution has also been amended to take into account/recognise gender as a basis of discrimination (13th amendment).

While this transformation has been taking place, it should also be acknowledged that gender relations cannot be transformed by a stroke of a pen, and certainly not overnight. Attitudes and norms take long to disappear. Thus the prevailing situation, which is characterised by relatively more employment opportunities for men, better (skilled) jobs for men, decision-making positions for men, inadequate protection for women and lesser opportunities for social security for women.

2.3.3 Child Labour

Tanzanian laws have adopted the same age limit for a child as stipulated in the United Convention of the Rights of the Child (CRC), as any person below 18 years. Similarly, Tanzania was among the 174 member states which attended the International Labour Conference held in June 1999 and unanimously adopted Convention No. 182 on the Worst Forms of Child Labour which applies to all persons under the age of 18 and calls for the ILO member states to take immediate and effective measures to secure the prohibition and elimination of the worst forms of child labour as a matter of urgency.

Despite the efforts made by the government, child labour is still widespread in Tanzania and the increasing number of children are subjected to it. In both rural and urban areas it is becoming a threat to social and economic development of the country. The ILO (1997) has estimated that more than 25000 out of school children residing in rural areas are found to be working under hazardous conditions either in commercial agriculture, mining or quarry sites. Furthermore, only 30% of children in mining communities attend school. Trafficking of girls from rural areas to urban cities to work as domestic workers or prostitutes is reported to be on the increase. It has been reported that more than 500 girls have been recruited between 1995 and 2000 from Iringa and sold in Dar es Salaam. Cost for each girl is varied depending on what the buyer wants to put the girl in, for domestic workers the cost range from 10,000/= to 15,000/= and 20,000/= for prostitutes (Shangwe Newspaper, 18-22 April 2000). This trend is closely linked to:

• The recent economic reform programmes adopted by the government of Tanzania which resulted into retrenchment of thousands of workers, majority of whom were women; cut back in social service sector

and privatisation of parastatal organisations. These reforms have resulted into escalating economic problems, especially feminisation of poverty and other social problems, which compel children to look for their income as well as to supplement the family income. The removal of subsidies in education has resulted in declining enrolment rates from 98% in 80s to 77% of gross enrolment in 1999. Conflicts within families, especially frequent quarrels between parents, and divorces, result in children running away from home and seeking shelter elsewhere.

- Deterioration of the standards of education, rising education costs limiting poor parents to enrol their children in school. Current education statistics indicate that only 40% of 7-13 year olds are in school (BEST 2000). Thus 60% of children who are supposed to be in school are at home and are consequently forced to look for some kind of employment at a tender age.
- The gap between urban and rural areas, poor and rich is increasing, thus pushing more children from rural to urban areas looking for employment.
- While there was no explicit policy on child labour, enforcement of labour laws has been weak and labour inspection is not sufficient to deal with the issue of child domestic workers.
- Due to poverty, low level of education and lack of understanding of their rights, many children, especially girl domestic workers are lured and given many false promises like being sent to school, getting good jobs and salaries.
- The growing HIV/AIDS epidemic has left orphans who have no one to care and look after them.

Whatever reasons push a child to work, child labour has detrimental consequences for children's development, survival, protection and participation rights. Working children are subjected to premature adulthood. Child labour deprives the child the right for education, the right to health and medical attention and mostly important too, child labour deprives the child his/her childhood.

2.3.4 Family Planning

Women in Tanzania, like women elsewhere in Sub-Saharan Africa are oriented towards motherhood. Traditionally a woman is expected to marry early and give birth to many children. Girls are socialised early in their lives into key roles as mothers, housekeepers and producers. A woman's status is measured largely by her capacity to reproduce and maintain children. Young girls learn early in life to look after their siblings and to trade and farm like their mothers, sisters, aunts and grandmothers.

One reason why fertility is high in Tanzania, and remains so, is that marriage occurs early. A study by Adepoju and Opong (1994) has indicated the age of marriage in the region to be lower than in any other region of the world with about 50% marriage by the age of 18 years.

Total fertility rate in Tanzania is currently reported at 5.8 children per woman, and this has been on the decline. It has been shown that fertility rate for women aged 15-19 has dropped during the decade from 144 per 1000 women in 1991/1992 to 138 per 1000 women in 1999 [MCDWAC, 2000]. The report showed further that while fertility has dropped in urban areas it has increased during the decade in rural areas. Despite the small decrease, fertility rate for adolescents is still to be considered relatively high.

From a gender perspective, family planning is a tool for women's empowerment, particularly in a society where women do not enjoy equal status with men. Family planning techniques assume the spouses have equal power in sexuality relationships. In Tanzania, however, the patriarchal system described above denies women the right over their sexuality and more importantly decision on the number of children they want to have. Consequently modern family planning techniques have gained popularity at a very low pace, reported at 22% for men against 16% for women (Kashonda et al 2000). While working women are facing a double labour situation by performing unpaid work including care of the family (children) and productive work at the workplace, improved family planning could be an essential tool to enhance women's productivity and career advancement.

2.3.5 Women and HIV/AIDS

HIV/AIDS was first reported in the country in 1982. Eighteen years later (1997) it was estimated that about 1,500,000 out of 16 million adults were living with AIDS. This is about 9.38% of the adult population. It has been established that women more than men are vulnerable to AIDS as reported in the following table.

Table 2.4: Incidence of AIDS among Boys and Girls

Period	Age Group	Incidence of AIDS Cases	
		Male	Female
1987-1997	15-19	1.5%	5.9%
	20-24	7.9%	20.3%
	25-29	20%	26.3%

Source: SIDA 1999

Women are more exposed to HIV/AIDS because of lack of control over their own sexuality, the promiscuous nature of some of their husbands/partners and the system of polygamous marriages. Women's economic powerlessness causes some to engage in prostitution, which exposes them to HIV/AIDS infections.

The poor health of many women, whose overwork and poor nutrition lower their immune system, makes them prone to HIV/AIDS infection. According to President Mkapa's address on HIV/AIDS day (2000), in every 100 men, nine are infected by HIV virus compared to ten women in every 100. The peak period for women is between 19 and 30 years while men are infected at a later age, between 20 and 44 years (Ibid). This suggests that women are exposed to earlier death than men. The girl child is even more at risk, and at a younger age, due to her less secure position, at home, in school and at the community. For example, a survey conducted at Shirati Hospital in Mwanza region in 1997 revealed that more girls between 13 and 25 (203) than boys (84) of the same age were found to be HIV positive [TGNP/SARDC, 1997]. These figures include only reported cases, most cases are not reported since the larger section of the community treat relatives at home, sometimes with the assistance of traditional herbalists.

The socio-economic impacts of HIV/AIDS include a reduced labour force, increased expenditure in both household and public health, and increased cases of AIDS related tuberculosis infections. Reduced production means food insecurity, increased infant and maternal mortality rates as well as the social stigma.

AIDS is currently the top cause of death among men and women between 15 and 49 years in Tanzania. It is also the up-coming major cause of death in children under five as a result of infection during pregnancy and immediately after birth.

Women are more psychologically and economically affected, with those suffering from AIDS, since it is women who actually provide services to the sick. The increased inability of the formal service-oriented institutions to address the health and social needs of HIV/AIDS patients is shifting the burden to women. In most cases it is a girl who will be withdrawn from school, or an adult woman will abandon her productive responsibilities to look after the sick people.

It can be argued that the high increase in AIDS cases in Africa, Tanzania included is because of poverty. The cultures and traditions that encourage behaviours catalytic to the spread of HIV are often related to ignorance, which can be linked to inadequate education, beliefs in witchcraft, widow inheritance and commercial sex for both adult and youth population which is on the increase.

Given the nature and magnitude of socio-economic impact of HIV/AIDS, the epidemic has to be regarded as a national crisis and, making a multi-sectoral approach towards combating it is justifiable and compelling.

President Mkapa's declaration of the year 2000 as the year to combat HIV/AIDS is an indication that the struggle has been injected with political will. The president further called for the promotion of responsible behaviour and gender equality. Looking at the AIDS epidemic in terms of changing behaviour is an important shift that calls for preventive education and male responsibility as well as women's empowerment.

2.3.6 Women and Poverty

Tanzania's population is estimated at some 30 million people. With a GDP per capita of about \$ 240 per annum, incomes and consumption of a large proportion of the population are too low to meet the basic minimum requirements of life. It is estimated that this average is less than half that of Sub-Sahara Africa, making Tanzania one of the poorest countries in the world (PRSP 2000).

The last official census (1988) established the population of Tanzania at 23.2 million of which 51% were women. Subsequent estimates (1992) put the estimates at 29.8 million growing at a rate of 2.8% per annum. Numerically, women have outnumbered men in the last three decades (1970, 1980, 1990s). Most literature acknowledge the greater role played by women in development, particularly in agriculture the

backbone of the country's economy, where women provide over 80% of the labour force and produce between 60 – 80% of the country's cash and food crops. The 1990/91 Labour Force Survey (LFS) estimated that women constitute 54% of the economically active population.

According to the Country Assistance Strategy Paper (2000) over half of the population is poor and 36% is very poor. Poverty is essentially a rural phenomenon but it is gaining prominence in urban areas. Almost 61 percent of the rural population is poor compared to 39% of the urban population. The high debt burden, the incidence of HIV/AIDS and the unpredictable influx of refugees aggravate the problem of poverty in Tanzania.

Tanzanian women are poorer than men despite the fact that women are the major actors in productive and reproductive activities mainly because they do not receive adequate remuneration for their work, do not have access and control of land and other property and have little access to the income generated as men continue to dominate decision making, not only within the household but also at all levels. Studies have indicated that female-headed households accounting for 30% are more poverty-stricken (ILO/MYLD 2000).

Lack of economic growth and income opportunities for poor, particularly in the rural areas, is the root of the poverty problem. In turn, the ability of the poor to benefit from growth has been impaired by low human development and lack of access to productive assets including land and credit. The rural poor are concentrated in subsistence agriculture and employed in crop production and livestock. In urban areas the poor are underemployed in the informal sector or are unemployed.

The poor are also more likely to experience poorer health than the non-poor. Infant and under-five mortality rates are reportedly much higher for the poor, particularly in rural areas, than for general population. Child Mortality Rates (IMR) have declined in mid 90s' but rose again towards the end of the decade. Infant mortality dropped from 99 in 1992 to 94 in 1996 but rose to 108 in 1999. There was a dramatic rise in rural areas from 97 in 1996 to 113 in 1999, in urban areas it rose from 83 in 1996 to 87 in 1999 (MCDWAC 2000). The increase in rural areas can be associated with poor health facilities and abject poverty. The situation is expected to worsen under the impact of AIDS. As of January 1999, infant mortality was 94 and under-five mortality was 145 per 1000 live births. Rural rates are higher at 97 and 151 respectively compared to urban rates of 83 and 122. Communicable diseases largely contributed by poor sanitation and limited access to safe water account for most of the deaths in Tanzania. It is estimated that 40% of rural water supply is malfunctioning or completely inoperative and more than 90% of households in urban and rural areas use traditional pit latrines (Ibid).

Life expectancy in Tanzania has dropped from 50 years in 1990 to only 48 in 1999, below the Sub-Sahara Africa average of 52 years, due to among others, HIV/AIDS epidemic, which is now the leading cause of deaths in many cities. Like in other developing countries, poverty is one of the factors that make the battle against HIV/AIDS difficult. Illiteracy and little access to the media make it difficult to educate the population on how protection against AIDS. Poverty leads to high increase of prostitution, rural-urban migration, and homelessness that lead to a greater risk of spreading the infection. Inadequate nutrition, lack of proper sanitation and medical care tend to shorten the incubation period of infection. The poor are also more likely to be underfed than the non-poor.

Poverty affects all the social indicators negatively and thus affects national development. The Government of Tanzania (GOT) has thus put poverty reduction at the centre of its development effort. Poverty Reduction Strategy Paper (PRSP) published in October 2000 is a joint GOT and Multilateral Donors efforts intended to set aside more resources for fighting poverty. The PRSP explicitly emphasise the importance of participatory planning at village and district level. It is expected that through this approach, the vast human potential will be unleashed to solve the numerous problems confronting people. The PRSP aims at facilitating the mainstreaming of poverty and welfare monitoring system into the budget instruments, such as Medium Term Expenditure Framework (MTEF), strengthening the prioritisation of actions within and across sector targeting poverty. Two areas that have received particular attention are health and education.

¹ National Poverty Eradication Strategy [NPES, 1999] for Tanzania has defined poverty as a multidimensional concept to include both income and human development attributes. Thus, poverty extends beyond income and consumption, to include the spread of malnutrition, disease and ignorance, high mortality, isolation, vulnerability, powerlessness and hopelessness. Poverty in Tanzania is also manifested in poor quality of social and economic services. The other dimensions of poverty are exclusion and powerlessness, especially of women in social, economic and political spheres. Children also suffer from limited rights of survival, development, protection and participation

2.4 Laws and Policies on Children Rights and Women's Empowerment

The ILO Declaration on Fundamental Principles and Rights at work, adopted by the International Labour Conference in June 1998, calls for both elimination of child labour and the elimination of discrimination in respect of employment and occupation.

The government of Tanzania is committed and has been addressing the equality of gender including rights of children including protection from economic and social exploitation both at policy and institutional levels. Measures initiated by the government towards the prevention of child labour at national level include the Enactment of Employment and Young Persons Ordinance Cap. 366 that among other provisions prohibits employment of children.

At international level the government has been committed to combat child labour by ratifying (7) ILO Conventions pertaining to children and young persons. In March 1994, the government signed the Memorandum of Understanding (MoU) with the ILO to enhance action to fight child labour in the country. Tanzania was among 174 member states that participated in the International Labour Conference in June 1999, which unanimously adopted the ILO Convention No. 182 concerning the worst forms of child labour. The new Convention compliments Convention No. 138 of 1973 by increasing the child age to 18 instead of 15 years stated in the Convention No. 138 which Tanzania ratified in 1989.

The government of Tanzania has also made a commitment at the Fourth World Conference for Women held in Beijing, China in September 1995 to address four areas of concern to women. These are enhancement of women's legal capacity; women's economic empowerment and poverty eradication; women's education, training and employment; political empowerment and decision-making. Following that conference, the government has developed policies and programmes to address the four main areas mentioned above. Such initiatives include the 'National Poverty Eradication Strategy', which among other measures, seeks to ensure full participation of women in poverty eradication measures, promote equality of opportunity for men and women leading to a decent and productive life.

The right of the child not to engage in hazardous work is also recognised and enshrined in the International Convention of the Rights of Children (CRC), which Tanzania has ratified in 1991. Article 23 of the convention **obliges member states to protect children from economic exploitation and from doing any work that constitute a threat to their health, education or development.** Article 39 provides that **child victims of either armed conflict, torture, neglect, maltreatment or exploitation receive appropriate treatment for their recovery and social integration.**

Similarly, the United Nations Convention on the Elimination of All Discrimination Against Women (CEDAW) emphasises gender equality. Article 10, **obliges Governments to take all appropriate measures to eliminate discrimination against women in order to ensure to them equal rights with men in the field of education. The article stresses further that deliberate measures should be taken to reduce the number of girls dropping out of schools and when this is not possible, girl dropouts should be assisted to uplift their levels of education.** Most of the children employed as domestic workers are girls, and for numerous reasons, most of them could not accomplish their education. Tanzania has recently developed child labour policy, which outlines comprehensive action to address the worst forms of child labour.

Tanzania's legal frame work covers basic issues in labour relations including forced labour, freedom to organise/collective bargaining, wages and a range of workers benefits/rights, child labour, discrimination etc. The most important in relation to the current work are:

- The Employment Ordinance Cap 366 consolidates the law relating to labour, and regulates conditions of employment for employers and employees.
- The Security of Employment Act No. 62 of 1964 (cap 574) restricts/controls the powers of employers on employees in relation to dismissal.
- Workmen's Compensation Ordinance protects (provides) compensation to injured workers.
- Factories Ordinance Chapter 297 provides for health, safety and welfare of workers.
- Regulation of Wages and terms of Employment Ordinance (Cap 300) 1953 establishes minimum wage Boards and Wages Council.

A valid observation in respect to the laws is their 'age', and their gender insensitivity. Consequently they provide inadequate protection to workers in general, and to women workers particularly in the context of on going economic reforms and restructuring.

- Tanzanian labour laws and regulations are largely outdated. The law reform process has not been able to catch up with the growing private sector thus leaving wage earners in the sector unprotected and at the mercy of the employers. Similarly majority of workers in the informal and the rural sector are largely unprotected.
- The Government's long-term goal for efficiency and effectiveness in providing enabling environment is yet to be achieved. The social services sector remains "under crisis" (education) while only minimal achievements have been recorded in the health sector (World Bank CAS 2000).



Women tea Pluckers



Women Vegetable growers

CHAPTER 3: RESPONDENT'S PERSONAL AND SPOUSE INFORMATION

3.0 Introduction

This chapter gives respondent's personal information and that of their spouses, including age, education, marital status and residence information. On education, it was important to get information on the education level of women and their spouses, the ability to read and write. The aim was to see how education attainment influences job opportunity and types of employment that women have. Studies have shown that women's education affects their access to formal employment, the type of jobs they take and the salaries they earn.

Reasons for stopping education including equal opportunity in education for girls and boys were also collected. Studies have it that under financial constraints, and where a decision needs to be made, parents are more likely to pay for boys' education than girls. Respondents were therefore asked whether their parents had preference for boys or not.

Information was sought on whether respondents have been in their current residence all their life or they had moved, and what reasons for any movement to the current residence. Finally, information on marital status was collected for the respondents and their spouses covering aspects like the age at first marriage, the type and arrangement of marriage. Traditionally, early marriage is the norm for women, and a woman's life is closely oriented around capacities to reproduce and provide for family. This has a negative impact of women's access to education and training, as well as employment opportunities and career progression.

3.1 Age Distribution

The age distribution of women interviewed in all the sectors (1440) showed that majority (67%) were in the age range of 18 - 39 years for the Informal, Textile & Manufacturing, Commercial Agriculture and Commercial sex sectors. Women domestic workers had lower ages of between 12-30 years. Many employers of domestic workers prefer single, unmarried girls who can stay in their house, which can be the reason for lower ages among domestic workers. Girls below the age of 18 are considered children under the International Law, which the government of Tanzania has adopted. Furthermore, statutory age for enrolment in school is 7 years, so by the age of 12-16 girls would still be at school. The age distribution of respondents is summarised in Table 3.1.

Table 3.1: Age Distribution of Women Across Sectors

Age group (years)	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
12 – 17	4.5	0	0	1.5	48.0	4.5
18 – 25	55.5	9.5	2.0	21.8	42.0	20.3
26 – 39	36.0	51.9	77.8	48.9	7.0	47.1
40+	14.0	38.6	20.2	27.8	3.0	28.1
No. of respondents	(200)	(598)	(99)	(443)	(100)	(1440)

Source: Survey Findings, 2000

However, experience shows that domestic workers could even be much younger than those captured in the sample. Where parents cannot afford to send their children to school due to financial constraints and other factors, engaging them in child labour is often the first option regardless of the age they are in. School going children are less likely to engage in full time employment.

Traditionally children, both girls and boys are socialized to assist with household activities from a fairly early age in what is seen as suitable activities for boys and girls. In some societies for example, boys play an important part in looking after cattle, other livestock and farming. This might start at a very low age of five. While older boys would go further away with men to look after cattle, small boys would stay near the home looking after goats and sheep. Some families may keep at least one or two of their sons away from school, or let them drop out early to look after cattle or assist with farming activities during farming season.

Girls, on the other hand, start looking after siblings at a very early age and help their mothers with household chores such as fetching water, collecting firewood, and cooking. Some teenage girls drop out of school to help in the house including working for income. Early marriage, teenage pregnancy and initiation rites contribute to high dropouts. Both girls and boys also play a very important part in traditional agricultural production.

Gradually the traditional socialisation becomes a job thus affecting child's development. The tender age of the children and their low levels of education inhibit them from understanding their rights or defending themselves. Because of their young age, children are easily intimidated or lured.

3.2 Education

The major education attainment levels used in Tanzania are primary, secondary and tertiary education. Primary education aims at providing the basic element of education, literacy programmes for adults are also classified under primary education. Secondary education is provided at ordinary and high schools. Tertiary education is provided at teacher training colleges, vocational and technical colleges, universities, other higher learning institutions and, institutions for distance learning.

As mentioned earlier, girls and women in Tanzania have far less access to quality education and training than boys and men. Girls are under-represented at all levels of education, especially technical (6%), university (16%), and advanced secondary school (31%) (MOEC 2000). National data on adult literacy have indicated a substantial fall in adult literacy rate and a growing disparity between men and women with women having much higher illiteracy rate than men. For example latest data from TRCHS [1999] estimates that 63.9% of women can read, with 57.1% being able to read whole sentence and 6.8% reading part of sentence. For men the figure was 77.5%, and out of those 70.6% can read whole sentence and 6.9% only a part of the sentence (MCDWAC 2000).

Table 3.2 show that majority of the surveyed women are primary school leavers (over 69%) and even for these, not all of them completed the 7 years of primary school. A follow up question did indicate that about 22% of the lot (1440 women) did not finish the entire 7 years of primary education and these are among the figure of 69% mentioned above. A very significant percentage of over 20% didn't have any formal education.

This general situation is reflected in all sectors with the exception of Textile & Manufacturing where only 1% of the respondents had no formal education. The informal sector had the highest number of women without formal education (23%) followed by commercial agriculture (22%). The textile and manufacturing sector had the highest number of women education up to lower secondary (17%), followed by commercial sex, which had 13%.

The spouses of the women were slightly better off when it comes to education. With a response level covering 730 husbands, the uneducated ones are less than 15%. More than twice the percentage of women or about 13% of the husbands had secondary education. Figure 3.1 summarizes the results of this comparison.

Historically, the rural based commercial agriculture involving subsistence farming and commercial plantations employ labourers with no skills. Education attainment is a secondary factor, because of the nature of work (no skills/semi skills). This legacy seems to continue up to date with policy implication for improved education services in the agricultural sector to break the generation of uneducated, semi productive farm workers.

Table 3.2: Highest Level of Education Across Sectors

Level	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
No Formal Education	12.6	22.9	1.0	21.6	32.0	20.2
Primary School	73.8	69.5	72.7	67.5	64.0	69.3
Lower Sec. School1	2.6	3.5	17.2	8.2	3.0	7.1
Upper Sec. School	0	0	1.0	0.4	0	0.2
Vocational	0.5	0.5	7.1	0.7	0	1.0
University	0	0	0	0.2	0	0.1
Adult Education	0.5	3.6	1.0	1.3	1.0	2.1
No. of respondents	(199)	(594)	(99)	(448)	(100)	(1440)

Source: Survey Findings, 2000

Studies have shown that women and men with only primary education tend to be less active in the labour force, while those with tertiary levels of education have comparatively high rates of labour force participation, and the trend has shown to be stronger for women (ILO 2001). Women's education affects their access to formal employment, the type of jobs they take and the salaries they earn which then becomes an economic as well as social development issue as noted under the cross-cutting issues.

Figure 3.1: Highest Level of Education Compared with that of their Spouses (all Sectors Combined)

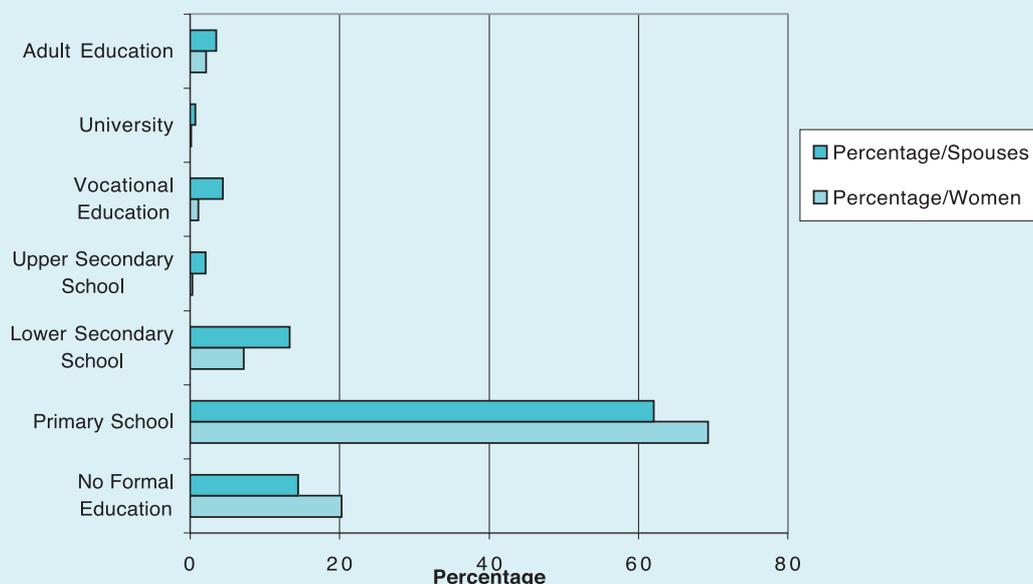


Table 3.3 summarizes the ability to read and write for respondents in each sector and for the overall situation. In Textile & Manufacturing sector, over 96% of the respondents could read/write, while the overall average is 77%.

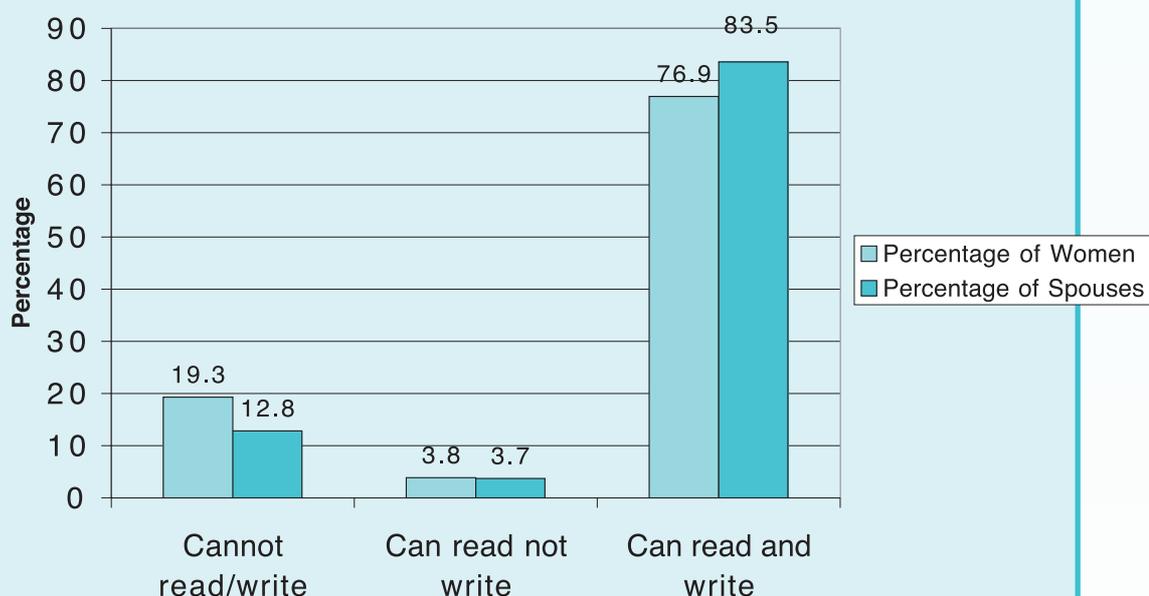
Figure 3.2 shows that, overall more than 19% of the interviewed women could read and write, with a further 4% who can only read but not write. The spouses were again better off in this aspect. The finding is in consistent with national figures mentioned above.

Table 3.3: Ability to Read and Write Across Sectors

	% response from various sectors					All Sectors
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	
Cannot read/write	10.0	21.2	1.1	23.6	22.9	19.3
Can read not write	2.5	4.6	2.1	3.4	4.2	3.8
Can read/write	87.5	74.2	96.8	72.3	72.9	76.9
No. of respondents	(200)	(584)	(94)	(441)	(96)	(1415)

Source: Survey Findings, 2000

Figure 3.2: Ability to Read and Write (all sectors combined)



3.3 Reasons for Stopping Education

Various reasons were given for stopping education at lower levels, but the key one which was given by more than 45% of the respondents was economic reasons. Either the parents of respondents were too poor to afford education costs or they had other family priorities. Preference for boys could also be one of the reasons as indicated by a figure of over 9% who responded that their parents were just unwilling to send them to school. Similarly a response of about 31% from the survey shows that boys were given greater opportunity when it comes to education. Another figure of about 20% failed their examinations, and this is probably at the completion of primary school. Table 3.4 and Table 3.5 summarize these results and gives data for each sector

Table 3.4: Main Reasons for Stopping Education Across Sectors

	Reason % response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
Finished Course	1.0	2.2	13.3	1.4	0	2.5
Failed Exams	7.0	24.4	20.4	20.4	20.2	20.2
Married	3.0	5.0	0	6.2	2.0	4.5
Parents Refusal	4.0	15.6	5.1	4.8	5.1	9.2
Economic Reasons	58.4	42.9	50.0	48.2	48.5	47.6
Death of Parents	13.6	7.0	5.1	10.6	17.2	9.6
Work to support family	2.0	0.7	2.0	3.0	3.0	1.8
Pregnancy related	9.5	2.2	4.1	4.1	3.0	4.0
Expulsion	1.0	0	0	0.9	1.0	0.5
Parents Divorced	0.5	0	0	0	0	0.1
No. of respondents	(199)	(583)	(98)	(436)	(99)	(1415)

Source: Survey Findings, 2000

Table 3.5: Opportunity for Boys and Girls in the Family Across Sectors

Opportunity	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
Equal Opportunity	58.8	55.9	80.8	64.9	45.0	60.0
Greater for Girls	0.5	1.7	0	1.4	0	1.2
Greater for Boys	29.1	34.4	15.2	29.1	40.0	31.1
Not relevant	11.6	8.0	4.0	4.7	15.0	7.7
No. of respondents	(199)	(598)	(99)	(444)	(100)	(1440)

Source: Survey Findings, 2000

Table 3.4 summarises reasons for stopping schooling, however, there are other factors which are both family and institutional preventing children from enrolling in school as shown by a quoted case in Morogoro region where 45, 996 children could not be enrolled for Standard I in 2000. (Nipashe, 28th November, 2000).

The reasons for non-enrolment included:

- Out of 130 000 children eligible for enrolment, 45,996 in Morogoro could not be enrolled for Std. I for reasons such as:
- General lack of awareness on the importance of education on the part of parents;
 - Distance and unsafe environment to and from school;
 - Poor economic situation and low value attached to education by parents;
 - Parents reluctance to send their children to school, especially daughters;
 - Inadequate school facilities mainly classrooms;
 - Increasing number of orphans due to the prevalence of AIDS.

The Tanzania Human Development Report also quotes the Daily Mail of February 9, 1998 on the pathetic situation of the primary education. The report reveals a situation from a survey in nine primary schools where schools had "an average of 100 pupils per class... most of them sitting on the floor, 21 had to share one desk" and the learning environment was so poor that "over 5,100 pupils sat for the Standard VII primary school examination but during the past three years only 353 passed".

As noted earlier, the structural adjustment programmes implemented by the government, had tremendous impact on the social services sectors due to the removal of subsidies which resulted into rapidly raising costs with the poor underprivileged social groups being severely affected. Removal of subsidies in education has contributed to the declining enrolment and retention rates in primary education while the HIV/AIDS

epidemic has also left millions of orphans with no one to ensure they attend school.

There is a clear correlation between education and family size and family well-being. Mothers' education has been shown to be an important determinant of a family's health, nutrition, family size and education of children. The desire for a smaller family size and use of contraceptives is higher among educated as indicated in Table 3.6.

Table 3.6: Education and Fertility in Tanzania 1994

Category	Uneducated	Primary completed	Secondary or higher
Girls 15-19 Pregnant or a mother	39.9	30.1	9.6
Women 20-24 Mean No. of children desired	5.8	4.9	3.7
Women 15-49 Per cent using modern contraceptives	6.0	13.8	31.1
Percent of the sample	29.1	45.6	4.0

Source: Tanzania Human Development Report 1999

The education of young girls also affects their wellbeing. The adolescent girls from poor families for example are more likely to be withdrawn from school to help with family responsibilities. The stereotyped roles also force them to be out-of-school. Some respondents felt that boys had more opportunities than girls. One had the following to say:

"Out of the eleven children that my mother had I come seventh. Unfortunately, in my family there were only two boys and they were treated so differently from the rest of us. My father always blamed my mother for bearing useless female children and that is why she continued bearing more children so that she could finally come up with boys. Luck was not on her side. For nine consecutive births, she only had girls, and she kept on trying and finally got the last two boys. Although my father was not a rich man he made sure that with whatever resources available he would send his two boys to school. We were therefore forced to drop out of school so that we could supplement the family's income and the boys could go to school. We were very happy to do that however because we have very high regards on our brothers who are also supposed to be 'our fathers' according to our tradition.

Preference for boys over girls is practised and accepted in the traditions of many families. Even women themselves have socialised to see it as a norm. It is something deeply rooted and taken as being right by all parties.

3.4 Residence

Existing literature has pointed out that the incidence of poverty in the regions is associated with low productivity in agriculture. The regions with a high incidence of poverty are characterised by low rainfall, poor soils, long distances from markets and minimal infrastructure. The majority of the rural poor are clustered in ecologically fragile lands (URT, National Report, 1995). The degradation of the environment is often accentuated by population pressure on the land and other natural resources since there is no other means of making a living.

Socio-economic surveys investigating rural poverty indicate a strong link between poverty and limited access to such resources as good land, modern farming equipment, agricultural inputs and extension services. Within the rural areas, the poor, women taking the lead, are either farmers with no land at all or with little land using local technologies, which cannot raise agricultural productivity substantially. Similarly, due to lack of access and control over productive resources including land, more women are migrating to urban cities to look for an independent life and income. This and many others are contributing factors that have forced women from the rural areas to migrate to the cities or towns. Contrary to their expectations, the cities/towns do not offer much choice either.

The findings from the study reveal that at least 58% of women who were interviewed migrated to their current towns/cities. Only 42% said that they had been there all their lives. Table 3.7 outlines the duration of stay in the city/town across the sectors, where it was also observed that majority of domestic workers (74%) had less than 5 years in their current residence.

²Tanzania Human Development Report 1999

Table 3.7: Period Lived in the same Place Across Sectors

Period	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
All Life	37.7	51.2	30.0	41.1	7.1	41.7
More than 10 years	16.6	24.7	31.0	17.1	8.1	20.5
Between 10 – 15 yrs.	21.1	10.3	29.0	21.6	11.1	16.6
Less than 5 years	24.6	13.8	10.0	20.2	73.7	21.2
No. of respondents	(199)	(592)	(100)	(445)	(99)	(1435)

Source: Survey Findings, 2000

Women had varying reasons for moving. Of the 838 women who moved, 52% cited employment as the main reason for their movement, followed by 20% who moved to accompany their families and a further 17% who moved due to marriage. About 88% of respondents in the domestic service sector moved because of employment reasons. Table 3.8 summarizes the results of reasons for movement with both sectoral and overall data.

Table 3.8: Reasons for Moving to Current Residence Across Sectors

Reason	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
Employment related	44.0	36.1	54.9	59.7	88.2	52.0
Education/training	1.6	2.1	9.9	0.4	0	1.9
Marriage related	5.7	24.7	7.0	21.3	3.2	17.0
Accompany spouse	6.5	16.3	8.5	5.7	0	9.1
Accompany family	42.2	20.8	19.7	12.9	8.6	20.0
No. of respondents	(123)	(288)	(71)	(263)	(93)	(838)

Source: Survey Findings, 2000

3.5 Marital Status

There are four common and legal types of marriage in Tanzania; monogamous Christian marriages, polygamous Muslim marriages, civil marriages which are potentially polygamous and traditional marriage which are also potentially polygamous. All four systems are invariably patriarchal where men initiate the marriage processes and decides whether it is monogamous or polygamous. Rights over children are also vested in men by customary, religious and statutory law so that in the event of divorce, separation or husband's death, the custody of children remains with father or his clan members. Both traditional culture and dominant religions view men as heads of household regardless of mental, physical, social and economic power. However, the reality of this view is changing rapidly with the increase of female-headed households accounting for 29.6% and 31.6% in urban and rural areas respectively [TGNP/SARDC, 1997].

Polygamous marriage is a legal type of marriage in Tanzania and it is deeply rooted in the socio-economic and religious way of life. Children are highly valued, being considered as economic asset and provider for old age. Through polygamy, a man can produce as many sons to carry on his name and many daughters who will enrich him through dowry payments thus enabling him to pay dowry for his sons and even acquire more wives. The number of wives and children elevates man's social status.

Traditionally, a young woman is perceived eligible for marriage in her mid to late teens. Young men on the other hand are seen eligible between 25 and 35. A man attains adult status and a degree of authority and self-determination upon marriage. A woman upon marriage exchanges the authority of her father and brothers for that of her husband and his parents, particularly the mother in law. This is especially the case with customary marriage. A woman, through marriage, transfers her labour capacity as much as reproductive capacity from her kin group to her husband's kin group and must seek permission to work outside home. Her labour is no longer her own to dispose of at her will but is at the service of the kin group. She may be barred from allocating part of her earnings to her parental kin, except when earnings come from subsidiary activities, which provide personal sources of additional income.

In the survey, more than 40% of all the women interviewed were married. However, those that are widowed, separated or divorced and those who are married but currently not living with their spouses, added up to about 35%. These constitute the percentage of female-headed households. (Table 3.9) Results show that more women in the informal sector (52%) commercial agriculture (46%) and textile and manufacturing (31%) were currently married and living with their husbands. In commercial sex sector the majority of

respondents (64 %) never married with 23% divorced or separated. Only 4% of domestic workers were married. Overall, about 30% of the married respondents indicated to be in polygamous marriage, meaning that their husbands had more than one wife.

Polygamous marriages have consequences in terms of the quality of life of both the women and their children. First, scarce resources are stretched over a number of households and many children, so that education, health and nutrition resources available per child are extremely limited. This adds to the predicaments of married women, as they end up in a similar, sometimes worse off situation than the female-headed household without husbands, who at least have the freedom to plan and decide.

However, both the government and NGOs are increasingly addressing oppression of women within marriage. The 1971 Law of Marriage Act prohibits violence against spouses. Other initiatives include gender sensitisation programmes, revision of oppressive laws and legal mechanisms, which can provide equal opportunities in education, training, employment, and politics.

A growing number of young women are however gaining control over sexuality as they achieve more legal literacy, better education and skills, and become more economically empowered. The present media campaigns and debates also raise awareness on sexuality issues, although it is very much urban based.

When women are married and living with their spouses it is expected that they share responsibilities and their incomes. However the reality is the opposite as confirmed by 60% of respondents who said their husbands gave them none of their income. Only 4% indicated to have received all the income from their husbands.

Table 3.9: Current Marital Status Across Sectors

Status	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
Married living with spouse	1.1	52.8	31.3	45.8	4.0	40.0
Married spouse elsewhere	1.6	1.3	9.1	4.3	0	2.7
Separated/Divorced	23.2	16.7	30.3	13.4	1.0	16.4
Widowed	9.7	21.4	15.2	13.7	2.0	15.7
Never Married	64.3	7.4	14.1	22.8	93.0	26.2
No. of respondents	(185)	(593)	(99) (439)		(100)	(1416)

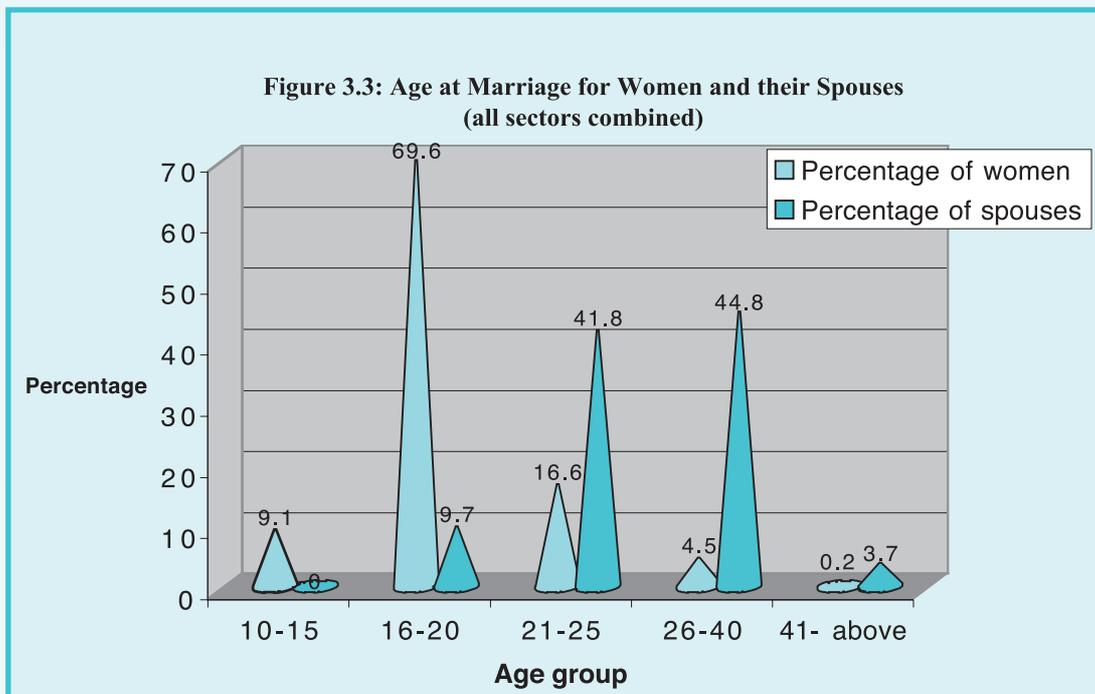
Source: Survey Findings, 2000

3.6 Age at First Marriage

Traditionally, early marriage is the norm for women, and a woman's life is closely oriented around capacities to reproduce and provide for family. Women's productive and reproductive activities including child bearing and rearing and the economic and domestic activities continue throughout her life. Women in Tanzania for example, spend about 30 years of reproductive life involved in physical stresses of child bearing and rearing. The large number of children they have and the high risks of maternal mortality greatly impair their health and life expectancy.

The survey showed that women were married at lower ages than men, with about 70% of women being married at between the ages of 16-20, while majority of men married between ages 21-40 (see Figure 3.3). The early age of marriage and child bearing among women and limited access to education, training and remunerated employment has severely constrained women's life chances and opportunities. The multiple demands and responsibilities of women's roles as child bearers and rearers, workers inside and outside the home, and house hold managers are such that they often experience stress and conflict. Furthermore, early childbearing, and close spacing of births lead to maternal, child illness and mortality. Second, scarce household resources are over stretched, limiting education, health and nutrition resources and poor antenatal care leading to foetus wastage, and high rates of maternal morbidity and mortality.

High fertility, especially in rural areas is partly influenced by demand and the perceived value of children. While girls are precious in fetching dowry and assist with domestic chores, boys are counted for support in old age and carrying of family name.



It was however encouraging to note that majority of the marriages were love match (79%) as compared to arranged ones (21%). This implies that the tradition of fathers and brothers choosing a husband for their daughters is dying and women are gradually gaining the right to make their own choices. Making your own choice for a husband could mean that you can also plan for it, both in terms of timing and preparedness.

The survey also showed the importance of education in alleviating poverty as it is the main determinant of women's participation in the labour market, influencing both the type of employment and income and subsequently influencing their social and economic wellbeing and that of the families.



Women Stone crushers at Salasala Kinondoni, Dar es Salaam posed for a group picture.

CHAPTER 4: EMPLOYMENT AND WORKING CONDITIONS

4.0 Introduction

This chapter deals with employment and working conditions among employed and self-employed women. The type of employment and working conditions influences directly productivity, economic development and health of workers. Employment conditions determine who is employed, where and to do what kinds of jobs. These conditions have a direct link with permissible ages for employment and the gender constituency of the work force. The Director General of the ILO Mr. Juan Somavia's clarion call for decent work is certainly a wider plan to address employment and working conditions (Somavia, 1999).

4.1 Cross-Sectoral Comparisons

Starting paid Employment

The main thrust of this study was to relate women's employment and its bearing on child labour hence the need to know the age at which employment engagement commenced. Studies done elsewhere, suggested that the earlier the time of starting paid employment the lesser the chances of going to and finishing school (Okumu, 1998 which has implications on skills development, professionalism, sustainable incomes and economic development of the individuals and the country at large.

These implications also go beyond the individual in that those with low education and skills, normally earn less, but have higher fertility and almost always have a larger number of children who are illiterate themselves (Williams, 1997). The combination of low skills and illiteracy is a 'crisis recipe'. During times of 'stability' more hours are put into production and more land could be cultivated to increase productivity and such times there is even migration back into the rural areas (Ngware, 2000). At economically harder times, however, as many hands as available are deployed to save the situation. This is the time when children are most threatened being sent to work or withdrawn from school to help with allocated quotas or do hawking to make ends meet. Such withdrawals are enhanced by cost sharing arrangements as is currently the case in Tanzania.

A cross sectoral comparison was done on the age at which women started paid jobs to facilitate a closer understanding of inter-sectoral dynamics and offer options on what is to be done in future.

40% of women surveyed in all the sectors started paid employment below 17 years of age mainly in the domestic sector where 79% started paid employment below 17 yrs of age. Across all the sectors the 11 to 17 years of age was more than a third showing that interviewees started employment as children. It has however, to be understood that mobility of job seekers, particularly in the unskilled sectors is quite high. Job seekers start early and move from one area to another looking for better terms mainly due to unregulated conditions and disagreements between employees and employers.

Results show that across all the sectors 8.6% interviewees started paid job at equal to or below ten years of age. The informal sector constituted the majority in this age category because it remains greatly unregulated and has ease of entry and exit (lanet, 2000) and enabling one to operate with virtually no capital. Similarly across all sectors 31% started paid job at the age 11 to 17 years of age. 41% were between 18 and 25yrs of age. Close to one fifth for all the sectors entered paid job beyond twenty-five years of age. This information is quantitatively summarized in table 4.1. Figure 4.1 provide the summary for all the sectors combined.

Table 4.1 When started doing paid job

Sectoral Responses in %						
Age Years	C/Sex	Informal	Text/Man.	Agric.	Domestic	All. Sectors
≥ 10	1.5	7.8	3.2	6.0	3.0	8.6
11-17	42.4	22.9	20.2	23.9	79	31.4
18-25	44.2	30.4	50.0	51.6	15	40.60
> 25	11.7	21.7	24.5	18.3	3	19.3
Total Cases (N)	(195	(494)	(94)	(446)	(100)	(1329)

Source: Survey findings 2000

Previous Jobs

Recent trends in Tanzania show that there is an increasing migration from the rural areas into the urban areas (Ngware, 2000) for both women and men.

The pull factors behind this movement are the perceived job opportunities in the urban areas (Halfani, 1996) and the feeling that chances of doing business are higher in the urban areas. However, there are several drawbacks that come to bear. First, this movement alienates the migrating women and men from the country's natural endowment including land and minerals. These endowments, universally accessible in Tanzania, could be used as a better means of income generation despite the fact that in many areas women don't have direct access and control over land due to some customary laws. This has a bearing on what they produce which is often controlled by fathers, husbands or brothers.

Second, those who migrate into the urban areas are immediately faced with the problem of sustenance. Main options of survival include starting own business or getting employed. Starting own business, however, is problematic because credit facilities are inadequate. They often demand collaterals, which are not available. Search for employment, therefore, remains the only option. Women suffer double disadvantages in this aspect especially with regards to credit facilities as most creditors give women least priority. Even when minimal collateral are needed because women are poorer, they can't provide them. The other disadvantage is the fact that even when jobs are available women are hired last and when retrenchment comes they are first out. This is often compounded by the fact that, they do most of the low skill jobs, the so-called file and rank positions which are easier to abolish and less costly compensations.

Mobility from one job to another or multiple jobs is not exclusively endogenous (Halfan, 1996). There are many exogenous factors that are contributory to this. In the informal sector for example, seasons are an exogenous factor that affects income and exit from the sector. Because urban migration does not cut the rural ties, women, mainly married ones move back to rural areas, either to cultivate or harvest. This means they never have time to concentrate on one income generating activity to strengthen it to maturity and credits given at the cultivating or harvesting season may never be paid back. The biological and social reproductive roles of women put further demands on them. Some women often go back to home villages to deliver their babies the so-called "pilgrimage deliveries" which to those who had secured non-contracted job, means termination of employment. On return they necessarily need to move on to another job, or seek another income generating activity.

Across all the sectors surveyed, 32% had held more than one job, 18% had held two jobs and 7% had three jobs previously. The remaining 6% had had four jobs or more. The majority (52%) held one job probably due to age, and the rapidly growing population of Dar es Salaam city which provides lesser opportunities. The economy is also growing at a small rate of 4.1%. Jobs, even precarious ones, are therefore difficult to find. For people in the un-contracted jobs, mobility is the norm rather than the exception. Bagachwa (1996), doing a related study established that, many operators in the informal sector would have held up to three jobs by the time they're thirty years of age.

A comparisons across sectors for jobs show that commercial sex workers have the smallest percentage. Probably because the majority of them are very young with 75% being below 18 years of age either just completed school, or just exited from being domestic workers.

Domestic workers had the highest percentage of multiple job holders whereas 23% had 3 jobs compared to commercial sex and the informal sector whose numbers were 6% and 8% respectively. At the 4 jobs rank, domestic workers remained on the lead with 7% as against 0.2% for the informal sector, 1% for commercial sex workers, 2% textiles and manufactures, and 1% for agriculture workers.

A closer look at domestic workers show that they live and work in custody and are at the mercy of their employer in every aspect. The other workers are different because they surrender their adulthood in the morning on entering the work premise and redeem it at the end of the day on departure. Then they're free until the next day. For domestic workers work is continuous, a factor that could explain the frequent change of jobs.

Overall data on jobs show that 16% of all those interviewed in the five sectors previously had one job only, whereas 52% had two jobs. 18% had 3 jobs and 7% had four jobs while 6% had more than four jobs (Table 4.2).

Table 4.2: Jobs held before current one

SECTORAL RESPONSES IN %						
Number of Jobs	C/Sex	Informal	Text/Man	Agric.	Domestic	All Sectors
0	11.0	0	32.8	25.3	4.5	15.8
1	81.8	35.3	37.9	50.0	50.0	52.4
2	5.5	8.0	22.4	22.9	22.7	18.4
3.	0.6	1.2	3.4	.9	15.9	7.1
> 4	1.1	.2	1.7	0.9	6.8	6.3
Total Cases (N)	(181)	(267)	(58)	(332)	(44)	(882)

Source: Survey findings 2000

Main Activity/Occupation

Altogether 1326 women answered the question on activity/occupation. The responses (Table 4.3) show that the majority i.e. 38% were involved in industry and manufacturing, followed by agriculture (24%), commerce and trade (21%). Altogether 83% across the sectors was involved either in industry 'backyard industry,' commerce and trade "hawking and vending" or agriculture "gardening."

Similar surveys (Issa, 1995) carried out in Tanzania in the mid 1990's show that the term industry, agriculture, commerce and industry need to be used carefully in urban areas and as far as small scale holders 'women' are concerned. The three terms mean backyard industry, hawking, vending and gardening. It is in this sense that women's activities and occupations can be understood in the developing countries.

As already argued elsewhere women engaging as owners in industry or agriculture have cross-cutting problems particularly in the skills handicap, which is inherently a socio-structural problem as well as low ratios in higher education, especially vocational and technical (6%), university (16%), and advanced secondary school (31%) (MOEC 1999). This means women are not trained to professional levels in relevant areas. This problem however, does not begin at the training institutions, but begins at the household level. The household in essence influences the activity/occupation that a woman takes up later in her life. A vendor woman, or a hawking girl for example is influenced by customary laws, which denied her education in favour of a son who might also end up in the informal sector.

The occupation taken up should thus be seen as a culmination of a process; an end product of a sequence of activities which should provide an informed context for developing strategies to alleviate the problems. Furthermore, occupations should not be regarded as chosen positions. Some of the women get stuck up in certain activities due to social impediments, which blocked progress to better-desired occupations. These desired occupations and impediments must be the targets of capacity building and retraining programmes for better living. If this is not done, the trainees will 'leak out' soon after the training as expressed by some commercial sex workers during the research.

"If they give us the money for that project to be spent in (Bukoba), we will bank it and continue our current job here in Dar es Salaam (Buguruni.)"

This calls for revised traditional top-bottom approach in favour of dialogue with the target groups who need to be heard.

Other comparative sectors are services and tourism with a majority 14% followed by unpaid family work (2%), mining and quarry (1%) and animal husbandry 0.1%. It is believed though that more people are engaged in services and tourism sector but would rather not divulge their status if they have some other occupation they can show up with. This was more so the case in the southern regions, where this research was carried out. Women appear on the streets or at fixed areas doing other activities, whereas in actual fact, their main occupation is "services." (prostitution). Thus reliance on numbers only for planning purposes may not be the best option, hence the need for participatory approach and prudence.

The women who indicated, to be working in the mining were stone crushers. Small-scale mining goes on in many areas of the country but is male dominated. Despite an increasing female participation in this trade, male agents who look for markets and carry all the negotiations with contractors/truck drivers exploit women. There is a similar problem with animal husbandry that is also mostly male dominated. Table 4.3 summarizes quantitatively the main occupations.

Table 4.3 Main Activity/Occupation

Sectoral Responses in %					
Main Activity	C/sex	Informal	Textile & Manufacturing	Agric.	AllSectors Responding
Agriculture	.5	47.5	1.0	7.4	23.8
Commerce & Trade	5.0	42.2	1.0	1.1	21.26
Industry & Manufacture	.5	1.7	97.0	90.3	37.8
Animal husbandry	0	0	.0	.5	0.1
Services & Tourism	86.5	1.7	1	.7	13.9
Mining and quarry	0	2.7	0	.0	1.2
Unpaid Family Work	7.5	2.0	0	.0	2.0
Total Cases N	(200)	(584)	(99)	(443)	(1326)

Source: Survey findings 2000

Nature of Employment

In all the sectors the majority were self-employed (48%), followed by wage employee (24%), and casual labourers (17%) and unpaid family work with a more realistic percentage of 1%. There was virtually no employer status (0%) and piece rate was 0.3% (Table 4.4).

These figures seem to follow expected patterns in Tanzania where the situation, especially for women is getting worse. Further, regular employment i.e. factory or office is declining rapidly coupled with recent political and economic developments which have led to massive retrenchments, and ongoing economic reforms that have frozen employment. The privatisation of government owned factories has also been effected leading either to their closure or closed down or have become capital intensive. The expectations were that the "load" being shed by government would be absorbed by the private sector which has not been the case because the private sector has grown very slowly. Women would however still be disadvantaged and wouldn't be competitive given their lack of education and experience, which is exacerbated by sex segregated occupations. Market stalls and food vending shops, are therefore increasing as the rapidly growing population seeks 'work status.' The outlying areas of Dar es Salaam, the main business city has more and more women branching out into occupations previously dominated by men, including stone crushing, hawking, security guards etc. Some of the bigger municipalities like Arusha are developing in the same direction.

Women are increasingly taking a bigger role as breadwinners for their families but operate in a situation typical of many developing countries like Tanzania where credit facilities are virtually non-existent and the few which exist are inaccessible and have conditions, which most women cannot fulfil. Unlike men, women have been able to operate and grow from small credit lines, which are community based and sometimes operate from own savings. These small investments have alleviated an otherwise far reaching economic crisis that structural adjustment programs could have caused. On top of this women also face market problems forcing most women to engage in similar activities. Thus glutting markets. Self-employment demands skills in both business, organisation and management. Due to limited skills performance rewards are thus low.

Even in the low paying informal sector, women are at a relative disadvantage compared to men. Typical informal sector activities for women include food vending, stone crushing, selling of vegetables and fruits at market places. Only a few women have managed to branch out into capital demanding areas like construction and building materials (timber and bricks). A similar informal sector survey done in Dar es Salaam 1995 showed that while both men and women were concentrated in labour intensive low capital investment areas, women were further pushed into the lower skills demanding activities like local brewing and food vending while men were engaged in carpentry, carvings, artistic activities, masonry or fishing, all of which require better skills.

Self-employment differs in contents between rural and urban areas. Self-employment in the rural areas, especially for women, means work on the land for agricultural production. The problems there are not lack of market and credit lines but are based on customs and cultures. In the rural areas women don't own land but rent it, or cultivate their father or husbands land which gives them lesser power over what they produce thus failing to repay any credits they have. This was found to be a major handicap for further credit in Mufindi, where a rural-credit facility had been established. Within self-employment there are no formal regulations and laws. This is much more pronounced in the informal sector. The problem is not only lack of laws and regulations, but that, this domain lie 'beyond' the reach of government. Due to these factors the chances of child labour are excessively high particularly when it is disguised as socialization or family help.

Wage employee, the second largest category (24%) include textiles and manufacturing and commercial agriculture. For those in commercial agriculture there is great uncertainty because of rapid privatisation. Already reports show that there are sector retrenchments. Most women working in commercial agriculture have been there for many years, and have higher illiteracy rates than women in other sectors (Mbilinyi, 1995). As they get retrenched their only means of survival is their unskilled labour power. They thus have a great potential of sending their children to work to supplement family incomes. This tendency is even greater because as soon as they're retrenched, their children lose the right to attend plantation schools and health care.

Unpaid family worker status stood at 11% but social expectations might have played a role in reducing an otherwise greater percentage because extended families expect reciprocated relationships. Women for example are expected to do a lot of work in the household without returns. Even for child labour, it is argued that it is socialization rather than child labour. Drawing a line between the two however is difficult. Table 4.4 summarises the situation.

Table 4.4: Current Work Status

	Sectoral Response in %				
	C/Sex	Informal	Textile and Manufacture	Agriculture	All Sectors Responding
Work Status Self					
Employment	96.9	74.7	1	1.3	47.9
Employer	0	0	0	0	0
Wage Employee	0	8	93.0	48.1	23.9
Casual Wage Employee	0	3	5	49.4	17.0
Piece Rate	0	0	1	7	.3
Unpaid Family worker	3.1	23.4	0	0	10.9
Total (N)	(191)	(594)	(100)	(444)	(1329)

Source: Survey findings 2000

Working Hours and Days per week

The current eight hours day followed in many countries is a result of a long struggle. Labour and capital wrestled for many years before an agreement was reached. Predated by the English sweatshops, where children and women laboured for more than sixteen hour a day, (Marx, capital Vol 1). The present defined eight-hour day is conducive to productivity and the health of workers.

This achievement, however, has benefited less than ten percent of the population in the developing countries and mainly those who are in formal employment. More than 90% of the population in the developing countries are in non-formal employment that remains highly differentiated and fragmented with no communication between subgroups. Those who are employed in this sector can also be replaced easily. Further, this sector does not have permanent members except only temporary constituent subgroups. These weaknesses, including gender stereotyping, denies them the power to fight for their numerous rights including an eight hours day.

The negative effect of long working hours is exacerbated by the effect of extreme climatic conditions. Poor nutrition, hot and humid weather and endemic diseases also undermine the capabilities and performance of women workers. Table 4.5 shows the proportions.

Table 4.5 Hours worked Per day

Hours Worked	Sectoral Responses in %					
	C/sex	Informal	Text/Man.	Agric.	Domestic	All Sectors
Up to 8hrs	80.0	43.6	46.3	71.2	10.2	55.4
>8≤ 12	15.2	43.3	51.6	27	31.8	34.2
>12	4.1	10	2.1	0.7	58	10.4
All Cases (N)	(197)	(580)	(95)	(437)	(88)	(1397)

Source: Survey findings 2000

The starting working time varies across the sectors. The majority of the women surveyed (62%) start work between 5 and 6 in the morning particularly the domestic workers. 99% of them start work before dawn to prepare breakfast for their employers before going to work and children to going to school.

The other groups in textile and manufacturing and commercial agriculture start around 7 – 9 hrs. These follow negotiated start and finish times and conform to the eight hours works cycle.

Cross sectoral comparisons show that given the schedule for domestic workers, and the fact that the majority of them are below 17 years of age, work for them is nothing but 'physical exhaustion coupled with some verbal assault, and fasting. This is evidenced by their nomadic nature because when they find that the working conditions are unbearable they move to another employer.

In other sectors only 17% of interviewed women start work between 16 and 21 hrs. 80% of these however, were commercial sex workers who naturally make themselves available when customers have come from work or have finished their daily chores. Also more important is the fact that some of them have double jobs during the daytime such as selling food and vegetables, particularly for respondents in Mbeya and Ruvuma. Incomes for commercial sex workers are seasonal thus the low seasons are complemented by the second jobs. Comparatively, commercial sex workers finish work much later than the other groups some going up to midnight like domestic workers, with few going on through the night particularly at the end of the month when formal workers are paid salaries. Table 4.6 shows cross-sectoral starting times.

Table 4.6: Normal working hours in a day - starting time

SECTORAL RESPONSES IN %						
Time on 24 hrs scale	C/sex	Informal	Text/Man.	Agric.	Domestic	All Sectors
1-9 hrs	9.5	17.6	100	86.9	98.8	61.5
10-15 hrs	0	0	0	3.7	1	11.2
16 – 21 hrs	79.9	0	0	0	0	16.7
22-24 hrs	10.5	0	0	0	0	10.6
Total cases	(115)	(105)	(100)	(447)	(97)	(864)

Source: Survey findings 2000

The informal sector on the other hand start reasonably early with most of them in operation by 9 hours.to catch up with customers as they are going about their routines. They stop slightly earlier than domestic or commercial sex workers and are busiest the middle part of the day, a feature they share with women in commercial agriculture.

Table 4.7: Normal work hours in a day – finishing time

SECTORAL RESPONSE IN %						
Time (24 hrs scale)	C/sex	Informal	Text/Man.	Agric.	Domestic	All Sectors
1-7 hrs	30.2	0	20	15.7	0	20.7
8-16 hrs	0	0	100	14.2	7.2	47.8
17-24 hrs	69.8	17.3	0	10.1	93	31.5
Total cases (N)	(116)	(104)	(100)	(446)	(100)	(866)

Source: Survey findings 2000

As it is the case for the number of hours worked per day, there are also different workweeks. In a number of developing countries, Tanzania included, mainly under the socialist ideology the week became five days and half. People were asked to work on Saturday until midday. With economic reforms the workweek is five days mainly for the formal sectors.

It needs to be noted that some women in the informal sector have virtually a 24hrs schedule 7 days a week. With such fatigue and struggle to earn a living its difficult to understand how these women can finance or even let their children go to school. For the majority of these women life is one day at a time, and is hard to imagine waiting for twelve to sixteen years for the child to graduate. Furthermore, even after completing school children don't get employed. The structural adjustment programmes have also brought retrenchments making child labour both push and pull factors. Unemployment pulling children out of school while income in households pushes them out. These factors need to be addressed when considering measures to alleviate child labour. Table 4.8 shows days worked per week.

Table 4.8. Work Days per week

SECTORAL RESPONSES IN %					
	C/sex	Informal	Text/Man.	Agric.	All Sectors
1	1.0	.3	0	0	0.3
2	6.1	1.0	0	.2	1.4
3	16.2	1.2	0	6.8	5.2
4	9.1	1.2	11.5	2.3	3.4
5	9.6	4.8	7.3	2.5	7.5
6	12.6	54.8	7.5	83.3	59.2
7	45.5	31.6	6.3	4.8	23
Totals	(198)	(568)	(96)	(438)	(1300)

Source: Survey findings 2000

Business Location

Table 4.9 summarises responses on business location. The majority of respondents (68%) originated from three locations: farm/plantation, factory and own home. Another 23% had permanent structures, fixed stalls or no fixed location. A minority of 3% were either at a construction or mining sites.

Comparatively, in this survey 43% of the informal sector were working in agriculture, 28% occupied fixed stall or other permanent structure. On the other hand commercial sex workers had no fixed location (37%). Thirty two percent however, operated from their own homes and 4% operated from customers homes. Majority of commercial agriculture operated from the plantations (62%) and factory (35%). Those in textiles/manufacturing operated from factory premises (99%).

When the business location is informal or non-permanent it has implications on women's employment and child labour. One of the sectors mostly affected is the informal sector. When informal sector operators don't have for example land tenure on the area of operation they have major threats. City authorities normally evacuate them at no or very short notice. To avoid loses women move with their children so that they can salvage as much as possible in minimum time when city authorities strike. To capitalize on a good season mothers despatch their children to other areas of the city to sell whatever is going at a good price then.

Construction sites, exclusively temporary sites, are also popular operating locations for informal sector women. Food vendor women move in and out daily bringing in their wares in the morning and moving them out at the end of the day. These movements often need the help of own or more children. Fruit or cold water sellers have similar tendencies.

No fixed location sites were recorded for 37% commercial sex workers. Commercial sex workers are never accompanied by their children as they normally dispatch them back to the rural areas to stay with parents, or leave them with other relatives. Under both circumstances children get poor care, often running away to become street children and engage in hazardous activities including child prostitution, thus inheriting their mothers occupation.

Groups with temporary locations/business activities pose serious challenge to poverty alleviation strategies. It is difficult to locate them, hence difficult to know their problems or even assess their successes. This also disqualifies them from credits because they have no address. Although some NGOs ask such operators to form groups to which credit can be extended, temporary location can not form business association and thus they can't get the loans. Table 4.9 shows quantitative data on business location.

Table 4.9: Business Location

SECTORAL RESPONSES IN %					
	C/Sex	Informal	Text/Man.	Agric.	All Sectors
Location					
Office Building	0	.5	0	2	0.4
Factory	.5	2.2	99	35.4	20.2
Construction site	0	1.2	0	0	0.5
Mining Site	0	5.2	0	.2	2.9
Farm/Plantation	0	43.3	0	62.3	40.0
Own home	31.5	7.7	0	0	8.0
Own home without work place	4.6	5.5	0	0	4.3
Customers home	3.6	.8	0	0	0.9
Other permanent structures	9.1	14.7	0	0	7.9
Fixed stall	11.2	13.5	1	0	7.5
No fixed location	37.1%	4.3	0	0	7.4
Totals (N)	(197)	(594)	(100)	(446)	(1337)

Source: Survey findings 2000

Secondary Activity/Occupation

Secondary activities/occupations have been described as a form of social security for women in non-formal sector operations. (Wonger, 1998). Such activities supplement income from their primary activities or act as backup in case primary activity fails. Hence, they complement each other in assuring the household an income. These arrangements are a popular entry point for child labour. While the mother is selling vegetables in one place a daughter could be selling bread or baskets elsewhere.

Studies have shown that secondary activities are actually the norm, either done simultaneously or seasonally. When low season or too much competition hits a primary activity, they're abandoned temporarily in favour of secondary activities and when improvement is restored both activities are then carried out simultaneously.

Secondary occupations are common in urban areas where opportunities exist. Women in the rural areas are rather limited. However, the Action to Assist Rural Women (AARW) project had scored the importance of secondary activities for women in the rural areas, especially those depending on seasonal crops like maize.

In this survey, findings show that 68% did not have any secondary activity. These findings however, need to be interpreted carefully as many respondents tend to report on the situation obtaining to themselves at the time of interviews and not on activities being done for them by children or other relatives, showing that secondary activities are more than what gets reported initially.

In all the sectors, 22% reported that secondary activities came from agriculture, commerce and trade. In rural areas where subsistence is the goal many income-generating activities are undertaken at the same time thus encouraging the enlisting of child support often referred to as child socialisation. This socialisation however, has detrimental effects on school attendance and performance. During this survey children were seen herding cattle or participating in farm work on weekdays while school was on. Frequent absence from school distorts their future lives and they develop interests in other activities, especially when completing school is not always rewarding as is currently the case in Tanzania. The diverted interests grow into pull factors a real threat for girls. Every day that she spends out of school brings her closer to ages for unfavourable cultural expectations. In a number of areas in Tanzania girls between 8 and 9 get interned into woman-hood, as revealed by survey findings.

The commercial sex workers indicated that 11% of them have secondary activities in trade and commerce. Most commercial sex workers in Mbeya and Ruvuma do have trade activities as a cover of their real business. Beer brewing, market stalls, fruit selling, second hand clothes selling, beauty salons are known businesses in which these women thrive.

Only 11% of informal sector operators reported agriculture and animal husbandry as their secondary activities with a strong upcountry links during cultivation or harvest seasons. Such links assure them of at least food supplies.

Table 4.10: Secondary activity/occupation.

Activity	SECTORAL RESPONSES IN %				
	C/Sex	Informal	Text/Man.	Agric.	All Sectors
None	73.3	63.3	93.8	66.1	67.8
Agriculture	1.1	6.9	2.1	20.5	10.2
Trade & Commerce &	10.6	17.7	1	5.5	11.5
Industry and Manufacturing	.6	.2	2.1	2.3	2.6
Animal host	0	3.8	1.0	1.6	3.4
Services	5	1.0	0	0	1.9
Unpaid Family work	9.4	0	0	3.9	2.6
Total cases (N)	(180)	(555)	(96)	(434)	(1265)

Source: Survey findings 2000

Table 4.11 presents a summary of hours worked per week on secondary jobs. The majority (88%) spend up to 24 hours per week in secondary activities while 12% spend more than 24 hours. This is caused by assumed breadwinner roles and the small returns they get from their activities. To accomplish these and to compensate for the low incomes recreation and sleep times are cut. Not only this, but also child labour becomes attractive! Okumu (1997), studying activities of the informal sector women in Nairobi reports that hours spent in secondary activities do vary with location observing that in the inner city where activities continue overnight, operators spend more time in doing food-vending business because stopping means loss of customers and income. Relatives and children are brought in to continue when the women are exhausted. Tshabalala (1999) makes similar observations for women in peri-urban Cape-Town (Khelisha) where women with babies strapped on their backs have been observed to sell "amatumbo" (Offals) and alcohol deep into the night after a daylong domestic service.

These drawn out hours of work have several negative implications. Firstly the woman's health is negatively affected by drugs taken (amphetamine) or bhang to keep going. These drugs affect their health and reduce the take home incomes. Secondly those women in Khelisha who sell 'amatumbo' deep into the night come in with babies and baby sitters who are girls making them exposed to drunken customers. Sexual harassment is quite rampant and the baby sitter girls gradually graduate into drug use and prostitution. Table 4.11 summarises hours worked per week in secondary job.

Table 4.11: Hours worked per week in secondary job

SECTORAL RESPONSES IN %					
	C/Sex	Informal	Text/Man.	Agric.	All Sectors
Hours					
1-8	56.1	12.0	5	52	44.0
9-16	7.3	13.4	0	39.4	32.7
17-24	7.3	4.6	0	7.4	11.2
>24	29.3	6.1	0	6.3	12.1
Totals (N)	(41)	(202)	(5)	(175)	(423)

Source: Survey findings 2000

Monthly incomes from secondary activities differ sectorally. Responses show that 18% received between 11,000 to 30,000 Tshs per month. A small percentage (9%) received more than Tshs 30,000 per month. The majority 72% received up to Tshs 10,000 per month. In textiles and manufacturing none of those interviewed received more than 20,000 Tshs. from secondary jobs because they're assured of at least some income at the end of the month and also because they have contracted out their prime time making it impossible to participate in any other activities. The characteristics of shifts also inhibits participation in secondary activities. Table 4.12 summarises this item.

Table 4.12: Monthly income from Secondary Job

SECTORAL RESPONSES IN %					
	C/Sex	Informal	Text/Man.	Agric.	All Sectors
Income Levels					
< 10,000	55.7	19.1	66.6	78.9	72.4
11,- 20,000	35.3	6.6	6.6	33.3	14.4
21 – 30,000	8.8	4.2	4.2	0	5.6
>31,000	0	2.9	2.9	0	118
All cases (N)	(34)	(183)	(3)	(3)	(147)
					(367)

Source: Survey findings 2000

Harassments on the Job

Harassment in general and sexual harassment in particular is a result of the patriarchal structures in the society. Having more economic power often makes men more powerful than women, and even managers over subordinate staff thus subjecting women to more sexual harassment. This situation of asking for favours for economic survival belittles the victim, most frequently women who are relegated to second-class status in the workplace. It is an expression of the inferior/superior power relations at the workplace, relations that are counter productive and therefore detrimental to productivity.

Harassment on the job does not affect women only (Joachim, 1996, Sarah, 1997). It presents it self in many forms and it has different backgrounds. Race is an issue, so also is religion (Maxwell, 1995). Tribal based harassment are also often encountered (Ntuyabaliwe 2000). Sex based harassment however, is more often encountered. Although sometimes it take a subtle presentation, it is quite common. It can be women harassing men sexually or men harassing women. The later is more frequent taking many forms - verbal, physical, gestural or body grobbing. This survey indicates that harassment on the job is real. A cross-sectoral analysis shows that 35% of all interviewees had faced harassment on the job, while 65% indicated that they had not been harassed. These findings compare favourably with those of Mbilinyi and Semakafu (1995) conducted in the sugar sector. Other researchers at Institutions of higher learning (UDASA, 1996) came up with similar findings but the numbers were much smaller (25%).

Harassment creates tension at the work place, it is against human rights, and alienates those harassed from harmonious relations and productivity. Some of the effective ways of dealing with harassment include organizing but for women workers this is a problem because they have remained disorganized. Studies by Mbilinyi (1995) in the sugar sector in Tanzania show that women were not organized, and they were not members of existing organizations like trade unions. Due to this alienation gender based harassment was

not an agenda in the plantations concerns. In some areas like TPC and Mtibwa sex-based harassment has declined drastically due to women organizing against it. They were effective because they joined trade union (TPAWU) and also had advocacy from MWEMA. Table 4.13 presents a summary of responses on harassment.

Table 4.13: Ever faced Harassment at your job

SECTORAL RESPONSES IN %						
	C/Sex	Informal	Text/Man.	Agric.	Domestic	All Sectors
Response						
YES	76.4	27.4	26.6	26.2	37	35.0
NO	23.6	70.4	73.4	73.8	63	65.0
Total Cases (N)	(195)	(585)	(94)	(428)	(100)	(1402)

Source: Survey findings 2000.

Source of Harassment

Customers were singled out as the main source of harassment by 38% of respondents, followed by 36% who mentioned employers. Co-workers were mentioned as a source of harassment by 10% in all the sectors. Local authorities were listed by 10% of respondents.

Within the manufacturing sector, only the employer who was mentioned for harassment (95%), as was with domestic workers (61%). Comparatively, however, the informal sector shows a different pattern. Customers were mainly mentioned for harassment 12%. Co-workers, police and local authorities were mentioned by 8%. For commercial sex workers, main harassment came from customers (76%). This information is summarised in Table 4.14.

Table 4.14: Sources of Harassment

Sectoral Responses in %						
	C/Sex	Informal	Text/Man.	Agric.	Domestic	All Sectors
Sources						
Employer	1.4	1.3	95.5	67.3	61	36
C-worker	5.0	1.7	0(0)	26.5	0	10
Police	4.3	2.5	4.5	.9	0	5
Authority	1.4	3.3	0	1.8	0	5.1
Criminal Elements	1.4	.3	0	0	0	0.9
Customers	76.6	11.5	0	.9	0	38
Community	8.5	1.3	0(0)	2.7	0	4.6
Relatives	1.4	0	0(0)	0	0	0.4
Total Cases	(141)	(132)	(22)	(113)	(61)	(469)

Source: Survey findings 2000

Nature of Harassment

The nature of harassment is influenced by the circumstances/environment under which an activity is taking place. From the survey the harassment range included a number of factors as shown in Table 4.15. The majority group included physical abuse, husband taking away all the money, sexual abuse and forced to work. In between them these harassments accounted for 53% of all harassments.

Different sectors show different harassments as determined by changing circumstances. For the commercial sector, no payment by customers was the topmost harassment (22%). One would expect that in the informal sector this problem would also feature high in the list, but it does not probably due to the nature of the transaction itself and social accountability. It's easy for a woman who sells a basket and was not paid to go to seek legal/police support and also the transaction takes place in public and so social accountability comes to bear. Commercial sex in Tanzania is unlawful. The operators, therefore, have no legal backing. Furthermore it takes place beyond public reach. Often the law of the jungle comes to bear with the weaker partner (the woman) getting abused easily. If a woman is not paid after offering services, the most she can

do is to call out for her neighbours to help or to surrender. For the commercial sector, specific harassment was sexual abuse (24%) followed by unnatural sex, which accounted for 21% of all incidences. Physical abuse stood at 13% while it was 0% in the informal textile and manufacturing and agriculture sectors.

Domestic sector workers are the most harassed with reprimand by employer being 61 compared to 13% in other sectors. Workers in this sector were also sexually abused (24%) compared to 11% across sectors. Physical abuse among domestic workers was the highest across the sectors (37%), compared to 13% and 11% in overall sectors.

Apart from sex and physical abuses, conflicts were also a prominent form of harassment for domestic workers at 54% compared to 2% for commercial sex workers. Whereas for all the sectors forced to work as a form of harassment stood at 16% for domestic workers it was 70%. The full list of harassments and their quantification is shown in table 4.15.

Employer, Nature of Contract and Payment

Employer

The employer, nature of contract and payment varied across the sectors. Employers of the surveyed sample were multinationals, local companies, individuals or private contractors.

The most frequent employer was the individual category, representing 56% of total respondents, followed by multinationals (35%), local companies (9%) and private contract (0.4%). As it can be seen from these figures multinationals employed 35%. The changing economic terrain in Tanzania shows an increased role of the multinationals, which has several implications for women and child labour. Already the rapid gains made in the TPC and Mtibwa sugar estates as regards women participation and use of child labour have slowed down and retrenchments will once more target women as capital-intensive systems are established. The use of child labour in tea estates mostly owned by multinationals – is also well known.

The move towards privatisation has confronted commercial estates with new challenges, such as more direct exposure to world market trends and obligations to increase productivity and output. While employers are directing their efforts towards more effective utilisation of available resources, aimed at increased production and processing capacity, the situation of labour has not been taken into account in the design and implementation of rehabilitation programmes. Working and living conditions of workers on the plantations remain far below adequate standard and seriously impair the labour productivity and the well being of workers.

Furthermore, in order to maximise profits, employers are directing their efforts toward flexible workforce and the casualisation of employment, with more women being hired as temporary “permanent casuals” where there are no clear employer-employee relationships, and where they are not entitled to non-wage benefits are outside the coverage of labour legislation, and are exposed to job irregularity and insecurity.

Responses across the sectors also show that local company as an employer is at 11%. Local companies are not financed and have no credit line and markets for them is a problem. Since these have a tendency of operating deep in the rural area, their failure is a denial of reliable income for women, which also makes chances of child labour high.

Table 4.15: Nature of Harassment by sector

Nature of harassment	Sector Working %					
	Commercial Sex worker	Informal	Textile and Manufacturing	Agriculture	Domestic	All Sectors
Unnatural sex	20.9	.0	.0	.0	0	6
Sexual abuse	23.6	.0	.0	.0	24	11.3
Physical abuse	12.8	.0	.0	.0	37	10.7
Conflicts	2.0	.0	.0	.0	5	10.9
No payment	21.6	.0	.0	.0	0	12.8
Demand for receipt	1.4	.0	.0	1	0	16.4
Customer refusing	2.7	.0	.0	3.9	0	1.5
Group/Gang Rape	2.7	.0	.0	10.8	0	2.9
Forced sex	6.1	.0	.0	2.0	0	2.1
Reprimand by employer	2.0	.0	.0	3.9	61	12.9
Detention	1.4	.0	.0	2.0	0	0.7

Nature of harassment	Sector Working %					
	Commercial Sex	Informal	Textile and Manufacturing	Agriculture	Domestic	All Sectors
Customer refuse use of Condom	2.7	.0	.0	3.9	0	1.5
Called witch	.0	2.0	.0	1.0	0	2.5
Husband takes all the Money	.0	12.5	.0	1.0	0	14.5
Reprimanded	.0	.3	.0	6.9	0	1.7
Be ignored	.0	2.7	.0	2.0	0	3.4
Customer reject goods	.0	2.0	.0	1.0	0	2.5
Chased by authority	.0	1.2	.0	1.0	0	1.5
Pay high tax/rent	.0	.8	.0	1.0	0	1.1
Not paid by customers	.0	3.3	.0	1.0	0	4.0
Rebuke	.0	.0	4.0	2.9	0	0.7
Force to work	.0	.0	4.0	14.7	70	16.4
Abused	.0	.0	12.0	35.3	0	7.4
No payment	.0	.0	32.0	1.0	0	1.7
Expelled	.0	.0	16.0	2.9	0	1.3
No medical care	.0	.0	32.0	.0	0	1.5
Total cases	(148)	(149)	(25)	(102)	(100)	(524)

Source: Survey findings 2000

Contracts

In Tanzania, employment contract is governed by the Employment Ordinance, which defines a "contract of Service" as any contract either in writing or oral, whether expressed or implied. There are more oral contracts than written ones, which apply to workplaces where women workers predominate.

In the survey, four types of contract were revealed as shown in table 4.16. The unlimited type (loose and unfavourable to employees) was the most frequent 44% and the verbal unlimited type accounted for 18%. This is a great disadvantage of the women involved because in the event of default there is no background for reference. Under these types firing is at the full discretion of the employer and payment adjustments are also done unilaterally and arbitrarily. The written unlimited type across the sectors was 26%. This means one out of every four women has no protection of the labour power she has contracted out. These contracts foster insecurity, which pushes women to do multiple activities, which in turn, pull child labour.

Wages and other incentive for women workers are very low and decrease with lower levels of occupational structure at workplaces. Even those at lower levels differ depending on the type of employment and job category for individuals. Full-time employees have stable salaries and enjoy company benefits including housing, paid maternity leave, paid annual leave, coverage for sickness and even funeral assistance in some firms. Only few women enjoy these rights as majority are employed as temporary "permanent casuals".

In the commercial agriculture, textile and manufacturing sectors about 10% of the women had no contracts, and were casual labourers. The jobs they do are normally menial and uncategorized, have no entitlements and cannot rely on the employment for their households' subsistence leading to the involvement of children earning extra income.

Contracts are certainly an area that deserves attention in any programs that seek to emancipate women, and impinge on child labour.

Payments

The type of employment and job category for individuals mainly determines the amount and mode of payment. While full-time employees have stable salaries and enjoy company benefits including housing, paid maternity leave, paid annual leave, coverage for sickness and even funeral assistance in some firms, non- permanent employees are subjected to job insecurity and non-regular payment.

Four types of payments were enlisted in the survey: daily, weekly, monthly, and piece rate payments. A cross – sectoral analysis shows that 62% were paid monthly, 28% weekly, 3% daily and 8% on piece rate. Daily, weekly and piece rate payments constituted 40% for the sectors. This means nearly half the women are paid on terms that do not give them any entitlement and do not enable them to meet bills for all needed social services including medical care and schooling making children ready targets for child labour. Table 4.16 summarizes this information.

Table 4.16: Employer, nature of contract and payment

	Textile/Man.	Agriculture	Total Cases
Employer: Multinational	0	42.2	34.6
• Local Company	0	10.7	88.0
• Individual employer	100	46.6	56.2
• Private Contractor	0	.5	.4
Contract: Verbal, Unlimited	2.1	21.7	18.3
• Written unlimited	34.7	23.7	25.6
• Verbal, limited	3.2	11.9	10.3
• Written Limited	33.7	36.5	36.0
• No contract	26.3	6.3	9.5
Payment: Daily	5.2	3.4	2.8
• Weekly	93.8	32.4	27.5
• Monthly	1.0	54.6	61.6
• On piece rate		9.7	8.14

Source: Survey findings 2000

Income per Month: Until a few years ago the statutory minimum wage was 17,000 Tshs. This has been recently raised to 30,000Tsh or less than US 40\$. This is well below the current 250,000Tsh. estimates based on food and nutrition requirements (LHRC 2000).

Wages and other incentive decrease with lower levels of occupational structure at workplaces. Even those at lower levels differ depending on the type of employment and job category for individuals. Full-time employees have stable salaries and enjoy company benefits as noted above including education assistance to children. For example, it was noted during the survey that, two estates were offering education allowance to every four children of full time employee equivalent to 50% of basic salary. The fact that more women are hired as casual labourers they did not get the benefit.

The level of income determines whether a child should be sent to work or not. The analysis showed that 61% of all respondents were receiving less than TShs 20,000 while 21% received between 21,000 and 30,000 Tshs, and 13% received between 31,000/= and 40,000 Tshs. A minority of 6% received above 40,000 Tshs per month.

For women surveyed, 82% received 30,000 TShs and below and 95% of all women interviewed received below the national minimum wage. These levels of income need to be understood in the context of major economic reforms going on in Tanzania. Which have affected women and other workers in a variety of ways as already noted in previous sections.

This provides the background from where the woman who appears at TPC farm or Tegeta quarry, to crush stones, comes from.

When she has given up the best of her physical and mental prowess, innovation and intuition to earn an income and yet it is not adequate for subsistence, no one has the right to ask her why is her child working in a mine or farm instead of going to school. When her daughter brings home cash earned by selling her body, she will not be questioned, survival comes first (Kiwara 1999).

Further cross - sectoral analyses show that commercial sex and informal sector workers were earning comparatively less. Textile and manufacturing and commercial agriculture were at higher ranges of Tshs 40,000 and above. This is understandable given the fact that with formal employment incomes are defined by set rules and guidelines. They also have entitlements.

The domestic workers have more disadvantages in terms of incomes, with 36% receiving below 5,000 Tshs while 50% received between 6,000 - 10,000 Tshs. 86% therefore, received below 10,000 Tshs. The fact that most domestic workers are young girls with little or no education, and less bargaining power, a factor explaining why employers prefer young girls as they are easy to exploit, manage, are less aware of their rights, do not complain, are trustworthy and less likely to absent themselves from work. Table 4.17 summarizes this information.

Table 4.17: Income per month

Sectoral Responses in %						
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Cases
Income						
20,000	47.1	76.0	2	47.4	97.5	60.8(835)
21-30,000	22.8	1.6	42.4	60.6	8.3	21.1(376)
31-40,000	6.2	0.6	10.0	30.6	1	12.5(161)
>40,000	24.9	0.8	43.3	7.0	0	5.6(124)
Total Cases (N)	(180)	(469)	(99)	(443)	(96)	(1287)

Source: Survey findings 2000

Seeking Children's Assistance To Meet Production Quotas

Information was sought on whether children's assistance was sought to meet production quotas. The finding across sectors was that 8% use children to meet production quotas while 77% reports not using children to meet production quotas. In 15% of responses no production quotas existed. Children were mainly observed assisting their mothers in out grower farms and coffee sorting. One assumption that could be deduced from these figures is that previous campaigns against child labour could have had an influence forcing children to move from commercial estates to other forms of employment. Table 4.18 summarizes this information.

Table 4.18: Seeks Children's Assistance to meet Production Quotas

Sectoral Responses%			
	Text/Man	Agric.	All Cases
No production quotas	54.5(54)	6.4(28)	15.3(82)
Do not use children	44.4(44)	84.7(370)	77.2(44)
Use children	1.0(1)	8.9(39)	7.5(40)

Source: Survey findings 2000

Entitlements at Work

In Tanzania, Employment Ordinance Cap 366 stipulates basic conditions at work, including entitlements. Wages and other incentive for women workers are dependent on the type of employment and job category for individuals. Only few women enjoy employment rights owing to the type and nature of their employment contracts. The study observed that while women have worked for more than 20 years they still not enjoy the rights. Kashonda et. al 2000 reports that employers manoeuvre contracts to endlessly employ women (and men) on casual basis year in and year out. Similarly, data on residence (sect 3.3) further suggests that there is a high possibility of the same people going for casual employment after the end of each contract or season.

Company benefits include, include accommodation, transport, medical care, meal, annual leave, maternity leave even severance/end of service payment. The study analysed the two formal sectors with regards to entitlements to women workers. Table 4.19 shows entitlement and benefits.

The numbers of respondents are given in bracket. There were 449 and 100 respondents in the commercial agriculture and the manufacturing and textile sectors respectively. No response (NA) cases have not been included. Overall, the commercial agricultural sector workers seemed to have very limited access to many of the benefits despite legislation governing basic conditions of work as stipulated in the Employment Ordinance CAP 366.

Paid Annual Leave: More textile and manufacturing workers said they were entitled to the annual leave benefit (84%) compared to the Agriculture sector workers (30%). This relates to the different nature of job contracts in Agriculture and Textile and Manufacturing sectors. In the former employment is mostly on casual or temporally basis. Often, women do not know that their rights are safeguarded by the law. For example, a casual labourer who works for 280 days in a period of 12 consecutive months is deemed to be a permanent employee according to section 33 (1A) of the Amendment Act No. 1 of 1975 but some not being aware they are endlessly work as casual labourers.

Pension Fund Contribution: This is a requirement by law for every employer, however, only 21% of agricultural sector workers said they enjoyed the benefit. Most likely these are the few permanent employees as opposed to the other workers. In the manufacturing and textile those who enjoy the benefit were 94% against 6% who reported that they were not entitled.

Table 4.19: Entitlement to different Benefits: by sector

Benefit	Entitled		Not entitled	
	Agriculture	Manufacturing & Textile	Agriculture	Manufacturing & Textile
Accommodation/ Allowance	31.1 (140)	39 (39)	68.1 (306)	60 (60)
Transport/Allowance	8.7 (39)	69 (69)	90 (404)	30 (30)
Meals/Allowance	28.7 (129)	47 (47)	70 (315)	52 (52)
Annual paid leave	29.8 (134)	84 (84)	69.5 (312)	15 (15)
Paid sick leave	21.6 (97)	51 (51)	77.5 (348)	48 (48)
Bonus	9.4 (42)	53 (53)	89.5 (402)	47 (47)
Pension fund	21.4 (96)	94 (94)	77.7 (349)	6 (6)
Severance allowance	25.6 (115)	70 (70)	73.7 (331)	30 (30)
National holidays	35.9 (161)	97 (97)	62.8 (282)	3 (3)
Clothing/uniforms	47 (211)	99 (99)	52.3 (235)	1 (1)
Paid medical treatment	56 (252)	50 (50)	43.7 (192)	50 (50)
Health checkups	18 (81)	41 (41)	80.8 (363)	59 (59)
Good performance (reward)	18.9 (85)	56 (56)	80.1 (360)	44 (44)
Loans	13.8 (62)	63 (63)	84.6 (380)	37 (37)
Social security contribution	16 (72)	56 (56)	82.8 (371)	44 (44)
Counselling	25.8 (114)	39 (39)	73 (328)	60 (60)
Training	30.5 (137)	7 (7)	67.9 (305)	93 (93)
Occupational safety	42.5 (191)	1 (1)	55.9 (251)	96 (96)
Child care facilities	9.8 (44)	33 (33)	88.6 (398)	66 (66)
Paid off leave (look after sick)	0.7 (3)	1 (1)	61.9 (272)	51 (51)

Source: Survey Findings 2000

Severance/end of contract: Severance Allowance CAP 487 provides conditions on payment of allowances to employees on termination of employment. Only 25.6% of the agricultural sector workers and 70% of manufacturing workers said they were entitled to the allowance.

Social Security Fund: Findings on social security issues strongly indicate inadequate protection especially for the commercial agriculture sector where only 16% of the respondents said they were entitled to a social security fund against 83% who didn't. Data also showed that even in the urban-based manufacturing, 56% reported entitlement against 44% who reported non-entitlement. This shows that despite the law requiring every employer to observe social security issues, a high percentage of workers particularly in the rural based commercial agriculture are uncovered, largely due to the terms of employment as was earlier pointed out.

Occupational Health Safety (OHS): OHS issues are regulated by the Factories Ordinance Chapter 297. However, employees particularly in the manufacturing and textile do not seem to enjoy the protection provided under the law.

Child Care Facilities: Only few employers provided childcare facilities as reflected in the statistics on entitlement to the benefit. In agricultural sector, 10% reported entitlement, the corresponding figure for textile and manufacturing was 33%. Field observations confirmed existence of good childcare programme/ facilities in well-established institutions such as the Brooke Bond Tanzania limited in Iringa, and Burka farms in Arusha. Absence of the facilities at the workplace might also have influenced the response from the interviewees in respect to entitlement. The general observation however indicated lack of or inadequate provisions for such facilities, the situation that might encourage practices of taking children to work or passing over responsibilities of childcare to older children. This situation was reflected in 22% of interviewees who said

they took children to work and 10% who used older girls to care for younger children.

Training: Training is a basic determinant not only to initial access to employment, but also to career advancement. This benefit is however not accessed by majority as indicated by 93% negative response to such entitlement in the textile and manufacturing sector and 69% in the agricultural sector. Majority of women in commercial agriculture who benefited in training were those from TPC and Mtibwa who participated in MWEMA programmes. It was observed however that there had not been comprehensive training programmes designed for (women) workers despite lack of skills observed among the respondents.

Maternity Protection: Although not reflected in the list of entitlements, the researchers found it necessary to study maternity protection. According to ILO Convention No. 103 maternity protection covers prenatal as well as postnatal care for mothers, breastfeeding time for baby, and extra money to enable the mother and baby to feed properly. It also recommends period for maternity leave which enables the mother to regain full strength before resuming work and the baby to be healthy and strong enough to be left with a baby sitter.

Tanzania has not yet ratified the convention and the current Maternity Protection Act for Tanzania is inadequate and gives employers a room to victimise women workers on account for performing their reproductive roles. Both the standing orders of Tanzania Government and the Employment Ordinance make provision of 84 days paid maternity leave, inclusive of regular 28 days annual leave and allows for additional 14 days to cover "maternity sick leave for mothers who become ill in the course of lactation or during pregnancy. Paid maternity leave is available every three years, and it does not cover casual labourers. During the survey, it was found out that women workers, majority of whom were casual labourers were not covered by the law.

The national laws aiding to ILO Convention No. 89 exempt women from night work, however, the current deregulation of labour market has worsened the situation, forcing women to work on even less favourable working terms including night work. The research found out that some employers force lactating mothers to work on night shift or 12 hours without taking time off to breastfeed their babies. Although the Maternity Act in Tanzania provides for half an hour twice a day for breastfeeding, the working conditions, long distance and lack of reliable transport make it impossible for working mothers to utilise the one hour. The situation undermines whatever protection has been legislated and the government is reluctant to enforce such legislation because it may mean loss of jobs for women involved.

The implications for lack of entitlements are grave. It means that women must pay for all the basic services. Given their small incomes, they will either go without these services or will find means of increasing income. Such means include extended working hours or withdrawing children from school so that they can work and supplement the family's income or look after young siblings at home.

Trade union provides a forum where women could discuss and articulate their problems including organising and bargaining for improved working conditions as will be evidenced by MWEMA case study. Such forums were observed to lack at work place and women participation in trade unions was low and the few who participated lacked the necessary skills and knowledge on trade union issues.

Participation in Trade Unions

Trade unions can be broadly defined as organisations formed and run democratically by workers. All workers irrespective of race, creed or sex have the right to join a trade union, which organises workers in the trade they are employed in. However, women representation in trade unions is very low, and even the few who join do not participate actively in trade union matters.

The study revealed that majority of women workers in textile and manufacturing in both Dar es Salaam and Arusha were members of Trade Unions (76% and 80%) respectively. Dar es Salaam had 34% of workers belonging to cooperatives. The corresponding figure was substantially lower for Arusha (10%). For example, Tanzania Union of Industrial and Commercial workers (TUICO) was found to have a branch at the Sunflag factory which has been able to negotiate with the employer and sign a memorandum of understanding regarding terms and conditions of employment. However branch leadership of the Union was reported to be young, and required capacity building. Trade union movement was however observed to be low, due to fear of losing jobs. During the survey, workers were worried about management plans for retrenchment.

In the commercial agricultural sector trade unionism was not common among the casual and temporary workers. When comparison was made by location, more women in TPC (49) and Mtibwa (46) were members of Trade unions, out of 50 respondents. The situation could be explained by the fact that MWEMA interventions have increased women's awareness on their rights and the need to take active participation in trade union.

In Burka and Mringa farms in Arusha, it was observed that union members were recently elected without a clear vision of their roles although each union had about 2 women leaders.

Trade unions provide the most effective forum for workers to articulate their problems. It is vital that women participate actively in trade unions in order to present their issues for bargaining with employers. Issues such as training, legislative protection regarding jobs considered suitable for women, hours of work, hiring and firing practices, child care, promotion systems, salary scales, housing allowance, maternity leave, sick leave and other fringe benefits represent a source of discrimination and have direct implications for equality of men and women in the labour market. For example it was noted during the survey that Mufindi Tea Company had employed **a woman graduate in Home Economics and Human Nutrition from Sokoine University as a Personal Secretary to the General Manager**. Her husband who holds a similar degree and is employed in the same company has been given a post of Farm Manager. This finding justifies that education is not itself sufficient to overcome the barriers of occupational segregation and gender disparity in wages. Occupational segregation by sex is extensive, and it is estimated that half of the world's workers have occupations in which their own sex dominates by at least 80% (ILO World Employment Report 1998). Female occupations tend to be less valued, offering lower pay, lower status and fewer advancement opportunities than male occupations.

4.2 Sector Specific Findings

4.2.1 Commercial Sex Sector

"While the issues deserve attention, for the ILO, as for anyone with integrity and a social conscience, there are serious dilemmas because of the wide range of circumstances of those in prostitution and the multiple and complex issues involved. (Studies) show that some go into prostitution as a matter of free personal choice or the right to sexual liberation, others are pressured because of economic conditions or the lack of remunerative alternatives, and yet others are forced through deception, violence or debt bondage."

The Sex Sector. The Economic and Social bases of prostitution in South east Asia 1998. Lim, L.L (Ed) pg V.

Researches done in other parts of the world including the developed countries indicate that there are many and varied modes of entry into this sector (Belsey, 1996). Some are introduced into this sector through friends, some through recruitment by agents (Anoneuva, 1987) and some through parents. Yet others enter through own volition (Lim, 1998). The reality about this sector, however, is that it is as old as human history.

Researchers in South East Asia have drawn objective conclusions about this sector. One of the conclusions is applicable to our study: that for the developing countries economic hardships play a significant role in the decision to engage in commercial sex. Furthermore, at times of economic hardships women entering this sector increase rapidly (Rohana, 1985). These conclusions underline differences between developed and underdeveloped countries as far as this sector is concerned. The difference is that in some of the developed countries, commercial sex is legalized. Practitioners are licensed, and so recognized by all concerned. They join it as any other employment, a means of generating income rather than due to economic hardship.

In Tanzania commercial sex is illegal. This notwithstanding, a substantial number of women participate in this sector, with some doing commercial sex alongside other activities, particularly outside Dar es Salaam. Despite its illegitimacy, the sector and target group deserve rehabilitative (social and economic) programmes. To be effective, however, a deeper understanding of the sector is called for.

Mode of entry and duration

In order to understand the dynamics, which underlie initiation into this sector, several parameters pertaining to the "job" were investigated including: entry into the job, sequencing of the job, jobs held before and reasons for leaving previous jobs, and if there were any specific attractions to join the sector.

On how they got the job the majority (87%) indicated that, friends and relatives initiated them into this job. Joining through self-motivation was cited by 20%. Parents were mentioned by only one percent. This information is summarized in table 4.20.

Table 4.20: Job Related Parameters: (Mode of entry, duration, sequencing, age started)

ITEMS	RESPONSES	
	No.	%
How they get the job (N=196)		
• Through parents	2	1.0
• Through Friends/relatives	171	87.2
• Recruited by middlemen	3	1.5
• On own	20	10.2
Duration in the job (N=196)		
• 1-5 years	121	61.8
• – 10 years	51	26.0
• Above 10 years	21	10.6
First job? N= 195		
• Yes	21	10.6
• No		
Age started work (N=141)		
• 10 – 15	32	22.6
• 16-21	44	31.3
• 22-30	42	29.7
• > 30	23	16.1
Jobs held Before (N=186)		
• 0	5	2.7
• 1	164	88.2
• 2	13	7.0
• 3	3	1.6
• 4	1	.5

Source: Survey Findings 2000

Similar researches done elsewhere, (Bindman, 1997) also implicate friends in particular as being responsible for induction into the job. Parents and relatives were also involved. As it has been established in this study, own will was high up as a factor in making the decision to join commercial sex. For the developing countries this pattern of induction is followed closely by that of rural-urban migration (Maganya, 1992) where friends decisively influence rural peers moving to urban areas. Once in town young women are accommodated by their peers and the future of the new-comer is greatly influenced by urban socialization. Chances for formal employment in the cities are very slim and credit facilities are inaccessible and few making entering prostitution as the only alternative since they did not need capital to enter the sector.

Respondents in the research had been commercial sex workers for varied durations. The majority, (62%) indicated they had been there between one and five years. 26% indicated to have been there between 6-10 years. Most of the practitioners were quite young in their late teens and early twenties as observed at Buguruni and Manzese. A few were in their forties. The oldest interviewee at Buguruni was fifty-two years old. Those in their forties had practised this profession continuously for years. They had been in many other towns and countries including Kenya and Uganda. This group appeared reluctant to give up this profession affirming that it will take a long time.

56% admitted that they had other jobs in the past while 44% indicated it was was their first job. Multiple occupations have been found to be the norm rather than not for women in marginal jobs (Blanc, 1990) despite the fact that they are affected by many factors, like seasonal variations, economic hardships and competition hence held only briefly. When economic hardships prevail prostitution is given more time because it does not require collaterals or credits (Yodumnern, 1996). In the research sites in Dar es Salaam it was observed that commercial sex workers have strong ties and help each other survive various threats.

The majority of commercial sex workers start to practice between the ages of ten and twenty-one, accounting for 54% of respondents and 23% in the age range of 10 to 15 years. This means one out of every four commercial sex workers start work as a child prostitute. As regards child prostitutes the ILO has a clear stand:

"Where the ILO does take a clear stand is in maintaining that child prostitution is a serious human rights violation and an intolerable form of child labour ...among children, all prostitution must by definition be deemed involuntary and the aim is its total elimination. ...Child prostitution is much more serious with life-long and life-threatening consequences for its young victims." (Lim, ILO, 1998 pg V-VI).

Only a minority of commercial sex operators (16%) begin after 30 years of age who mainly come in from troubled social backgrounds, including, retrenchments and broken marriages as a result of separation, divorce or death of husband. Economic hardships lead them to undertake whatever is immediately available including food vending, domestic service, barmaids, hair salon maids, etc. Prostitution becomes a full time occupation in between searching for other jobs. This argument is concretised by the field data which shows that 88% of all those interviewed had more than one job, and 95% had three jobs.

Previous Occupations and Reasons for Change

Distinct generic jobs such as agricultural workers, labourers, home based workers, domestic workers, food vending seem to be typical occupations for commercial sex workers and other women of small means. The majority (36%) in previous occupations were home based workers. A combination of domestic workers, agricultural workers, home based group and food vendors totals 81%. The majority of commercial sex workers have or had one of the above jobs at any one time of their lives. Initiatives to tackle prostitution should therefore ensure that the types of activities performed by women earn them a decent income..

Conditions in Tanzania, and in other developing countries, however have not ensured that entrepreneurs in the mentioned jobs are able to earn a living forcing them to rotate between jobs as table 4.21 shows. For effective rehabilitation programs, there is need to understand reasons for frequent changes of jobs.

Table 4.21: Job Related Parameter: Previous Occupation

ITEMS	RESPONSES	
	No.	%
Last Job, Before Current Job (N=190)		
• Agricultural worker	32	16.8
• Labourer	11	5.8
• Factory Worker	12	6.3
• Home based worker	69	36.3
• Domestic Worker	34	17.9
• Same as current job	4	2.1
• Food vendor	18	9.5
• Small business	9	4.7
• Nursing	1	.5
Reason for leaving last job (N=190)		
• Separation	1	.5
• Better pay	101	53.2
• Better work conditions	19	10.0
• Asked to leave	13	6.8
• Contract Finished	11	5.8
• Enterprise closed	6	3.2
• Health Related	8	3.2
• Better working hours	3	1.6
• Pregnancy & Child birth	21	11.1
• Living condition	7	3.7
Unemployed between job changes (N=182)		
• Yes	73	40.1
• No	109	59.9

Source: Survey Findings 2000

The majority of respondents 53% indicated that they left their previous jobs to look for a better pay. This means one out of every two workers in these jobs is unsatisfied with their payment and looking for better working conditions thus giving a total of 63% as unsatisfied at their occupations. Pregnancy and childbirth was the second commonest cause of leaving a previous job constituting 11% of all reasons. This situation often leads to real threats on the woman's life resulting from abortions and maternal mortalities, a factor on the increase due to inaccessibility of health facilities to those who cannot pay for medical care. Children born at times of poor incomes are also faced with nutritional problems and lesser childcare with minimal chances of breaking out of their mothers' poverty cycle.

The greatest potential of ameliorating the problem of low pay and poor working condition lies in women's organisational capacity. This lack of self-organization is further reflected in the fact that 10% of all respondents left their previous job due to expulsion and expiry of contract, 16% left because they were told to leave, contracts expired or enterprise was closed. These problems are bound to continue in poor countries like Tanzania for many years to come and this will have grave impact on the children and thus child labour.

This is more likely to happen because 40% of women remained without any employment/income between job changes.

Social Acceptance of Occupation

This study sought to know the reasons leading to the choice of this type of occupation. 87% cited social obligations, such as pressure to support their own children, younger brothers or parents pushed them to undertake commercial sex work. 44% had indicated that their parents were too poor and to support them in training or investing. 18% stated they joined this profession to support own children. Survivors concerns were mentioned by 17% while young brothers support was an issue raised by 7%. It is however intriguing to note that seventeen to nineteen year-old girls are engaged when they have no children. 12% of respondents said they were doing this work because they had lesser training and experience. Large numbers of commercial sex workers in the developing countries have been found to be illiterate (Adhola 1995). Their illiteracy contextualizes the unfavourable social – structural conditions in which the baby girl, is born and grows up to be a woman who has to survive by resorting to prostitution.

However, families themselves do not approve this work. In this study 70% of interviewed commercial sex workers said that their families do not approve their current job. It's only a minority of 8%, which was reported as approving it while 2% were not sure. It is possible that the operators were putting up a face to lessen the stigma associated with prostitution as it has less stigma when doing it for children or parents

The explanation to this universalism in terms of rejection has been captured by Reanda, (1991) in that "prejudice against the individual prostitute is nearly universal and few words carry the same amount of contempt and loathing as "whore" and its equivalent in any language". Women who break away from the prevailing moral codes are condemned. Consequently, policy markers and legislators often direct their efforts at the individual women prostitutes and focus on their socially 'deviant' or morally reprehensible' behaviour and the need, on the one hand, to separate them from "respectable women" and preserve public morality, and, on the other hand, to rehabilitate and "resocialise" them.

68% indicated that, they wished to do another job although the economic situation does not support their wish. The labour market is shrinking rapidly as cost of living goes up. To accomplish the wish of changing, therefore, needs a careful strategy. Government institutions as well as non-governmental organisations have a special role in this area especially because 29% of the commercial sex sector workers indicated a desire to go for skills training. The potential is there because most of them are still young. Table 4.22 summarises approval processes and reasons for change.

Table 4.22: Job Related Parameters: Family approval and reasons for change and future

ITEMS	RESPONSES	
	No.	%
Reasons for taking Current Job (N= 190)		
• Parents very poor	84	44.2
• Support young brothers	14	7.4
• Money for survivor	33	17.4
• Support own children	35	18.4
• Job well paid	1	.5
• It is easy work	1	.5
• No training/experience	22	11.6
Feel Family approves Current Job (N= 194)		
• Approve	16	8.2
• Do not approve	135	69.6
• Not sure	4	2.1
Have plans to change Current job (N= 196)		
• Yes	184	93.9
• No	12	6.1
What would you like to do later? (N= 186)		
• Another job	126	67.7
• Married & stop working	4	2.2
• Retire and Return home	2	1.1
• Go for skills training	53	28.5

Source: Survey Findings 2000

Hours Worked Per Day and Week

The commercial sex sector is not formal in Tanzania. thus it does not have formal hours per day or days per week. The workers set their own terms and choose their own hours of work and days per week. This survey has shown that most commercial sex sector worker start work late and finish late also. 56% start between 19 and 21 hrs. 44% start after 22hr, and 69% finish between 1 and 6 hrs. A substantial number (31%) are still on duty beyond 7 in the morning.

Their work period correspond to times when clients finish work, mainly from 10.00 hrs on wards and also correspond to closure of entertainment stops like bars, night clubs etc., hence releasing another group of clients seeking commercial sex. (Ndlove, 1998). Table 4.23 summarises this information.

Table 4.23 Hours Of Work Per Day And Week

ITEMS	RESPONSES	
	No.	%
Starting time for the work (N=117)		
• 19-21 hours	66	56.3
• ≥ 22 hours	50	43.7
Finishing time (N=117)		
• 1-6	81	69.3
• ≥ 7	36	30.9
Hours per day of work N=93		
• 1-8	74	79.7
• > 8	18	19.5
Days per Week (N=89)		
• 1-5	59	66.2
• ≥ 6	30	33.7

Source: Survey Findings 2000

Commercial sex sector workers work long hours. One out of every five, or 20%, work for more than 8 hours per day. 80% work eight hours like regular formal workers but done deep in the night, and are in addition to their domestic chores. Women in this case have a double role as workers and housewives. Others also do this after a regular day of doing other jobs, most probably in the informal sector. These women are, therefore, continuously exhausted making them more vulnerable to major threats like HIV/AIDS. As cited earlier, they often resort to use of drugs to stay awake. These habits have a spill – over to their children. To cope up with this problem, they send their children back to rural areas to their mothers or other relatives where the upbringing is often inadequate. Others leave them with housemaids or neighbours. This prepares them for child labour, and life on the streets as they do not complete schooling.

The week for a commercial sex worker is also longer than regular worker weeks with most having more than six days.

Incomes: Mode, Rate and Amount

The main mode of payment was per customer payable directly to the commercial sex worker. This was the method used by the majority (84%). Unlike other countries, the sector in Tanzania is illegal, and has not developed beyond the level of informality. In other countries like Malaysia and Indonesia, where the act of prostitution is not illegal under criminal law (Lim, 1998), commercial sex workers are either employed, enslaved or exported. Under these circumstances modes of payment assume formalized arrangements. In Tanzania these arrangements are applicable to only a minority. For example it is only 5% who are paid monthly, whereas 0.5% are paid daily. The next majority 10% are paid hourly (Table 4.24).

Table 4.24: Incomes: Mode, rate, and amounts from different sources

ITEMS	RESPONSES	
	No.	%
Incomes: Mode of payment (N=193)		
• Hourly	20	10.4
• Daily	10	5.2
• Monthly	1	.5
• Per customer	162	83.9

Incomes: Rate of Pay (N=75)		
• ≤ 2000	59	78.6
• > 2000	16	21.3
Incomes: From employer (N=82)		
• ≤ 5000 Tshs	33	40.2
• > 5000 Tshs	50	59.3
Incomes: Monthly From Customers (N=115)		
• ≤ 40,000	81	75.4
• > 40,000	28	24.2
Incomes: Total income per month (N=180)		
• ≤ 40,000	135	76.1
• > 40,000	45	23.9
Incomes: Other Sources (N=102)		
• Yes	14	13.7
• No	88	86.3

Source: Survey Findings 2000

A remarkably smaller number of respondents was willing to reveal the rates of payment. 79% were paid less than Tshs 2000 with 21% receiving above Tshs 2000.

The employer category payment rates showed that 59% were paid more than Tshs 5000. 40% were paid less than this amount per month customer/worker payment was much higher than the 'employer' based rate. For the customer-based rates, the majority of commercial sex workers 75% received less than Tshs 40,000 per month. 24% received more than this amount. These modes of payment affected the monthly total incomes. 76% received net incomes, which were less than Tshs 40,000 while 24% received more than Tshs 40,000.

Given the fact that the larger majority of these workers are single parents, these incomes are comparatively far below the current national minimum wage (Tshs 30,000). This has negative implications given the socio-economic needs and factors within the reforms and liberalised economy and demands for cost sharing in social services as noted earlier. Thus as soon as girls are of age they are initiated into this work by their mothers as stated by a 17-year-old prostitute at Buguruni in Dar es Salaam:

" My name is XY, I am here housewarming this room for my friend who has travelled. I normally stay in Kinondoni, with an adult woman who is currently training me in this work. I was introduced to her by my mother, who is also a sex worker (Buguruni Young Prostitute)".

Other income sources for sex worker are rather limited. It was established that 86% had no other source of income, whereas those with alternative sources of income were 14%. As admitted by the sex workers during the study, this business has periodical variations. Some of the low periods including rainy nights and mid-month, incomes are low. Because alternatives are limited, temptations to deploy available children into the informal sector are higher.

Occupational Hazards and Associated Health Risks

The commercial sex sector like mining and factory-based work has associated health risks. Awareness of these risks helps to minimize problems. The study emphasis was on general sexually transmitted diseases and specifically on HIV/AIDS.

As regards whether information on these diseases was received, 94% respondents admitted that they had information on possible health risks while 6% said they did not have such information. The high majority of 94% reflect in part the outcome of many years of well-developed public health information system in Tanzania as well as the outcome of a variety of NGOs working on this in the sector.

Field findings indicated that the major source of information was health workers (70%), followed by 47% who mentioned colleagues in the same work who have been exposed to seminars/workshops on health risks of their work. Detailed information is shown in Table 4.25.

Table 4.25: Associated Health Information, and Health Hazards

ITEMS	RESPONSES	
	No.	%
Information: received (N=193)		
• Yes	182	94.3
• No	11	5.7
Information: Source (N=113)		
• Employer	2	1.8
• Health Worker	79	69.9
• Labour officials	1	.9
• Colleagues in same work	53	46.9
• Mother	6	5.3
Information: Sufficient on prevention (N=195)		
• Sufficient	114	58.5
• Insufficient	77	39.5
• Never given any	4	2.1
Observes Prevention and Safety (N=194)		
• Yes	190	97.9
• No	4	2.1
Medical Number of Checkups (N=192)		
• 1	127	66.1
• 2	65	33.9
Medical: Checkups Payment (N=126)		
• Government Provided	5	4
• Self	121	96.0
Medical: Bills payment (N=94)		
• Employer	7	7.4
• Yourself	69	83.3
• Others	18	19.1
Occupational Health (N=192)		
• Yes	86	44.8
• No	106	55.2
Nature of Occupational Health Problem (N=83)		
• STI	81	97.6
• TB	1	1.2
• Abdominal pains	1	1.2

Source: Survey Findings 2000

The role of received information to prevent illnesses was also assessed. 59% indicated that received information was sufficient for prevention of diseases. 40% were of the opinion that received information was inadequate while 4% reported that they were never given any information. When asked whether they observed prevention in their daily activities, 98% said they do and only 2% said they don't. Furthermore 66% indicated they received medical check ups, 34% reported receiving no medical check ups. The survey noted that 96% of respondents were paying for own medical checkups and medical services.

These finding reveal partial reality. In the field only a handful of the older sex workers were able to show Elisa test for HIV screening certificates. Most of the younger ones who had the majority of customers could not. Also the fact that medical care costs have gone up, and that incomes in the sector are low, poses a dilemma on whether medical check ups are that popular.

45% indicated occupational hazards as a problem and 98% of those admitted that the hazard was associated to sexually transmitted diseases and HIV/AIDS. Common sexually transmitted diseases like gonorrhoea, syphilis, warts, candidis, chancroid etc are detectable by laboratory and methods. These have remained a hazard most probably because preventive measures are not as high as reported.

HIV/AIDS

Specific attention was given to HIV/AIDS because of the grave nature of this disease in Tanzania. Sentinel studies show that up to 25% of women attending antenatal clinics are HIV positive (NACP, 1998). It has also being established that between 40 and 50% of barmaids in Dar es Salaam are HIV positive (Leshabari, 1996).

The media was cited as the most frequent source of information on HIV/AIDS at 97% followed by co-workers, and related seminars organized by NGOs. These NGOs were reported to be the source of information by 32% of responding workers while government officials were quoted to be a minority in this aspect with only 13% indicated as the source of information.

This is an indicator of the changing roles taking place in Tanzania. There is a strong public/private mix coming up. 60% of workers indicated that they have seen co-worker suffering and dying with HIV/AIDS with some having seen up to twenty cases.

Table 4.26 HIV/AIDS

ITEMS	RESPONSES	
	No.	%
HIV/AIDS: awareness (N=194)		
• YES	193	
• NO	1	
HIV/AIDS: How did you learn about it N= (112)		
• From employer	4	3.6
• From Media	97	86.6
• From Co-workers	47	42.0
• From Govt. Officials	15	13.4
• From Voluntary Organizations	36	32.1
• Others	5	4.5
HIV/AIDS: Seen Co-Workers with it (N=194)		
• YES	117	60.3
• NO	77	39.7
HIV/AIDS: Greater risk in own work (N-193)		
• Very concerned	185	95
• Aware of risks	2	1.0
• No risks	3	1.6
• Matter of fate	3	1.6
HIV/AIDS: What can be done to reduce risks (N=190)		
• Stop prostitution	81	42.6
• Use condom	40	21.1
• Preventive measures	11	5.8
• Change behaviour	17	18.91
• Get help/capital	28	14.7
• Provide education	10	5.3
• Pray God	3	1.6

Source: Survey Findings 2000

As regards impending risk, 96% indicated they were very concerned about the risks of HIV/AIDS in this work and remembered many friends who had died due to this disease. On what can be done to stop this disease, there was no clear majority. Responses with more people varied from stop prostitution (43%), change behaviour (19%) and getting capital to do other activities (15%). Preventive measures were reported by only 6%. These responses indicate a grim picture of the situation of HIV/AIDS in Tanzania. Table 4.26 summarizes this information.

Daughter Working in Similar Occupation

99% of those surveyed admitted that they have children with majority of these children (40%) being cared for by grandmothers in the rural areas or suburban areas. Others were also taken care of by older children (33%). Only 11% admitted to have the children with them. Those who stayed with their children were mainly young prostitutes who were still living with their parents, especially for respondents from Ruvuma and Songea. For those in Dar es Salaam, only a few stayed with their children. During the fieldwork it was confirmed that sex workers in Dar es Salaam are self – employed and live in single small rooms rented or constructed out of bricks or mud and wattle. While the mothers used the bed for her clients, children slept on the floor on mats. 6% of interviewed women confirmed that they have daughters involved in similar work. Table 4.27 presents quantitative summary of this component

Table 4.27: Commercial Sex Workers and Children

	No.	%
Children: Do you have any (N=195)		
• YES	192	98.5
• NO	3	1.5
Children: Age Range (N=59)		
• 0 – 6	26	14.0
• 7 – 13	20	10.8
• 14 – 17	13	7.0
Children: Who cares for them while you work (N=194)		
• With me.	21	10.8
• Leave with mother	78	40.2
• Leave with older children	64	33.0
• Hire a maid	7	3.6
• Leave with friend	17	2.1
• Neighbour	4	2.1
• Separated husband	3	1.5
Children: Girl children involved in this work (N=195)		
• YES	12	6.2
• NO	183	93.8

Source: Survey Findings 2000

4.2.2 Domestic Workers

The domestic service sector in Tanzania remains highly disorganized and informal. Its counterparts in some of the SADC countries are far advanced (Kaseke, 1994). In those countries domestic workers are organised from national to grass root levels. Their unions have ensured that its members are fairly paid, and the conditions of work are acceptable. They also have well defined entitlements including medical care and accommodation. In the absence of such organization informality prevails and often the domestic worker is the looser.

In Tanzania like the other East Africa Countries, this sector provides employment to a large number of girls and women. The conditions under which they work, entitlements etc are decided by the individual employers and the workers have no bargaining power. It was a part of this wider study to attempt an understanding of what goes on in this sector.

Employment Age and Nature of the Job

82% of those surveyed indicated that they were below 17 years of age while 18% were above this age implying that the majority of those who work, as domestic workers are children. Also they have not been able to complete schooling and have not had any meaningful training meaning they lack proper skills for the job market and are stuck in one job and have of necessity to tolerate abuses from employers so that their jobs are not terminated. The only chance is to move on usually almost always horizontally and downward. Very few small minority are able to move upwards in terms of better employment.

On the number of jobs held previously, 73% confirmed that they held a similar job before, 50% indicated they had two jobs, 39% had between two and three jobs. Given their age, this is a substantive mobility which causes distress and uncertainty where the worker is always in a new environment learning the details of a new employer and hence job security is never attained. Consolidation of experience cannot also be achieved hence negatively affecting any training programmes as benefits from such initiatives are minimal (Table 4.28).

Table 4.28: Job Description: Age and Previous Jobs

	No.	%
Age started Working (N=100)		
• < 17 years of age	82	82
• > 17	18	18

	No.	%
Jobs: Previous ones (N=44)		
• 0	2	4.5
• 1	22	50.0
• 2	10	22.7
• 3	7	15.9
• 4	1	2.3
• 5	2	4.5
Jobs: Nature of last job (N=41)		
• Also in Domestic Service	30	73.2
• Not in Domestic Service	11	26.8
Jobs: What was the nature (N=11)		
• Selling cold water	1	9.1
• Selling vegetables	1	9.1
• Selling nuts	7	63.6
• Taking children to School	1	9.1
• Selling food	1	9.1
Jobs: No. of Households worked in (N=24)		
• 1	16	66.7
• 2	4	16.7
• 3	3	12.5
• 4	1	4.2
Jobs: Who made decision you work this (N=94)		
• Decided self	73	74.5
• Father Decided	2	2.0
• Mother decided	4	4.1
• Spouse decided	15	15.3
Jobs: How got present job: (N=99)		
• Employer recruited	25	25.3
• Individual recruited etc.	3	3.0
• Government employment service	1	1
• Friends recommended	28	28.3
• Other domestic workers	41	4.4
• Others	1	1.0
Jobs: Factors influencing this choice (N=97)		
• Better pay than office/factory	2	2.1
• Better fringe benefits than office/factory	1	1.0
• No other employment opportunities	87	89.7
• Persuaded/forced by family	4	4.1
• Persuaded/forced by others	3	3.1

Source: Survey Findings 2000

Those employers who have provided skills training to their domestic workers aimed at improving their performance at work. Only a few have provided training, which enabled domestic workers to take more decent jobs.

Other jobs done by domestic workers before were mainly petty and more insecure jobs selling nuts (64%) cold water, vegetables, taking children to schools and selling food. Each one of these took about 10% of respondents. Certainly these jobs may free the worker from the kitchen, laundry and the mop, but it exposes her to sexual abuse, prostitution and even physical injuries. The street work may become a bridge into a brothel.

Choice of Occupation and Number of Employers

Although 73% of respondents had searched for another employer, they still ended in domestic work. The number of households worked is varied. 33% of domestic workers had worked in two to four houses exposing them to highly different environments and challenges. About 67% had worked in only one house. This, however, cannot be taken as a permanent feature since each profession has its subculture and there aren't too many exceptions. Sooner or later they also move on (Table 4.3.1).

On the process of making the decision to join this sector, 75% of the workers indicated they had made the decision themselves, 6% said the decision was made by either father or mother and 15% of cases a spouse had influenced the decision. Given that worker status for school age girls is not socially acceptable in Tanzania, the parental influence of taking up the job might have been downplayed by respondents to protect parents. Anecdotal information in the rural areas in Iringa indicated approval of gifts and cash sent by daughter working in urban areas suggesting parental approval.

Others were recruited by employers (25%) while 33% were influenced by friends and other domestic workers. There is a close similarity in the mode of recruitment between domestic workers and commercial sex workers. The friends/peers link seems to be quite powerful. This is an indicator that they know each other fairly well and organizing them may be facilitated by this quality.

Domestic workers were asked why they preferred doing the job. An overwhelming majority (87%) responded that they took up the job because there were no other employment opportunities, 4% indicated they had been persuaded by their families. The low level of education and lack of skills training does not qualify them for any other work. They have thus learnt their domestic skills in the family circle since childhood, so their standards of cooking and cleanliness are those of a poor family/peasant society. Their work is thus greatly underestimated, much criticized, and undervalued as it lacks social and legal recognition.

Contractual Obligations

Contracts are a defence mechanism for employers and employees as they legally describe and prescribe how the two parties will relate to each other and conduct business. They are a common feature in formal employments. In the informal systems contracts are not common. In the event they're there, they're mostly verbal (Kaseke, 1995).

Results in this study show that 87% of domestic workers had no contracts with their employers. 86% of employers only explained (verbally) the terms of employment. Duties, however, were explained clearly in 95% of cases. Salary deductions in the event of destruction/breakages were also explained clearly. Working hours were clearly spelt out in 87% of cases. Table 4.29 details quantitatively these findings.

Tables 4.29 Contractual Obligations (N=99)

ITEM	RESPONSE			
	YES		NO	
	NO	%	NO	%
Contract signed with Employer	13	13.1	86	86.9
Employer explained clearly terms	86	87.8	12	12.2
Duties specified	94	94.9	5	5.1
Basic Salary specified	93	93.9	6	6.1
Salary Deductions Specified	63	63.6	36	36.4
Working hours specified	86	86.9	13	13.1
Additional Benefits specified	64	64.6	35	35.4
Fully understood terms	87	88.8	8	8.2

Source: Survey Findings 2000

Contracts show that the employers seem to have the upper hand. They explain duties to be done clearly, hours of work, liable punishments etc. The employee, however, has no mechanism to defend herself thus remaining at the mercy of the employer and highly vulnerable.

In practice, however, despite clarity on the side of the employer the contracts were not respected. Because they were not written and have no enforcing mechanism. The employer is free to change them at will. The study showed that 50% of working conditions did not conform to contract. In 5% of cases there was a lot more work than defined verbally and harassment and persecution occurred in 27% of cases (Table 4.30).

Table 4.30: Working Conditions

ITEMS	RESPONSES		
	No.	%	No.
Conforms with contract	49	50%	(98)
Lesser than contract	45	45.9	(98)
Better than contract	4	4.1	(98)
A lot of work	12	54.5	(22)
Difficult work Environment	2	9.1	(22)

ITEMS	RESPONSES		
	No.	%	No.
Harassment/presecution	6	27.3	(22)
A large family	1	4.5	(22)
Delayed salary	1	4.5	(22)
Treated as a family member	1	33.3	(3)
Face No. problem	2	66.6	(3)

Source: Survey Findings 2000

Relationship with Employer and Household Composition

Results show that 18% were related to the employer and often these employees are exploited under the cover of relatives supporting parents. In 82% of case, however, they were not related (Table 4.31).

Table 4.31 Relationship with Employer

	YES		NO		N
	No.	%	No.	%	
Related (N=99)	18	18.2	81	81.8	(99)
Nature of Relationship					
• Brother in law	2	16.7	-	-	(12)
• Family member	9	75.0	-	-	(12)
• Helps in need	1	8.3	-	-	(12)

Source: Survey Findings 2000

Household served were quite large. 42% had at least four adults and four children each each making about 8 individuals. The tasks of a domestic worker under these conditions are many and difficult including washing, cooking, cleaning and shopping to meet the needs of both adults and children. These required many hours per day and seven days a week. In some cases the adults have own specific needs, including sexual favours. Under these conditions domestic workers cease to be humans, they become robots.

The tight schedules domestic workers have, become a problem when willing NGOs plan to re-train them calling for the need to strategize carefully. Further, most employers are suspicious of domestic workers who ask for permission to attend meeting or seminars, in case they might reveal their sufferings or it might interfere with their daily tasks, which have no rest periods. The tasks they subject these workers to make them fearful and suspicious. The list of domestic workers responsibilities is endless as shown in Table 4.32.

Table 4.32 Specific Responsibilities

ITEM	RESPONSE			
	YES		No.	
	No.	%	No.	%
Food Preparation (N=99)	96	97.0	3	3.0
Washing and Ironing (N=100)	95	95.0	5	5.0
Cleaning House (N=100)	96	96.0	4	4.0
Fetch water & Fuel (N=100)	81	81.0	19	19.0
Marketing & Buying Food (N=100)	74	74	26	26.0
Caring for Children (N=98)	80	81.6	18	18.4
Caring for the Elderly and disabled (N=100)	14	14	86	86.0
Gardening (N=100)	29	29	71	71
Cares for Pet animals (N=100)	18	18	82	82
Assit. members with income (N=100)	13	13	87	87
Other duties (N=6)	1	16.7	5	83.3

Source: Survey Findings 2000

Residence

Most domestic workers live in the employers home as indicated by 89% of employees. This is mostly for the convenience of the employer and exploitative nature of the work, underpaid/unpaid. This arrangement ensures that the worker is virtually on duty 24 hrs a day, that they are accessible from very early in the morning and even during the night. This is possible partly because labour laws do not effectively operate in this sector in Tanzania. This is made worse by the fact that domestic workers have no forum through which they can express the anguish in which they live.

Sleeping conditions vary greatly, 22% slept on the floor, 73% sleep on a bed. 4% indicated other places of sleeping such as in the kitchen, sitting rooms. 6% shared rooms with between two and three persons, 10% shared with between four and six people. These multiple sharing predisposes them to further stress and potentially infections diseases. Depending on the mixture, this is a panacea for sexual abuse and possibly infections diseases (Table 4.33).

Table 4.33: Residential Arrangements

ITEMS	YES		NO		(N)
	No.	%	No.	%	
	Lives in Employer House	87	88.8	11	
Sleeping place					
• Bed	66	73.3			(66)
• Floor	20	22.2			(20)
• Other	4	4			(4)
• Sitting room	4	4			(4)
• Kitchen	1	1			(1)
Shares room with how many people			2.8		(72)
• 1	18				(72)
• 2	25	25.0			(72)
• 3	19	34.7			(72)
• 4	8	26.4			(72)
• 6	2	11.1			(72)

Source: Survey Findings 2000

Working Hours

Domestic workers start work very early. 91% start between 5 to 7 hrs. This is done daily, and seven days a week. The majority, 87% finish work close to midnight at 22 hours. 6% finish at midnight at 24hrs. In between there is no rest for 42% of them. They work two workdays in a day. 77% of them work between 9 hours and fifteen hours a day. 13% work for more than 15 hours per day. The later is comparable to the English sweatshops of the 18th Century. Behind closed grill gates domestic workers expend their lives to enable employers to live a luxurious life. Basic rights such as leave entitlement are denied. 12% have an annual leave that is less than 12 days. Table 4.34 shows total hours worked, start and finishing times.

Long working hours cause serious musculoskeletal disorder, such as chronic back pain, chest pain and miscarriages. Underfeeding, hot and humid weather and endemic diseases also undermines the capabilities and performance of domestic workers. The interaction between poor living and working conditions determines a distinctive morbidity-mortality pattern among women workers. Such a pattern is due to the combination of poor feeding/underfeeding, general disease present within the population, occupational disorders and complications arising from undiagnosed or untreated diseases.

Workers capacity is closely related to poor feeding and health, the situation is a vicious circle of low productivity, low wages, diseases, underfeeding and low working capacity. This is particularly evident in domestic service because a great deal of the work is manual, monotonous and routine. In addition, general diseases affect working ability and further decrease working capacity when associated with other occupational-related hazards.

Table 4.34: Working Hours: Start; Finish, and Total Hours

	No.	%	No.	%
Time: Start (N=97)				
• 5to 7 hours	88	90.6		
• 7.30 to 11 hours	9	9.2		
• >11 hours	0	0		
Finish (N=97)				
• 10.30 – 1500 hours	7	7		
• 1800 – 2200 hours	84	86.8		
• 23-2400 hours	6	6.2		
Rest (N=94)				
• YES	55	58.5	39	41.5
• NO				
Hours per Day (N=88)				
• ≤ 8	9	10.2		
• ≥ ≤ 15	68	77.3		
• >15	11	12.5		

Source: Survey Findings 2000

Issues related to start/finish times, working days, leave entitlements, are won, they re not given and since domestic work is not adequately covered in the labour laws in Tanzania, domestic workers will not be given this facility. They'll have to be organized to earn them. A facilitating environment, however, must be created. Women rights and other groups in Tanzania have a challenge ahead of them in this respects. Table 4.35 summarises leave entitlements for domestic workers.

Table 4.35 : Leave Entitlement (N=69)

ITEMS	RESPONSES	
	No	%
Days		
≤ 12	8	11.5
13 to 30	61	88.2
>30	0	0

Source: Survey Findings 2000

Earning and Payment Arrangements

Payment arrangements were almost uniform with 99% paid monthly. How the payment was received however differed. 81% were directly given to the worker, 18% were also paid directly but after deductions for broken vessels and 1% was paid through their families as shown in Table 4.36.

Table 4.36 Finances, Payment Arrangements: Frequency mode, deductions and monthly income

ITEM	RESPONSES		
	NO	%	(N)
Payment Frequency			
• Weekly	1	1.0	(97)
• Monthly	96	99.0	(97)
How Paid			
• Directly to Self	76	80.9	(94)
• Directly to Self with deductions	17	18.1	(94)
• To family	1	1.1	(94)
Deductions			
• For broken vessels	12	100.0	(12)
Income per month			
• ≤ 5,000 Tshs.	34	35.4	(96)
• >5 ≤ 10,000 Tshs.	47	49.9	(96)
• >10,000 Tshs.	14	14.5	(96)
Savings			
• YES	67	67.7	(99)
• NO	32	32.3	(99)

ITEM	RESPONSES		
	NO	%	(N)
Gives Money to someone			
• YES	73	76.0	(96)
• NO	23	24.0	(96)
Money Sent to			
• Mother	20	27.8	(72)
• Parents	44	61.1	(72)
• Children	2	2.8	(72)
• Others	6	8.3	(72)
Use of Money Sent to family			
• Daily needs	57	77.0	(74)
• School needs	2	2.7	(74)
• Family Savings	2	2.7	(74)
• Pay Family debts	2	2.7	(74)
• Savings for own	11	14.9	(74)

Source: Survey Findings 2000

Domestic workers incomes are very low. 85% of these workers receive below 10,000 Tshs an amount less than quarter of the national minimum salary. On top of this about 15% of them have a spouse and children who depend solely on them. The study also showed that 35% of them receive less than Tsh 5,000 per month. 15% receive more than 15,000 Tshs per month. This affects those with school going children as they cannot send them to school, particularly now when there is cost sharing. As they grow up these children become another hand for earning in the household. Child labour is thus unavoidable under these circumstances.

68% indicated they had some savings. The level of such savings, however, is questionable given the low salaries these workers receive. The possibility of savings are due to some of the service they receive from their employers such as being given food, a sleeping place (however poor) and other amenities. 32% admitted that they had no savings. Probably because they receive less from their employers, the salaries are lower or are not paid or salary is sent home.

76% of respondents indicated that they send money to someone. Specific recipients were mothers (28%), parents (61%) and children (3%) (see Table 4.36). These responses indicate that a majority of domestic workers work for someone beyond self, that their choice for this work is out of necessity. The desire to help others also indicates that if ways of earning more were open, domestic workers unlike commercial sex workers, can be upward mobile if facilitated. Table 4.36 further shows the desperation of the families from where domestic workers come. As regards use of the money sent home, 77% uses it for subsistence. This indicates their dependency on the domestic worker. It also shows that the family played a role in pushing their daughter into domestic worker status.

A detailed analysis on the savings show that domestic workers have some entitlements from their employers. Responses on this aspect shows that 97% receive food; 89% receive basic needs including soap, 89% receive medical care, and 46% are given clothing or uniform. There is even bonus to 31% (Table 4.37).

Table 4.37 Entitlements from Employer (N=99)

ITEM	RESPONSES			
	YES		NO	
	NO	%	NO	%
Food	97	97	3	3
Clothing/Uniform	45	45.5	54	54.5
Basic needs e.g Soap	88	88.9	11	11.1
Medical Treatment	88	88.9	11	11.1
Bonus	31	31.3	68	68.7

Source: Survey Findings 2000

Occupational Hazards and Related Problems

Like many other jobs formal or informal, domestic work has its problems. These are detailed in table 4.38.

Table 4.38: Occupational Problems at Work (N=100)

ITEM	RESPONSES			
	YES		No.	
	No.	%	No.	%
Overwork, long hours	71	72.4	27	27.6
No rest time/Leisure	70	70.0	30	30.0
Pray time not given	58	58.0	42	42.0
No time to read/study	77	77.0	23	23.0
Reprimanded often	61	61.0	39	39.0
Verbally abused	54	54.0	46	46.0
Physically beaten	37	37.0	63	63.0
Sexual harassment	24	24.0	76	70.0
Unpleasantly touched	18	18.0	82	82.0
Accident/injured badly (N=99)	36	36.4	63	63.6
Get Burnt (N=37)	17	45.9	-	-
Fell down (N=97)	5	13.5	-	-
Gastic Problems (N=97)	14	14.4	83	85.6
Stomach disorders (N=97)	37	38.1	37	38.1
Backaches (N=97)	33	34.0	64	66.0
Chest Pain (N=35)	49	50.5	48	49.5
	16	45.7	-	-

Source: Survey Findings 2000

The observed health hazards and problems tie well with the work conditions that these workers are exposed to. Given the many roles and responsibilities, the workers reported problems as follows: over work and long hours 72%; verbal abuse 54%, fatigue due to no rest time/leisure 70%; physically beaten (37%). 24% and 18% of respondents mentioned sexual harassment and body grubbing respectively. They also suffer accidents 36.4% and burns. Other health problems include backache 34% and chest pain 45.7%

Skills Acquired and Future Plans

Appropriate capacity building among domestic workers by employers is minimally done. Responses show that only 9 % had been given some skills. These skills were in tailoring and hotelier training. Capacity building appears elusive as far as employers are concerned. Some arguments (Shayo, 1998) indicate fear on the side of employers that once trained the domestic workers will leave for "greener pastures" Table 4.39 below shows the break down.

Table 4.39: Future Plans/Skills Received

ITEM	RESPONSES			
	YES		NO	
	NO	%	NO	%
Plans to change Current job (N=68)	67	68.4	31	31.6
Reason for change (N=68)				
• To get higher pay	17	25.0		
• Better work conditions	38	55.9		
• Leave employers home	2	2.9		
• Better career Prospects	5	7.4		
Wishes to change to (N=66)				
• Continue with Domestic work	32	48.5		
• Work in factory	7	10.6		
• Work in own business	3	4.5		
• Get married	5	7.6		
• Get education	18	27.3		

ITEM	RESPONSES			
	NO	%	NO	%
Received any skills (N=98) Training received				
• Tailoring	9	1	8.2	89
• Hotelier	8	9.2	1	90.8
Wishes for Training (N=74)				
• Tailoring	42	56.8		
• Hotelier	13	17.6		
• Mechanic	6	8.1		
• Read & Write	5	6.8		
Why not Educated or skilled				
• Not enough money	70	71.4		
• Employer not allow	12	12.2		
Would go back to school				
• YES	95	95		
• NO	5	5		

Source: Survey Findings 2000

Despite minimal training 68% of workers wished to change current employment, while 31% did not express such a wish. The reasons for change again reflect the problems that domestic workers wish to overcome. Which included: better working conditions 56% and getting higher pay 25%. Better career prospects were mentioned by 7%. These are hints that domestic workers are calling out for change and that, they're willing to participate in such changes. Areas indicated as wishes for training include, tailoring (57%), hotelier (18%) and 7% wished to know how to read and write. The later group reaffirms the argument that those who start work early have the least chances of completing school. Indicating a desire to start all over again, 95% said they would go back to school if there was a possibility and 71% indicated that lack of resources stopped them from completing school.

Parents Residence

Parents' residence was another important issue addressed by the study. The focus here was to know whether the domestic workers were in the same village or they had moved to other areas. Proximity to where the child worked has a bearing on social control and migratory frame. Both have an inherent influence on social behaviour and patterns of life. This study showed that 76% and 79% of mother and fathers respectively lived in other areas and that 16% and 15% of mothers and fathers were dead. When parents are not able to meet the needs of children including food and education, children have no alternative than fending for themselves. Similarly when parents die, these children are left orphans and have to look after their own lives and other siblings. Such conditions do influence children's behaviours and patterns of life.

In terms of occupation, 90% and 68% of mothers and fathers respectively were farmers. This underlines the fact that the domestic workers had migrated from rural areas. 80% went back home only once a year.

Table 4.40: Parents Residence/Occupation

ITEM	RESPONSES	
	YES	
	NO	%
Mother (N=95)		
• Same village/town/City	8	8.1
• Other areas	75	75.8
• Not alive	16	16.2
Father (N=95)		
• Same village/town/city	5	5.3
• Other areas	75	78.9
• Not alive	15	15.8
Mothers Occupation (N=77)		
• Business	6	7.6
• Former	71	89.9
• Jobless	1	1.3
• Artisan	1	1.3

ITEM	RESPONSES	
	YES	
	NO	%
Fathers Occupation (N=77)		
• Business	4	5.2
• Farmer	68	88.3
• Jobless	2	2.6
• Artisan	2	2.6
How often they meet Parents (N=81)		
• At least once a year	65	80.2
• Once a week	4	4.9
• Less than once a year	8	9.9
• Met 12 months ago (N=64)	16	25.0
• Met last year (N=66)	42	63.6

Source: Survey Findings 2000

Family size, school and occupation of domestic workers were studied. As regards brother and sisters, 59% had between two to three brothers and three sisters (Table 4.41).

Table 4.41: Family: Size, School and Occupation

ITEM	RESPONSES			
	YES		NO	
	No	%	No	%
Number of: Brothers (N=86)	Sisters (N=86)			
• 1	24	30.8	23	26.7
• 2	33	42.7	37	43.0
• 3	13	16.7	13	15.1
• ≥ 4	8	10.3	13	15.1
In school (N=18)				
• 1	14	66.7	6	33.3
• 2	4	19.0	11	61.1
• 3	2	9.5	1	5.6
• ≥ 4	1	4.8	-	-
Working (N=27)				
• 1	17	47.2	21	77.8
• 2	11	30.6	4	14.8
• 3	4	11.1	2	7.4
• ≥ 4	4	11.1	-	-
Working Domestic Sector N= 18				
• YES	2	66.7	15	83.3
• NO	1	33.3	3	16.7

Source: Survey Findings 2000

The figures show that most domestic workers were from large families and coupled with low income, their parents could not meet their needs, including education opportunity. The necessity to deploy some children to help and earn some income is felt more under these circumstances. As regards schooling, it was evident that 67% had a brother in school, as opposed to 33% who had a sister in school. Again here the bias of sending boys to school as opposed to girls becomes manifest. The same pattern repeats for those who are already at work somewhere. 78% of the sisters were doing some sort of a job somewhere. Only 47% of the brothers were doing work meaning more boys than girls stayed on to be educated. On whether there were any brothers or sisters working in the domestic sector, the responses showed that 83% of sisters were, while only 67% of brothers did domestic work as shown in Table 4.41.

The item on equal opportunity further confirms this biased pattern. Only 1% indicated that girls have a greater opportunity as opposed to 31% who said boys have a greater opportunity (Table 4.42).

Table 4.42: Equal Opportunity Between Boys and Girls

	NO	%
Boys and Girls have same opportunity	49	52.1
Girls have greater opportunity	1	1.1
Boys have greater opportunity	29	30.9
No brothers or Sisters	15	16

Source: Survey Findings 2000

Visits by Different Organizations

The survey further investigated whether domestic workers were visited by different organizations. Such visits are useful because they help domestic workers voice their concerns and can also organize them to act as a group.

Responses show that trade unions have never visited these workers as answered by 100%. Only 5% mentioned to be visited by women's groups while 92% said they have not been visited by government officials. Groups, which were frequently indicated to have visited them include religious groups (20%), family members (23%) and friends (54%). Table 4.43 .

Table 4.43: Visiting Agencies/Groups (N=100)

ITEM	RESPONSES			
	YES		NO	
	No.	%	No.	%
By Government Officials	8	8.0	92	92.0
Trade Union Officials	0	0	100	100
Women's Groups	5	5	95	95
Religious Groups	20	20	80	80
Family Members	23	23	77	77
Friends	54	54	46	46

Source: Survey Findings 2000

These patterns indicate that domestic workers are beyond government concerns as far as work and working conditions are concerned. Trade unions, the main representative of workers have no link with them whatsoever. A more opportune forum, women groups – also have no link with these marginalized workers. Their plight is yet to be heard.

In most cases, labour inspectors direct their efforts in visible worksites like industries, plantation and mines. In this regard, domestic workers in Tanzania have never enjoyed the rights accorded to other workers, including the right to: form trade unions; to organise; minimum wage; time off with pay; annual holidays; maternity leave; and notice of termination and retirement pension. The achievement of these rights will present a significant advance in the recognition of the value of domestic service and mark the beginning of an important change in attitude for domestic workers and in particular with regard to exercising their rights as workers, and specifically as domestic workers. It is a long, slow process, given that the occupation is held in very low esteem, even to the extent that these people do not want to be identified as domestic workers.

View of Mothers of Domestic Workers

Information was also solicited from mothers of domestic workers regarding who made decision for their daughters to work, if they have contact, and whether they were receiving money from their daughters. The study also ought to know if they themselves had worked as domestic maids.

It is important to note here that these women were not the mothers of 100 domestic workers interviewed in Dar es Salaam. These are women with daughters working as domestic maids in different urban cities, they were 150 mothers randomly picked in the survey for women in rural based informal sector. Table 4.44 summarizes the answers.

Table 4.44: Mothers of Domestic Workers

ITEM	RESPONSES	
	NO	%
Who decided daughter to work as home based workers (N= 150)		
• Mother	33	22
• Own	73	49
• Husband	34	23
• Other relatives	10	7
Reason for Sending daughter to do this work (N=150)		
Family couldn't support her	71	47
• Have income	42	28
• Income to family	16	11
• Better opportunity	3	2
• Children's decision	2	1
How did daughter get employer (N=149)		
• Parents friends	8	5
• Other relatives	45	30
• Friends	44	30
• Herself	50	34
Involved in home based work when young (N= 150)		
• YES	41	8
• NO	109	73
Has your daughter attended training on work		
• YES	101	67
• NO	48	32

Source: Survey Findings 2000

On the decision to work as a domestic worker, three key persons played a role, the worker herself (49%), the spouse (23%), and mother (22%). Furthermore the main reasons for sending daughters were mainly related to daughters having an income (47%), and contribute to family income (28%).

On how the daughter got employed revolved around herself (34%), friends (30%), other relatives (30%) and parents (5%). On whether they had been involved in home-based work when young, 67% responded positively. This justifies the argument that daughters are more likely to follow the footsteps of their mothers (ILO 1999). Only 17% of mothers said their daughters had attended training.

Mothers of domestic workers were further interviewed on the future expectations for their daughters (Table 4.45).

Table 4.45: Wishes for Daughters when they grow up (N= 150)

ITEM	RESPONSES	
	NO	%
Be married	46	30
Farming	19	12.6
Medical Profession	5	3.3
Schooling	30	2
Work for income	29	19.3
Technician/Tailoring	6	4
Business	15	1

Source: Survey Findings 2000

The majority 30% wanted their daughters to get married, 19% wished their daughters to work for income, meaning to get a better job and 13% wanted their daughters to do farming with the least opting for schooling.

It's worth noting that the largest preference opted for marriage, followed by working for income, and lastly with schooling the least preferred. These findings are in line with the traditionally expected role of a woman, early marriage, child bearing and rearing and earning dowry as well as pursuing the economic and domestic activities throughout their life. Given the falling standards of education and the cost-sharing package aspects in Tanzania and when education does not prepare a child for adult life, it makes more economic sense for parents to send their children to work rather than enrol them in school. Similarly, lack of employment opportunities caused by economic reform and globalisation underlie this. However, early marriage and child bearing has both social and economic consequences including maternal, child illness and mortality and over stretched resources for education, health and nutrition ultimately limiting chances of education and better employment opportunities.

4.2.3 Informal Sector

For the developing countries, the informal sector goes side by side with agriculture as the main employers (Bagachwa,1994). Whereas agriculture dominates in the rural areas, the informal sector dominates in the urban areas. In the last twenty years the informal sector has grown rapidly to overtake the formal sector (Naho,1998). It has worked as a major economic stabiliser over the past ten years as a result of structural adjustments policies, which retrenched tens and thousands of people, majority of who were women.

It provides incomes to both sexes who enter it with almost negligible investments. This study has focused mainly on women in the informal sector. It seeks to understand specific issues, which define this sector in respect to women operators and the link with child labour.

Business Ownership and Year of Establishment

The main mode of business ownership in the informal sector is sole proprietorship. Sole proprietors owned 72% of businesses surveyed. There were two other categories. Ownership through partnership with people who are not relatives (23%) and ownership with partners who are relatives (3%) A small percent (9%) employed a limited number of persons up to two assistants, while 2% employed up to 4 assistants. Table 4.46 summarizes this information.

It is logical to argue that the ownership patterns described above are a natural evolution within the sector. The sector is normally small scale in nature and start up capital is also small and so available to the poor and is adaptive to changing seasons. The sector has inherent nomadic qualities, and is quite mobile. Mobility is also an evolutionary quality so that it can be utilized when city/town authorities strike at short notice. Also it is agile moves around quickly following customers as they shift from place to place. These characteristics are not favoured by a bureaucracy or drawn out discussions. If ownership is by a large group bureaucracy evolves and decision-making is delayed. Individual proprietorship, therefore, has evolved over time, as a survival tactic

Table 4.46: Business Characteristics

ITEM	RESPONSES	
	No.	%
Business: Ownership(N=465)		
• Sole proprietor	428	71.6
• Partners (not relatives)	15	2.5
	22	22.5
Business: When Established (N=391)		
• ≤ 1983	83	13.9
• ≥ 1984 ≤ 1990	90	15.1
• > 1990	218	40.3
Business: No of employees (N=68)		
• 1	26	4.3
• 2	28	4.7
• 3	7	1.2
• > 4	7	1.2
Business: Money needed to start (N=454)		
• ≤ 10,000 Tshs	284	47.7
• 10,000 ≤ 20,000 shs.	35	11.4
• > 20,000	135	17.3

Business: Source of funds to start (N=558)		
• Own savings	228	38.1
• Loans from friends	132	22.1
• Family saving	87	14.5
• Government loan	55	9.2
Business Loans Outstanding (N=513)		
• YES	71	11.9
• NO	442	73.9
Business: Trading License (N=492)		
• YES	70	11.7
• NO	422	70.6

Source: Survey Findings 2000

Most of the informal sector businesses studied were established between the second half of 1980's and the year 2000. This is not a coincidence. This is the time when structural adjustments started being implemented in Tanzania. Those individuals who were retrenched, quite often women, entered the informal sector with compensation money. The other factor, which led to the establishment of the informal sector at this period, is the availability of manufactured good. Due to liberalisation many imports found their way into Tanzania. Small-scale marketing was found to be an attractive undertaking. Privatisation of state owned plantations, strengthened financing of activities on these farms mobilized many women to engage in related activities. During this time also employment was frozen in government. Employment seekers, therefore, had to create own employment. The easiest sector to enter for starters was the informal sector.

One of the peculiarities of the informal sector is the ease of entry. The amount of money needed to start an informal sector business was less than Tshs. 10,000 in 48% of cases. 29% started with an entry capital ranging from 10,000 Tshs to above 20,000 Tshs. The small-scale entry capital is easily manageable by participating women because most of them lack entrepreneurship skills, bookkeeping, innovation, and marketing strategies and lack of credit. The demands for collateral, fixed address, guarantor etc. makes it difficult for women to access credit. Starting small enables them to grow in capacity.

Although less than Tshs 10,000 may sound on the lower side, but for most women in the informal sector, these amounts are difficult to come by. Information on source of funds show that own savings was the main source as reported by 38% of responding women, 22% relied on loans from friends, 15% relied on family savings and 9% on government loans.

74% were able to repay their loans and only 12% had outstanding loans. This performance should be an inspiration for credit providers who are out to help women's economic emancipation. Despite its widespread nature, 71% of businesses had no trading licenses. Those with trading licences were only 12%. Lack of licenses has been a major excuse of city/town authorities to evict women from operating premises pushing them into other marginal activities including commercial sex. and when needs are not met, they mobilize their children into child labour.

Main Categories of Business

A variety of trades do exist in the informal sector. They differ in terms of location depending on available market. Women in the rural and peri-urban areas for example engage more in local-beer brewing. Those in the urban areas/towns deal with food vending, selling charcoal, building materials etc. In this survey the main categories, which emerged, were food processing 22%, agriculture 37%, home brew 11%; building materials 8% and mining and quarry 5%. (Table 4.47).

Table 4.47: Main Categories of Business

ITEM (N=548)	RESPONSES	
	No.	%
Category:		
Food Processing	130	21.7
• Agriculture	222	37.1
• Hardcraft	38	6.4
• Selling building materials	47	7.9
• Home brew	64	10.7
• Mining and quarry	27	4.5
• Selling charcoal firewood	20	3.3

Source: Survey Findings 2000

The last two trades i.e. building materials, mining and quarry are new entries for women in the informal sector as also observed in many other forms including spray painting in backyard industries and mechanics. These changes are necessitated by changing roles in household dynamics. Many more women are becoming single parents and so must provide comprehensive security for their families. Such security includes adequate income. Given the shrinking formal economy and failing agriculture the informal sector takes a central position.

Obonyo, (1997) has similar observations in Nairobi-Kenya. He observes that women are leaving stereotype activities to break into new areas arguing that this is caused by economic hardships. In the Jua-kali sector (Kenyas Informal Sector), women have gone beyond their counterparts in Tanzania. They're butchers, taxi drivers and even carvers. These are positive changes indeed. To enhance their success, however, capacity building needs to be provided. Such capacity should improve their ability to search for new markets and identify new activities to generate incomes.

Earnings and Expenses

Despite the fact that this sector is widely spread, and a source of economic security for a large number of women and men, incomes are rather low. The study showed that 76% of all operators surveyed earned less than Tshs. 10,000 per month, 5% earned between 10,000/= to 20,000 Tshs per month. A minority of 2% earned between 20,000/= to 40,000 Tshs per month. Those earning above 40,000 Tshs were less than one percent.

Expenses closely followed the income patterns. Those who spent less than ten thousand shillings per month were 77%. The figure is comparable to 76% who earned less than 10,000 Tshs. 4% had expenses amounting to 10-20,000 Tshs per month. This compares well with the 5%, which earned these amounts. About 1% spend between 20,000-40,000 Tshs which compares well with the 2% who earned at this level (Table 4.48).

Table 4.48: Gross Earnings and Total Expenses

ITEM AMOUNT	RESPONSES			
	EARNING (N=470)		EXPENSES (N=469)	
	NO	%	NO	%
≤ 10,000	424	75.6	458	77
> 10,000 ≤ 20,000	-	-	-	-
> 20,000 ≤ 40,000	13	2.2	5	1.0
> 40,000	5	.8	1	.2

Source: Survey Findings 2000

Comparatively the gross earnings of the majority of women (76%) in the informal sector are only a quarter of the National minimum wage. Such earnings have grave implications on the individual and family at large including children and spouse. The effects are both long term and short term.

Short-term effects include inability to subsist. At this level of incomes the concerned woman cannot buy adequate food for themselves and families. Other basic needs such clothing, housing and medical care cannot be provided for. As subsistence is inadequate children will develop malnutrition and so get infected with diseases that wouldn't otherwise affect them. At this time need for medical care arises. Because medical care is no longer free in Tanzania, as the child gets sicker, the mother may be pushed to seek to borrow money for medical care. She, therefore, has a debt to pay back as the child recovers. The other problem at this level is the time she spends nursing the child or admitted with the child in hospital. For women in the informal sector every minute counts. If she disengaged from there for any reason, her income is totally lost. This drives her deeper into poverty.

Short-term effects may affect the woman also. In the event she can't pay for her house rent because of low incomes she may be expelled by her landlords. This has a great potential of pushing the woman to prostitution and hence the risk of HIV/AIDS.

The long-term effects target children, particularly the girl child. The inability of their mothers/parents to pay for school fees due to low income forces them to drop out of school and immediately join their mothers in the informal sector. Often, the girl children in the informal sector are sexually abused by other operators and customers (Wenga,1997). On the other hand, the girl child may refuse to join her mother and become a street child. A vicious circle of poverty therefore establishes itself and cannot be broken easily.

The other effects of low incomes are the inability of respective women to access credit hence failing to reproduce themselves economically and remain trapped in poverty. (Mbilinyi,1995). Female-headed households pose special problems in this sector, at these levels of income. These women remain sole earners for the family. As income falls, she extends her working day and week to compensate for the gap. Longer working hours and weekdays means lesser care for the children. If the situation does not lead to better incomes, these women normally despatch their children to their parents in the rural areas. Studies (Omari,1996) have shown that these children never stay there, they escape and sooner or later end up as street children. Girl street children graduate into several professions including becoming bar maids or start practicing prostitution very early.

For the women themselves, once their children are despatched up country, they start rotations in various trades including hairdressing maids, food vendors, barmaids and during the night commercial sex workers. What starts as a low income in the informal sector, therefore, triggers a cascade of life patterns that are reproducible under poverty only.

Preference for Workers

As pointed out above informal sector operators own singly, but often hire workers. Those who are hired were studied in this survey. Table 4.49 summarizes their characteristics.

Table 4.49: Hired Workers Characteristics

ITEM (N=548)	RESPONSES	
	No.	%
Age (N=573)		
Under 17 years	184	30.8
• Above 17 years	244	40.8
• Non specific	145	24.2
Reasons for choice (N=320)		
• Matured	177	29.6
• Easy to supervise	90	15.1
Sex (N=211)		
• Female	231	38.6
• Male	87	14.5
• No Preference	257	43.0
Reasons for choice (N=211)		
• Experience	89	14.9
• Household chores	41	6.9
Whether married:		
Un married	204	34.1
• Married	40	6.7
• No preference	310	51.8
Reason for choice		
• Few Family Responsibilities	125	20.9
• Easy to supervise	52	8.7

Source: Survey Findings 2000

As regards age, 31% were under 17 years of age while 41% were above 17 years. It is an incentive for children to seek work because they know they have a demand out there. This situation is made more complex by the declining school enrolment in Tanzania. There are, therefore, larger numbers of children out there who are candidates for employment. On the other hand given the ever-increasing poverty among Tanzanians, a child who gets employed is a blessing for any poor parents. Such a child cuts down the cost of bringing up a family because the number to be fed, clothed, and cared for has gone down. These children also occasionally manage to bring home some income. There is however a wider effect of this problem, that is, other children see their peers earn income. This motivates them to either drop out of school completely or attend school partly, so that they can do what their peers are doing – work in the informal sector.

Given the fact that the informal sector is quite seasonal, these children are not employed continuously. During times when they are unemployed, they spend this time searching for other jobs, a period which is quite risky for the teenage girl as she is exposed to drugs, sexual abuse and early marriage. As the search time gets longer, she widens the spectrum of jobs she can do. She eventually picks some of the riskier jobs. These include drug peddling, barmaid, hair salon, or she pairs with a friend who does commercial sex. Once in this situation it is difficult for her to escape poverty.

Reasons for choosing workers below and above 17 years of age varied. Two main reasons emerged. 15% said those below 17 years are easy to supervise while those who picked the above 17 years said they were matured. Experience in the informal sector, however, also shows that, the under 17 are also preferred because they accept very low payment and have no other demands.

Females were preferred by 39% of respondents compared 15% of those who preferred males. The preferred group therefore is under seventeen and female which is the teenage girl. This is another socio-structural chain around the girl-child. In an attempt to explain why many operators preferred girls' respondents said that they could also do household chores and have experience. Experience was cited by 15%, whereas household chores were mentioned by 7%.

It was also clear that the unmarried were preferred than the married ones. 34% indicated that they preferred unmarried persons, whereas 7% preferred married ones. Reasons for choosing the unmarried person were that they had less family responsibilities (21%), and are easy to supervise (9%).

Married women despite maturity have child-rearing responsibilities, which may keep them out of work. It is also expected that they will have more demands on their employers when their children are sick or when accommodation is a problem. The individualistic nature of informal sector cannot meet such demands.

Partnership in the informal sector is not a norm, but it exists. The number of partners varies. In this survey 3% indicated they had 2 partners, while 4% indicated to have 5 partners.

Table 4.50: Other Characteristics

	RESPONSES	
	No.	%
Number of Partners (n=46)		
• 2	15	2.5
• 4	5	.8
• 5	26	4.3
Number of Paid employees (N=243)		
• 11	88	14.7
• 2	78	13.0
• 3	40	6.7
• ≥ 4	37	6.1
Number of paid family members (N=19)		
• 1	13	2.2
• 2	6	1.0
Number of unpaid family members (N=19)		
• 1	17	2.8
• 2	2	.3
Number of unpaid children (N=44)		
• 1	19	3.2
• 2	25	4.2
Total Number of Persons Working with: (N=264)		
• 1	23	3.8
• 2	61	10.2
• 3	13	2.2
• 4	67	11.2
• 5	100	16.7
Number of Family Members Working with (N=182)		
• 1	131	21.9
• 2	40	6.7
• 3	5	.8
v ≥ 4	3	.5
Number of 11-14 years old working with (N=116)		
• 1	80	13.4
• 2	31	5.2
Number of 5-10 years old working with (N=84)		
1	53	8.9
2	26	4.3

Source: Survey Findings 2000

The informal sector is rather dynamic and quick decisions are needed. Mobility is a pre-requisite. It is undesirable, therefore, to have too many partners who will have to participate in decision-making.

Operators do also have employees. These would rather be referred to as helping hands because the term employee connotes contractual obligations. These employees are hired and fired at the will of the operator. In this study, 15% of respondents had one employee while 23% had two employees. Their terms of work change daily and without warning.

Family members do participate in the informal sector. These are two categories, paid and unpaid. Respondents indicated to have paid employees (2%), and 3% unpaid. In these groups 4% admitted that children were unpaid. This has implications on the children. Those who start early engagement in the informal sector have been observed not to leave (Kimathi,1995). Their schooling careers are destroyed irreversibly.

The total number of people working with operators i.e. their families and otherwise varies. 17% of respondents indicated that they have at least five workers, 22% said those working with them were family members. Respondents indicated that of their employees 13% were children of 11 to 14 years of age. Further respondents indicated that 9% of employees were children of 5 to 10 years of age.

The findings thus show that the informal sector employs children. Inherent qualities of this sector includes, withdrawal of children, and the girl-child in particular from socially acceptable upbringing and puts them in uncertain life style and likelihood of future destruction. Those who are concerned with women emancipation therefore need to direct attention into this sector.

4.2.4 The Formal Sector

This study also addressed the formal sector and sought to conceptualise various aspects of this sector to understand women's employment and its bearing on child labour. There are some differences between the formal and informal sector mainly based on the existence of a codes of conduct which exist in the formal sector. Various instruments are in place to moderate the relationship between employers and employees (Kimathi, 1995). Whether and how these instruments are operationalised, however determines terms and conditions of work for both women and men.

Employers

This survey addressed two main sectors i.e. Textiles and manufacturing, and commercial agriculture. Within these sectors the employers were analysed. The findings are summarized in table 4.51 and show that within textiles and manufacturing, the majority of employees were employed by an individual (100%) who are individual owners of the factories studied. Within commercial agriculture employers were more varied. 42% respondents indicated that they were employed by a multinational, 11% indicated to be employed by a local company and 47% by individuals.

Table 4.51 Employer

EMPLOYER Item	SECTOR AND RESPONSES			
	Text/man.(n=96)		Agriculture (n= 438)	
	No.	%	No.	%
Multinational	0	0	185	42.2
Local Company	0	0	47	10.7
Individual employer	96	100	204	46.6
Private contractor	0	0.0	2	.5

Source: Survey Findings 2000

For the Tanzanian situation the multinational category as an employer is a new comer. For many years the Tanzanian economy was under government control. Individual investment and ownership of factories and estates was also suppressed. Improved employment conditions within the multinational sector, however, demands continuous communication between the employer and workers (Holland, 1994). Preparedness on the side of the employees to communicate with the employer, however, calls for platforms (Makusi, 1997). Participation of women in these forums will directly affect their rights at work (Swatz, 1995).

Employment Contract

Contracts exist in both sectors but differ in extent and nature. The contracts in these sectors were: verbal unlimited duration; written unlimited; verbal limited and written limited.

The textile and manufacturing sectors had two prevailing majorities: 35% of respondents had written but unlimited contracts and 34%, had written limited contracts. On the other hand, commercial agriculture had only one prevailing majority, which was limited written contract (37%). The written unlimited type was 24%. This sector had the largest group of employees with verbal unlimited type of contracts. This type of contract was only 2% in textiles and manufacturing.

Contracts do determine worker/employer relationships. Women in commercial agriculture stand out as losers because one out of every five of them has verbal and unlimited contracts. In practice these are not contracts. The women therefore, cannot demand any entitlement and are actually casual labourers. They live under great insecurity. The next majority work under written contract, which is unlimited. Like the first one this has minimal security on the employee woman. The employer retains upper control over entitlements and other provisions.

Insecurity of this level prompts women to do multiple jobs. During the day she is an uncontracted worker on a plantation and during the afternoon or night she is a local beer seller. Local brew selling is very popular around estates in Tanzania. This appears to be a secondary activity of plantation casual workers. As a local beer seller she also develops or facilitates other problems for herself and her girl-children. In an attempt to accomplish the secondary activities children are often "socialized" into hard labour to make ends meet. The girl-child replaces her mother in the household so that the mother has more time in the secondary job and in the process the girl child's schooling is disrupted. As performance at school declines, interest in activities outside school increases and may eventually become a mother herself at an early age.

Lack of contract is not a problem limited to agriculture only. It was also found in textiles and manufacturing. In this survey 26% respondents from textiles and manufacturing had no contracts, 2% had verbal unlimited and 33% had verbal limited. The group under contract insecurity here therefore is 61% meaning more than half of all women employees in textiles and manufacturing are insecure. Their situation is more complex than those in the agricultural sector. Although their incomes may be higher there are many factors which directly threatens their well-being and that of their children.

The first problem with this group is that it blocks fully 8 hours of the day for the factory work. Within this time they cannot do any other activity. In agriculture in some cases because of the piece-rate arrangements they can leave the work premise as soon as they finish. This gives them time to do domestic work, thus setting the girlchild free. The second problem is that uncontracted or loosely contracted women workers in the factory are exposed to changing and life-threatening jobs in the factory. The argument is that women fingers are 'nimble and precise'. They therefore handle cotton, plastic resins and chips. These cause health hazards and deny the woman opportunity to do other things. When they fall sick as they do often (Ray,1987) the girl-child is withdrawn from school to take care of her mother and the whole household. She will also be expected to sell beer to replace lost income.

Mode of Payment

Within the two sectors in the formal system, modes of payment were found to differ. Modes of payment in Textiles and Manufacturing were weekly, monthly and piece rate. The predominant mode of payment in the sector was monthly rate. 94% were paid monthly, 5% were paid weekly and 1% per piece rate (Table 4.52).

Table 4.52: Mode of Payment

ITEM	SECTOR AND RESPONSES			
	Text/man.		Agriculture (n= 438)	
	No.	%	No.	%
Daily	-	5.2	15	3.4
Weekly	5	93.8	144	32.4
Monthly	91	1.0	243	54.6
Piece Rate	1	1.0	43	9.7

Source: Survey Findings 2000

In the agriculture sector modes of payment are even more varied. These were daily, weekly, monthly and on piece rates. 55% were paid monthly, 32% are paid weekly, 10% are paid per piece rate and 3% are paid daily.

These payment arrangements have implications on the lives of women who work in this sector as well as their children and the possibilities of child labour. Those women in agriculture who are paid daily are casual employees and do not normally have any entitlements. They get employed seasonally and on first come first served basis. They live in income insecurity. Despite low incomes they also must pay full cost of education and medical care for their children. Since incomes are irregular and the chances of failing to meet these costs are high, their children, specifically girl children fall out of school or will not attend at all. These women, to cover for times when employment is not forthcoming engage in multiple jobs. Such activities are pull factors for child labour.

Those on weekly pay, piece rate or daily pay are not entitled to any benefits such accommodation and will get employed when a job is available. This group – i.e. one out of every two women- has seasonal incomes and their fertility is very high and are often single mothers (Mbilinyi, 1995). Their chances of participating in any capacity building programs are minimal because they're not considered employees of the plantations. Another vital forum they can't access is the trade unions. These handicaps lead them to low status and they get locked in the poverty trap

In agriculture, 10% were on piece-rate and paid as soon as they finish their piece. Therefore, the earlier they finish their piece the better. Reports show that many strategies are employed to finish these pieces. Foremen for example, are enticed with sexual favours to clear a piece rate worker. This does not, however, always work. Others bring in children to help them finish their piece. This mode of payment, therefore, is a pull factor for child labour.

In the textile and manufacturing sector, 5% were on weekly pay, and 1% were on piece, rate. Both groups like their colleagues in commercial agriculture are not entitled to benefits like those on monthly payment.

Since their incomes are also low they must undertake multiple activities to make ends meet. Women who are paid weekly or on piece rate get employment seasonally. They also live under income insecurity. Despite greater accessibility of factories workers to unions, these casual worker women cannot join them. This status also puts them out of reach by work-based capacity building programs. This is worse especially if the programmes are financed by the factories themselves. The other problem daily and piece rate paid women face is the inability to save. Their payment is too small. Personal savings have been shown in this research to be the main source of informal sector investment.

Average Monthly Earnings

Distribution of monthly earnings in the two sectors varied greatly. In the agriculture sector the incomes are rather low. 92% were below the national minimum wage. Three quarters live below the national poverty line. The distribution is as follows. 48% earned below Tshs. 20,000, 44% earned between 20,000 and 40,000 Tshs and 14% earned above Tshs. 40,000 as shown in Table 4.53.

Table 4.53: Average Monthly earning

ITEM	SECTOR AND RESPONSES			
	Text/man.		Agriculture (n= 438)	
	No.	%	No.	%
• ≤ 20,000 Tshs	2	2	216	48.4
• > 20 ≤ 40,000	54	54.4	193	43.8
• > 40,000	43	42.3	32	13.5

Source: Survey Findings 2000

Those in textiles and manufacturing also earned differently, but the majority of them are on a higher income with 54% earning between 20-40,000 Tshs. This should be compared to 44% in the agriculture sector. In this sector 42% earn above 40,000 Tshs. In the agriculture sector this range was earned by 14% only. The main difference, however, is found in those who earn below Tshs. 20,000 per month. In textiles/manufacturing its only 2% compared to 48% in agriculture.

The study shows that despite different incomes between textiles and manufacturing and in agriculture they both have similarities which are pull factors for child labour related to their employment. Those in agriculture have to engage in multiple activities, which pull family labour, children included, and have piece rates whose conditionalities pull child labour. Those in textiles and manufacturing, particularly, those receiving below the national minimum wage (i.e. 56%), on the other hand, must stay at the factory premise for eight hours per day, five days a week. Since they have other informal activities and family responsibilities, they usually employ family help and the first family help are their own children.

Assistance from Children

The main thrust of the arguments above is that women's employment have either pull or push factors for child labour. This study sought to understand this phenomenon more. It, therefore, asked responding women if they have sought children's assistance in their employment. In both sectors use of child labour was established. The levels however differed. In the agriculture sector 9% of respondents admitted they have used children's assistance to do their work. 85% reported they have not used children. A question on presence of quotas was also asked. Only 6% of women in agriculture said there were no quotas. 94% said they had a quota system. Field observations in TPC indicated that a quota system pushes the worker to aim at finishing the work as soon as possible so that she is paid. Enlisting child assistance helps attain the wish. Table 4.54 shows this.

Table 4.54 Assistance From Children

ITEM	SECTOR AND RESPONSES			
	Text/man.		Agriculture (N= 438)	
	No.	%	No.	%
No production quotas	54	54.5	28	6.4
Do not use children	44	44.4	370	84.7
Use children	1	1.0	39	8.9

Source: Survey Findings 2000

The textile/manufacturing sector interviewees reported minimal use of children's assistance. Only 1% reported having used child assistance. 44% indicated they do not use child assistance to complete their work. As it was the case with agriculture, production quotas were also enquired. The response was that 55% do not have production quotas.

In a factory set up a certain level of skills is needed. Since children don't have those skills, their chances of participating in work at the factory to help their mothers are minimal. On the other hand the formal arrangements including labour laws at the factory would tend to deter children from assisting.

It can be deduced from the foregoing that under formal conditions where labour laws are enforceable/enforced child labour is most unlikely to take place. Field observations show that in some of the plantations children sneak in from nearby bushes to help their mothers finish their quota. This problem will increase in the developing countries in manufacturing/textiles as piece rates are introduced whereas the practice in the developed world now is informalisation of labour.

Types of Entitlements

Table 4.56 summarises types of entitlements provided to employees in both textiles/ manufacturing and agriculture. Both sectors provided a variety of services to its employees but are varied ranging from accommodation to loans and child care facilities.

In textiles/manufacturing the services provided to the majority were uniforms (99%); national holidays (97%); pension fund (95%) annual leave (85%). Moderately provided were paid sick leave (52%); social security contribution (56%) medical care (50%); and accommodation (39%). The least provided was education and training, protective equipment and health checks (Table 4.55).

Table 4.55: Services Provided

ITEM	SECTOR AND RESPONSES							
	Text/man.				Agriculture (N= 442)			
	YES		NO		YES		NO	
	No.	%	No.	%	No.	%	No.	%
Accommodation	39	39.4	60	60.6	140	31.4	306	68.6
Transportation	69	69.7	30	30.3	39	8.8	404	91.2
Meals	47	47.5	52	52.5	129	29.1	315	70.9
Annual Paid leave	84	84.8	15	15.2	134	30.0	312	70.0
Paid Sick leave	51	51.5	48	48.5	97	21.8	348	78.2
Bonus	53	53.0	47	47.0	42	9.5	402	90.5
Pension Fund	94	94.8	6	6.0	96	21.6	349	78.4
Severance Payment	70	70.0	30	30.0	115	25.8	331	74.2
National holidays	97	97.0	3	3.0	161	36.3	282	63.7
Uniforms	99	99.0	1	1.0	211	47.3	235	52.7
Medical Care	50	50.0	50	50	252	56.8	182	43.2
Health Checks	41	41.0	59	59	81	18.2	363	81.8
Rewards Performance	56	56.0	44	44.0	85	19.1	360	80.9
Easy loans	63	63.0	37	37.0	62	14.0	380	86.0
Social Security Contr.	55	55.6	44	44.4	72	16.3	371	83.7
Counselling services	39	39.4	60	60.6	114	25.8	328	74.2
Education/training	7	7.0	96	99.0	137	31.0	305	69.0
Protective Equipment	1	1.0	96	99.0	191	43.2	251	56.8
Childcare facilities	33	33.3	66	66.7	44	10.0	398	90.0

Source: Survey Findings 2000

In the agriculture sector, services most provided were: uniforms (47%); protective equipment (43%), medical care (57%), moderately provided were accommodation (31%), national holidays, (36%) and child care facilities (33%). Least provided were, social security, transportation and loans.

The minimal provision of education and training mean that both women and men employees are at a disadvantage. Their skills capacity remains underdeveloped. It is typical however for the private sector to invest minimally in training (Ray,1987). The argument is that skilled manpower can be recruited from the market. Investing in training is viewed as a reduction in realized profits. The same trend is seen with protective gear provision. In this study only 1% admitted having being provided with protective gear.

In many cases decent work, where entitlements are a part of the production process, are usually not provided without worker initiative which calls for women workers organization and participation in trade unions and other advocacy forms. Women workers in estates and factories on the other hand, have remained too passive in these forums (Mbilinyi,1995).

In the agriculture sector most services were provided to much fewer employees, than was the case in textiles/manufacturing. This is attributable to infrastructural shortcomings in the plantations. Most plantations are not unionised. Even if the unions were there women need mobilization to join. The study results showed that education and training was given 31% which is possible because the study included plantations where MWEMA had performed well. Transportation was least provided. Most women had to walk long distances to reach their work places very tired and exhausted. To complete their quota on time, they asked their children to hide in the nearby bushes until the supervisor walks away. This was therefore a pull factor for child labour.

Equal Opportunities

Table 4.56 summarises equal opportunity responses for men and women. Within textiles/manufacturing 83% reported equal opportunity between men and women. For agriculture it was only 31%. Those indicating that opportunity was greater for men were 9% in textiles/manufacturing, but were 65% in agriculture. Greater opportunity for women was admitted by 1% in textiles/manufacturing but by 0.9% in agriculture.

Table 4.56: Equal Opportunities: Men Vs. Women

ITEM	SECTOR AND RESPONSES			
	Text/man.		Agriculture (N= 438)	
	No.	%	No.	%
Equal opportunity	81	82.7	135	30.9
Greater for men	9	9.2	284	65.0
Greater for women	1	1.0	4	.9
Don't know	7	7.1	14	3.2

Source: Survey Findings 2000

These differences deserve some explanations. In textiles and manufacturing there are applicable labour laws, rules and regulations. These set ups are also visible to government bodies and trade unions. The plantations may have written regulations, but practicing these regulations is not adhered to. Most of them are also remotely located and so go unmonitored. Reports from the plantations (Mbilinyi,1995) indicate that the administrative systems had alienated women. This could explain the differences so evident in opportunities.

Membership in Associations/Trade Unions

Three aspects were investigated in relation to this item. They included Trade union and or, cooperative membership and knowing their rights. For textile/manufacturing 87% were members of Trade unions. For agriculture membership was 45% only. For cooperatives textiles/manufacturing recorded only 24% membership. For agriculture it was 73%. Whether one knew their rights or not was 68% for textiles and manufacturing but 60% for agriculture. (Table 4.57).

Table 4.57 Membership in Associations/Trade Unions

ITEM	SECTOR AND RESPONSES							
	Text/man.				Agriculture			
	YES		NO		YES		NO	
	No.	%	No.	%	No.	%	No.	%
Trade Union	78	86.7	12	13.3	195	44.5	242	55.3
Cooperative	22	24.2	69	75.8	117	27.1	313	72.6
Knows rights/Laws	62	68.1	29	31.9	172	39.8	257	59.5

Source: Survey Findings 2000

This item explains among others, some of the differences, which were recorded in terms of services and other rights, received. Textiles/manufacturing comes out almost fully unionised (87%). Through the union workers – women and men – have historically achieved most of their entitlements. Employers also have a channel of effective communication when the trade union is strong and enjoys worker confidence. Likewise cooperatives have a history of helping in agriculture. Not only do they bring farmers together, but also they help market their crops. If marketing is done well incomes are good. With good incomes children can be sent to school and women can concentrate on one activity and improve their income even more. Through cooperatives and trade unions women's capacity can be increased. Their voices and roles in society can be heard and improved.

Occupational Hazards/Injuries

Occupational health services concern the maintenance of the physical and mental health of workers, often lack at workplaces. Certain health hazards arise in the field and factory as a consequence of industrial process.

Workers are especially at risk due to inadequate education, training and safety systems. Diseases caused by certain types of work vary considerably and are conditioned by a large range of factors such as climate, population density, level of education, working and living conditions, eating habits, standards of hygiene, quality and access to services (ILO 2001). Occupational and work-related diseases can be classified as follows:

- occupational diseases, having a specific or a strong relation to occupation, generally with only one casual agent, and recognised as such;

- work-related diseases, generally with multiple casual agents, where factors in the work environment may play a role in the development of the diseases;
- general diseases affecting working condition populations, without casual relationship with work but which may be aggravated by work (Ibid).

The study wished to establish the frequency of injuries and the commonest injuries.

In the textile/manufacturing, 26% reported that injuries were very common, 60% said it was occasional and 14% reported it to be seldom or never as illustrated in Table 4.58.

Table 4.58: Occupational Hazards/ Injuries

ITEM	SECTOR AND RESPONSES			
	Text/man.		Agriculture	
	No.	%	No.	%
How Common are Injuries	(N=89)		N=331	
• Very common	25	25.8	110	
• Occasionally	58	59.8	231	
• Seldom	8	8.2	35	
• Never	6	6.2	62	
Commonest Injury/Illness (N=89)	(N=89)		(N=331)	
• Infection	0	0	7	2.1
• Flues/Cough	13	14.6	88	26.6
• Accident	69	77.5	153	46.2
• Malaria Fever	1	1.1	2	.6
• Burnt	5	5.6	1	.3
• TB	1	1.1	17	5.1
• Bite by Wild animals	0	0.0	33	1.0
• Falling	0	0.0	11	3.3
• Pinched by thorns	0	0.0	14	4.2
• Luggage accident	0	0.0	5	1.5

Source: Survey Findings 2000

In the agriculture sector an almost equal response 25%, indicated injuries to be common, 53% said it was occasional and 22% reported it to be seldom or never. The findings thus show that there are injuries at work both in textile/manufacturing and agriculture due to inadequate training, education and safety systems as noted earlier.

On the nature of injuries that occur findings show that in both sectors accidents were the most frequent. They were 76% in textiles/manufacturing and 46% in agriculture. The next most frequent were flues and cough with 15% for textiles/manufacturing and 27% for agriculture. Sector specific injuries included bite by wild animals in agriculture (10%) and burns in textiles/manufacturing at 6%.

On top of this, the study found that the plantations and factories surveyed suffered from lack of adequate medical, sanitation and water facilities. As a result, communicable diseases such as malaria, dysentery, coughing, tuberculosis, amoeba and minor injuries were common.

Women workers in commercial plantations work in open air, which exposes them to wind, rain, cold, heat and ultraviolet radiation. These agents can lead to a series of health problems, which even if they cannot strictly be classified as occupational health problems, cause absenteeism, low productivity, and a lowering of the organism's resistance to well-known disorders. Rain and cold can lead to respiratory infections and chilblains, which leave skin lesions liable to become infected. Exposure to sun may cause burning, and varying degrees of sunstroke. Heat causes a dilation of superficial blood vessels and thus leads to dehydration through over-respiration as well as leg oedemas, cramps and fainting; it also facilitates poisoning through coetaneous absorption and the spread of pesticides inside the organism. The wind carries bacteria, parasites, mineral and vegetable dust and fungal spores (ILO 2000).

Further, women workers in commercial agriculture carry heavy workloads, which may cause serious physical problems noted earlier. The problem of load carrying in both subsistence and commercial agriculture can be addressed by assessing workers' transport strategies and providing simple solutions. Given that we have no legislation stipulating the maximum weight to be carried by a worker, one possible approach is to train workers on the correct procedures for lifting and carrying to avoid risk of injury and accident. The load carried by women workers in the farms is in addition to several trips they spend in a day to collect water, firewood,

washing, tending animals, marketing goods and carrying weights on their heads and backs over a considerable distances. In view of the fact that women often have a double role as workers and housewives, attempts should focus on improving their capital and living conditions.

From a gender perspective, women workers have special safety and health needs, which their employers have not met. For example, pregnant women experience increased respiratory ventilation, which may lead to increased intake of inhaled chemicals, fumes and dust from the air. Furthermore, women generally have higher body fat content than men, thus poisonous substances such as toxic organic solvents are easily retained. It has been reported that exposure to organic solvents causes menstrual disturbances while some metals for example lead can lead to miscarriage (ILO/MLYD 2000).

Breast feeding mothers are prone to breast milk contamination which can cause a serious health threat to the mother and the child. For example, a study done by the ILO between 1994 and 1996 in Romania among 42 breastfeeding women found out that all had pesticide residues in their bodies (ILO 2000).

Occupational safety and health in plantations and factories requires the expertise of a significant number of specialists including labour inspectors, safety and health inspectors, occupational medicine inspectors, specialist in social security, and insurance expert, the services which are weak or complete lack in the sector. These specialists often work independently, and the tasks overlap to a certain extent. There is frequently a lack of comprehensive programmes, cooperation between institutions and harmonisation of the various interventions; it is also rare to find any follow-up and overall evaluation of the activities carried out and their impact.

Furthermore, the commitment of these institutions to work in the factories and plantations is subordinated to national priorities, which are not necessarily part of national policy for the sector. In many cases, government officials know very little about workers' conditions or do not have adequate means to carry out their duties. The intervention of urban-based inspectors, health professionals, and programme designers do little to help the situation. To help address the health needs of rural workers, there is a need for establishing rural based tripartite bodies.

Training in occupational health and safety is not considered as a priority because people know little about its benefits. Few are aware of the important role it plays in promoting worker's health, cutting the social and health costs of sickness and accidents, increasing productivity, contributing towards social stability of the society and protecting environment.

Formal studies have shown that the basic level of education, especially primary education, is an important factor in the subsequent development of the individual and society. Investing in education and human resource development leads to qualifications, which increase efficiency, help to spread available techniques and help to stimulate technological innovation.

Training in health and safety in factories and plantations requires a pragmatic approach in order to achieve a sound understanding of the sector and dispel any misconceptions about the inevitability of accidents. If intervention is to be effective in analysing and preventing risks, it must be backed up by knowledge and information.

For training to take place a committee on occupational health and safety comprising of workers' (male and female) and employers' representatives should be set up.



Women food vendors.



Women food vendors selling Fish.

CHAPTER 5: HOUSEHOLD COMPOSITION

5.0 Introduction

The study examined the household composition in terms of number of people in the same household, their age, sex, education and work status as well as their relationship with the respondent. The household income and expenditures specifically finding out who contributes to household income, major items owned by the household and expenditure patterns.

The study also established whether households had any credit facilities, the sources, use, type of collateral used and interest rates. Responsibilities for various activities within the household were also examined in terms of who performed the household activities, their age and gender and also who cared for the young children.

Issues of fertility and family planning, including the number of children, sex, years of education, working status, infant and mortality rates and the residence were also established. Information of fertility and perception towards how many more children the mothers would want to have was collected. Knowledge of parent's attitude in this area is potentially important for policy makers and programmes that seek to affect fertility levels directly through family planning or indirectly through poverty alleviation, other things being equal.

5.1 Household Composition

Traditional residential arrangements include extended family members, such as parents, children and other relatives. Such arrangement increases the probability of child-care being shared by other family members. This is especially true among low-income women where possibility for paid arrangement is not possible.

When the respondents household composition was examined it was found out that children and spouse accounted for 75% of the total household members for all sectors, and it was highest at about 80% for the Informal sector and lowest at about 41% for Commercial sex sector. This shows that the respondents have to take care of more people than their nuclear family members, and this may increase their level of poverty, particularly when the dependants are not working. Findings summarised in Table 5.2 shows that only 34% were above 17 years of age or adults who can contribute economically to the household while

Table 5.1: Household Relationship of Respondent Across Sectors

Relationship	% Response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
Child	40.2	67.7	65.9	62.4	62.5
Husband	1.0	12.0	7.9	12.5	10.5
Other relatives	11.0	10.0	2.3	6.3	8.4
Respondents' brother	31.4	3.3	7.4	7.5	8.4
Respondents' parents	14.2	1.7	2.0	5.3	4.4
Adopted Child	1.3	2.8	4.3	2.1	2.5
Paid Domestic help	0	0.8	7.6	2.0	1.6
Spouses' brother	0.3	1.3	2.6	1.0	1.2
Spouses' parents	0.6	0.4	0	0.9	0.5
No. of cases	(618)	(2451)	(393)	(1516)	(4978)

Source: Survey Findings, 2000

children accounted for 66% of the total household members. With the low-income levels of adult members and the size of family members, the likelihood of involving children in raising family income is evident.

Table 5.2: Age distribution of members of Respondents' Households (all sectors combined)

Age group (years)	Number	%
0 - 5	756	16.2
6 - 10	1076	23.1
11 - 14	474	10.2
15 - 17	776	16.7
18+	1576	33.8
Total	4658	100.0

Source: Survey Findings, 2000

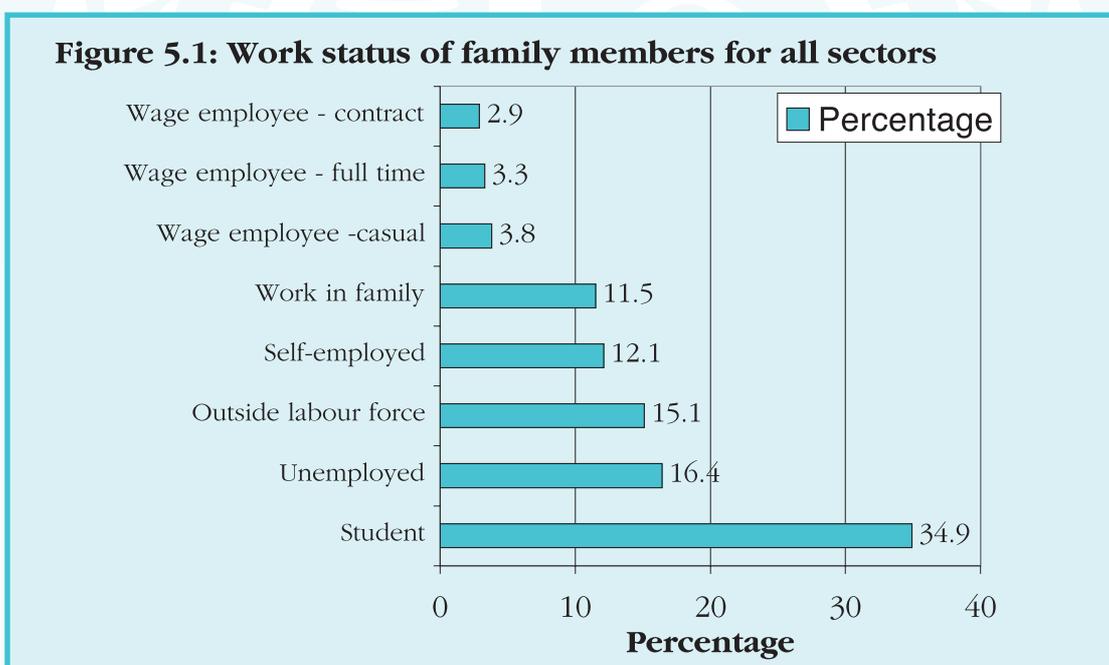
Table 5.3 shows the work status of the family members and it can be observed that less than 25% are actually employed/working for income meaning more than 10% of adults are not economically active thus adding the burden to the household.

Table 5.3: Work Status of Family Members Across Sectors

Status	% response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
Student	26.8	36.4	39.0	34.6	34.9
Unemployed	25.7	15.7	9.8	15.4	16.4
Outside labour force	17.1	13.8	19.6	15.4	15.1
Self-employed	14.4	13.6	7.6	9.7	12.1
Work in family	10.5	12.0	14.2	10.5	11.5
Wage employee - casual	1.4	4.1	2.6	4.6	3.8
Wage employee- full	1.9	1.9	3.6	6.1	3.3
Wage employee - contract	2.0	2.5	3.6	3.7	2.9
Employer	0.2	0	0	0	0
No. of cases	(591)	(2517)	(387)	(1489)	(4984)

Source: Survey Findings, 2000

The information about work status of family members for all sectors is also summarised in Figure 5.1.



5.2 Household Income and Expenditure

Until a few years ago the statutory minimum wage was 17,000 Tshs. This has been recently raised to 30,000Tsh or less than US 40\$ still bellow the 250,000Tsh.estimates based on food and nutrition requirements (LHRC 2000).

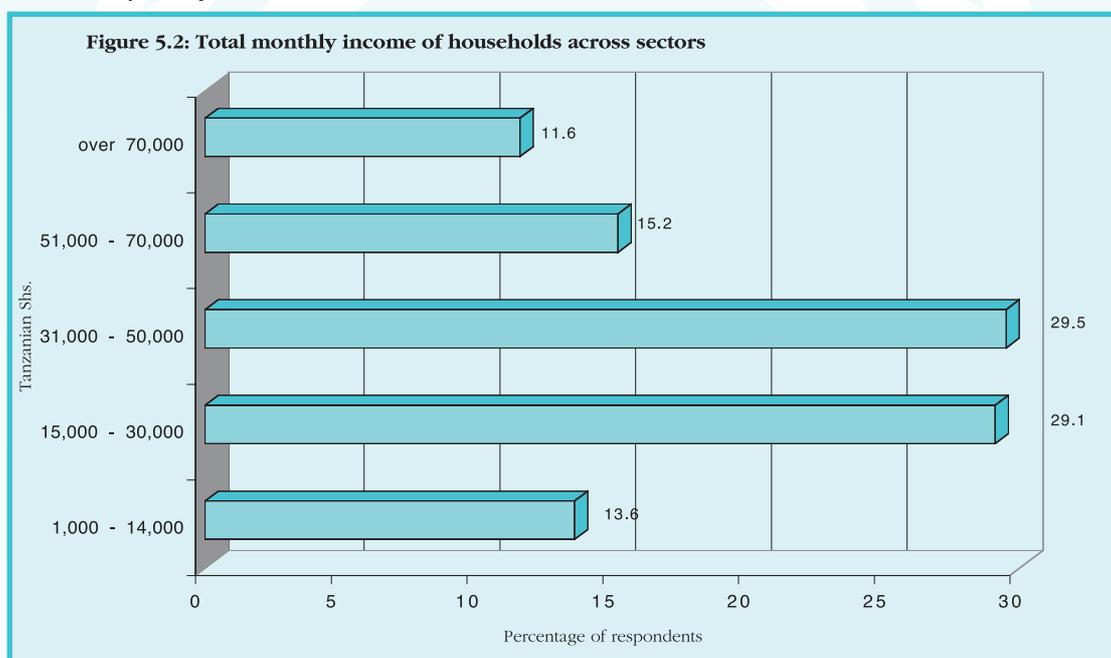
Wages and other incentive decrease with lower levels of occupational structure at workplaces. Even those at lower levels differ depending on the type of employment and job category for individuals. Full-time employees have stable salaries and as noted earlier enjoy company benefits with some getting education allowance as the Burka example shows. Women, majority of who were casual employees however, were not entitled to the benefit. Wages for temporary “permanent casual” employees was dependent on the amount of work done.

The findings indicated that a substantial number of workers interviewed did not even earn the minimum wage. The overall household income is summarized in Table 5.4, where more than 60% of the Commercial sex workers earned less than the minimum wage of Tshs. 30,000/= per month, with a figure of 45% for the Agriculture sector. The average for all sectors was about 42%. The overall picture (also shown in Figure 5.2) is that majority of the respondents have very low monthly incomes. It should also be noted that the number of respondents was relatively low (about 60%) and the reason given was that the rest could not establish their total monthly household income. Only 7 domestic workers responded to the question. The rest could not because majority of them are not married and they live in their employers' house.

Table 5.4: Total Monthly Income of Households Across Sectors

Income group (Tshs.)	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
1,000 – 14,000	21.7	0	0	16.5	0	13.6
15,000 – 30,000	39.7	17.0	34.0	28.0	28.6	29.1
31,000 – 50,000	22.8	43.0	30.9	26.9	0	29.5
51,000 – 70,000	7.4	29.0	10.3	15.8	71.4	15.2
71,000+	8.4	1.0	24.8	12.8	0	11.6
No. of cases	(189)	(101)	(97)	(431)	(7)	(825)

Source: Survey Findings, 2000



The poor economic status of the respondents was also reflected in the property ownership. On the ownership of various items Table 5.5 shows that about 50% of households owned both land and a house. About 20% owned livestock and bicycle while very few owned other buildings and motorcycle. The situation across sectors differed considerably, with Informal sector having the highest percentages on ownership. Again the respondents from the domestic workers sector were very few and this is for the same reasons mentioned above.

Although households own land and house, the patriarchal relationship bars women and girls from inheriting assets including land and other productive assets. While a woman may be allowed to work on the land, the produce belongs to the husband who mainly makes decision on expenditure.

Table 5.5: Ownership of Various Items Across Sectors

Item	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
Land	39.5	94.0	12.4	52.5	14.3	49.5

Item	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
House	48.2	92.0	28.6	45.2	14.3	49.3
Other buildings	0.5	15.0	1.1	3.2	0	3.8
Livestock	17.3	44.0	2.1	23.5	0	21.9
Bicycle	10.8	38.0	10.1	19.2	0	18.4
Motorcycle	0.5	9.0	0	5.0	0	3.9
Car/Truck/Lorry	1.6	0	2.1	0.7	0	1.0
No. of cases	(185)	(100)	(99)	(437)	(7)	(828)

Source: Survey Findings, 2000

Land tenure system in Tanzania still discriminates against women as patriarchal customary laws govern it. Access to land is through inheritance, allocation or purchase and right of occupancy. Most women do not own land on which they work. Furthermore, in terms of landholdings, women have smaller farms than men. Alternatives for women to acquire land are cumbersome. Their low economic status limits their purchasing power while land allocations from village authorities (rural areas) and city or district councils (urban areas) is guided by patriarchal ideologies which discriminate against women.

Although the findings showed majority of respondents owned land and houses, the quality of those houses, and also the size of the land need to be studied as this information was not captured by the survey.

Household expenditure indicated that food was the most important item on which money was spent, 33%, followed by clothing, 21% and accommodation, 15%, as shown in Table 5.6. Children's education came fifth in the list. However in Textile and Manufacturing, Agriculture and Domestic workers sectors, children's education ranked 3rd or 4th. This could mean that children's education is not given high priority, or that one has to survive before considering issues of education, bearing in mind the income levels of respondents. It is also believed that the deteriorating standards of education and lack of life skills have led to less value of education in the eyes of parents. They don't see the benefits of sending their children to school if the education received does not change their life.

Money is spent on the most basic needs that households cannot do without, and yet, **"a well-educated, innovative and skilled population is the foundation as well as the goal of development"**. Poor households are powerless and helpless to cope with structural changes and improve their income opportunities. Their income is mainly on survival; only 2.0% of households in the study were able to save. The poverty trap that they are already in is actually deepening for them and becoming more difficult to escape from.

Table 5.6: Household Spending Across Sectors

Item	% response from various sectors					
	C/Sex	Informal	Textile/Man.	Agric.	Domestic	All Sectors
Food	37.0	33.0	33.3	32.1	28.6	33.3
Clothing	20.4	30.0	7.7	22.3	9.5	21.0
Accommodation	18.4	21.0	18.3	11.6	28.6	15.2
Medical expenses	14.8	10.0	15.7	15.3	19.0	14.4
Repayment of loans	1.0	3.0	1.7	1.6	0	1.7
Children education	6.2	3.0	17.0	12.6	14.3	10.6
Savings	1.2	0.3	2.3	2.5	0	1.9
Remittance to family	1.0	0.9	4.0	1.9	0	1.9
Leisure	0	0	0	0.1	0	0
No. of cases	(500)	(315)	(300)	(1322)	(21)	(2458)

Source: Survey Findings, 2000

5.3 Credit Facilities

The poorer in general have little access to finance, and women in particular have less access than men. Women face gender-specific barriers in accessing financial services, including lack of collateral, low levels of literacy, numeracy, and education and they have less cash and time to visit financial institutions.

As a result, women operate mainly through small capitals, usually obtained through savings and individual lending among women themselves.

Only very few women (309) out of the total had credit, and of these more than 55% obtained their credit from relatives and friends together with savings and credit societies. Banks, financial companies and government institutions contributed to very insignificant few respondents, and this trend is the same for all the sectors. The results are summarized in Table 5.7.

Table 5.7: Sources of Credit Across Sectors

Source	% response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
Bank	0	0	2.6	1.1	1.0
Other Financial Companies	4.0	0	0	0	0.6
Cooperative	0	19.2	0	4.6	5.5
Savings and Credit	2.0	63.8	23.7	9.8	18.4
Relatives and friends	66.0	10.6	31.6	39.1	38.2
Private Money	20.0	6.4	26.3	17.8	17.5
Government Institutions	0	0	0	0.6	0.3
Employer	6.0	0	15.8	13.8	10.4
Middlemen/Agents	2.0	0	0	13.8	8.1
No. of cases	(50)	(47)	(38)	(174)	(309)

Source: Survey Findings, 2000

The study further indicated that while in the Informal sector 72% of respondents needed the credit for business purposes and about 13% for health issues, in the commercial sex sector, medical expenses was number one consumer of credit, while food was leading for Textile & Manufacturing and Agriculture sectors. Credit is supposed to be used as capital to generate some income, which could lead to, expanded income-earning activities. However, when credit is used for consumption it means that no income will be generated out of it and finally the credit will be depleted, leaving the holder of the credit poorer particularly when she will even be needed to pay some interest and/or to have the collated asset taken over. Due to the nature of work and its associated hazards, women in commercial sex are more likely to experience health problems than women in other sectors, which justify their over-expenditure in medical services.

Table 5.8: Uses of Credit Money Across Sectors

Use	% response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
Health	39.6	13.6	35.7	25.7	27.2
Business	14.6	77.3	0	13.2	22.4
Food	22.9	0	42.9	34.2	27.6
Ceremonies	12.5	2.3	3.6	4.7	5.5
House Construction	10.9	6.8	17.8	22.4	17.3
No. of cases	(48)	(44)	(28)	(152)	(272)

Source: Survey Findings, 2000

As the money was borrowed from friends and relatives and savings and credit, no collateral was required in about 86% of the cases. In very few cases however, land, house and household assets were used. The interest rate is very much related to where the money was borrowed. Since majority borrowed from friends or relatives, there was no interest at all or the interest was very low.

5.4 Division of Labour and Decision Making

Women work longer hours than men in many societies. Women's reproductive role is not just related to biological reproduction but also to the social reproduction of the family. Housework, food preparation, responsibility for looking after children, old/disabled/sick family members all cut into women's opportunity to do work outside the home, or, more commonly, add to it to create a double burden. The responsibility reduces women's employment opportunities because employers assume that women will not be committed to

the job and treat them as second-class workers. They are also placed in job categories with lower status and fewer opportunities. Much of the women's productive work is not recorded and therefore not included in the official statistics. Children are closely integrated into household productive activities with the girl-children disadvantage starting very early. Poor households need their children's labour with children made to attend school partially or completely withdrawn from school to support household activities including earning an income. Girls in particular are brought up to be producers, reproducers and caregivers while boys are trained to be heads of households, producers of high value commodities and dominate the decision-making process.

In the rural setting, women work more than 14 hours a day compared with men's ten hours (TGNP/SARDC, 1997). Survey findings revealed that, women either the respondents themselves, their daughters or female relatives performed almost all the activities in the household. For example, majority of women prepared food, washed and ironed clothes, cleaned the house, fetched water/fuel, went to the market to buy food, cared for young children and elderly, performed income earning activities, assisted other family members and transported other family members. Almost all activities were either performed by self, meaning the respondent or son/daughter. But when analysis was done on the sex of a person performing different activities, it was almost all female, meaning that it was the respondent and the girl child who performed the bulk of the household chores.

The gendered division of labour in the livestock sector is also evident. Taking animals to pasture is a male activity, except in a few cases, but women's work includes cleaning animal sheds, milking, caring and drawing water for calves and collecting fodder. Urban women keeping dairy cattle undertake most of these activities and those who are wealthier employ young girls and/or boys to do these jobs thus perpetuating child labour.

These young girls and boys are over-worked, lowly paid and exposed to all sorts of harassment, especially sexual harassment by male members of the household (in the case of domestic workers). And even with boys, cases of sexual abuse are on the increase these days.

Table 5.9 gives a summary of household activities and percentage responses of the responsible family member. The findings indicate that women are overburden with household activities, assisted mainly by their children, while the rest of the family members including their spouses did very little.

Table 5.9: Household Activities and Responsibilities (all sectors combined)

Activity/Responsibility	Myself	Spouse	Son/daughter	Relative	Others
Prepare food/cooking	73.5	2.2	15.9	3.0	5.1
Clean the house	65.2	0.7	23.6	3.5	6.6
Fetch water/fuel	64.6	1.4	23.1	4.4	6.3
Tend animals	51.9	11.0	24.5	2.8	8.8
Buy food	69.2	7.5	15.3	2.4	5.2
Care for young children	68.6	5.7	18.1	1.6	5.4
Care for elderly/sick	64.4	7.2	19.8	2.0	5.6
Income earning activities	65.8	12.3	14.8	2.3	4.4
Assist other family members	62.4	10.3	17.8	3.2	5.2
Transport family members	59.7	10.0	20.4	2.5	5.9
Wash/Iron Clothes	69.9	0.9	19.4	2.9	6.7

Source: Survey Findings, 2000

When the household responsibilities are divided on gender basis, Table 5.10 shows that in all the activities, women/girls perform mainly all household chores, with little participation of men and sons.

Table 5.10: Household Activities and Responsibilities on Gender Basis

Activity/Responsibility	Female	Male
Prepare food/cooking	85.7	14.2
Clean the house	85.6	14.4
Fetch water/fuel	84.8	15.2
Tend animals	63.7	36.3
Buy food	73.2	26.7

Care for young children	83.8	16.2
Care for elderly/sick	80.6	19.4
Income earning activities	74.0	26.0
Assist other family members	73.7	26.3
Transport family members	71.7	28.2
Wash/Iron clothes	90.0	10.0

Source: Survey Findings, 2000

Table 5.11 gives the summary of responsibilities across various age groups for all the sectors combined. While adults within the age range of 18 to 50 years did majority of the activities, children performed some activities. However, children helping out in some household chores may not be interpreted as child labour, particularly if the time spent per day is small, after school hours.

Table 5.11: Household Activities and Responsibilities across Age Groups

Activity/Responsible Age	3 – 6 years	7 – 10 years	11 – 17 years	18 – 50 years	50+ years
Prepare food/cooking	0	0.5	3.8	88.1	7.6
Clean the house	0	1.5	10.6	82.6	5.3
Fetch water/fuel	0.2	2.0	10.9	81.3	5.6
Tend animals	0.2	0.8	6.7	80.5	11.8
Buy food	0	0	1.4	89.1	9.5
Care for young children	0	0.5	3.0	88.6	7.9
Care for elderly/sick	0	0.1	1.2	90.2	8.5
Income earning activities	0	0	1.1	87.7	11.2
Assist other family members	0	0	1.2	89.3	9.5
Transport family members	0	0.1	0.4	90.4	9.1
Wash/Iron clothes	0	0.9	6.9	86.9	5.3

Source: Survey Findings, 2000

5.5 Care Arrangement for Young Children

The ways in which women's paid employment interacts with child-bearing in Tanzania vary widely, even with groups engaged in apparently similar occupations. A similar situation was observed in a study by Adepoju and Oppong (1994) in Africa. Women in Tanzania are able to sustain high rates of childbearing, even when participating in the modern sector employment because of the availability of extended family support and relatively cheap domestic labour.

Although development has been associated with a steady growth in women's participation in paid labour force and decline in fertility, rural-urban patterns and cross-sector analysis provides differences in child care practices and beliefs. A variety of strategies for caring for children appear to be influenced by four factors as evidenced by a study by Adepoju and Oppong (1994):

- Gender roles
- The availability of unskilled domestic worker
- Family systems
- Beliefs about socialisation of the young.

The extent of women's participation in paid work and the type of work they perform is influenced by their access to land and capital, their skills and experience, the structure of the labour market and the cash rewards of the market work (Ibid). Occupational and educational discrimination often restrict women's work opportunities in the formal sector to the selected occupations and industries. As a result, in the course of socio-economic development, as the maintenance of the family depends increasingly on cash economy, women face a smaller range of opportunities than men within the diversified labour market. In some settings, this may mean women are confined to their homes, but it may also mean long hours away from home, either self-employed or working with employers who provide little in the way of job protection or social support. These limited opportunities for women that a system provides eventually make their older girls and older women a readily available source of child-care. Few hire paid domestic servants who are also mainly girls and women.

The extent to which women has access to child-rearing support therefore depends on residential arrangements and social organisation of the family. Co-residence with extended family members, such as parents, children and other relatives seems likely to increase the probability of child-care being shared by other family members. This is especially true among low-income women where the possibility for paid maid is non-existence.

While women of child-bearing age are clearly confronted with a variety of choices regarding fertility, employment and child-rearing, they are constrained by many factors beyond their control including poverty, gender roles, labour market opportunities, the availability of family planning services and the social norms related to child bearing and rearing. The specific choices available as well as those actually chosen vary over the life cycle.

As mentioned earlier, fertility in Tanzania still remains high although there has been a decrease in the urban areas. Women in the survey were found to have an average of 3 living children and about 1203 (83%) of total respondents were still at reproductive age. This implies that at any moment in time, these women have children for whom direct care is required. If we look at the variation in the mean number of children under 15 over the sample's reproductive years, we see that women's child rearing responsibilities grow by roughly one child every two years until their mid thirties until the number of living children continues to grow up to her mid forties.

Overall more than 23% depended on relatives while about 22% had to take their children to work. Only 2% took their children to day care centres, and they are from the Informal and Agriculture sectors. It is seen that almost one fifth of the respondents had to take their children with them to the place of work and more than 10% of children are cared by older children who might have to sacrifice for their education. Depending on the working environment, this might have very negative consequences to the well being of the children which and in a way is some kind of child labour.

For women in the informal sector, taking children to work was the most viable option, while for commercial sex workers it was more flexible to rely on relatives and neighbours. Women in commercial agriculture applied almost all the above-mentioned arrangements equally although using relatives and taking child to work were more. For the textile and manufacturing industries, the main methods were use of relatives and paid domestic worker.

In commercial agriculture, the practice of taking children to work was confirmed by observations in the field, where women were seen plucking tea with babies on their backs. The practice does not only overwork the woman by moving around with extra weight on her back, but also exposes the young child to precarious working conditions in which the adult works thus affecting the health of the child as well.

The analysis on child care arrangement thus show that extended kin networks provides the most social security system of child care for poor women (see Table 5.12 and Figure 5.3). While they help women smooth out the demands of child rearing over life cycle, the use of older girls denies them the opportunity to attend school. Majority of women in the informal sector seem to be able to care for their children while working, possibly a reflection of the type of work they do and limited opportunities for a paid maid.

Table 5.12: Management of Young Children Across Sectors

Situation	% Response from various sectors					
	C/Sex	Informal	Textile/Man	Agric.	Domestic	All Sectors
No income earning	12.1	6.1	6.3	5.1	0	6.7
Home based worker	14.8	28.9	7.4	11.9	0	19.4
Worked part time	0	3.0	0	2.5	0	2.2
Child to work	12.6	29.1	0	22.3	0	21.9
Looked by relative	36.8	14.8	33.7	25.1	60.0	23.2
Looked by older children	10.4	11.6	5.3	9.9	20.0	10.4
Paid domestic help	1.6	1.9	34.7	10.4	20.0	7.3
Day-care centre	0	1.3	0	4.3	0	2.0
Looked by neighbours	11.5	3.2	12.6	8.4	0	6.9
No. of cases	(182)	(526)	(95)	(395)	(5)	(1203)

Source: Survey Findings, 2000

At household level, men still control the decision-making process, allocating resources (including time, labour, income, means of production and immovable property). Men also dominate decision about farming activities although they are predominantly performed by women. Men also choose the crops to be grown and the use of income. These are power relations, which are increasingly being challenged by organised women's groups, NGOs and individuals. With the changing economies, more women are engaging in income earning activities. This has, in some cases, increased women's access to independent cash income, contributing to the household financial budget. This income increases women's bargaining power for participation in household decision-making and resource allocation as evidenced by field findings.

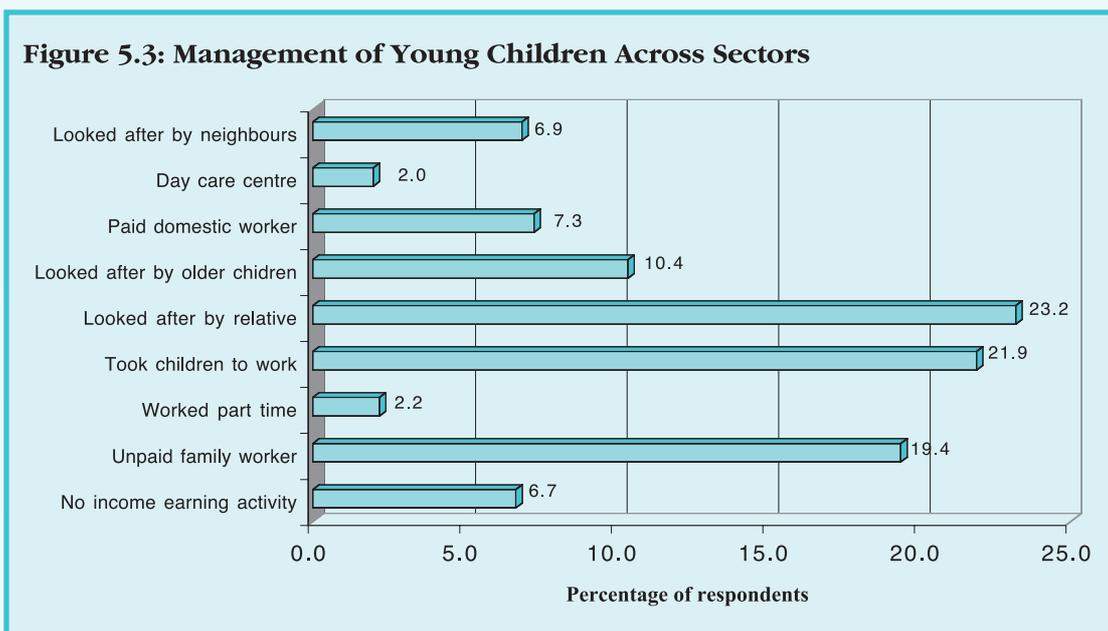


Table 5.13 gives a summary in percentages, for all sectors, on various issues and who is responsible. In most of the issues the respondent alone was more responsible, while children were responsible for their own marriages, and here the correct interpretation is that they have the right to choose their spouses, which is a very positive trend towards promotion of children's participation. Joint spouse decisions have also featured quite reasonably. Although the findings indicated that women are gaining control over household decisions and allocation of their earnings their earnings alone are becoming increasingly inadequate to meet family needs forcing them to enlist contribution from their children.

Table 5.13: Decision Making Responsibilities

Decision/Responsibility	Respondent	Spouse	Joint Res./Spouse	Children on their own	Parents/ In-laws
Family daily expenses	60.0	10.7	22.3	0.1	6.7
Purchase of fixed assets	53.6	19.9	18.0	0.4	8.0
Education of children	53.9	13.6	21.5	3.7	7.2
Marriage partner selection	10.9	2.9	7.7	75.8	2.7
Taking a loan	68.8	7.2	19.3	1.2	3.3
Family business issues	53.7	5.1	32.9	0.1	8.2

Source: Survey Findings, 2000

5.5 Fertility Information

Women in Tanzania, like women elsewhere in Sub-Sahara Africa are oriented towards motherhood. Traditionally a woman is expected to marry early and give birth to many children. Girls are socialised early in their lives into key roles as mothers, housekeepers and producers. A woman's status is measured largely by her capacity to reproduce and maintain children. Young girls learn early in life to look after their siblings and to trade and farm like their mothers, sisters, aunts and grandmothers.

One reason why fertility is high in Tanzania, and remains so, is that marriage occurs early. A study by Adepoju and Oppong (1994) has indicated the age of marriage in the region to be lower than in any other region of the world with about 50% marriage by the age of 18 years.

Studies have indicated a decline in fertility rate in Tanzania. It has been shown that fertility rate for women aged 15-19 has dropped during the decade from 144 per 1000 women in 91/1992 to 138 per 1000 women in 1999 [MCDWAC, 2000]. The report showed further that while fertility has dropped in urban areas it has increased during the decade in rural areas. Despite the small decrease, fertility rate for adolescents is still to be considered relatively high.

Data for total fertility rate show a steady decline in number of live births per women aged 15-49. The total rate drops from 6.3 live births in 1992 to 5.55 live births in 1999. However, the decline has almost only occurred in urban areas where a remarkable drop has been recorded from 5.6 to 3.16 at the end of decade. On the other hand, fertility rate in rural areas dropped slightly in mid 1990's to 6.33 and rose again towards the end of the decade, to 6.48.

High fertility has both social and economic costs - maternal, child illness and mortality; over stretched resources leading to limited education, health and nutrition for children and lack of opportunities for employment of women.

High fertility, especially in rural areas is partly influenced by demand and the perceived value of children. While girls are precious in fetching dowry and assist with domestic chores, boys are counted for support in old age and carrying of family name. In the survey, when women were asked reasons for wanting children, support in old age ranked first, followed by carrying of family name.

The level of education of a woman is one of the key determinants of desired family size. There is evidence that educated women are more likely to start childbearing at a late age and have fewer children than non-educated. While the country is threatened by rapid population growth, keeping girls in school, especially secondary school will not only create labour force participation and increased productivity but also will create opportunities for better marriage and few childbirths.

Findings from the survey showed that the 1249 respondents gave birth to a total of 3814 children, which counts to a total fertility rate of 3.05 live births. This figure is below the mentioned figure of 3.16 for the urban population, and also below the figure of 6.48 for the rural population. Considering that the sample consisted of more urban than rural population, the survey results may have close correlation with the national figures. When examined sector wise, (Table 5.14) it is observed that Informal sector has the highest rate (3.69), while Commercial sex has the lowest rate (2.02), and this could be attributed to the age, education and age for marriage, where on the average women in the informal married at a much younger age than women in the commercial sex workers. Education wise, women in the commercial sex had the highest levels of education up to lower secondary compared to women in the informal sector majority of whom had primary and no formal education.

Mothers' education has been shown to be an important determinant of a family's health and nutrition (World bank 1997). Keeping girls in school, especially secondary school will not only create labour force participation and increased productivity but also will create opportunities for better marriage and few childbirths.

On infant and under-5 mortality rates, the survey results gave figures of 19 and 31 respectively per 1000 live births. These figures are by far below the urban figures mentioned earlier of 83 and 122 respectively. The possible explanation here is that these respondents though from low-income ranks, have an income, and therefore could provide food and health care for their children, thus making their mortality rates lower than the national averages. The sector wise comparison (Table 5.14) shows that higher rates were obtained from Agriculture sector and the smallest from the Textile & Manufacturing sectors.

High morbidity and mortality rates among women and children are closely associated with poor nutritional status, limited health care facilities, poverty and high fertility. Studies have indicated a general consensus that infant and child mortality increases with parity; that the shorter the interval between births, the greater the risk of mortality, and that the nutrition status and health of both mother and child depend on adequate spacing between pregnancies (Adepoju and Oppong 1994).

The effects of the structural adjustment programmes implemented by the government as noted earlier had a tremendous impact on the social services sectors, especially health and education ultimately causing increased infant mortality, especially in the rural areas and thus eroding the substantial gains in child survival made in the previous decades.

Table 5.14: Fertility and Mortality Data Across Sectors

Item	response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
No. of women	197	560	100	392	1249
No. of Children	376	2068	284	1086	3814
Fertility rate	2.02	3.69	2.84	2.77	3.05
Infant mortality (out of 1000)	24	14	11	29	19
Under five mortality (out of 1000)	24	30	18	39	31

Source: Survey Findings, 2000

Table 5.15 shows the percentages of children in each sector who were going to school full time, part time or not going to school. Although the intention here was to establish whether some school age children were out of school working, this data cannot give a direct answer because the children considered here are of varying ages, and some had completed at least the primary school education. On the other hand, it was also observed that the highest percentage of children were neither in school nor working, but again they may consist of the very young ones.

Table 5.15: Child Working or Schooling Across Sectors

Situation	% response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
Schooling full time	35.0	36.9	48.7	41.1	38.8
School + work part time	0.3	4.3	1.8	2.9	3.3
Not schooling or working	52.9	36.9	40.1	43.0	40.4
Not schooling but working	11.8	21.9	9.4	13.0	17.5
No. of cases	(363)	(1996)	(277)	(1038)	(3674)

Source: Survey Findings, 2000

About 78% of all children lived in the same residence as their mothers, with about 10% living with relatives. The percentages of those living with relatives was relatively high (34%) for the Commercial sex workers due to the nature of the work. Another reason may be that these girls started child bearing at lower ages and fail to support their children and hence leave them with their parents and proceed to the towns and cities, where due to lack of alternative employment, end up in prostitution.

Table 5.16: Current Child Residence Across Sectors

Residence	% response from various sectors				
	C/Sex	Informal	Textile/Man.	Agric.	All Sectors
Same as respondent	62.6	76.1	88.1	83.9	77.9
Living with relatives	34.1	7.0	7.6	9.5	10.3
Living alone	2.5	9.5	2.5	6.3	7.4
Under employer's arrangement	0.8	7.4	0.7	0.3	4.3
Living abroad	0	0	1.1	0	0.1
No. of cases	(358)	(2030)	(277)	(1057)	(3722)

Source: Survey Findings, 2000

5.6 Family Planning

Total fertility rate is currently reported at 5.8 children per woman, and this has been on the decline as was earlier reported. While use of family planning techniques especially contraceptives are generally low, (according to World Bank report, 18 % of women aged 15-49 used some form of contraceptives in 1994) current research findings give a different picture. Overall in all sectors out of the 809 respondents on the question of using family planning methods, 50% indicated to have been using family planning. When looked across the sectors, the highest rate of using family planning was on Commercial sex (86%) and the lowest was in the Informal sector (34%). Textile & Manufacturing and Agriculture sectors were 57% and 49%

respectively, and therefore well above the 18 % indicated in the World Bank report. Despite the time span involved between the two studies and that the trend between 1991-1994 had been on the increase, the percentages reported in this study seem not very reliable. On the other hand the responses could have referred to a combination of various family planning methods, including traditional practices.

Child bearing is a biological role of a woman. Child rearing however is a gender role, which in our society is often assigned to women. Working mothers therefore find themselves in a situation that they have to combine the roles. The more children she bears the more responsibility she takes up, and this might interfere with her performance and hence her career advancement.

Although the economic and demographic facts are not adequately addressed in population and development policies and programmes, considerable progress has been made in the recent past years. Recognizing the reproductive health benefits of family planning as well as problems posed by rapid population growth, the Government of Tanzania adopted a National Population Policy in 1992 that aimed at:

- reducing the country's population growth rate to 2% in 2007
- educate the public on benefits of family planning and reproductive health, and
- foster conditions that will lead to greater accessibility of family planning services.

The major actors in the provision of family planning services in Tanzania are the Ministry of Health, through its maternal and child health programme, non- governmental organizations, notably UMATI and trade unions. UMATI, which has been in existence for more than 40 years, is active in providing family planning education to women. In mid 90's the former Tanzania Federation of Trade Unions (TFTU) initiated a family planning project to address the needs of women at workplaces and according to the annual review reports in 1994/95 the project has achieved 90% of its objectives (ILO/MYLD 2000).

Parallel to that, the Family Planning Programme launched in 1987 aimed at increasing contraceptive use in the country from less than 6% in 1987/88 to 25% by 1993. A National AIDS commission responsible for actions to combat AIDS has also been established.

5.7 Desire for More Children

Information of fertility and perception towards how many more sons and daughters the mothers would want to have was collected. Knowledge of parent's attitude in this area is potentially important for policy makers and programmes that seek to affect fertility levels directly through family planning or indirectly through poverty alleviation, other things being equal.

The results are summarised in Table 5.17 where it was observed that majority prefer to have no additional children, followed by those who were not sure in the case of spouses' views, however a good percentage still think they need one or two more sons/daughters. No clear preference of sons over daughters was observed contrary to the expectations.

Desire for big numbers of children especially in rural areas is partly influenced by demand and the perceived value of children. While girls are precious in fetching dowry and assist with domestic chores, boys are counted for support in old age and carrying of family name.

Table 5.17: Requirements for More Sons/Daughters (all sectors combined)

Required number	More sons (%)		More daughters (%)	
	Respondents view	Spouse view	Respondents view	Spouse view
None	39.8	34.6	41.7	37.0
One	14.4	8.6	16.2	10.5
Two	25.4	15.1	24.0	12.1
Three	6.8	4.7	5.1	3.4
More than three	2.2	1.7	1.8	1.5
Not sure	11.4	35.3	11.3	35.5
(No. of cases)	(854)	(535)	(847)	(535)

Source: Survey Findings, 2000

5.6 Conclusion

It can be concluded that the household composition of surveyed women included extended family members including mothers and other relatives. Such an arrangement increases the probability of child-care being shared by other family members but at the expenses of stretching limited household resources to more family members.

A substantial number of workers interviewed earned below the minimum statutory wage of 30 000/=. Wages and other incentive decrease with lower levels of occupational structure at workplaces. Even those at lower levels differ depending on the type of employment and job category for individuals. Full-time employees are more likely to have stable salaries and enjoy company benefits. Surveyed women spent considerable amount of their income on food as a survival need. Women in the commercial sex were observed to spend more money on medical expenses compared to women in others, which can be attributed to the health hazards in which they are exposed to.

Surveyed women faced gender-specific barriers in obtaining big loans to expand their business due to lack of collateral, low levels of literacy, numeracy, and education and having less cash and time to visit financial institutions leading women to operate mainly through small capitals, usually obtained through savings and individual lending among women themselves.

Discriminatory practices faced by women from childhood, including unequal allocation of resources, results in their growing up to be women with greater constraints and fewer choices and opportunities. In turn, they are less able to positively influence the lives of their daughters, thereby perpetuating the vicious cycle of poverty and exploitation from one generation of women to the next.



School going girls baby sitting their siblings at the workplace while their mothers pluck tea

CHAPTER 6: ATTITUDES TOWARDS CHILDREN

6.0 Introduction

Most Tanzanian households prefer large families for various reasons. On average, a woman will say, “ideal” number of children is 6 (World Bank 1999)

As seen earlier in Chapter 3, traditionally children, both girls and boys are socialized to assist with household activities from a fairly early age in what is seen as suitable activities for boys and girls. In a longer-term perspective, parents clearly see their children as an ‘investment’ in security for themselves and other dependent household members as commonly noted by single mothers during the survey. ‘I need many children so that some can take care of me when I get old .This statement reflects the basic insecurity that many people feel towards the future and their own inability to make secure their old age as well as reflecting the fact that old age as such is no criterion for support from the government.

Traditional expectations and attitudes are that greater support is from boys than girls. The fact that currently educated girls are likely to obtain moderately well-paid jobs, and that they are often more likely to continue to contribute to their parents households has not changed the attitudes. Another assumed traditional value is that, a child who has died should be replaced showing that the joy and pride of having children is another perceived value of a child.

Table 6.1 summarises respondents’ reasons for wanting children, where preference for large families was expressed. Reasons for wanting children among women in the informal, commercial agriculture, and commercial sex sectors were of the following order: (i) support in old age; (ii) carry family name; (iii) assist in household chores; (iv) complete as a woman; (v) contribute to family income; (vi) child to care and love and (vi) matrimonial reasons (bring the spouse closer).

83% of surveyed women expressed clearly their expectations that children will support them in old age.

Table 6.1 Reasons for wanting children

Reasons for wanting children	Sector working									
	Informal sector		Textile and Manufacturing		Agriculture		Commercial sex workers		Total cases	
	No.	%	No.	%	No.	%	No.	%	No.	%
Support in old age	533	40.3	74	5.6	112	8.5	112	8.5	1098	83.1
Carry family name	306	23.2	49	3.7	49	3.7	49	3.7	618	46.8
Help in household chores	256	19.4	38	2.9	87	6.6	87	6.6	546	41.3
Complete as a woman	178	13.5	32	2.4	69	5.2	69	5.2	465	35.2
Have another person to contribute income	223	16.9	38	2.9	50	3.8	50	3.8	451	34.1
Bring spouse closer	154	11.7	35	2.6	15	1.1	15	1.1	321	24.3
Child to care for	132	10.0	28	2.1	37	2.8	37	2.8	287	21.7
Total cases	5595	45.0	98	7.4	197	14.9	197	14.9	1321	100.0

Source: Survey Findings, 2000

6.1 Bringing up Children

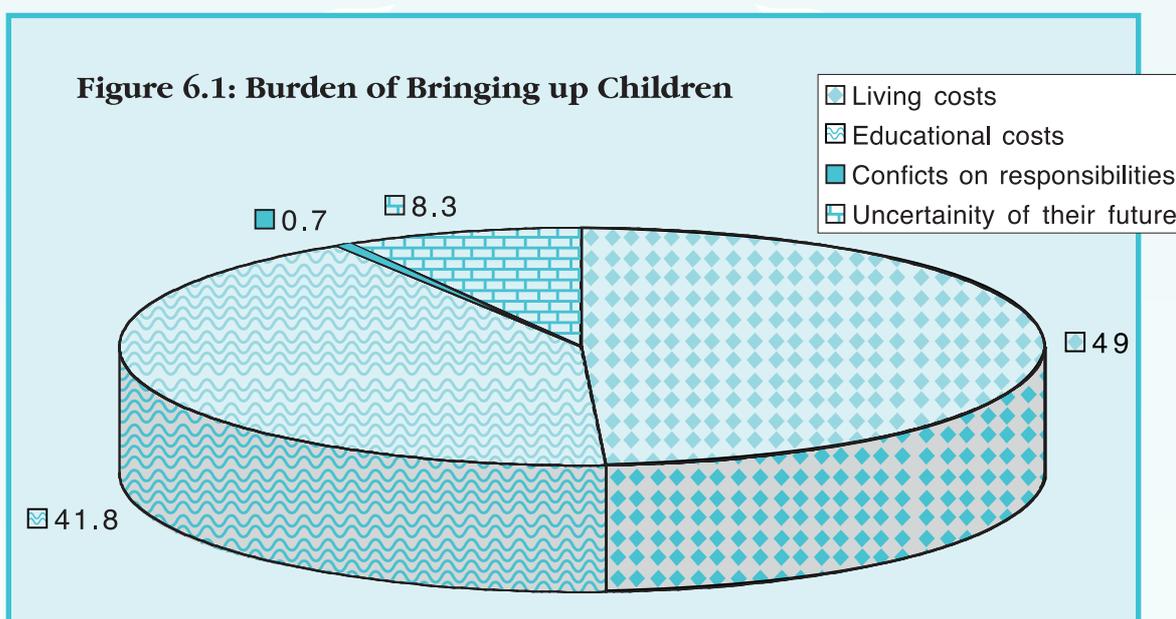
Living and education costs were mentioned by respondents as the biggest burden of bringing up children, representing 49% and 42% respectively. While women in the informal sector and commercial sex felt that the biggest burden was living costs those in the textile and manufacturing and commercial agriculture felt that education was the biggest burden. The results are summarized in table 6.2 and Figure 6.1.

Children’s future was also a concern among respondents. The lack of accessibility and affordability and irrelevant curriculum that does not provide employable skills, as well as the generally un-conducive school environment creates uncertainty among parents on the future of their children.

Table 6.2 The biggest burden of bringing up children

Biggest burden	Sector working									
	Informal		Textile and Manufacturing		Agriculture		Commercial sex workers		Total cases	
	No.	%	No.	%	No.	%	No.	%	No.	%
Living costs	274	53.8	29	31.5	159	40.8	78	70.3	540	49.0
Educational costs										
Conflict btn family	191	37.5	49	53.3	196	50.3	25	22.5	461	41.8
Children's future	4	.8	0	.0	3	.8	1	.9	8	.7
Total cases	38	7.5	14	15.2	32	8.2	7	6.3	91	8.3
	509	100.0	92	100.0	390	100.0	111	100.0	1102	100.0

Source: Survey Findings, 2000



The traditional gender stereotyping in job opportunities also influence the type of subjects taken at school and for girls the stereotyped occupations like nursing, teaching, secretarial duties further negatively influence their choice of subjects and employment and career opportunities.

Boys also are brought up with feelings of patriotism and heroism. In some societies, girls are taken to signify a "hand" while the boy signifies a "leg" meaning that girls are born to be hard working and boys are more mobile.

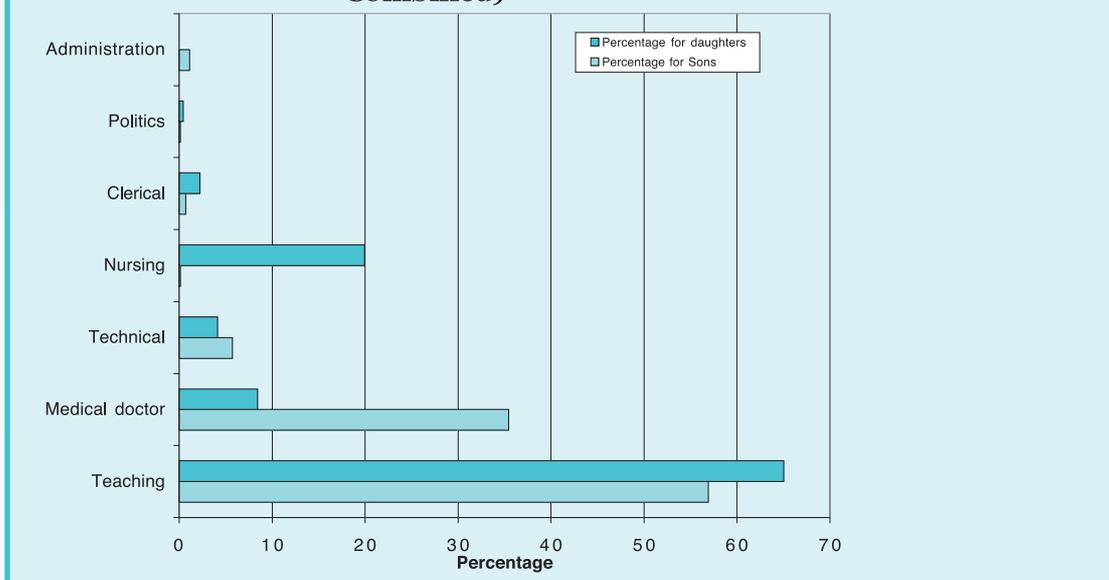
When the respondents were asked about the suitable jobs for their sons and daughters, about 58% and 34% mentioned teaching and medical doctor for boys compared to 64% and 8% who mentioned the same for daughters. While teaching and medical doctor were mainly mentioned for sons, teaching and nursing was mentioned for daughters. Table 6.3 summarises the responses of women in the different sectors, while Figure 6.2 gives the overall picture.

Table 6.3 Good jobs for son or daughter

	Sector working									
	Informal		Textile and Manufacturing		Agriculture		Commercial sex workers		Total cases	
Good job for sons	No.	%	No.	%	No.	%	No.	%	No.	%
Teaching	93	91.2	30	31.6	247	57.8	49	43.4	419	56.9
Medical doctor	9	8.8	51	53.7	146	34.2	55	48.7	261	35.4
Technical	0	.0	10	10.5	25	5.9	7	6.2	42	5.7
Nursing	0	.0	0	.0	0	.0	1	.9	1	.1
Clerical	0	.0	2	2.1	2	.5	1	.9	5	.7
Politics	0	.0	0	.0	1	.2	0	.0	1	.1
Administration	0	.0	2	2.1	6	1.4	0	.0	8	1.1
Good job for daughters	No.	%	No.	%	No.	%	No.	%	No.	%
Teaching	91	87.5	47	49.0	272	63.6	70	63.6	480	65.0
Medical doctor	2	1.9	10	10.4	34	7.9	16	14.5	62	8.4
Technical	4	3.8	3	3.1	13	3.0	10	9.1	30	4.1
Nursing	7	6.7	33	34.4	96	22.4	11	10.0	147	19.9
Clerical jobs	0	.0	3	3.1	10	2.3	3	2.7	16	2.2
Politics	0	.0	0	.0	3	.7	0	.0	3	.4
Total cases	104	100.0	96	100.0	428	100.0	110	100.0	738	100.0

Source: Survey Findings, 2000

Figure 6.2: Good Jobs for Sons or Daughters (all Sectors Combined)



Respondents were also asked whether children of various age groups should be in school or work. In respect to traditional norms and practices, research findings indicated biased attitudes and differential treatment for girls and boys.

In respect to age for schooling /work, responses were more or less the same for boys and girls in the commercial agriculture and the manufacturing and textile industries. They were however slightly different for the two sectors. In the commercial agriculture ages 11 – 14 were indicated for starting work. In the manufacturing and textiles this age was insignificant at 0.2 and 0.8 percent for girls and boys starting work form 3.8% and 2% respectively, suggesting preference for boys to continue higher levels of education. The same pattern was also observed in the rural based commercial agriculture. Girls are socialised to see their primary role as that of being mothers, housekeepers and producers. Young girls learn early in life to look after their siblings and to trade and farm like their mothers, sisters, aunts and grandmothers.

The same attitude is perpetuated in schools, where girls are assigned domestic activities like cooking, fetching water and washing for teachers. Boys on the other hand are encouraged to study hard. Boys have more time in the school and at home to study and do their homework. Assigning domestic activities to girls in school reinforces the already existing gender inequality.

Table 6.4 summarizes the responses, for the age 5 – 10 years where almost all respondents preferred both boys and girls to be in school. When one goes up in the age groups, few respondents start considering work, and in most cases for girls.

Table 6.4 Respondents' attitude towards child's Education Vs. Work

Age group	Sector working in percentage																			
	Informal				Textile & Manuf.				Agriculture				Commercial sex				Total cases			
	Educ.		Work		Educ.		Work		Educ.		Work		Educ.		Work		Educ.		Work	
	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl	Boy	Girl	Boy	girl
5-10 yrs	99.8	100.0	.2%	.0%	100	100	.0	.0	100	100	.0	.0	100	100	.0	.0	99.9	100	.1	.0
11-14 yrs	99.5	99.2	.5	.8	100	100	.0	.0	99.8	99.1	.2	.9	100	99.1	.0	.9	99.7	99.2	.3	.8
15-17 yrs	93.6	92.8	6.4	7.2	100	99.0	.0	1.0	97.0	96.0	3.0	4.0	94.8	82.1	5.2	17.9	95.4	92.7	4.6	7.3
Total cases	595 respond. 100.0%				100 respond. 100.0%				492 respond. 100.0%				196 respond. 100.0%				1320respon. 100.0%			

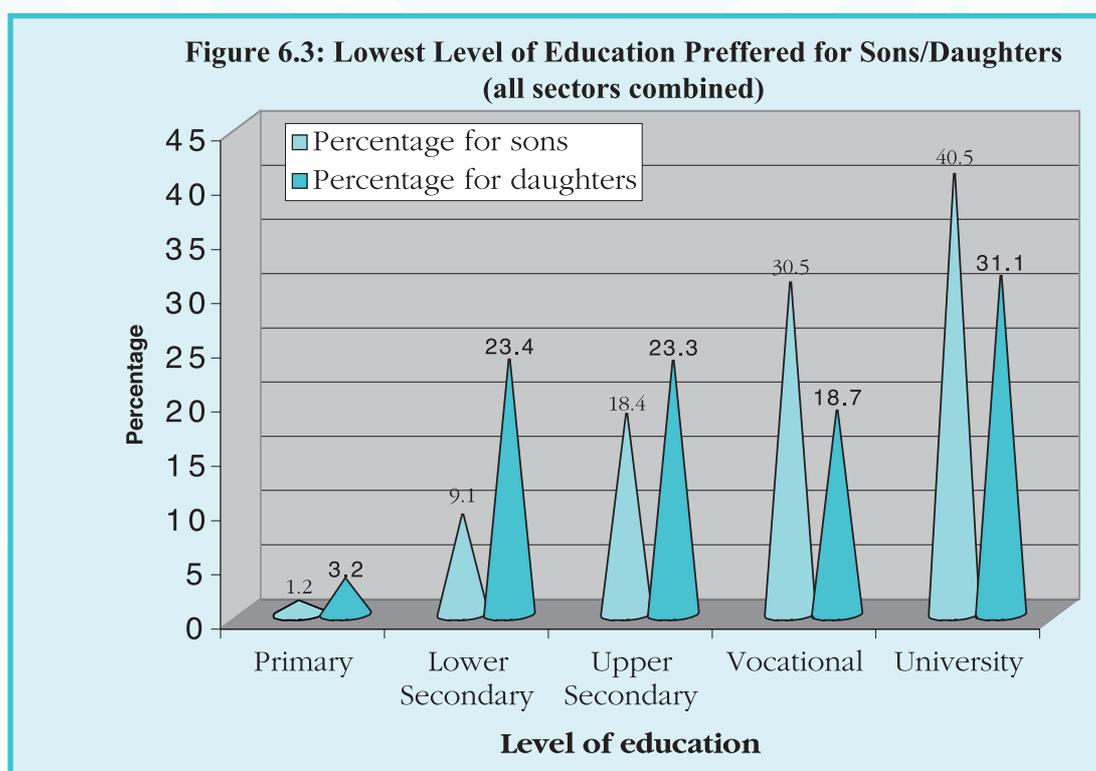
Source: Survey Findings, 2000

When asked, how far in the education ladder should their boys and girls climb, table 6.5 gives the responses in percentages. Majority wanted their sons to have a minimum of University education or at least a vocational education, while for their daughters secondary education was considered sufficient. Figure 6.3 gives an overall summary.

Table 6.5 Lowest Level of Education Preferred for Sons/Daughters

Education level	Sector working %									
	Informal		Textile & Man		Agriculture		Commercial sex workers		Total cases	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
Primary	1.0	3.8	3.1	3.0	0.9	3.5	0.9	1.8	1.2	3.2
Lower secondary	8.7	27.9	10.4	13.1	10.0	27.5	4.4	12.6	9.1	23.4
Upper secondary	1.9	38.5	30.2	31.3	19.6	19.8	18.6	15.3	18.4	23.3
Vocational/technical	35.9	12.5	14.6	13.1	32.2	19.3	32.7	27.0	30.5	18.7
University	52.4	17.3	41.7	39.4	36.78	29.4	43.4	43.2	40.5	31.1
Total cases	104resp. 100.0%		99 resp. 100.0%		429 resp. 100.0%		111 resp. 100.0%		743 resp. 100.0%	

Source: Survey Findings, 2000



Most respondents however, felt that good education was important for both sons and daughters if they are to get good jobs. A significant percent of the respondents in the commercial sex sector for example, (43% for boys and 43% for girls) felt that university education is important for their children to get good jobs. Only an insignificant number of respondents (.9% for boys and 1.8% for girls) were of the opinion that even primary education was good enough for their children to get good jobs.

The same applies for women in the textile and manufacturing sector where they preferred university (42% for boys and (39%) for girls. The second level was identified as secondary school (31%) for girls and 30.2% for boys respectively. 15% for boys and 13% for girls was mentioned for vocational/technical training. This was followed by lower secondary school (13%) for girls and 10% for boys.

Respondents in the informal sector also considered university as a good level of education for sons and daughters to get a good job, 52% for boys and 17% for girls. Women respondents felt that vocational training was more important for boys 36% compared to 39% who felt upper secondary was important for girls.

Similarly, for women in the agricultural sector, 37% preferred boys to attain university while for girls the response was 29%. Vocational/technical training was 32% for boys while 28% was lower secondary as the next high level for girls.

The overall preference for university was 41% for boys while for girls it was 31%. Vocational/technical training was also the second preference for boys (31%) while for girls the second preference was for lower secondary 23%.

Respondents were asked whether they could afford to pay for their children's education to the level that they mentioned. Responses are summarized in Table 6.6.

Table 6.6 Can family afford to educate son/daughter

	Sector working									
	Informal sector		Textile and Manuf.		Agriculture		Commer. Sex workers		Total cases	
	Son	Daughter	Son	Daughter	Son	Daughter	Son	Daughter	Son	Daughter
Yes	23.1%	23.1%	8.2%	10.0%	31.0%	29.5%	5.3%	5.3%	22.9%	22.3%
No	66.3%	66.3%	63.9%	63.0	60.3%	60.4%	83.3%	83.2%	65.2	65.0
Total cases	104 resp	100.0%	100 resp.	100.0%	424 resp.	100.0%	113 resp.	100.0%	741 resp	100.0%

Source: Survey Findings, 2000

Majority of the respondents in all sectors indicated their inability to pay, not only for daughters but even for sons who in most cases are privileged.

Majority of respondents in commercial sex (83%) said they couldn't afford education costs for their sons and daughters. Only an insignificant percent, (5% for sons and daughters) said they could afford while 11% and 12% for boys and girls respectively indicated that they did not know.

In the informal sector only 23% women said they could afford to pay for their sons and daughters education while (66%) said they couldn't afford to pay for their sons and daughters. In the textile and manufacturing sector a lower percentage of affordability was recorded and comparatively higher for girls (10%) while for boys it was only 8%.

Comparatively, the agricultural sector recorded the highest in terms of affordability for both sons (31%) and daughters (30%). The overall affordability in all sectors was 23% for sons and 22% for daughters.

6.2 Ages for Marriage

Traditionally, early marriage is the norm for women, and a woman's life is closely oriented around capacities to reproduce and provide for family. Women's productive and reproductive activities including child bearing and rearing and the economic and domestic activities continue throughout her life. The life cycle and plight of the average African woman described by the UN in 1975 is still the same today, a Tanzanian woman has no exception:

Before the age of 20, the [African] female carried a full load of adult responsibilities, by age 25 she might have given birth a half dozen times, by age 40 she might already be exhausted by illness, poor nutrition, child bearing and heavy work in the fields and the home; she dies early (quoted from Gender, Work and Population in Sub-Saharan 1994 pg. 22).

Respondents were asked to state the best age for sons and daughters to marry. Majority of women who answered the questions indicated that sons are required to marry when they are above 25 years and an insignificant number of women in the agriculture sector and the commercial sex sector said daughters could get married soon after reaching puberty. Table 6.7 summarizes the responses from the different sectors.

Table 6.7 Good age for son and daughter to marry

Age group	Response from women in the different sectors in %									
	Informal sector		Textile and Manufacturing		Agriculture		Commer. Sex workers		Total cases	
	Son	Daughter	Son	Daughter	Son	Daughter	Son	Daughter	Son	Daughter
Reaching puberty	.0%	.0%	.0%	1.0%	.5%	1.4%	.0%	.0%	.3	.9
Less than 15 years	.0%	.0%	.0%	.0%	.2%	1.2%	.0%	.0%	.1	.7
15 – 17 years	1.0%	35.3%	.0%	.0%	.7%	13.8%	.0%	9.6%	.5%	14.2%
18 – 21 years	1.0%	45.1%	2.0%	19.0%	8.9%	40.8%	8.8%	54.4%	6.9%	40.5%
22 – 24 years	.0%	13.7%	5.1%	27.0%	16.6%	27.5%	13.3%	21.1%	12.3%	24.6%
25 – 30 years	56.9%	5.9%	43.4%	46.0%	46.5%	13.5%	61.9%	10.5%	49.9%	16.4%
Above 30 years	41.2%	.0%	49.5%	7.0%	26.6%	1.9%	15.9%	4.4%	30.1%	2.7%
Total cases	102 resp. 100.0%		100 resp. 100.0%		429 resp. 100.0%		114 resp. 100.0%		745 resp. 100.0%	

Source: Survey Findings, 2000

Data presented in Table 6.7 show difference in age of getting married between sons and daughters. Majority of women (41%) in all sectors considers a good age for daughters to marry to be between 18 - 21 years of age whereas for sons, majority of women (50%) in all sectors considers the best age for them to marry to be between 25 - 30 years. Another (30%) said that sons could get married when they are above 30 years whereas, only a small percentage (3%) said daughters could get married when they are above 30 years of age.

Traditionally boys are supposed to marry late than girls. The official marriage age for girls is at 15 and 18 for boys. Thus in practice and in law, girls are discriminated because the lower age for marriage means they have less chances to continue with schooling. The enrolment age as stated in the Education and Training Policy (1995), is 7 years although due to lack of space and the perceived age of enrolment by parents, many children especially in the rural areas are enrolled between 9 and 13 years which means by the age of 15, majority of children are still in school.

The underlying reason for preference of boys to marry at a later age could be attributed to the traditional beliefs that boys (men) are the heads of households and therefore need to mature and earn an income before they marry and take responsibilities. With girls (women) however, traditions expect them to be dependent to their husbands, and carry out the responsibility of child bearing and rearing.

6.3 Child Care Facilities

Only few employers provided childcare facilities as reflected in the statistics on entitlement to the benefit. In agricultural sector, 10% reported entitlement; the corresponding figure for textile and manufacturing was 33%. Field observations confirmed existence of good childcare programme/facilities in well-established institutions such as the Brooke Bond Tanzania limited in Iringa, and Burka farms in Arusha.

Table 6.8 Whether children are attending crèche/play group

Were/are they attending a crèche/play group	Sector working in percent				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
Yes	46.9%	50.5%	45.1%	30.4%	44.8%
No	52.9%	49.5%	54.9%	69.6%	55.1%
Total cases	478 resp. 100.0%	95 resp. 100.0%	288 resp. 100.0%	112 resp. 100.0%	973 resp. 100.0%

Source: Survey Findings 2000

The findings in Table 6.8 show a general awareness on the use of the child care facility if provided. However, the general observation indicated lack of or inadequate provision for such facilities at work place leading to parents taking their children to work or passing over responsibilities of childcare to elder children. During the survey, informal discussions with the management revealed that lack of child care facilities results into low productivity and high absenteeism among women.

Women were also asked whether they had the practice of sending their children for medical check-ups. Table 6.9 shows that majority of women (85%) in all three sectors indicated to have

Table 6.9 Whether child gets regular medical check-ups

Did they have medical check-up	Sector working in percent				Total cases
	Informal	Textile& Manuf.	Agriculture	Commercial sex	
Yes	86.8%	98.9%	81.5%	76.4%	85.2%
No	13.0%	1.1%	18.5%	23.6%	14.7%
Total cases	478 resp. 100.0%	94 resp. 100.0%	286 resp. 100.0%	110 resp. 100.0%	968 resp. 100.0%

Source: Survey Findings 2000

sent their children for medical check-ups. Only 15% indicated not to have done so either because the service was not within reach especially in the rural areas where women have to travel long distances before finding the nearest dispensary or because they were not staying with their children. A bigger percentage (24%) of women who did not send their children for medical check-ups were mainly in the commercial sex sector. In this sector, many women especially, those in Dar es Salaam had indicated that they had left the children with their parents in the rural areas, in this regard, having no responsibility of taking them for medical check-ups.

6.4 Working Children

Children work for various reasons, but mainly because of economic reasons. Children are most likely to follow the footsteps of their parents and get influenced in similar occupations. For example, if a mother is engaged in a hazardous occupation such as commercial agriculture or prostitution the likelihood is that the children will also be in the same type of work. Children are frequently summoned to help members of the family (ILO 2000). Where parents themselves worked as children, carrying on in the same tradition perpetuates child labour practices.

Other reasons for child labour include:

- lack of access to school also contributes to child labour;
- financial constraints among poor families forcing children to fend for themselves, including hawking, petty trading and even selling their bodies;
- demand for child labour as some employers prefer hiring children because they are easy to manage, are less aware of their rights, do not complain, are trustworthy and less likely to absent themselves from work;
- structural adjustment and globalisation with associated Economic Reform Programmes in mid 80s which led into inability of adults to meet household expenses, unavailability of schooling, increases in the cost of living etc.

Child labour is prohibited in Tanzania and the government has been taking measures to prohibit child labour both at policy and institutional levels. Measures initiated by the government towards the prevention of child labour at national level include the Enactment of Employment and Young Persons Ordinance Cap. 366 that among other provisions prohibits employment of children. However despite the good intention by the government, child labour in Tanzania is still growing.

The study investigated whether mothers take their children with them to work. About 288 (30%) indicated to have been taking their children with them to work. Women of child-bearing age are clearly confronted with a variety of choices regarding fertility, employment and child-rearing, at the same time constrained by many factors beyond their control including poverty, gender roles, and labour market opportunities, as a result their opportunities to the formal sector and the type of employment are limited.

The study further sought information from women about their children's education and whether they were attending school. About 733 (51%) of respondents said their children were attending school and about 341 (24%) said they were not. Here since the age was not mentioned it may be difficult to tell whether the child was of school age or not. However women in the informal sector and commercial agriculture had more children not attending school than women in other sectors. This finding is consistent with the hypothesis that the levels of education of mothers' influences children's chance to education in which the informal and commercial agriculture sector had lowest levels of education.

In all sectors, children attending school were in government schools with only a small percentage (12.0%) in private and commercial institutions. The majority were reported to attend 5 days a week, but the average

number of hours differed depending on the grade that the child was in. The cost of education varied substantially, from a minimum Tshs. 1,000 to Tshs. 1.8 million. Majority of respondents were paying between Tshs. 20 000-49 000/= . Parents in Dar es Salaam, seemed to be paying higher rates compared to parents in other surveyed areas.

Major reasons for not attending school were mainly related to economic reasons. For example, 93% of respondents said that economic reasons were the most important factors for children not attending school. Other factors mentioned included apprenticeship and the need for children to work.

Table 6.10 Major Reasons For Not Attending School

	Sector working				Total cases
	Informal	Textile & Manuf.	Agriculture	Commercial sex	
Important reasons					
Economic	93.8	100.0	86.9	96.3	93.4
Quality of school	.3	.0	.0	.0	.2
Distance	.6	.0	3.0	.0	.9
Poor child performance	.0	.0	1.0	.0	.2
Schooling does not help in getting jobs	.3	.0	.0	.0	.2
Daughters do not need	.3	.0	.0	.0	.2
Apprenticeship	3.0	.0	7.1	.0	3.2
Need child to work	.1.5	.0	.0	.0	.9
Do household chores	.0	.0	2.0	.0	.4
Total cases	336 100.0%	72 100.0%	99 100.0%	27 100.0%	534 100.0%

Source: Survey Findings 2000

Children, especially girls are required to assist in domestic chores. Traditionally girls are socialized to assist with household activities from a fairly early age in what is seen as suitable activities for girls. Girls start looking after siblings at a very early age and help their mothers with household chores such as fetching water, collecting firewood, and cooking. Some teenage girls drop out of school to help in the house including working for income. Early marriage, teenage pregnancy and initiation rites also contribute to high dropouts.

The study investigated the number of hours per day a child helps in domestic chores, and the results are summarized in Table 6.11

Table 6.11 Number of hours a day child help in domestic chores

Number of hours a day child helps in domestic chores	Sector working in percentages								
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases				
0	.0%	57.2%	.2%	8.3%	2.9%	29.2%	.4%	5.3%	3.5%
1	11.2%	.7%		6.4%		2.0%		20.2%	
2	41.9%	4.6%		17.5%		3.7%		67.9%	
3	18.9%	1.8%		8.1%		1.3%		30.0%	
4	18.6%	1.1%		3.5%		.2%		23.5%	
5	2.9%	.2%		3.1%		.0%		6.1%	
6	3.1%	1.8%		1.5%		.0%		6.4%	
7	.4%	.0%		.4%		.4%		1.3%	
8	6.4%	.7%		3.9%		.4%		11.4%	
9	.2%	.0%		.2%		.0%		.4%	
10	.7%	.0%		.4%		.0%		1.1%	
11	.0%	.0%		.2%		.0%		.2%	
12	3.1%	1.1%		.7%		.0%		4.8%	
total cases	261	38		133		24		456	100.0%

Source: Survey Findings 2000

The findings show that 68% of respondents said their children spent at least 2 hours a day to help in domestic chores followed by 30% who said their children spent up to 3 hours a day to help in household chores. The findings further revealed that some children work up to 4 hours a day while 11% indicated their children to work up to 8 hours, with the informal sector respondents taking the lead.

Working between 1 - 4 hours a day in household chores, can be considered to be a reasonable time to help out after school. However, those working for more than 4 hours may not be able to attend school or have sufficient time at home for homework. They could be considered to be out of school and engaging in child labour.

This is supported by the figure mentioned elsewhere in the preceding sections where it was found out that only 60% of the children in all sectors surveyed attended school regularly. This compares well with the national figures mentioned earlier where it was reported that between 30% and 40% of 10 – 14 year-olds are not in school.

Long working hours, underfeeding, carrying of heavy loads and exposure to extreme temperatures have negative effect on children’s health and physical development. The hours that children work contradicts Section 77 of the Employment Ordinance, which prohibits the employment of children under the age of fifteen years. The employment of children in hazardous jobs is prohibited under section 82 of the Ordinance. The ordinance makes it a criminal offence for any employer employing a child under the age of fifteen years; or in hazardous jobs; or without his/her consent; or in a factory; or underground or during night hours; or failing to keep a register for children at work place (Makam1997).

The ages associated with child paid job are also critical for their mental and physical development. Statutory school enrollment age is 7 years, and a seven-year school schedule would take the child to 14 – 16 years of age before they are out of school. These are also the years when it is observed that some children are in paid employment. This could mean that the child is still in school (while working) or does not go to school at all, or started school at an advanced age (late registration). The latter practice is currently affecting many school age children, especially in the rural areas. It was also found out from the survey that about 17 % of the children in the age group of 5 – 17 years were in paid employment.

The findings further revealed that respondents from the informal sector had more working children (7.5%) followed by the agriculture sector (6.3%).

The age at which children started work varies from sector to sector. The overall findings from the study indicate that majority of the respondents’ (76%) children started work at the age between 10 - 15 years while 45% of the respondents indicated that their children started work at the age of between 4-9 years. There were remarkable differences though in the informal sector where majority of their children (56%) started work between ages 10–15 followed by 22% who indicated that their children started work between ages 4–9. These are comparatively high figures, which could be attributed to the education and income of mothers.

Table 6.12: Age at which Respondents’ Children Started Working

Age started working	Sector working in percentages				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
4 – 9	22.1%	11.5%	11.1%	.0%	44.6%
10 – 15	55.6%	3.2%	16.4%	.0%	76.1%
16 – 17	2.8%	.9%	1.5%	.5%	20.8
18 – 30	2.2%	.0%	1.9%	.4%	8.4%
Total cases	289 69.3%	51 12.2%	74 17.7%	3 .7%	417 100.0%

Source: Survey Findings 2000

The work performed by the children ranged from cooking/home based activities such as labourers, food vending, mining and quarry (stone crushing) and the remaining few were found working as bus conductors, farmers and machine operators. About 393 (100%) of the respondents said their children were performing homebased activities like cooking with the informal sector taking the lead (67.0%). Other children worked as labourers (20%) followed by bus conductor (12%) and (10%) machine operators. Table 6.13 summarises the responses.

Table 6.13: Children’s current job

Current job	Sector working in percentages				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
Cook/homebased	67.0%	14.2%	18.3%	.3%	99.7
Labourer	8.4%	.5%	10.4%	.3%	19.5
Food vendor	.3%	2.3%	1.5%	.3%	4.3
Mining and quarry	1.3%	.3% ^	1.3%	.3%	3.0
Bus conductor	10.9%	.5%	.8%	.0%	12.2
Farming	.5%	.0%	1.5%	.0%	2.0
Machine operator	10.4%	.0%	.0%	.0%	10.4
Electrician	.3%	0%	.0%	.0%	.3
Total case	268 68.0%	51 12.9%	72 18.3%	3 .8%	394 100.0%

Source: Survey Findings 2000

Field findings and observations revealed that children in the agricultural sector assisted their mothers to complete production quotas. The respondents from all sectors further indicated that majority of children (73%) were employed by relatives or family members followed by those who said their children were employed by private employers with the informal sector alone having 54%. The remaining few were either employed by a private contractor or private company. Table 6.14 elaborates more on the findings.

Table 6.14 Who employed the Children

Employer	Sector working in percentage				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
Private employer	53.5	1.5	8.1	.8	63.9
Private contractor	3.3	.0	.0	.0	3.3
Private company	2.3	.5	3.3	.0	6.1
Relative/family member	35.9	15.4	21.5	.0	72.7
Total cases	273 68.9%	51 12.9%	69 17.4%	3 .8%	396 100.0%

Source: Survey Findings 2000

Their place of work included customers/employers home, their own homes, mining sites street, farm and other permanent structures. Other children's workplaces included construction sites, factories, markets, no fixed places and also relatively few in office buildings.

While 95% of these children worked in the same village where their parents live, the rest were working far from home. About 318 respondents said they had not seen their children for more than six months, one year or more. The study investigated on how the children went to the current workplace for employment. Findings indicated that majority of them over 79% had decided on their own followed by 41% who were sent by either spouse or respondent. About (21%) of respondents said that other family members had sent their children to the place of work. It was further revealed that 5% had been directly employed while 3% indicated that an agent had come to the village for them.

The findings revealed further that employed children worked between 1 - 12 hours a day. Majority of the respondents (71%) however indicated that their children worked up to 7 hours a day followed by 26% respondents who said their children worked up to 12 hours a day.

The statutory working hours for adults is 8 hours. Majority of these children are overworked, which could be very detrimental to their health and future well-being. Not only do they work many hours per day but as evidenced during the study, majority (94%) work for the whole 7 days per week followed by 55% who said they work for 6 days a week. The number of respondents who said their children work for less than 6 days is very small. The employment ordinance prohibits employment of children for more than 6 hours per day or between 5.30 p.m. and 6.00 a.m. Weak enforcement of laws and lack of capacity among labour inspectors results into increased violation of children's rights and labour laws.

On the question on how children were remunerated about (90%) of women said that their children were paid directly, and 8% said they received their children's salary. However, about 268 respondents said their children were not paid cash, meaning that they were remunerated in kind or not remunerated at all. About 150 (45%) of respondents said their children were paid monthly, 50 (15%) said payment depended on work done, 32 (9.5%) were paid daily and 21 (6%) were paid weekly. For those women who did not see their children for a long time it was not easy for them to answer issues related to their children's remuneration. Table 6.15 highlights the frequency of payment.

Table 6.15 Frequency of payment

Frequency of payment	Sector working in percentages				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
Daily	8.3	.3	.9	.0	9.5
Weekly	2.4	.0	3.9	.0	6.3
Monthly	37.2	1.5	5.4	.6	44.9
Depend on work	5.7	.6	8.0	.6	14.9
Not directly	43.5	16.4	19.9	.0	79.8
Total cases	220 65.5%	45 13.4%	68 20.2%	3 .9%	336 100.0%

Source: Survey Findings 2000

The findings are consistent with the hypothesis that employers prefer children because they provide cheap labour and they can be exploited.

From table 6.16, about 40% of respondents indicated that their children received between Tshs. 10,000/= and 20 000/= or less per month followed by 34% women who said their children were getting between Tshs. 1 000 and 5 000. Those who were reported to be getting between Tshs. 20 000 to 60 000 a month (26%) were mainly from the informal sector and the possible reason could be that the children were older and able to negotiate their salaries.

Table 6.16 Amount Earned by Working Children per month

	Sector working in percentage				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
400-1 000	4.1%	.0%	.6%	.0%	4.7
1,001-5,000	27.6%	.6%	5.8%	.0%	34.0
5,001-10,000	28.0%	.6%	18.2%	.6%	47.3
10,001-20,000	10.5%	.0%	4.1%	.6%	15.2
20,001-60,000	18.8%	2.9%	4.2%	0%	26.2
Total case	120 70.2%	5 2.9%	43 25.1%	3 1.8%	171 100.0%

Source: Survey Findings 2000

The money earned by working children was not even sufficient to cater for their own needs so only few respondents reported to have received money from their children. Out of 36 respondents who indicated to have received money from their children, 44% said children contributed Tshs. 5 000 a month followed by (22%) who said they contributed Tsh. 10 000. A small percent (19%) said their children contributed Tshs. 3 000 and Tshs. 4 000 respectively.

Finally the respondents were asked if they had a choice, what preference they would like for the currently working children. Majority of the respondents 76% wanted their children to go to school full time followed by 24% who wanted them to go to school part time and work at the same time. Another 23% preferred better employment for their children. Table 6.17 summarizes the respondents' preference for the future of their children.

Table 6.17 Preference for the future of their children

Preference for future	Sector working in percentages				
	Informal	Textile & Manuf.	Agriculture	Commercial sex	Total cases
Going to school full time	39.9%	15.4%	20.6%	.3%	76.2%
Paid employment full time	1.8%	.0%	.0%	.0%	1.8%
Help in family business	.3%	.0%	1.8%	.0%	2.1%
Home based work full time	4.7%	.0%	.0%	.0%	4.7%
Going to school part time	18.5%	.8%	4.2%	.0%	23.5%
Part time business work	.3%	.0%	.0%	.0%	.3%
Complete school and work	18.8%	.3%	2.3%	.0%	21.4%
Better employment	15.1%	1.6%	5.7%	.5%	23.0%
Total cases	259 67.6%	50 13.1%	72 18.8%	2 .5%	383 100.0%

Source: Survey Findings 2000

6.5 The Girl Child

Many societies in Tanzania are essentially patriarchal in organization. Traditional norms, practices and attitudes revolve around the male sex. Even the laws acknowledge and uphold traditional practices through the Customary Law.

Patriarchy refers to a social system in which men are dominant and women are subordinate, in which men have power, ownership and control of resources such as land, money etc., and in which women are powerless and have no, or fewer ownership rights (SIDA 1999).

Girls are socialized from childhood to be passive and submissive, and to start looking after siblings at a very early age and help their mothers with household chores such as fetching water, collecting firewood, and cooking. Teenage girls may be required to drop out of school and help in the house including working for income. Boys on the other hand are expected to be aggressive, advantageous and outgoing.

Traditionally, early marriage is the norm for girls/women, and a woman's life is closely oriented around capacities to reproduce and provide for family. Women's productive and reproductive activities including child bearing and rearing and the economic and domestic activities continue throughout her life. The low social status of girls in society and the negative attitude towards women as subordinates, negatively influence decision-making on investing on girls' education.

In the education sector, girls are faced with far less education opportunities than boys. In theory, girls are faced with same education opportunity structure as boys. Gender biased school curriculum-teachers, syllabuses, textbooks and teaching methods promotes passiveness among girls. While boys are encouraged by teachers to excel in science subjects, girls are encouraged to take female stereotyped subjects and perform household chores including cooking, fetching water and cleaning for teachers. This reinforces the already existing gender stereotyped attitudes in the home and society.

Poor quality of education, lack of practical application and general un-conducive/hostile environment characterised by lack of sanitary facilities limits further girls' chances to education. There are few female heads of school to act as role models for girls.

The same patriarchal attitudes limit women participation in the labour market. Factors that have been identified as hindering women from participating equally with their male counterparts include lack of education and training, sex segregation of occupations, lack of crucial resources including credit, land and machinery, lack of representation in decision making bodies, and continuous heavy burden of domestic work, child bearing and rearing, which reduce their time and energy available for income generating. The whole cycle results from the early discrimination that girls face from childhood.

6.6 Conclusion

In summary, women's employment opportunities, the type of employment and income level has a big impact on the welfare of children. When women's income opportunity is not sufficient to meet household needs, chances of sending children to work are high.

The early discrimination which girls face, results in their growing up to be women with greater constraints and fewer choices and opportunities. In turn, they are less able to positively influence the lives of their daughters, thereby perpetuating the vicious cycle of poverty and exploitation from one generation of women to the next.



A woman Stone crusher with her three children aged 9, 3 and 2 at the worksite.

CHAPTER 7: CONCLUSIONS AND POLICY RECOMMENDATIONS

7.1 Conclusions

More than a half of the surveyed women had primary education. A quarter did not attend school at all. The informal sector and the commercial agriculture had more women without formal education than other sectors. The spouses of the women had higher educational attainment including vocational training. Women's education affects their access to formal employment, the type of jobs they take and the salaries they earn.

Women and men without formal education or with only primary education tend to be less active in the labour force, while those with tertiary levels of education have comparatively high rates and more opportunities of labour force participation.

Women in the survey had lower ages at marriage compared to their spouses with women in the informal and commercial agriculture sectors having the lowest ages. While majority of women married between the ages of 16-20, men married between ages 21-40. The early marriage and child bearing among women limit their access to education, training and remunerated employment hence severely constraining women's life chances and opportunities.

Evidence has shown that mothers' education is an important determinant of a family's health and nutrition (World bank 1997). Women's education is a reliable predictor of fertility, educated women are more likely to start childbearing at a late age and have fewer children than non-educated (Ibid). Keeping girls in school, especially secondary school will not only create labour force participation and increased productivity but also will create opportunities for better marriage and few childbirths.

The surveyed women started work at a fairly low age of 4 years. The informal and commercial agriculture sectors had the lowest ages for starting work, followed by domestic service.

Women's employment has been severely affected by the economic reform programmes adopted by the government in mid 80s. More women (53.6%) lost their jobs than men. Women who lost their jobs and whose families rely on their remittances are driven to enter into any type of employment including selling of their bodies.

Similarly, the reforms had a tremendous impact on the social services sectors, especially health and education. The removal of subsidies in these sectors has resulted into rapidly raising costs, and poor underprivileged social groups have been severely affected. The level of nutrition has declined substantially, and indicators are that infant mortality is on the increase, especially in the rural areas. There has been declining enrolment rates from 98% in mid 80s to 77% in 1999 of gross enrolment in primary school. Net enrolment for 1999 was only 57%.

In the plantations and textile and manufacturing industries more women than men are employed as casual labourers, where there are no clear employer-employee relationships, and they are not entitled to non-wage benefits, they are outside the coverage of labour legislation, and are exposed to job irregularity and insecurity "precarious employment". As casual labourers women wages are low and unstable, and they do not enjoy company benefits including housing, paid maternity leave, paid annual leave, coverage for sickness and even funeral assistance in some firms

In the informal sector, women are at a relative disadvantage compared to men. Women are pushed into the lower skills demanding activities like local brewing and food vending while men engage in carpentry, carvings, artistic activities, masonry or fishing, all of which require better skills. Women face gender-specific barriers in accessing financial services, including lack of collateral, low levels of literacy, numeracy, and education and they have less cash and time to visit financial institutions. As a result, women operate mainly through small capitals, usually obtained through savings and individual lending among women themselves. The low capital and lack of access to loan limit women's economic activities.

Poverty is the main driving factor for women entering commercial prostitution. Lack of employment opportunities, low education attainment, lack of access and control over productive resources have rendered women powerless and helplessness thus forcing them to enter into prostitution and other forms of precarious activities/employment.

Owing to the social origins and the nature of the sector, women commercial sex workers, suffer from grave economic, social and political exclusion. Health hazards include sexually transmitted diseases and HIV/AIDS, emotional and physical abuse. Young commercial sex workers are more vulnerable to contract the disease because of the young age and delicacy of their bodies. More than half of the women surveyed have suffered from sexual transmitted diseases and others including tuberculosis.

Domestic workers were young girls mainly found working in the cities after being recruited from the rural areas either by their employers, friends or agents. Surveyed domestic workers started work at a fairly low age of 7, although experience shows that they start work at a much younger age.

Surveyed women were found to be exposed to numerous occupational and health hazards. For example, women in commercial plantations and factories suffered from lack of adequate medical, sanitation and water facilities. Diseases such as malaria, dysentery, coughing, tuberculosis, amoebiasis and minor injuries were observed to be common among women workers and resident population in commercial agriculture and textile and manufacturing.

Women workers in the informal sector and commercial agriculture worked in open air, which exposes them to wind, rain, cold, heat and ultraviolet radiation. These agents can lead to a series of health problems, which even if they cannot strictly be classified as occupational health problems, cause absenteeism, low productivity, and a lowering of the individual's resistance to well-known disorders. Rain and cold can lead to respiratory infection infections and chilblains, which leave skin lesions liable to become infected.

Women salt miners in the informal sector were exposed to extreme heat conditions which causes a dilation of superficial blood vessels and thus leads to dehydration through over-perspiration as well as leg oedemas, cramps and fainting.

The activities performed by women are strenuous and takes long time. The negative effect of long working hours is exacerbated by the effect of extreme climatic conditions. Underfeeding, hot and humid weather and endemic diseases also undermines the capabilities and performance of workers.

In addition to heavy loads, women workers in commercial agriculture work with babies on their backs. Such heavy loads can cause serious musculoskeletal disorder, such as chronic back pain, chest pain and others including miscarriages. The load carried by women workers in the farms is in addition to several trips they spend in a day to collect water, firewood, washing, tending animals, marketing goods and carrying weights on their heads and backs over a considerable distances. In view of the fact that women often have a double role as workers and housewives, attempts should focus on improving their capital and living conditions.

Domestic workers are assigned heavy tasks by their employers. They are exposed to many health hazards, including burns from fire, hot water or iron and chest/back pains due to heavy work. Due to their young age, lack of education and awareness on their rights, as well as the social exclusion, domestic workers have not enjoyed the rights accorded to other workers.

Domestic workers in particular have never enjoyed the rights accorded to other workers, including the right to form trade unions, the right to organise, a minimum wage, time off with pay, annual holidays, maternity leave, notice of termination and retirement pension. The achievement of these rights will present a significant advance in the recognition of the value of domestic service and marks the beginning of an important change in attitude for domestic workers and in particularly with regard to exercising their rights as workers, and specifically as domestic workers. It is a long, slow process, given that the occupation is held in very low esteem, even to the extent that these people do not want to be recognised as domestic workers.

The interaction between poor living and working conditions determines a distinctive morbidity-mortality pattern among women workers. Such a pattern is due to the combination of poor feeding/underfeeding, general disease present within the population, occupational disorders and complications arising from undiagnosed or untreated diseases.

Women workers in the formal sector have inadequate knowledge of labour legislation /workers rights among employees. Low-level education, lack of compelling programmes to address the situation etc. are factors promoting this undesirable situation. More serious, however, are the domestic workers who are not only informed of labour legislation but are not aware of belonging to a specific labour group. It is difficult to keep up any kind of association or organisation owing to the isolation in which they work and the daily proximity to their employers. This situation prevents them from perceiving class difference analytically.

In the formal sector, especially commercial agriculture, women worked mostly as casual/seasonal workers in tea/coffee plucking and sorting. Men worked in the supervisory roles. Incidents of harassment (including sexual harassment) were reported, possibly due to the sex biased work arrangements/ divisions of labour, which renders women powerless and vulnerable to male bosses. In the commercial sex sector, children prostitutes are subjected to the most intolerable forms of child labour because they suffer extreme physical, psychological and emotional abuse. The life-long and in many cases, the life threatening consequences of prostitution lies on the future development of the affected children. They are at risk of early pregnancy, maternal mortality and sexually transmitted diseases, including HIV/AIDS.

Child labour was identified in all the sectors surveyed with varying differences in terms of types of work performed, employers, and mode of payment. Women in commercial agriculture either had children helping them to finish their quota or baby sit with their young siblings in the estates while their mothers pluck tea. Women in the informal sector had their daughters working mainly as domestic workers in cities. The amount of time children help in domestic work was varied from 1 to 14 hours.

The degree of powerlessness for women living in poverty is exacerbated by gender-based discriminatory factors such as women's limited access to land, credit, education, training, technology, and the labour market etc. Unequal division of labour, responsibilities and decision making within the family, limits women's control over household assets and income. Cultural norms and domestic obligations limit women's participation in economical and political spheres

7.2 Main Policy Implications and Recommendations

Breaking out of the vicious circle of poverty entails more than getting jobs, credit, technical training and social services. It implies women being able to carry out their own initiatives to change or improve their situation and that of their families including education and health of their children. Women therefore need to be given the necessary skills to enable them initiate and sustain change.

1. *Assist women to organise and form coherent groups.*

There is a need to build up and strength women's self-organisation capacity as one of the major means to enable women initiate and sustain change. There is growing recognition of the potentials of group organisation for empowering vulnerable women, especially those currently in precarious, individualised labour relationships. Organized groups:

- Provide a forum where the poor can analyse, inquire into and understand their social and economic conditions;
- Serve as an instrument for pooling efforts and resources in support of common goals and collective action;
- Represents the collective interest and solidarity of the women workers concerned;
- Build women's self-confidence;
- Provide an opportunity to escape the confines of home and to participate jointly in the public sphere or activities.

It is important to create awareness among women of the potentials of group organisation. Equally important it is necessary to assist them in setting up effective local group structures and provide them with information, drawn from different successful experiments. Such information shows them the ways in which women workers can effectively use group structures to promote social protection.

2. *Support the provision of vocational skills and accreditation of competence acquired by women*

There is a need to support provision of vocational skills to women, in order to enhance prospects for employment, increased income earning, recognition and bargaining power, especially for domestic service workers. For the work of domestic workers to be recognised and appreciated, there is a need to formalise it and link up with vocational training institutions for its accreditation.

Life skills should be a value-added component. Basic literacy, numeracy, health and health-care information, e.g. on HIV/AIDS etc. should be provided in the programmes. Information on important health issues e.g. HIV/AIDS, childcare, family planning and education should be offered to men in order to change the existing gender stereotyping roles of women.

3. *Alleviate poverty among women*

Efforts to alleviate poverty among women should be initiated through:

- creation of credit schemes, and soft loans to their small businesses as well as practical actions to achieve higher level of productivity. In addition, agriculture, which remains the backbone of the country's economy, should be improved to generate more food and cash crop production. Small- scale industries should also be encouraged country wide as a source of employment and income;
- measures to disseminate information and promote access to markets for women's products; and
- further equitable distribution of resources and infrastructure between rural and urban areas should be encouraged.

4. Conduct awareness raising and enhance capacity of social actors

There is a need of conducting awareness raising campaigns and enhancing the capacity of social actors to formulate and implement policies and programmes that effectively take into account the critical linkages between women's employment and reduction of child labour.

Carry out sensitisation and awareness raising at community and family level on the physical, psychological and moral problems caused by child labour. Build the capacity of women workers to enable them analyse their problems and participate in the process of addressing them. Women should be sensitised on how they can use their income to improve the welfare of their families including education and health for their children;

5. Measures to control population growth

Initiate measures to control population growth in order to allow the rate of economic growth to exceed the rate of population growth. Such measures could include:

- offering family life education;
- improving health facilities and availing public health education;
- formulating and implementing a comprehensive social security system to cover the majority of the women; and
- discouraging social cultural factors, which facilitate high birth rates.

6. Support initiatives to enhance enrolment and retention of children in school

Measures should be taken to address the shortcomings of the education system in Tanzania, among others, the irrelevancy of the curriculum and the generally uncondusive school environment. These are among factors, which lead to high dropouts and non-enrolment. Such weaknesses could be overcome through:

- awareness raising of the parents on the importance of education, particularly, the education of the girl child;
- improving the management and administration of education;
- improving physical infrastructure;
- increasing access to and equity in primary education; and
- revising the curriculum to include life skills.

Special focus should be directed on the adolescent girls from poor families who are likely to be withdrawn from school to assist with household chores or engage in child labour and other forms of exploitation.

7. Support measures to reduce unemployment among youths

Support measures to address poverty problem and reduce unemployment/ underemployment should be instituted through:

- providing out of school children with basic education supplemented by vocational skills
- undertake post primary vocational training in order to generate employment in sectors like agriculture and small scale industries, and
- revise the curriculum of training institutions so as to make them more work oriented by say, introducing entrepreneurship training
- Education and market-oriented training programmes could be suitable alternatives for children between 14-17 years. The training programme should ensure that skills being imparted are in demand in the labour market and children will be able to acquire and utilise the skills to their benefit.

8. Support and encourage women participation in trade unions

Trade unions provide the most effective forum for workers to articulate their problems. It is vital that women participate actively in trade unions in order to present their issues for bargaining with employers. Issues such as training, legislative protection regarding jobs considered suitable for women, hours of work, hiring and firing practices, child care, promotion systems, salary scales, housing allowance, maternity leave, sick leave and other fringe benefits represent a source of discrimination and have direct implications for equality of men and women in the labour market.

The most effective way of encouraging women participation in trade unions is through formation of women committees. The committees should be vested with the role of articulating women's issues. They should encourage dialogue at all levels of the unions and with women workers. Such committees should organise visits to places of interest to the women members so as to enlighten them on what is happening outside their workplace. They should also encourage visits by knowledgeable women to discuss strategies for development. They should also encourage income generating activities, concerts, dances and writers work-

shops. Members of the committee should struggle to have their committees enshrined in the trade union constitution. Their leadership should also be accorded positions in the trade union leadership structure. Leadership skills, legal literacy and labour rights are vital to ensure women's effective participation and articulation of issues that concern them.

9. Support and promote children's rights

Support the provision of child-friendly services for working mothers including quality childcare centres, and tents for lactating mothers especially on the plantations. Provision of education/activities to children of school age should also be a requirement by law. Such requirements must be part of an intervention package aiming at elimination of child labour and the vicious circle of mother-child, unskilled workers.

10. Promote Occupational health services at workplace

Occupational health and safety measures for mothers and children working in hazardous conditions should be established including occupational health and safety committee comprising of workers' and employer representatives.

Public health education systems should be introduced at workplace in plantations, estates and factories to educate workers on the importance of preventive health care and personal hygiene, nutrition, use of first aid and the need for family planning. Information campaigns for adults and working children regarding preventive and measures on sexually transmitted diseases, and HIV/AIDS in particular should be undertaken.

Training in health and safety in factories and plantations requires a pragmatic approach in order to achieve a sound understanding of the sector and dispel any misconceptions about the inevitability of accidents. If intervention is to be effective in analysing and preventing risks, it must be backed up by knowledge and information.

The training should provide those involved with:

- a sound knowledge of work processes and procedures in production;
- the means to identify, assess and monitor work-related risk-factors;
- ways to ensure health surveillance of workers before, during and after work;
- information on first aid;
- methodologies for planning and implementing risk prevention and safety and health promotion programmes.

11. Target and eliminate child prostitution

Child prostitution should be targeted for elimination. Children are invariably victims of prostitution. Whereas adults could choose sex work as an occupation for various reasons, Child prostitution is an unacceptable form of forced labour, and has been identified by ILO as one of the worst forms of child labour. The goal should be its total elimination. Success in eliminating child prostitution would also reduce the problems of adult prostitution, since many adult prostitutes are believed to have entered the sex industry while they were still underage. A child born by a young prostitute is also likely to become a prostitute herself at a tender age as evidenced in the study.

12. Enhance social protection for commercial sex workers

There is a need to recognise the variety of circumstances prevailing among prostitutes and elimination of abuses. For adults, who freely choose sex work wherever applicable, the policy concerns should focus on improving their working conditions and social protection so as to ensure that prostitutes are entitled to the same labour rights and benefits as other workers. For those forced, or coerced, the priority should be their rescue, rehabilitation and re-integration into society.

The focus should be on the structures that sustain prostitution, not just prostitutes. An effective response to the problem will require measures directed at the economic and social base of the problem. Awareness of the HIV/AIDS threat, which is currently very high, should be linked with the sector and measures directed to the prostitutes and clients, since the chain of transmission from the sector to the other population involve clients who also have unprotected sex with their spouses or others.

Health services should be part of the programme. Such services should include free of charge:

- medical check-ups;
- information about and distribution of contraceptives;
- AIDS information; and
- Medical check-ups and guidance for the prostitutes' children

Through such services commercial sex workers will get the opportunity to meet, share and discuss issues related to their working conditions, such as protective strategies against violent customers and how best they can get men to co-operate in protecting themselves against AIDS.

13. *Institute measures to withdraw and rehabilitate child labourers*

Measures should be taken to withdraw and rehabilitate child labourers. Any measure taken to help a child in this situation has to be taken cautiously, so that it does not aggravate the situation. It is important to always consider how the child will benefit from any step taken. A decision to eliminate child labour should go in tandem with the development of alternatives for ameliorating the push and pull factors for child labour.

Rehabilitation: Given the working conditions and the exploitative nature of child labour, immediate action to withdraw and rehabilitate child labourers is paramount. Multi-disciplinary measures may consist of the provision of shelter and food, legal aid, medical care, counselling and guidance and social and economic reintegration programmes.

Rehabilitative and counselling centres. Child labourers especially domestic and commercial sex workers operate under humiliating conditions, which disposes them to physical and mental trauma. Due to these difficulties, some domestic workers find the situation unbearable and decide to run away, ending up in the streets where they encounter more problems including being forced into prostitution. There is a need to rehabilitate such children and give them counselling that will make them revive the lost self-esteem and confidence.

Reunification with families: Although it might not be feasible to achieve that on a large scale, reunification should nevertheless be attempted where the girls are motivated and consider that the home situation is favourable for their return.

Alternative and sustainable income generating activities: a serious attempt should be made to provide alternative and viable employment opportunities for older child labourers.

14. *Organise domestic workers to promote and defend their rights*

There is a need of forming an organisation/association to organise domestic workers with a goal of raising their self-esteem, to understand and defend their rights and have a critical and independent mind. Activities should include raising society awareness on the problems faced by domestic workers in private households; giving advise to domestic workers wishing to complete their primary or secondary studies in the adult education systems; holding discussions with domestic workers concerning their work situation, their experience in other kinds of work; their relations with employers etc. Such a move will help domestic workers to come forward to claim their rights and even take their case to court if necessary.

15. *Strengthen the relationships*

The capacity of labour inspectors and their relationship with employers should be enhanced and strengthened to enable them share information and provide information to employers on the risks associated with poor working conditions and child labour. Efforts should be made to enhance the cooperation between labour inspectors and workers' organisations through regular meetings to exchange information and build confidence and trust among them.

Appendix 1: CASE STUDIES
Section One: WOMEN IN THE SUGAR SECTOR (MWEMA)
Section Two: ACTION TO ASSIST RURAL WOMEN (AARW)

Introduction

This work documents successful stories of two projects implemented by the ILO. The project on women in the sugar sector was based on tripartite structure involving the workers, and employers. The project known as MWEMA was implemented in five sugar plantations in Tanzania, but this case study was done on two plantations namely TPC and Mtibwa. This project has just been concluded. The main objective of this study was to document lessons and good practices in this project. This study has shown that MWEMA was successful and has lessons and practices to learn and replicate in other sectors of a similar nature.

The Action to Assist Rural Women Project was set up to assist poor women in Mufindi district, Iringa region. The unique feature of the organisation, is first, its size and rapid rate of growth over a period of five years; second its grassroots character with poor women taking on organisational and leadership roles; and lastly its primary emphasis on income-generating activities rather than social welfare services.

Both projects have generated a lot of successes and lessons to learn for possible replication in other areas and projects as follows:

- LESSON 1 For any project to succeed, it must be based on felt needs of target beneficiaries. For MWEMA, a well-organized participatory research was done to identify the needs and priorities.
- LESSON 2 There must be adequate, appropriate and timely human and financial resources for any project to succeed. In this project the Netherlands government provided financial support. The ILO provided technical assistance and workers unions TFTU and TPAWU provided the infrastructure and needed manpower.
- LESSON 3 Management support and facilitation are critical for any project to succeed. TPC and Mtibwa management gave all support in terms of human hours, infrastructure, advice and training.
- LESSON 4 Community or beneficiary participation in conceptualisation, planning, implementation and evaluation are fundamental for any project to succeed. Women committees were fully involved and participated at all stages of the project.
- LESSON 5 In introducing, planning and implementing new projects, use of common platforms/Unions offers greater chances of success, OTTU and TPAWU were continuously accessible and offered all necessary support.
- LESSON 6 Capacity building and empowerment are corner stones of success in projects. Financial support was available for this project. Time for activism was allowed. Training was done.
- Lessons 7: Capacity building is a very important aspect of projects. Even if it takes longer before the project begins, the time or other resources spent in building or enhancing capacity are well spent.
- Lessons 8: (a) For projects in rural areas, it is absolutely important that socio-cultural issues are identified and addressed at the beginning of the project. In this AARW project, socio-cultural issues related to land ownership, access and control over resources, were not adequately addressed at the beginning of the project in 1988 which resulted into slow take off.
(b) Local resources should be identified and utilised fully for the benefit of the project.
- Lessons 9: Credit defaulting in the rural areas can be minimized. Avoid use of Commercial Banks. Use other systems eg. Community Banks and exploit peer pressure fully.

Lesson 10: Organisational capacity is important for women to initiate and sustain change. The two projects built and strengthened women's self-organisation capacity as one of the major means of enabling women to initiate and sustain change. The organisation provided forum where women:

- analysed, inquired and understood their social and economic conditions;
- served as an instrument for pooling efforts and resources in support of common goals and collective action;
- represented the collective interest and solidarity of the women workers concerned;
- built women's self-confidence;
- provided an opportunity to escape the confines of home and to participate jointly in the public sphere.

SECTION ONE: MWEMA PROJECT

Introduction

Plantations have played a critical role in sustaining the economies of the developing countries. In some countries it contributes more than 50% of the gross domestic product.

However, what goes on in terms of work-relations in the plantations however has not been given adequate attention. The least attention has been given to gender relations in these areas. What is the position of women as the main producers? Are they getting a fair return for their labour? Do they have avenues for self-organisation? Are they able to participate in the established power channels to voice their concerns? For many years these issues have been given sporadic attention only.

In this report we shall begin by addressing some primary concepts in relation to gender and the plantation economy. This approach will help us understand better what MWEMA had to deal with.

Gender- A Social Construct: The First dilemma

As workers-formal or informal- women have a double burden. The first burden is gender related. This involves the stereotypes which women as females are associated with and defined for. It is based on social casting of the woman- a pure social creation, which is primarily patriarchal. Insensitivity is credited as a good virtue for this socially created woman. That she gets less education, less pay, hired last but fired first, participates least in decision making, get excluded, etc. are supposed to lie beyond her cognitive ability.

PULL factors (in the developing countries) involve:

- Cheap labour
- Unemployment
- Lack and poor implementation of labour laws,
- Lack of strong workers movements/unions
- Unregulated acceptance of privatisation without standards.

PUSH factors (in the developed countries) involve

- Stringent domestic industrial regulations in the developed north
- Increasing labour costs
- Strong and informed workers movements
- Pro-environment and Pro-labour systems.

For women, however, the realities in the developing countries go beyond theories. The few who get employed/employ themselves are concentrated in the informal sector, the textile sector, plantations etc. For many decades these sectors have remained beyond regulations, standardization and unionisations, those who work there, the majority of whom are women suffer most and unnoticed.

The contextual setting of Mwema is described here to illuminate on the project setting.

Plantations, Gender and Unionization - A Historical Note.

An age-old silence was broken in 1992 (Katapa, 1992). In a study undertaken in some sugar plantations, it was observed that women form a palpable proportion of those who work there. Furthermore, it was learnt that despite the casual/temporary nature of their employment the majority have remained casual employees for

ten years or more. They had no defined benefits package or any effective mechanism to fight for and access what was their right. Skills capacity building remains a distant dream and so also is participation in decision making and promotions. The plantation economy maximises use of women's labour without comparable returns.

The silence mentioned above is a product of many generations of "invisibility" of plantation agriculture in Tanzania. This invisibility could be explained partly by the fact that they were all nationalized in the early 1970s. Assumptions were that all is well since they belonged to the government. Studies however now show that is far from the reality.

Workers there have endured prolonged suffering. These include low pay, poor/lack of health care, lack of fringe benefits etc. Plantations, however, continue to be major contributor to the country's economy. Large-scale plantations existed since the 16th century. They were based on slave labour. They existed along the coast and inland. Main produce included coconuts, cloves and various grains. As the hierarchy of those times demanded, all labour was forced – both for men and women. The question of workers rights, occupational hazards, benefits, training or self-organisation were non-issues. Land and labour were coerced. Following this era a period of forced and 'wage' labour system was established by various European colonial groups. These included Germans, Italians, Greeks, the Dutch and English. They established Coffee and sisal plantations on coerced fertile lands. Other activities included dairy farming and groundnuts schemes. At this time a Danish commercial farmer established a sugar mill by 1936 on the present Tanganyika Planting Company (TPC)(2) The latter is one of the focus of this report through MWEMA.

The colonial governments benefited enormously from the plantation system. The sisal industry alone provided some 61% of total exports earnings in the 1950s. To advance this however, a migrant labour system was established by the colonial governments, using the Masters and Native Servants Ordinance (NSO) and the 'Kipande' or card system to enforce 60 day contracts for indigenous African workers(3) . Industrial actions were illegal. Acts of resistance and efforts to leave oppressive employers and seek alternative jobs elsewhere were defined as criminal acts by the courts. The "manamba" (number) system was associated by local people with former Slave System of plantation production, and fiercely resented.

During this time a state apparatus was deployed to suppress any activism and maintain a constant supply of cheap labour. The question of workers rights was considered a non-issue. Under these conditions the oppressed man could only vent his frustrations on society and women. Families were torn apart, and foundations of rural poverty were laid. Under such coercion it is women, children and the aged who suffers most. As male labour was withdrawn from household production, women were forced to intensify their labour in food and cash crop production. Many women began to work on nearby commercial farms and plantations, wherever, they existed. Most of them did the least attractive and manual jobs including prostitution. Some escaped the unbearable drudgery and oppression they experienced as rural women by running away to towns, mines and plantations, within Tanzania and the neighbouring states.(4)

The key economic role-played by the plantation sector, despite ambivalence to workers rights women included, climaxed in the 1970s. By the end of the decade of the 1970s, the plantation sector produced nearly 50% of total export value and 25% of total domestic value of officially marketed agricultural commodities (5). In 1980, private plantations produced some 50% of sisal and 70% of tea and public estates some 95% of wheat, 85% of sugar, and 50% of rice and sisal circulating in official markets. With such an economic leverage, its not surprising to find insignificant accommodation for unionisation let alone women's rights movements on the plantations.

Emancipation of plantation workers, both men and women, begun in the mid 1970's. At this time the government channelled significant amounts of credit, farm inputs and equipment to indigenous growers for the first time in Tanzanian history.

New market and transport system were built and maintained in the former labour reservoirs of the south, and south-west, including Mbeya and Iringa, the major source of labour for the sugar industry. Crop schemes and rural development programmes brought cash, extension services, and other resources into the rural areas. As rural villages became commercialised and urbanised, a growing number of young men and women were able to subsist on the basis of self-employment and casual labour 'at home' and did not have to become labour migrants. Local incomes in villages bordering plantations and the labour reserves became higher than plantation wages. These developments with deregulation of the migrant labour system, kept women (and men) away from the oppressive system on the estates. This was so effective that by the early 1980s, big plantation owners (public and private) complained of serious crisis of labour, especially casual labour in sugar, tea and sisal estates(6). Labour shortage was actually counted as one of the major causes of decline in plantation productivity.

Despite these changes, however, and so the importance of MWEMA, it's necessary to bear in mind that, agriculture has continued to remain the main source of employment for the majority of women and men in the rural areas as well as urban areas. The term employment here includes self and waged employment. According to the 1988 census data, nearly two thirds of urban women relied on agriculture employment (62 per cent women and 29 percent men) compared to 90 per cent of rural women (and 81 per cent of rural men) (7). The number of urban women engaged in Agriculture doubled during the 1978 – 1988 period, whereas there had been an 8 per cent drop in female agriculture employment in rural areas during the same period. These trends underline a need for understanding the position of women in rural agriculture – subsistence plantation based. Such increases particularly on small-scale holders may have direct links with child labour.

Sugar Sector in Tanzania

Sugar growing for commercial purposes began along the Kilombero valleys in the early 1900s⁹. It relied exclusively on local indigenous labour force and crude technology. Major capital investments occurred in the early 1960, involving private funds. Kilombero was supported by a conglomerate of private financiers, while Mtibwa (the second site of this study) benefited from the Madhavan Group of Companies effective 1963. At Arusha Chini (TPC), Danish farmers set up a large-scale commercial sugarcane plantation in the early 1930s and had a sugar mill operating by 1936. All areas utilized casual local labour force, which under the MNSO rules and regulations could not organize itself for their rights. A significant feature of the sugar sector is the outgrowers. Some 10% of total sugar is produced by outgrowers⁽¹⁰⁾.

Profile of Labour relations in the sugar sector

Wage employment was firmly established as the main source of surplus production and export value. Sex and skills were a basis of labour segmentation. Indigenous women were allocated the lowest paid menial work on the plantations. Because of minimal skills they could not move up the hierarchy of responsibility. The private sector was first in barring women advancement.

Since the 1960s women particularly of African origin were employed on plantations in field work (weeding, and harvesting) some of these women have stayed on in these occupations for more than 30 years.

By 1947, some 11,000 women were reportedly working as casual labour, picking coffee, pyrethrum, tea, weeding in sugar estates (TPC) and sorting and grading coffee beans in Moshi factories. Indigenous women were the most exploited and the least paid even when they did the same work as men, because of statutory wage differences. In 1944 female unskilled labour received 9-10 Tsh. Per month (male labour received Tshs. 10-12 per month) even only three years before independence official wage rates for women remained 30% lower than that of men. The majority of women were hired on casual terms, with no food ratios, housing, and contracts.

This was the situation for many years despite the fact that, in many farming systems, tasks were predominantly carried out by women, children and old men (eg. Coffee sorting, sugar cane weeding, etc).

The unequal treatment of women as workers that was evident at TPC and still continues in various forms has its roots in the colonial system "The colonial government excluded women from its calculations, and recorded them separately with children." In 1947 there were 10,862 women and 24,074 children recorded. Women formed 5% of the total wage employed. Children formed 10% of all employees⁽¹²⁾ in agro-industry and commercial farming.

Push factors-why women.

Twenty years after independence, the 1978 census data analysis shows that 80% men and 60% women in rural areas were categorized as in "own account enterprises." In the same analysis 5% men and 35% women were family workers, 12% men and 2% women were wage earners.¹³ Most women worked in small holder and peasant agriculture as self employed and family workers, but a growing number were hired seasonally as casual workers as a result of the growing commercialisation of small holder and peasant farming. The larger number of female family workers reflects the patriarchal relations, which continue to dominate most rural peasant households. Barred from independent ownership or control of land, cash and other resources, women have been forced to provide unpaid labour for their fathers, husbands and brothers. A growing number resisted unpaid 'slave' family labour by seeking casual employment elsewhere e.g. Plantations, or successfully demanding 'wage' payments in the form of goods etc. from household

heads.(14) To women under these circumstances plantation employment often appears as a "liberating alternative". They can have direct access to their earnings. At a young age of between 15-24, more women than men are already economically active, since they have no access to school (15).

Rural-Urban migration – Status Quo maintained

A closer analysis of those categorized solely as farm workers, even 20 years after independence shows higher female ratios in urban areas. Some 32% of all waged farm workers in towns were women, compared to 18% in rural areas. The overall 18% figure for women is much higher than the normal female percentage of plantation workers, suggesting that many women plantation workers are not enumerated as such, because they do part-time work, and non-estate agriculture employment may be more significant for women compared to men.

The younger age profiles were the most active women in agriculture employment in rural areas. This confirms earlier studies showing that many young women depended on casual and other waged jobs off the family farm. If people, employed in waged and unwaged agriculture are combined for all the different farming systems, 66% are women in the same age group (15-19), 63% for 20-24 age group and 59% for 25-29 age group(16). Demographically, women significantly outnumber men in many rural areas, and represent the most available pool of potential plantation/farm workers. As it is however, their numbers in workers unions are insignificant. This exposes majority farm workers to minimal control of their labour power.

No Contract Dilemma: A Structural Problem

Over time the cost of regular labour has increased. Employers particularly plantation owners (sugar and tea) have had the tendency to employ more workers, women forming a significant part on casual and temporary basis. These workers are cheaper. They are given no contracts. They have the least worker benefits and the least protection; no rights to paid leave and maternity leave; to full medical services for self, spouse and children; to sick leave and pension. That is why they are so much cheaper than regular workers, and more flexible for management, since they can be fired when production declines. Valentine (1970) doing casual labour studies shows that in Tanzania in the late 1970's casual employment rose 151 per cent compared to 27 per cent growth for regular employment (17). In similar studies covering longer periods it was established that more than one-fourth of both men and women were found to be hired as casual labour. It was also established that in some sectors women were replacing men as casual labourers – a source of cheap labour.

A Lower Pay-slip: A Gender Dilemma.

In most sectors women continued to receive lower incomes than men (18) up until the 1990s. Previous researchers have established that women persistently received lower wages in agriculture related employment and in the private sector. Sabot et al (1982) established that women received lower wages than men, with the same amount of education, work experience and doing the same job(19).

Past and recent literature has laboured to explain these differences. Explanations are not exhaustive, but leading edges have posted the following reasons.

- Unequal access to on-the-job training and in-house courses
- Unsystematic procedures for hiring, monitoring and evaluating job performance, allowing subjectivity and discriminatory attitudes to influence decision-making.
- Gender division of labour (GDL) at home and community, which interferes with work performance and bars women from full participation in educational and other job-related activities.
- The failure of government, employers and civil society to accept social responsibility for the tasks of childcare and child socialisation; child-care responsibilities are delegated to mothers and female guardians, who then are blamed when they conflict with job demands.
- Gender division of labour at work, which 'segregates' women and men in different occupations, or within different sections, or levels of status and power.
- Gender typing in attitudes and values of women and men; leading to differential expectations for behaviour, and biased evaluation of work performance and ability.
- The social myth that 'men are the breadwinners' in Tanzanian families, that 'women are dependent', and that men should therefore be given first priority in employment matters.
- Women's negative self-images, shaped by the above conditions, which are associated with lower expectations for themselves and other women, devaluing fellow women compared to men, and an unwillingness to accept female leadership at work, in politics and in nongovernmental organisations.
- Different social roles prescribed to women and men, such that women are labelled as 'sexual' beings, first, in the workplace and in society in general, whereas men are more likely to be defined by their 'productive' role; which distracts attention from women's abilities and achievements, and

- encourages men to treat women as sex objects rather than co-workers or leaders.
- Sexual harassment at the workplace or in travelling to and from the workplace hampers women's (and men's) work performance, and leads to outright discrimination when women refuse to grant sexual services to male superior (management, supervisors, headmen).

Rhetoric vs. Reality:

To respond to this important question Tanzanian political changes are examined at a point 20 years after radical political changes took place to see how gender relations have been altered in the changed political climate.

Given the radical political changes that Tanzania has gone through, one would expect to find ideal equality in employment. That equality has remained more rhetoric than reality. If gender were a political issue alone, Tanzania would have done away with the inequalities that are currently evident, particularly in the plantations. But since gender and related problems are structural it takes more than a few pledges and declarations to overcome. Gender discrimination is profitable to employers irrespective of their creed. It is so in that they are able to pay women less for doing comparable work. Casual workers (men and women, but especially women) are similarly exploited, because they lack workers benefits, receive lower wages, and can be hired and fired at the managements will. Because women so often are employed as casual workers, they are doubly harmed by gender and casual patterns of employment.

What is the position of the sugar sector in this genderised Alienation

The ratio of casual to total workers declined during the early 1980s for all the plantation crops with the exception of sugar cane. In this sector the majority of women plantation workers are hired on casual or temporary terms, and 'slip through the cracks' of official data (20). They have been forgotten by union officials, employers, and government as well as by women's non-governmental organizations and academicians. In this context MWEMA is a reincarnation in itself, even if it ended at a proposal level.

The sugar sector furthermore has a greater rate of casualisation than sisal, tea, and coffee. The rate of change has been on the decline in the three major sectors mentioned above, but for sugar it was on steady increase in the period targeted in this analysis despite 20 years of practicing socialism. Table A1 below shows the steady increase.

Table A1: Casualization Rate in Major Agricultural Crops

		Tea	Coffee	Sugar	Subtotal	Total Agriculture
1979	34.0	14.8	62.6	3.6	29.4	39.0
1980	37.1	18.3	65.0	5.9	31.9	38.0
1981	50.1	48.9	45.1	48.7	49.0	50.6
1982	38.2	16.4	57.3	8.8	28.6	33.2
1983	36.7	13.3	50.9	8.9	26.0	31.1
1984	36.2	14.2	51.7	9.2	26.5	28.8

Source: Mbilinyi, M URT/BOS unpub: *Employment and Earnings statistics Table 21.*

MWEMA : A project that came too late

The proceeding section has belaboured to cast a wide net on the plantation economy, gender issues and inherent rights of women as a social creation. This was done due to two major reasons. The first and most important was to underline the essence of gender. To achieve this a period 20 years (1980s) of political rhetoric in Tanzania was picked and comparatively analysed for gender imbalances in the plantation/agricultural sector. Imbalances have been identified to exist at the stated period in the sector. Relevant arguments are that if policies alone can influence gender the imbalances seen would have been addressed. This persistence also shows that gender inequality is a social structural problem. To overcome this problem one needs to organize and address society and social problems. Exclusion of women from social organizations would therefore appear to be a non-starter in this direction. A revisit of the situation in the plantations as regards women cannot avoid asking why did MWEMA come so late? For decade's gender mainstreaming in trade unions never occurred. What are the issues?

Genderised Systemic exclusion?

Keen observers to this puzzle including Maloba, K (1992), have made attempts to cast a comprehensive view of the problem. Maloba's contributions to workshops on the Advancement of women in Rural Workers Organisation in Africa looks briefly at the situation of women in Agricultural Labour, maternity protection, women's situation in Rural Workers Organisations, Education and information.

As regards women's situation in Rural Workers Organisations in Africa, the views are that since women are the majority of the labour force in agriculture one would expect that they would be the majority of membership in rural workers organisations. It has been noted that this is not the case. Women form as high as 33% and a low 15% of the rural workers union. It has also been observed that women are the last to be considered for any trade union educational programme. Rural workers organisations in Africa continue to train men unless and until there are women only seminars or educational programmes. Women have, therefore, remained untrained on trade union matters.

The trade union leadership attributes this to "Passivism" of women towards trade unions and interference by the male spouses whenever a woman shows interest to attend trade union meetings or seminars.

A good number of women rightly feel that unions do not address their issues, like maternity protection, seasonal work or casual labour, family responsibilities, sexual harassment, upward mobility or even equal pay for work of equal value. Others feel that their long working day leaves them without any room for additional tasks like trade union work. Yet others feel that due to cultural beliefs of African society, their views are not taken seriously in the union meetings. What both parties say is true of the situation. What is not addressed is the root cause of the kind of situation the women are in, in the trade unions. The analyses given earlier in this paper are akin to the situation reflected in these explanations.

Furthermore, women are not represented in the trade union leadership. Their views certainly do not form part of the decisions made within the ranks of the union.

Because the majority of the women in the industry are non-permanent workers or self-employed, they do not earn a cent at the time when they are on leave even though the Maternity Protection Convention calls for additional income when a woman delivers the baby. Women are therefore forced to work until the last days of their pregnancy and return to their work soon after they get their babies. What does this mean to the mother and the child born or unborn. Studies have shown that children born of mothers who are engaged in heavy physical work, like carrying heavy weight such as farm workers, are more likely to be underweight (premature) than those born of mothers who take rest six weeks before birth. Resuming work before the child attains the weaning age of four months results in malnutrition. That is why four out of every five children in the plantations are suffering from nutritional diseases like kwashiorkor or marasmus and their mothers suffer from anaemia. "Only 20%-45% of women of childbearing age in the developing world have a daily diet of 2,250 calories (as recommended by WHO), let alone the extra 285 calories per day needed during pregnancy. No wonder therefore, the maternal mortality is so high in rural Africa including the commercial farms and large plantations. Many women lose their pay while away nursing sick children or the elderly, contrary to protective measures covered in ILO Convention No 156 on workers with family responsibilities. Their jobs are ungraded and repetitive causing physical problems.

Trade Unions and the Gender Question – Self Cannibalism or Reincarnation

In order to ensure the advancement of women in the rural workers' organisations in Africa, a number of factors based on the socio-economic and political realities of the country and the industry must be addressed. The union has to decide whether or not organising women would strengthen the union and how. The union has to decide whether or not it is ready to practice equality; the union has to decide whether or not it will be willing to tackle issues like sexual harassment and family responsibilities in their negotiations. Unions have to decide on the issue of real democracy as represented through accountability and transparency, and finally the union has to decide whether it is willing to share power between women and men. Note, that the union here means the membership, both men and women.

Need for Effective Mechanisms

For a union to advance its women folk, certain mechanisms can hasten the process and perhaps ensure that women are developed.

- (a) Education and information system deliberately designed with women in mind.
- (b) Creation of women's committees in the constitution.
- (c) Creation of women's representative in all the decision.

- (d) Establish specific women's representatives in all the decision making positions of the union e.g. NEC, local union, branch union, regional council, etc.
- (e) Union meetings and all other activities should be planned with gender requirements and demands in mind.
- (f) Real union representation of women in CBA negotiations.
- (g) Reducing the burden of the rural woman's work through appropriate technology.
- (h) Establishment of support systems for working mothers.

Education and Information

Education has proved to be the most effective way to advance women in RWOs. There should be a fair distribution of educational opportunities among women and men members of the union. This will equip the women as well as the men with the means to represent members once elected and even to interpret their situation much more clearly and therefore defend the union and further its objectives. As Africa is not a reading community traditionally, oral literature had been found effective.

Since women seldom attend union meetings, some new approaches need to be established to reach women with important trade union information. Some of the ways found effective in Africa where oral literature is the main medium of education and communication have been women's groups, songs, dances and entertainment with communication and education as the objective.

Sometimes it is advisable to set up women only educational programmes depending on the local situation and how traditional the society is, what the predominant religious practices are, what facilities are available to cater for either women only or for mixed gender seminars.

In all cases after the orientation and initial training of women, the union meetings should be organised for the time when all can attend. This again will depend very much on local situations. Considering the 16 hour day of a woman, it makes no sense calling women for a meeting taking hours of that day and certainly makes no sense calling them for a meeting at 6 p.m. in the workers' social hall when she has family responsibilities. Meetings should also be short and precise. Avoiding extraneous matters in the main meetings will encourage women to attend even more often. With an open discussion on an equal footing, rural workers' organisations can open the doors to its women and give them a rightful place, thereby increasing the union's effectiveness while servicing its membership, both women and men.

The Success Story of Mwema

The case study was built on two plantations, namely; TPC in Kilimanjaro Region, Mtibwa in Morogoro Region. Impressions by different people at different times indicate that the project was successful. An assessment of these impressions, and teasing out necessary lessons and good practice underlying these successes has been done.

The Assignment

The TOR required a compilation and documentation of "good practices" and lessons learned on ILO projects related to women's employment and child labour, in particular, MWEMA, AARW, and Women Employment in the Context of SAP projects.

MWEMA II

The phase II project on Women Workers in the Sugar Sector (URT/MO5/NET) (MWEMA II) begun in August 1995, and was scheduled to be completed by August 2000. Its main concern was improving the position of the women workers in the Sugar Sector. It was implemented in five sugar plantations: Mtibwa Sugar Company, Tanzania Planting Company (TPC), Kilombero Sugar Company, Kagera Sugar Ltd, and Mahonda Sugar Company. For the purposes of this case study however, only Mtibwa and TPC were selected for in-depth documentation. Mtibwa and TPC were selected because in between the two, they carry nearly half of all workers in the sugar sector, and are at an optimal public/private mix stages.

We argue that they are at an optimal public/private mix stages, because while market oriented reform and the process of privatization had begun from the 1980's, the sugar plantations, at the start of the project were parastatal. This situation was to change in the course of the project implementation with private investors buying equity in some of the plantations from 1998 onwards. The shift in Status from parastatal to full private ownership on the sugar plantations was not completed, during the implementation of MWEMA II. Negotiations were still taking place between the government of Tanzania and the investors. Among the issues at stake was how the new owners would influence already gained work-related benefits.

Framework of MWEMA II

The Supporting and Implementing Institutions and Groups

MWEMA II was funded by the Netherlands Government. The funds were channelled through the International Labour Organization (ILO) which was the official executing agency of the project. The ILO subcontracted the project to the umbrella union, the Organization of Tanzania Trade Unions, which signed on behalf of the Tanzania Plantation and Agricultural Workers Union (TPAWU) as the latter did not have the required legal status. The ILO gave four subcontracts to the OTTU for this purpose. The TPAWU gave the responsibility of implementation of MWEMA II to its Women and Youth Department. The project was implemented by a Project Team (11 members) headed by a three-member Project Management Unit (PMU) and supported by an administrator/accountant and a secretary and two drivers. MWEMA II (URT/95/MO5/NET) had a total budget of US\$ 2,661,813.

Objectives of MWEMA II

The development objective of MWEMA II was to improve the position of women workers in the sugar sector in Tanzania, this objective being directly related to productivity improvement in the sugar industry. This objective was also related to the important priority themes for the Netherlands development co-operation, namely, poverty alleviation, human resources development and autonomy for women.

These objectives were revised in 1996 to focus on immediate objectives, which were the following:

- Women workers in the sugar sector are organized and empowered to identify effectively defend and promote their interests and concerns.
- Increased women participation in TPAWU leadership at all levels strengthened capacity within TPAWU to negotiate and address women workers' issues.
- An operative Tripartite Consultative forum in the sugar sector at national level to promote gender aware policies and practice in working and living conditions.

Strategies of MWEMA II

The main strategies of MWEMA II were as follows:

- Women's organizational development
- Building the capacity of TPAWU to address practical and strategic gender needs of women in plantations.
- Support direct measures to address practical gender needs of women
- Strengthening tripartite dialogue and relations in the sugar industry.

Target Beneficiaries

The direct beneficiaries were women workers in sugar plantations and women in outgrowers' production.

The indirect beneficiaries were other household members in and around the sugar plantations who could also benefit from improvements in working conditions and better social services.

At the institutional level the direct beneficiaries were TPAWU and its Women and Youth Department, and owners of sugar plantations.

Data Collection

For this study a mixture of methodologies was used which included:

- A structured questionnaire administration
- Focused group discussions
- Field observations
- Review of documents
- Individual interviews

The Structured Questionnaire

A structured questionnaire was prepared. This sought to establish awareness by the ordinary workers at TPC and Mtibwa of the MWEMA II project. It further sought to establish if the same workers knew the objectives of MWEMA II. Section three of the questionnaire sought a rapid appraisal of the projects performance and its future. This it did by fielding seven items, which will be analysed later. Section four targeted various leaders views of the project and it's bearing on social services, TPAWU, and management roles. The last section assessed problems of the project.

Focus Group Discussions

Focus group discussions were held to supplement the rapid appraisal facilitated by the questionnaire. These discussions were held with a variety of concerned parties. Those involved included ordinary workers, factory management, plantation heads of sections, out growers, TPAWU and government Leaders. These discussions focused on the problems and successes of the project. They sought to deepen and crosscheck in-formation already gathered by the questionnaire on the same areas.

Field Observations

In studies involving plantation workers, field observation is a very powerful tool. These observations must be carried out while the workers are on the job. No written report can replace this tool. In our case field observations were carried out in all the sections of the plantation.

Field workers were seen weeding, planting, cutting, loading and burning sugar cane. Under these conditions the extent to which protective gear is used or not used can be assessed. Likewise the type of equipment used can be clearly understood. Nature of (men and women) leaders can also be clarified. In this way reports given out by the authorities can effectively be checked.

Review of Documents

Documents were reviewed to establish the background and conduct of the projects under review. Project write up, training schedules, evaluations and periodical reports as provided were studied.

Sample Selection

Simple random and purposive sampling was used, depending on the sections being addressed. Sections one and two of the questionnaire sought so establish general awareness of the project, and its objectives. A simple random selection of ordinary workers responded to this questionnaire. A facilitated filling in was used.

Section three sought a rapid appraisal of the project and its future. Here a purposive sampling of plantation factory leaders, and a number of ordinary workers responded to the questionnaire. Section four addressed social services, TPAWU and management roles. For this section purposive sampling of workers, TPAWU and factory leaders was done.

The same sampling was effected to address project problems as presented in section five. Purposive sampling was also used to assemble focused group discussions.

Care was exercised to ensure that out growers, government, TPAWU, and factory management were included and put together in some of the groups. To facilitate freedom of expression each category of workers mentioned above was given at least one session in which they appeared themselves. Other groups were mixed.

Data Analysis

For all the sections of the questionnaire the number of interviewees ranged between 50 and 61. This means the numbers were small enough for analysis through the tally method. By use of this method additions were made and their respective percentages calculated. The results are presented in the tables below:

Results

The terms of reference given had categorized the projects being studied as success stories. This study sought through a rapid appraisal technique so assess this position. It sought to do so by:

- (a) Establishing project awareness.
This is addressed by finding out:
 - (i) If the ordinary workers had heard about the project.
 - (ii) Whether they knew where it operated.
 - (iii) Whether they knew who the leaders were.
 - (iv) For how long the project had operated on the plantation.
- (b) Whether the objectives were clearly known. This is addressed by enquiring about two items that had been addressed by the project.
- (c) Seeking views on the performance of the project
- (d) Positive achievements of the project (social services, TPAWU strength and women participation, Management roles).
- (e) The projects problems.
This section focused on problems related to:
 - (i) Take off of the project
 - (ii) Emerging privatisation
 - (iii) Technical backup
 - (iv) Funds
 - (v) Participation of file and rank
 - (vi) Capacity building.

Below each one of these factors will be addressed in the light of the field study.

(a) Project Awareness:

Both the questionnaire and the focus group discussions and even the individualised interviews, show that awareness of the project was good. 86% (43) out of those responding to the questionnaire indicated that they had heard about the project. 82% (41) even knew that it was operating in the sugar estates and it concerned strengthening women's organization capacity. 78% (40) knew and had met the leaders and knew the duration that MWEMA had operated on the plantation respectively.

This indicates high awareness. Such awareness can be explained by the fact that the project had its own office on the plantations with committee members coming from file and rank. At TPC the chairperson of the project during the study was a weeder. Weeders are normally at the lowest ranks of workers in the plantations. She was elected by fellow workers. She actually replaced a Nursing Officer. This is an indication that ordinary workers had interest in the project.

Such awareness also indicates a capacity of the project coordinator and her assistants to reach out and mobilize the workers around MWEMA. On the other hand, since this study took place five years after the project started and yet there were no signs of fatigue, indicates general interest by workers in the project. It could also be of relevance in terms of where a project coordinating office is located. In this instance the coordinating office was at the work place i.e. plantation. It is a positive quality of the project. This meant easy and quick accessibility by all interested parties and vice versa. This is an important lesson that will be discussed again later. Table A2 below summarizes this information.

Table A2: Project Awareness

Item	Yes		No	
	%	No.	%	No.
Have heard about Project	86%	(43)	14%	(7)
Knows where it operates	82%	(41)	18%	(9)
Naming coordinator correctly and having met her	78%	(39)	22%	(11)
Duration on Plantation	80%	(40)	20%	(10)

Source: Field Data, 2000.

It must also be remembered that intensive training took place in this project. The training was done locally and by using local resources. It has certainly contributed to this deep awareness of details of the project.

Knowledge of the Objectives of MWEMA II

A thorough knowledge of project's objective is necessary if it is to succeed. This knowledge must be good at the level of participants, leaders and donors. In this study the level of understanding of the objectives was examined. It became clear that it was well understood that this project focused women. That the focus sought to build women's capacity for self-organization and increase membership in TPAWU. 82% (41) of those filling the questionnaire knew that one of the objectives of this project was to motivate women to participate, in TPAWU Union leadership. As regards the project having a fine focus on women as opposed to every workers 78% (39) responded in the affirmative. It was also known that the objective of the project was not to enable management control women workers more. 58% (29) of those responding were aware of the latter face.

When asked whether the objective was to train all workers on organization, 8% (4) said they did not know, whereas 26% (13) said yes it was so. The majority, however, 66% (33) were aware that the project targeted empowering women for self-organization. The objective made MWEMA II, one of its kind because organisation and women empowerment has very rarely happened in the plantation sector in Tanzania. Table A3 below summarized this information.

Table A3: Knowledge on the Objectives of MWEMA

Objective	YES		NO		I don't know	
	%	No.	%	No.	%	No.
Teaching all workers on organization	26%	(13)	66%	(33)	8%	(4)
Teaches women how to organize	78%	(39)	16%	(8)	6%	(3)
Helps management control women better	24%	(12)	58%	(29)	18%	(9)
Helps were women TPAWU participate in	82%	(41)	12%	(6)	6%	(3)

Source: Field Data, 2000.

Views on the Performance of the Project

As stated earlier, MWEMA II was branded a success story. This essentially meant it had performed well. Broad categories which included: individual gains from the project; group based gains; consequences of its termination; new owners of the plantation and Mwema; sustainability when donors have left; usefulness of MWEMA to outgrowers and its impact on productivity were used to assess this performance.

Responses to these categories indicated a general pattern of what MWEMA II turned out to be, as regards its performance. 90% (45) of respondent of this section said at individual level the gains were minimal. On further probing it became evident that majority of the women workers, expected to receive credit from MWEMA. Because this was not forthcoming, they felt individually they had not gained. It was not, however, MWEMA's objective to give credit to the workers. At least not in that phase. On the contrary when asked if as workers in their totality, MWEMA had performed well, 82% (46) agreed. This was in reality in line with MWEMAS objective number one and number two. Termination of the project was opposed by 76% (38) of interviewees. Only 14% (7) said it was okay if it was terminated. This group probably consisted of those who expected credit.

Both TPC and Mtibwa got privatized during the project. Which was a radical change in terms of ownership from parastatal to private. It was interesting therefore, to know whether the new owners supported MWEMA or not. Responses indicate that the new owners extended support. 82% (41) indicated that the new owners extended adequate support to MWEMA. 10% (5) said no support was provided, whereas 8% (4) said they did not know whether any support had been forthcoming from the new owners. This is understandable because some of the casual workers don't maintain continuous contact with what goes on the plantations.

Great doubts were expressed as to whether MWEMA will be able to sustain itself. Attention was drawn to financing of activities, and training.

It became obvious that there is no own source of funds for MWEMA to sustain itself. At the informal level most women workers said they wished to continue to receive support from donors so that MWEMA does not collapse. 60% (30) of the respondents said sustainability in the absence of donors is out of question. 34% (17) said it could be sustained if the new management financed it. None suggested member contributions.

Another area of interest was the link between MWEMA and productivity. A general consensus emerged here. Although quantitative statistics to this effect are missing it was agreed that MWEMA contributed to increased production. One needs to remember, however, increased production in a plantation can only be multi-factorial in nature. Subjectively, however, the view here was, because protective equipment (like boots), and tents for babies had been provided, then women workers spent more time on their work. Also that because women were participating more in decision-making and the work environment was friendlier (headwomen), more time and energy was spent in production. The management was of the opinion that productivity had gone up. That there was lesser friction and disputes to settle. The general impressions outlined above will be detailed later with information from focus group discussions and individualized interviews. Table A4 provides summary of the general trends.

Table A4: MWEMA Current Performance and its future

	YES		NO		I don't know	
	%	No.	%	No.	%	No.
Has it done anything: individually	90%	(45)	6%	(3)	4%	(2)
Has it done anything: for you as workers	82%	(46)	4%	(2)	4%	(2)
Should it be terminated	74%	(32)	76%	(38)	10%	(5)
New owners supportive to MWEMA	82%	(41)	10%	(5)	8%	(4)
Sustainable when donor leaves	34%	(17)	60%	(30)	6%	(3)
Usefulness of Mwema to Outgrowers	6%	(3)	54%	(27)	10%	(5)
Mwema Increased Productivity 62%	(31)	14%	(7)	8%	(4)	

Source: Field Data, 2000

Further views were sought from focus discussion groups consisting of factory management, TPAWU and MWEMA leadership, and field supervisors. These discussions were held in separate groups to facilitate free discussion.

The main issues raised in these groups sought information on what might have been the problems of MWEMA. Discussions focused on the initiation phase, facilitation, participation of the groups in planning the projects, problems related to new-owners, and appropriateness of capacity building/training. Informative responses were received. These continued to paint a more comprehensive layout of MWEMA. Altogether 84% (51) responses said there were problems with the initiation phase, 12% (7) said there were no problems at all, whereas 5% (4) reported not knowing if there were any problems. These responses must be taken cautiously because it is normally only those people who have prepared the project who can assess well its start-up phase. Surprisingly only 10% (6) responses thought privatization may be a potential source of problems to MWEMA. 82% (50) responses were of the view that privatization will not cause any problems to MWEMA. This seems to be an overgeneralization due to the support the new management gave to MWEMA. We need to observe that the history of plantations in Tanzania presents a different picture. In the plantations women have suffered more comparatively. They received lesser pay and training. Men were preferred. Benefits like maternity leave were not given and there was no organizational forum. Re-emergence of privatisation need to be observed closely, the conclusions drawn by the 82% above therefore could be premature.

The ILO provided technical support (backstopping) for this project. When asked about any problem in this regard 21% (13) responses, said yes there were some problems. 71% (43) were of the view that there were no problems. This question was however, out of reach by the respondents because technical and backstopping issues were mainly discussed at TPAWU national.

Participation of the file and rank seems to have been a problem also. 57% (35) expressed dissatisfaction on their participation. In subsequent sections this will be discussed further.

More than three quarters 87% (53) were of the view that training had inherent inadequacies as far as the objectives were concerned. The issue is whether training was for trade unionism only or for a comprehensive self-emancipation. Table A5 summarized this section.

Table A5: MWEMA - Views from Leaders on Handicaps

	YES		NO		I don't know	
	%	No.	%	No.	%	No.
Start up: problem	83.6%	(51)	4.9%	(3)	11.5%	(7)
Problems related to privatisation	9.8%	(6)	8.2%	(5)	81.9%	(50)
Backstopping difficulties	21.3%	(13)	8.2%	(5)	70.5%	(43)
Financial bottlenecks	19.7%	(12)	16%	(8)	67.2%	(41)
Participatory planning handicaps	27.8%	(17)	16%	(8)	57.9%	(35)
Training inadequacy	8.2%	(5)	4.9%	(3)	86.9%	(53)

Source: Field Data, 2000

Discussion of Findings

In the light of the rapid appraisal carried out by use of targeted questionnaire, focus group discussions, informal and formal interviews and reviews of documents involving a tripartite arrangement at TPC and Mtibwa, six major focal areas seem to emerge. These include:

- Resources availability
- Targeting felt needs
- Management support and facilitation
- Local participation
- Union involvement and support
- Capacity building and empowerment

Each of these themes will be discussed below to underline how it is related to the performance of the project in the light of the field experiences.

• **Resources Availability**

Generous resources were available for this project. Both financial and human resources were readily and timely available. MWEMA II was funded by the Netherlands Government. It had a total budget of US\$ 2,661,813. The plantations in which it was implemented financed workshops, seminars, short-term training, and training of day care center teachers. They also renovated day care centers, bought tents and protective inputs like boots. In terms of human resources, it was given a human resource backup from ILO, TPAWU and OTTU. The project was implemented by a Project Team (11 members) headed by a three-member Project Management Unit. The project Management Unit consisted of the Project Coordinator, Project Officer Training and Project Officer Research. At plantation level there was a coordinator, chairperson and committee. From time to time as need demanded there was a possibility to tap needed human resources on short-term basis.

This arrangement was a major pre-requisite and vehicle for MWEMA II to succeed. These resources both financial and human were made timely and appropriately available. This is in actual fact the first lesson for any project to succeed.

Lesson I: There must be adequate appropriate and timely financial and human resources for a project to succeed.

• **Targeting felt Needs**

The reality in the developing countries is that, needs are multiple but resources are scarce. This means there are many needs in the societies of the south, which go un-met. Deployment of available resources, however, must target felt needs. Targeting such needs stimulates auto-mobilization and so increases the chances of success.

One of the primary demands encountered here is the identification of felt needs. This can be done by researches using questionnaires, focus group discussions, formal and informal interviews, field observations and asking for community based proposals. This project (MWEMA II) was preceded by a well-organized research.

That research was participatory in nature, involving plantation women workers and was, therefore, able to identify their needs. The needs were identified and addressed successfully by the project. They consisted of:

- Day care facility needs were identified and provided
- Funds were provided and renovation affected for all existing day care centres at TPC and Mtibwa
- The task of the pregnant women was reduced to half after she is six months pregnant.
- Breast feeding mothers were given two hours for this purpose in place of the one hour that is provided by law.
- Nursing mothers were exempted from night shifts
- The duration of breast-feeding was specified to be one and a half years (not specified in the law).
- Although was not written in the collective bargaining, if a mother had to take her child to the hospital/clinic her day wage was not deducted, as was previously the case.

Tents were erected in the plantations to provide shelter for children for both lactating and non-lactating mothers to keep their children. At TPC for example, the tents were used as mobile Day Care Centres. As a component of local participation and hence ownership, the women brought in mats for the floors in the tents. Such participation/ contributions however small gave participants a sense of pride, ownership and therefore care of the project. Such contribution could be in the form of time, land, structures, ideas, or financial.

The second set of identified needs, which MWEMA also gave high priority were sexual harassment. For these:

- MWEMA II took up sexual harassment and information on it was widely disseminated in the estates.
- Stricter punishments on sexual harassment were put in place.
- Campaigns initiated by MWEMA laid foundations for discussion of sexual harassment and subsequent package to combat it. Women committee facilitated this need.

The third set of identified needs, which MWEMA also gave priority were related to women empowerment. For these MWEMA:

- Called for and successfully led to increased participation of women in decision making.
- Improved organizational capacity and involvement of women in power structures and TPAWU itself.
- Improved women participation in the decision-making structures at the plantation and union level.
- TPAWU National Executive Committee established a new women's department in TPAWU, Headed by a woman.
- The Union budgeted funds for the women workers activities with union.
- More women got systematically involved in the unions training activities.
- Appointment of women as heads in various areas of the plantation. Before this was an exclusive male domain.

It needs to be stated here that successes on the achievements recorded by MWEMA, took time, and talents in mobilizing the workers, management and resource providers.

Quite often projects have been completed in the districts or other localities. At the end of the day, however, the beneficiaries will name the project after the donor. For instance in the villages where water projects have been completed villagers call them DANIDA wells, UNICEF water pumps etc. This stance alienates the beneficiaries from the project and it sooner or later collapses. Of utmost importance, therefore, is to ensure that the beneficiaries own the project and gives it high priority. Auto-mobilization is the climax of all mobilization attempts. At this stage the beneficiaries give the project topmost priority and crave for its sustainability. The essence of auto-mobilization, however, is felt need. Paying attention to felt needs was a major factor in MWEMA success.

Lesson 2: For any project to succeed it must be based on felt needs.

- **Management Support and Facilitation**

No project whatever its size or nature is going to be implemented in a vacuum – be it physical or social. Wherever the project is implemented it must be implemented in a social set up where there is a management system of some kind. This system must be respected and exploited fully. It is often the 'womb' of the project.

It will provide space for it to grow to maturity. It is necessary therefore, to ensure that the respective management understands fully and supports the project. Antagonism between management and project owners will wreck most projects.

The argument is MWEMA'S success was influenced by managements understanding and support. MWEMA got a very receptive ear from the management. Again the argument is because MWEMA

was based on a felt needs. Its delivery system, i.e. the route through which it travelled was favourable.

In respect to MWEMA the management at TPC and Mtibwa (the study sites) were adequately supportive. The management committed itself and provided a variety of resources – both financial, human and infrastructure. The respective Estates management provided:

- Timeout for workers to participate in the training sessions on site and outside.
- Provided factory halls and space for holding meetings.
- Travel allowances to attend project seminars
- Provided transport to the women workers to attend meetings
- Area coordinators (although not employees of the estates) were fully supported, and even given free accommodation. (TPC management subsidised accommodation by 60%)
- Management (e.g. factory General Manager) at TPC and Mtibwa have physically participated in publicity events organized by the projects.
- At TPC for example management supported the mother-child concerns by paying for the women who looked after the children, transport of the tents and even the men who were erecting the tents.

Management support has contributed substantially to the successes recorded by MWEMA.

A robust information loop is critical between the workers and management. This is necessary so that either party may read correctly the others movements or signal. Mutual confidence will enhance acceptance between the two. For any project in an established set up to succeed, there must be prudence, patience and perseverance in educating each other on the proposed project. It must be clear on what is in it for either party. This constitutes lesson three emerging from MWEMAs experiences.

Lesson 3: Management support and facilitation is critical for any project to succeed.

- **Local Participation**

Local participation in this context means participation of the country involved and the direct beneficiaries. It has become necessary to make this clarification because of bitter experiences in the past. Quite often projects implemented in the developing countries have come in as "Turn-key Projects". This means the project is prepared fully outside the targeted community/country. After preparation partial involvement in implementation is affected. Such projects have more often than not had many problems. Firstly the targeted communities do not internalise them, secondly, capacity for sustaining them is not built. Thirdly they are based on perceived needs not felt needs. They are based on thinking on behalf. This approach is unrealistic. Once alienated from the project communities find it difficult to provide support. Hence in some areas water project are known as UNICEF Water or DANIDA Water. When they break down they wait for DANIDA to come.

To avoid these problems there must be participation of the country and local communities, where the project is going to be implemented. This participation must involve all phases of the projects. These involve conceptualisation of the project, actual write-up, planning, implementation and evaluation. These steps may take longer, but it must be remembered that a project, which has no local participation, will not take root.

In the MWEMA project local participation was very strong. This strength was reflected at all levels. Firstly the research, which led to MWEMA II, was carried out by a local research team. Subsequent to this a project team consisting of eleven members was directly involved in the project, doing most of the activities like: training, discussing and developing work plans, implementation and monitoring. This team furthermore was trained in the various tasks and used the training in the implementation of the project. To enhance local participation the PMU (11 members) trained other women workers so that they can participate in the project.

Monitoring a critical aspect of any project was also done through local participation. Subcommittees were established. They met monthly to plan and discuss the project activities and their views. These meetings served as fountains of local participation. They discussed problems and action plans and channelled these ideas to the management as well as TPAWU zonal and national levels.

To reach the action front, each plantation formed a monitoring committee consisting of six members. This committee included representatives from the women's committee (chairperson and secretary) the branch level TPAWU (chairperson and Secretary), the area coordinators and a representative of the management.

These committees furthermore defined their own activities within the project. This shows direct involvement. For instance the monitoring committee had the following responsibilities:

- (i) To oversee project activities
- (ii) Advise on the project activities
- (iii) Suggest future activities
- (iv) Assist in the processing of ideas
- (v) Report progress made to own constituencies.

It was further planned and ensured that the project team visited the plantations to ensure that the project was progressing well. This team also participated in monitoring, evaluation and planning workshops organized by the project management.

Also channels were put in place whereby request from the branch and national levels could be discussed and responded to. Adequate checks were installed to make sure that the request and actions fall within a certain framework of accountability and project work.

The success of MWEMA attests to the validity of local involvement and participation. 30 years of Aid in Development shows the wrath of excluding the beneficiaries. As traditional donors and international organizations have come to learn in Tanzania and others turn to Key projects will almost always fail. This will constitute lesson 4.

Lesson 4: Local participation in conceptualisation, planning, implementation and evaluation are fundamental for any project to succeed.

• ***Union Involvement and Support***

Trade unions can be broadly defined as organisations formed and run democratically by workers. All workers irrespective of race, creed or sex have the right to join a trade union, which organises workers in the trade they are employed in.

As common platforms unions bring members who have common interests together. In this commonality bondage develops. In actual sense it is not bondage alone but a sense of belonging. More importantly, however, is the acceptance of the union's authority and abiding by its principles. There is, so to speak, a partial wilful surrender of ones sovereignty to let the union thrive. The greater the dedication to the union the greater the amount of sovereignty given wilfully. This surrender is what glues the members together. These qualities give the union special powers over all the members. To the extent that issues defined and accepted by the union are more often than not accepted by the individual members. That is why when the union calls the chances of rejection are small.

In this context unions serve useful purposes. They become effective as mobilization forums and as relying fronts. They also serve as effective avenues of pooling resources and risk sharing. This is what makes a union, let alone a trade union strong.

In our study TPAWU played a critically important role because its members had confidence in it and wilfully surrendered their authority to it. When meetings were called people came. When it gave support people received knowing they are receiving from themselves, what is theirs. When it mobilized it succeeded because people knew there was a genuine case.

What came out rather clearly out of the interviews is that TPAWU received the project well. It gave it as much support as it could possibly give. TPAWU provided some facilities for the project. It provided organizational forum. It was financially responsible for the office space, electricity, water and general administrative costs. The union also paid the salaries of four of the six drivers who were part of the project.

This type of support strengthened the union and deepened its fellowship among the members. It also gave a strong impression that the project belonged to the members themselves. This is so because in actual sense what the union was giving belonged to the people themselves. This sense of belonging was reinforced particularly when TPAWU targeted those areas, which had felt needs. In TPC for example TPAWU paid for the fare and allowances to send one day care attendant from TPC for professional training at a Montessori centre in Mwanza.

When positive results were recorded the strength of the union increased. Good examples at TPC and Mtibwa involve appointment of women headmen. This had never occurred in the history of these plantations. This strength gave the Union more credibility and so greater capacity to mobilize and so increase the chances of the project to succeed.

A dialectical relationship, therefore, developed between results and power to mobilize. Under such circumstances any project advocated by the union would have greater chances of success. In this instance union involvement and support helped the project to succeed.

Lesson 5: In introducing, planning and implementing new projects, use of common platforms/unions offers greater chances of success.

• **Capacity building and Empowerment**

Local participation is important in ensuring that projects succeed. This played a critical role in ensuring that MWEMA was a success story. Often times however spontaneous participation is not forthcoming. This may be so due the following factors, among others:

- Complicity of the project. It could be involving complicated processes. This will bar communities from participation.
- The location where it is taking place may require special training, which those involved have not undergone.
- Demands on time, which cannot be given due to overlaps with seasonal demands.
- Projects, which are not a priority in the area etc.

To overcome these handicaps therefore capacity building is necessary. One factor that can build capacity is training. This can facilitate participation in group discussions and decision-making. MWEMA II was very strong in capacity building. This enabled women workers particularly to participate as informed partners. Most capacity building activities for TPC and Mtibwa consisted of training. It should be born in mind that capacity building is more than training, but for TPC and Mtibwa the two seems to have been equated. A large volume of training was undertaken. This is shown as appendices. In summary the training included :

- Women workers committee
- Women worker subcommittees
- Day Care centre attendants
- Gender and privatisation
- Training & Trainers
- Participatory rural appraisal

Those women workers trained for TPC and Mtibwa are shown in the table A6 below.

Table A6: Summary of the Training Activities in TPC and Mtibwa Compared to the Totals in the Sugar Sector (Kagera, Mahanda, Kilombero, TPC and Mtibwa).

Population	Women Workers Committee (N=185)	Reterancy N = 28	Women Workers subcommittee (N - 190)	Day Care Centre Attendant (N=72)	Gender and (Protestation) (N=83)	Train of Trainers (N=12)	Particular Approval (N=5)	Total Travel (N=577)
TPC	17.3% (32)	0% (0)	33.7% (64)	33.3% (24)	26.5% (22)	25% (3)	20% (1)	25.3% (146)
MTIBWA	25% (46)	0% (0)	22.1% (42)	32% (23)	24.1% (20)	25% (3)	20% (1)	23.6% (136)
	42.3% (78)	0% (0)	55.8 (1060)	65.3% (47)	50.6% (42)	50% (6)	40% (2)	48.9% (282)

Source: Field Data, 2000

As the table above shows most training took place at TPC and Mtibwa. This is so because TPC and Mtibwa have close to 50 per cent of all sugar sector workers (See appendix 1). As can be seen from table five most training targeted leadership skills. This was unavoidable due to the vacuum observed in this area. A trained leadership could certainly open up power sharing and so enable gender issues receive the attention it deserves. Day care attendants were the second priority area.

There was also a course on Gender and privatisation. This was a timely event given the fact that the plantations got privatised in the middle of implementing this project. It is assumed that this training was inadequate, because during the interviews and questionnaire analysis majority responses did not indicate what lies ahead. As privatisation unfolds women workers stand higher risks of retrenchment. This was not reflected in the responses.

Throughout the interviews women workers kept saying:

"So now we can also speak in meetings. We know what the union is all about"

It also became clear that the majority of them were highly satisfied with the training. Table A7 below shows the level of satisfaction at TPC and Mtibwa.

Table A7: Level of Satisfaction: Training

Highly Satisfied	Satisfied	Moderately	Satisfied	Note	Satisfied
MTIBWA 56%(28)	24% (12)	14% (7)	6% (3)		10% (50)
TPC 68% (34)	16% (8)	12% (6)	4% (2)		100% (50)
TOTAL	62	20	13	5	100

Source: Field Data, 2000

Local participation is necessary but this must go hand in hand with empowerment. What is evident for TPC and Mtibwa is that women were empowered effectively to participate in decision-making and management. For example at TPC and Mtibwa.

- The training did result in increased gender sensitivity and close awareness on the part of those who had undergone the training.
- At TPC through a popular vote a weeder woman worker was voted to replace a nurse as the chairperson of the MWEMA project.
- At Mtibwa a factory administrator had been voted out in favour of a field based woman worker.
- At TPC, three women at the time of research were foreman, (it never happened before)
- At TPC a woman contested council elections. All these events are 'firsts' which came after MWEMA. They indicate the possibilities that can come out of capacity building and empowerment.

Lesson 6: Capacity building and empowerment are corner stones of success in projects.

Financial support was available for this project. Time for activism was allowed. Training was done.

MWEMA II - A Turbulent Road to Success.

The takeoff phase of MWEMA was fairly turbulent because the area and issues were rather new. There were no structures and experience in place to implement it.

Implementation and Initiation

To begin with there were delays in the establishment of subcontracts. There was a delay of six months between approval of project and its implementation. Further down the line administrative and technical backstopping were separated. It was also reported that the quality and quantity of technical backstopping provided was inadequate to begin with. The area most negatively affected was training. It has also been reported that different actors and agencies were involved in overseeing the project. These often had different overlapping and at times conflicting responsibilities which affected smooth execution of the project. Contracts signing were often delayed. As a result of these delays, the project budgets could not be absorbed at the rate planned. By 1999 for instance five years after the project had started, only one third of the funds allocated had been spent.

The monitoring process has also been cited as an area with much entropy. Details of the monitoring process became cumbersome for branch level work as well as for the project team. A desirable approach should have been to have detail of monitoring, which would allow decision-making power at branch level with more facilitative and accountability function rather than controlling.

What came out clearly is the fact that the monitoring structures - as participatory as they were introduced a relatively high degree of bureaucracy and so took time before actions were taken.

This bureaucracy might have contributed to the occasional misunderstandings and delays in responses between the project team and the branch level workers. We ought to take note of the fact that much of the implementation process commented on above, took place in a previously unpredicted environment, of changes in the policy and social environment. As this project was being implemented privatization took place. Ownership, power, modus operandi and leadership on the plantations changed hands.

Policy change as a problem.

Major policy and economic changes were and are still occurring in Tanzania. Major privatisation begun as the project was being implemented and is ongoing in the Sugar sector. Mtibwa was taken over by a consortium led by Tanzania Sugar Industry Limited (75% of shares for US \$20million). TPC was taken over by a company from Mauritius also at a shares arrangement. Majority share, however, is with the Mauritius. During this study the power structure at TPC was released. All the executive management and their deputies were Mauritians or other nationalities. Some of the Tanzanian Managers before privatisation were given an advisory role. Critical questions included: Will there be consensus? Will the Tanzania workers after 40years of self - rule develop trust overnight to foreigners as their employers? Will the woman be listened to?

Empowerment of workers (including women) under such circumstances is threatened. To achieve it, it may need more meticulous strategising shrewdness and canvassing. The context of empowerment may definitely change. Achievements, made before privatisation (1998) may even be traversed. Is a strong union in the interest of employers (The labour Vs. capital debates)

Training

Another area repeatedly commented on was training. Respondents indicated that, many different sources seem to have guided the training process. They included the women's committees, the planning workshop the technical advisor etc. Such varied and overlapping guidance indicate lack of coherent strategy. It has also been reported that the duration of training was too limited. Due to this problem training was not deep enough. It did not establish skills as such. There was also lack of commonality in the training. TPC had its own trainers, and Mtibwa had its own also. This should have been standardized because the problems experienced on the plantations are quite similar. This is more relevant now given the nature of ownership.

A broader front is required to enable the women workers fight for their rights.

It has been of concern also, that the topics taught at the training sessions were not their choices. Some topics were too hard to follow. Preferred topics such as credit was not included in the training.

It become obvious that most training and other facilities provided by the project focused on the members of the committees and subcommittees. A wider part of the permanent and casual employees should have been reached. Women in the out grower sector remained beyond reach, despite its inclusion in the project document. As such the training the project provided, alienated the formally employed from the casual/informal workers. This kind of alienation is unfavourable because under the economic reforms going on there is a strong backward and forward linkage between the formal and informal sectors. Other areas calling for comments here include the general contents of the project.

Shortcomings

The major thrust of the project seems to be restricted to improving the position of women, rather than understanding and bettering the relationship between men and women. Gender concern seems to have been equated to women's concerns. This narrows the spectrum of gender. Socialization of gender has been minimized.

Likewise the improvement of the position of women has focused on increasing numbers of women at different levels of the union. The focus should have been increasing gender awareness and concerns at the different levels of the union. If this is not addressed its like saying its only women who should fight for an equal society. This is a false start. The issue is feminisation of power structures and this should not be based on biological stereotypes. The woman worker is a social construct and society should wholly be invoked in her emancipation. This is an area of further shortcoming in the project.

Tripartism

To address wider social concerns and infrastructure tripartism had been included as objective number three of the project but this objective was not addressed. This objective had envisaged the establishment of linkages between SUDECO, the NSI, the five sugar companies, Ministry of Labour and Youth Development, Employers Association, the Ministry of Community Development, the Ministry of Community Development, the ILO and the RNE. A tripartite project Advisory Committee at the national level was also to be created. This would include trade union representatives. Employers representative of MOLYD to regularly examine the project. These organizational structures never functioned.

They were non-functional for three reasons; firstly the privatisation process had overshadowed the effectiveness of many of the institutions and their functioning threatening the future of Tripartism. Secondly inadequacy in technical backstopping of the objective and finally shortage of time and facilities to work on the objective by the project team.

Summary of training activities and major outputs of MWEMA.

ACTIVITY	MAJOR OUTPUTS
1. Orientation for project staff on trade union organisation and roles, gender development and project strategy.	A five-day orientation seminar for five project staff was held in Kibaha in March 1996.
2. Field assignment training for Area coordinators.	Some basic data (employment, WWC/TPAWU composition and history, production was collected by all Area Coordinators.
3. Training for formation of Women Workers Committee.	In June 1996 project staff were trained on gender and formulated guidelines for formation of the women workers committees. They were also trained on regional financial administration.
4. Organise a workshop for leaders of the women workers from all plantations on the introduction and application of appropriate technologies.	A three-day workshop on appropriate technologies for 30 Women leaders from Kilombero, Mtibwa, Mahonda, Kagera and TPC were held at MATI Mlingano in Tanga.
5. Organise five training sessions for women sugar workers in the five sugar plantations on organisational skills, group dynamics, communication skills, gender issues, labour law sand, labour relations, collective bargaining and occupational health and safety.	Training sessions for women, workers in the sugar plantations conducted. All women's committee members participated in the five-day training on the planned subjects.
6. Organise a three-day monitoring and planning workshop for 30 participants to review progress achieved and plan future activities.	A Three-day monitoring evaluation and planning workshop were held at TEC Dar es Salaam from 2nd to 4th April 1997. Attended by 25 participants represented all stakeholders. Participants noted some progress made and achievements. Also, discussed some contributions made by the stakeholders in relation to the project. Participants came up with a one year work plan.
7. Organise a training workshop for TPAWU leadership on gender and strategic planning.	Two day training for TPAWU NEC and officials on Gender and Privatisation ²³ was held in Kibaha from 9th to 10th September 1998.
8. Organise a training workshop for women leaders in TPAWU on addressing the women workers issues through the trade unions.	A workshop for 20 women leaders in TPAWU organised in Iringa in June 1997. <ul style="list-style-type: none"> • Union women's vision in TPAWU formulated. • A workplan for six months proposed.
9. Organise two five days training sessions for each woman's workers committee on organisational skills, group dynamics, communication skills, collective bargaining and occupational health and safety.	Main committees at Kagera, TPC Kilombero and Mtibwa trained on labour laws and trade union issues, women's participation, Collective bargaining and National Social Security Fund (NSSF).
10. Organise training for health workers, day-care attendants and parents from parents committees on issues surrounding child care.	A one-week training for health workers, day care attendants and parents was organised at Kilombero, Mahonda, TPC and Kagera.
11. Organise professional training for day care centre attendants one plantation per year starting (February 1998) for a two-year course.	Professional training for 5 day care attendants organised. (2Kagera, 1Kilombero, 1Mtibwa, and 1TPC). All are doing well. Four are currently in field work in their respective work stations. They will complete their two-year course in 1999.

12. Organise a workshop on gender issues and strategic planning for TPAWU National Executive Committee.	A two-day gender and privatisation training for 18 TPAWU National Executive Committee and trade union staff conducted.
13. Organise gender awareness training for selected members of TPAWU branches and Zonal secretaries.	Training conducted for 82 people, they were branch leaders and supervisors. (Mtibwa 20, Kilombero 19, Kagera 20 and TPC 23).
14. Organise a training of trainers on gender and labour related issued.	A training of trainers (TOT) for 20 participants on gender and labour related issues conducted. Their capacity developed and training skills gained. Training manual for TOT produced.

SECTION TWO: ACTION TO ASSIST RURAL WOMEN (AARW)

Introduction:

Attempts to reach and assist resource poor women in the rural areas in Tanzania begun in the 1960s. Many approaches have been tried with varying levels of success. Some of these attempts will be briefly reviewed below as a back-ground to the Action to Assist Rural Women (AARW) in Mufindi. They include: direct support to Kulaks, settlement schemes and villagelization.

Direct support to Kulaks

The driving force behind this attempt was the trickle down theory. In this attempt the government (colonial) believed that if selected individuals in the society were helped financially, they would do well, that they would establish successful farms in the rural areas. In the process these farmers would create employment for rural persons including women.

Alternatively such farm centres would demand certain services or inputs, which could be produced by women. It was also expected that having created those demands, satellite habitats would develop around the farms and in turn create demand for social services etc. In this way it was expected that, what had been injected into a single source would trickle to many people, women included. This approach never worked at least in Tanzania. The failure has been attributed to many factors. These include failure of the farms themselves eg. due to seasonal variations. Other factors included export of capital from the investments. The expected local reinvestment did not take place. There were also local authority by-laws, which barred indigenous people from cultivating mainstream cash crops like cotton, coffee, and tobacco. Besides these problems, the villagers had no interest in cultivating the crops introduced.

Development sociologists analysing that approach do not fully ascribe to the reasons given, but rather the fact that the target groups were excluded from the approach itself. That indigenous people were not consulted as to their interest in participating in the new projects. On the other hand age-old knowledge exist in most rural areas as regards seasons, pests etc., such knowledge was not utilized. Despite availability of resources, poverty persevered among rural women.

Settlement schemes.

This approach went beyond the Kulak support. It targeted larger groups of willing women and men, and offered to settle them in new areas. The plan was that the new settlements would be supplied with basic necessities for initial survival and agricultural inputs like: farm implements, fertilizers, seeds etc. These settlements initially took off but they were unsustainable eventually. In some areas they lacked markets for crops produced. In other instances pests (unknown) destroyed large amounts of crops. They were eventually abandoned.

Villagelization:

For Tanzania this was a historical event. It could be seen as a major government based attempt to improve incomes and so economic well being in the rural areas. It also targeted empowering women because it prescribed mandatory numbers of women in the decision-making structures. In this attempt, whole families were moved into new villages-supposedly planned or whose sites had been well chosen. The arrangement

was that in these new villages it would be easier to plan for economic activities collectively and individually. Social services would be established and the positive attributes of cooperatives would be exploited fully. The blue print was good, but the implementation was very poor. Families were hurriedly moved to new areas without proper planning. Later assessments attributed economic decline in Tanzania to villagelization.

It is clear that these attempts did not target women as an excluded category. The understanding within these attempts is that if the rural areas are better economically then the burden on women to fill the gap will be less. In practice if a village has to get its water from 10kms away it is the woman who will walk the 10kms to fetch it. The reasoning here then, as far as women's well being is concerned, is that if any of these approaches could bring water to within 1km from the village then women are spared the 9 kms. Likewise, if the approaches could produce 80% of the required family income/needs, then women would have to work only for the remaining 20%. This reasoning falls within the reality in most rural areas. The reality is that a woman's income is a family income. Whatever a rural woman earns is dedicated to her family. This is different from what men earn. Men's earnings in the rural sector often are spent beyond his family for non-essential items.

There are several other attempts, which have been made to empower women socially and economically. Desired successes have however been limited. These failures should have been 'schools' for development sociologists and planners. The reality, however, is that such lessons are hardly exploited.

The Cooperative Movement

The marketing cooperative movement has been a constant feature in rural development in Tanzania. In some regions they have been major facilitators of development for more than 50 years. These cooperative marketed cash crops effectively. They improved the economic well being of most families, and so liberated the woman from being burdened by poverty. The most developed regions in Tanzania like Kilimanjaro, Mbeya, Kagera and Arusha have benefited greatly from these structures.

The cooperatives were not limited to getting better incomes only, but also improved social, services like education. Women were better, educated, increasing their chances of influencing decision-making. With the resulting better infrastructure, improved water supplies, healthier children and better technology the burden of women was reduced substantially.

The cooperative movement suffered setbacks due to government decisions. In the mid 1970s the cooperatives were disbanded by government decision. Instead crop authorities were established. These alienated direct beneficiaries. There was alienation of the structure from the producer. Those running the crop authorities were not threatened by success or failure of the crops. This was so because they were salaried and were employees of a third party. Simultaneously the banks denied credit to the primary cooperatives to buy crops. Extension services also came from a third party. These changes caused a major decline in cash crop production in the rural areas. With a decline in cash crop production, an economic decline entrenched itself. This paved way for poverty. It must be remembered at this juncture that, when poverty sets in, it is women who suffer most. They are expected to work harder to 'cushion' everyone else from the hard fall.

Credit and Savings facilities

There are many credit and savings facilities in urban Tanzania. In the rural areas there are very few such facilities. These facilities have not fared well in the rural areas due to many factors. These factors include lack of organizational basis, low incomes, lack of collaterals, cultural barriers, low investment skills, lack of markets, illiteracy, poor entrepreneurship, poor social infrastructure etc. This deficiency has denied the rural women (and men) access to investment opportunities. It incarcerates them to poverty.

Other Attempts Towards Credit

In Tanzania in the year's preceding mid 1980s there were some government based credit facilities. These included the banks such as CRDB, NBC and the THB. These banks, however, were grossly mismanaged. The THB fell bankrupt and was closed. The NBC and CRDB have since been sold on a share basis. They both however, do not presently offer any credit to rural women. By and large what exists in most rural set up that can serve the purposes of a credit are family transfers, individualized loans, and personal savings. In the middle of all these problems-increasing poverty, and rural underdevelopment -Tanzania adopted economic reforms in the 1990s. These have had far reaching effects on economic well-being.

Structural Adjustment

Since 1986, the government has embarked on an economic reform programme supposed to restore the basis of sustainable economic growth. The first Economic Recovery Programme (ERP) that was launched emphasized increases in incentives to agricultural producers and reduced state intervention in the economy.

This was followed by the second phase of Economic and Structural Adjustment Programme (ESAP), which aimed to alleviate the social costs of adjustment through health and education projects, rehabilitating the transport infrastructure, improving agricultural processing and marketing, rehabilitating the transport infrastructure, improving agricultural processing and marketing, and increasing efficiency in the financial sector. As part of the reform programme marketing of food and export crops and agricultural inputs were liberalized, price controls were abolished and subsidies (e.g. for fertilisers and maize consumer prices) were removed or reduced.

The reform measures, mostly oriented towards export crops, initially stimulated agricultural production, including food crops, but gains in producer prices were offset by high rises in consumer prices and producer goods. Taken together, these policies have helped create what on the face of it looks like improved enabling environment, which has stimulated the rural and informal sectors. Nevertheless, the ILO reports that these benefits have accrued to the more prosperous farmers with little impact on the small holder in Mufindi and everywhere else (ILO 1997).

Currently, the major problems facing small holder grain producers are sporadic supplies of essential inputs such as fertilizers and seeds, the high cost of credit, lack of adequate storage facilities for surplus crops and an inadequate marketing and distribution system. The newly liberalized grain trade has been hampered by a lack of capital and the consequent small size of private traders' operations, including lack of organized transport, storage and limited bargaining power with the distributors. "Problems of crop marketing and transportation have limited the income farmers receive from their produce. In rural households, the cash requirements are being partly met by women's earnings from non-agricultural activities". As real farm incomes decline for smallholder producers, the women and other members of their families have been forced to supplement farm incomes with non-farm sources of income.

The current situation of rural women

The majority of farmers cultivating smallholdings are women: of the economically active population in 1988, a total of 4,591,000 women were cultivators as against a total of 3,656,000 men (Bureau of Statistics, Dar es Salaam, 1992). Rural women generally work as unpaid labour on family plots producing food for family consumption, in addition to their household and childcare responsibilities. The strong sexual division of farm labour puts most of the agricultural workload on women, who plant, weed, harvest, shell and process crops, with little or no access to technology to lessen this burden. While men work 1800 hours a year in farming, women work to a minimum of 2600 (Ibid). Although women do most of the work on family farms, they have very limited access to and control over the income derived from the sale of surplus.

To earn cash income for household needs, women must either undertake wage farm labour or income earning activities, individually or in groups, which usually increases their workload further. The most usual income earning activities are beer brewing and oil pressing.

As a part and parcel of these developments, independent buyers – multinational corporations-have been allowed direct transactions with peasant farmers. Observations show that there are major price fluctuations. On the whole, however, the peasant farmers are being paid very low prices for their crops. When the system began for example, a kilogram of coffee in Kilimanjaro was selling at Tshs. 1,100/= . This year it was selling at Tshs, 400/= to 550/= . Cashew nuts have also lost more than 50% of their value. These factors – quite unpredictable-expose rural populations, but more so women to poverty and very difficult life.

It is in this context that AARW and Mufindi must be seen. A fair judgment of its performance can only be based on that background. The following section will introduce AARW, the terms of reference of this assignment, its objectives, framework, methodology, result and discussions. Finally lessons and good practices from this project will be presented.

The Project

The project, Action to Assist Rural Women AARW first began its work in Mufindi District, in the Iringa region of the central highlands of Tanzania, in 1990. Throughout the 10 years of implementation, the project concentrated its assistance to resource-poor women who live in the District's villages, and they remained the project's target group. But, inevitably, as the political and socio-economic conditions in the country and the district changed, and as the project staff and the women themselves gained experience and confidence, the objectives of this assistance changed somewhat in their focus, while the strategies for their attainment also changed in emphasis, to address more directly the issues of strategic and practical gender needs.

The project was funded by the Netherlands Government and executed by the International Labour organization. At central government level, the project came under the Ministry of Community Development, Women Affairs and Children, as the agency responsible for issuing policies and professional guidelines for women's development programmes. Mufindi District Council, however, has been the project's closest partner, as it

is at district level and by district authorities that development programmes is implemented. The staff of the District's Community Development Department, most particularly the Community Development Assistants, has always, implicitly or explicitly, been a target group of the project, and an immediate objective has been to strengthen the district's capacity to implement and monitor a replicable model of district assistance.

The project has been implemented in three phases. Phase I, from January 1990 to the end of 1993 (its pilot phase), had as its overall objective the improvement of rural women's socio-economic conditions and participation in development on a self-reliant basis. It aimed to develop an integrated approach as a model for replication in assisting rural women's groups to raise their productivity and incomes, reduce workloads, secure access to and control over productive resources and enhance organizational and managerial skills. Its activities concentrated on the formation of women's groups for productive activities and support to these, particularly through access to credit and technical services. In each of the villages where project activities were implemented, a Women's Executive Committee (WEC) was established, made up of elected representatives of groups formed in the village.

A Bridging Phase of two years (1994-95) followed, to enable the project to consolidate its pilot activities, and to prepare for the implementation of a second phase, based on the lessons learned in the pilot proposal for Phase II. The approach to the project's design was innovative: all the main actors in project implementation were consulted, starting at the grassroots up to national level, and involved the women's groups, WEC members, village governments, Community Development Assistants, district heads of departments, the Ministry and the Donor. A Gender Analysis study was done, to gain more insight into the complexity of gender relations at the household and community level as they affected project activities, as well as a technical credit review to identify feasible options for a sustainable credit and savings mechanism. The idea of building a grassroots organization by strengthening the existing groups and the WECs and further expanding these structures was initiated during this consultative process.

A total of US\$ 809,919 was granted by the Netherlands government for the implementation of Phase I, and US \$ 235,432 for the bridging phase. By the end of 1995, after six years of implementation, a total of 62 groups had been formed in seven villages, involving 302 women engaged individually or collectively, in a variety of small enterprises, from cash crop agriculture (maize, beans) and staple food trading, to the selling of beer, the running of tea rooms and retail shops, and the processing and selling of timber. The seven Community Development Assistants seconded to the project, as well as the women themselves, had received considerable training in business, technical, organizational and management skills. A revolving loan fund in support of the women's income earning activities had been placed with the Cooperative and Rural Development Bank, which administered the scheme, but after four years of operation, this credit scheme had proved unsuitable and unsustainable, and it was suspended in 1995.

Phase II of the project began in January 1996, for a period of four years, with a total budget of US\$ 1,366,730. Its development objective was to increase the economic, social/cultural and political empowerment of rural women in Mufindi District, while its immediate objectives were to build the organizational capacity of rural women to manage their productive activities and to address their socio-economic needs and concerns; to promote viable income generating activities for rural women and establish and develop a sustainable savings and credit mechanism; and strengthen the District's capacity to implement replicable models of assistance for rural women.

At the close of Phase II, there were a total of 523 women involved in project activities, organized in 122 groups, covering 16 villages. The WECs in each village had come together to form an apex organization known as MWAKAUMU (a district women's forum), which was legally registered, with the Ministry of Home Affairs as an NGO in 1998.

The unique feature of the organisation, is first, its size and rapid rate of growth over a period of five years; second its grassroots character with poor women taking on organising and leadership roles; and lastly its primary emphasis on income-generating activities rather than social welfare services.

A major strategy of MWAKAUMU has been to strengthen the organisational capacity of the basic structures of the women's groups. Women Executive Committees (WECs) are made up of representatives of income generating groups in the village. These WECs, have constitution to guide and define their activities. WECs monitors project activities, access technical extension services, develop village-based savings and credit mechanisms, and appraise and approve loan applications. Increasingly, their role is also to address critical gender issues as they affect the village women's everyday life.

The WECs are assisted by Grassroots Trainers and Animators (GTAs), women group members who showed leadership qualities and capacity and were trained intensively to enable them to advise and organise rural women. The GTAs are elected volunteers unpaid for their services, who act as facilitators for WEC meetings, and monitor its performance. An increasingly important role is that of business advisor to

group members, and assistance in preparing feasibility studies and business plan for loan applications.

MWAKAUMU has a Board of Directors of 12 elected members, a three-person Board of trustees (made up of prominent residents in the district), and an Advisory Board consisting of technical experts from the district's extension services. MWAKAUMU's aims are to encourage and support the economic and social activities of women residing in Mufindi district, through building women's solidarity and providing services which include access to credit, training and expert advice and advocacy to address women's concerns and interests.

MWAKAUMU seeks to empower women at home and in the community through the exclusive mobilisation of women rather than through the family unit. The entire loan programme, training and education activities are operated and controlled by the women themselves. It cannot be denied that the project has generated unprecedented income opportunity for women saving them from prospects of food insecurity and other social obligations. The project has given these women access to an independent income and, very importantly, has enabled them to make significant contributions to their families and helped enhance their value and status within the family.

Mufindi District

Mufindi district, with its headquarters in Mafinga town, is an administrative area of Iringa region, some 80 km south of the regional capital of Iringa. When the project began a decade ago, this was an economically depressed district with few lucrative activities. But in recent years Mafinga town and some areas in the district have enjoyed quite rapid economic development and its population has expanded, from an estimated 278,202 in 1995 with a population density of 39 people per sq.km, to its current estimate of 307,327 with a population density of 43 people per sq. km. Although the main occupation of the inhabitants of its 131 villages is agriculture, which employs more than 95% of the population, there has been some industrial development of late. Per capital income in Mufindi in 1995 was TSh 158,100 (equivalent then to US\$ 275 – at the exchange rate of TSh 574,76 for US\$ 1.00) Approximately 56% of the population has access to clean water, which is also somewhat higher than the national average. But in spite of this, and the fact that 85% of villages reportedly have active health committees, 1.7% of children under five years old were found to be severely malnourished and 27% were moderately malnourished (Mufindi District figures (preliminary), 1999).

The district has one growing season per year, with the rainy season from December to March, and the harvest from June to August. The main produce is maize, followed by beans, potatoes, wheat, peas, cassava and sorghum. Cash crops are tea, tobacco, sunflower, pyrethrum and coffee. There are vast tree plantations of pine and eucalyptus in the District, and large tea plantations. These have contributed to industrial growth in the past four years, with the establishment of two tea-processing plants, nine private timber companies including Sao Hill Milling Factory. The pyrethrum extraction plant, which stopped production more than 10 years, has recently been bought and rehabilitated by a foreign investor and will soon resume production.

These industries have brought direct and indirect employment to the people of the District and the increase in the local cash economy can only have a beneficial knock-on effect for the development of women's income generating activities. In Mufindi, 53% of the population are women, engaged particularly in maize cultivation and some horticultural crops, but also in small business which range from beer brewing to food trading and the running of small village shops and restaurants. There is increasing urbanization in the district, and market villages near Mafinga have grown visibly in the past few years.

Nevertheless, access to these growing markets and the opportunities they bring for the development of small business is hampered by poor roads and very inadequate transport services. The uncertain and uneven rainfall patterns, which characterize this ecological zone, continue to endanger food security for many rural families, who remain resource-poor and have little or no surplus to tide them over a bad agricultural season.

Women in Mufindi District

As in the rest of Tanzania women play a key role in food crop cultivation. Rural women generally work as unpaid labour of family plots, producing food for family consumption. In addition to their household and child care responsibilities, the strong sexual division of farm labour puts most of the agricultural workload on women, who plant, weed, harvest, shell and process crops, with little or no access to technology to lessen this burden. Although women do most of the work on family farms, they have limited access to and control over the income derived from the sale of any surplus. To earn cash income, therefore, women must undertake income-earning activities such as beer brewing, petty trading and handicrafts. In most cases, incomes derived from these activities are small.

A socio-economic baseline survey of 10 of the District's villages was carried out by the project at its start in 1990', which established that 58% families had small holdings of three acres or less, that half these families

were cultivating for own consumption and that food security was of great concern to women. Women's existing skills were largely farming and livestock keeping. Beer brewing and handcrafts (woven baskets, pottery) were their most common off-farm activity, whose small returns represented an important source of cash, particularly as women reported that they had very little control over income from joint family effort. Women's access to land was restricted (it was generally owned or made available to them by their husbands or other male relatives) and they had little or no voice in local village government. The Gender Analysis Study, made in 1995, underscored this lack of access to and control over resources, the lack of access to services, innovative technologies and markets, and the lack of influence in village-level decision making.

Policies and legislation initiated over the past three years in the country should have improved women's control over resources and their decision-making powers. Legislation now allows private ownership of land for a nominal fee, provided it is sanctioned by the village council and approved by the district advisory land committee, which must include at least women. In principle, this should have enabled women to have access to land in their own right, and thus control over its produce. At the same time, a policy directive in 1997 made it obligatory that 25% of all village councilors elected must be at least women.

PROJECT OBJECTIVES

Development Objective:

To increase the economic, social/cultural and political empowerment of rural women in Mufindi District, Iringa Region in Tanzania..

Immediate Objectives:

- i) To build the organizational capacity of rural women to manage their productive activities and to address their socio-economic needs and concerns;
- ii) To establish and develop a sustainable saving and credit mechanism appropriate for poor rural women;
- iii) To strengthen the capacity of the implementing agency and implementing unit in implementing, monitoring, evaluating and documenting a replicable model of district assistance to rural women;
- iv) To create, develop and promote viable and manageable income generating activities for rural women.

Project Strategy

Phase II of the AARW project focused on the organizational development of rural women, to enable them to address critical gender issues such as access to and control over land, income and time use; the gender division of labour, and women's limited decision-making authority; and to develop further the financial and non-financial services needed for women's small business development.

Its strategy built on the lessons learned from the pilot phase, with four major components:

- Building the organizational and management capacity of the women themselves;
- Developing a sustainable savings and credit system, suitable for grassroots implementation;
- Improving the quality of assistance for the development of income generating activities;
- Strengthening the capacity of the district authorities to implement programmes of assistance to rural women.

Its important element was to strengthen the capacity of the basic structures of women's groups and the Women's Executive Committees at village level, through training, leadership development and collective action. The WECs became the focal organizational points to monitor project activities, to access technical extension services, develop village based savings and credit mechanisms, and appraise and approve loan applications. It was intended that the management capacity of the WECs would be developed so as to address critical gender issues, including women's land ownership.

The WECs were assisted by Grassroots Trainers and Animators (GTAs), women group members who showed potential and capacity and who were trained to take over the roles of the CDAs (project field works) in advising and organizing rural women. It was anticipated from the start that a women's district forum would eventually be initiated, as an apex organization for the village-based structures, to act as a pressure organ to pursue the strategic gender interest of women.

The second major component of Phase II strategy was to develop a sustainable savings and credit mechanism to meet the needs of the target group. Experience in the pilot phase had shown that a formal financial institution, was not appropriate for credit delivery to rural women-it was too far removed from the realities of rural life and had little interest in serving poor people. It was planned, therefore, that an alternative savings and credit mechanism would be developed at the grassroots level, not only to support women in their income generating ventures, but as the project document stressed because "Both savings and credit delivery can have empowering effects on women and are seen as an important (supportive) mechanism for building the organizational capacity of women"

The third component of project strategy related to the creation of viable and manageable income generating activities undertaken by the women, and the provision of non-financial support services. The emphasis was on diversification of activities, particularly non-farm activities, and provision of services which included skills training and advice by extension workers, market survey and the subcontracting of training and consultancy services of different resource people and organization.

The fourth component dealt with the capacity building of the Mufindi District Council, and particularly its Community Development Department. As the ultimate aim of the project was to develop and test a model of assistance to rural women that was replicable and sustainable, the implementing unit (i.e. the district) needed more expertise in participatory research and training techniques, in planning methodologies, monitoring and evaluation, and exposure to women's organization building activities.

Sustainability, therefore, was built in the project's strategy from the start; in the strengthening of the women's organizational structures at the village level, to enable them to form an apex organization at the district level, which would provide the services, including access to credit, that women needed in support of their income generating activities; in the training of grassroots workers elected from among the women themselves to provide business and related advisory services; and in the strengthening of the district authorities' capacity to support the replication of this type of assistance to rural women.

Phase II had a strong gender focus throughout: the Gender Analysis Study stressed the importance of gaining the support and cooperation of male counterparts, and regular community feedback meetings about project activities had already proven effective during the Phase II project formulation. This strategy, together with support to women's organizational building efforts, was of great importance in the search to address critical gender issues.

Methodology

As already stated above AARW has been presented as a success story. And as the TOR indicates this assignment sought to derive lessons and good practices from this project that can be used in subsequent projects. Before an attempt was made to derive those lessons, it was important to assess the presented impressions of success, in order to do this, therefore, a rapid appraisal was carried out. The rapid appraisal was structured around the objectives of the project.

Instruments used included a structured questionnaire administered to women participants of AARW in all the villages involved in the project except 3 villages (participants in these villages were attending burial ceremonies of relatives) the sample was selected by using a simple random selection. Altogether 100 women responded to the questionnaire.

Focus group discussions were held with district level leaders responsible for AARW. Leaders of the village groups were also involved in separate focus group discussions. All in all five focus group discussions were held involving 40 people.

Besides the questionnaire and focus group discussions, informal and formal interview were held with village leaders and district level leaders in relation to AARW.

Documentary reviews preceded the interviews. This enabled the researches to highlight areas needing maximum attention.

Data analysis

Due to its size, the questionnaire could be analysed manually. The tally method was therefore used to present results and respective percentages. Items targeted in the questionnaire were:

- (a) The origins of the project i.e. Who initiated the project. Did it originate from within or from without the beneficiaries.
- (b) What infrastructure was used in planning and implementing the project.

- (c) How much local capacity was built to implement and sustain the project.
- (d) How much gains in terms of income did the individual women make out of the project.
- (e) Was the loan repaid and at what rate.

FINDINGS AND DISCUSSIONS

Despite similarities in terms of success, AARW and MWEMA had differences, which should not be ignored. MWEMA was located in a plantation. AARW was located in a rural area. It was proper therefore that the assessment of the success takes stock of these differences. For AARW, therefore, a rural rapid appraisal tool was applied.

Item One: Origins of the project

Past experience in development attempts in Tanzania have shown that projects which are "imported", i.e. where beneficiaries are minimally involved in early stages usually fails in total or partly.

Due to this reason, this item was examined. It was reported by the majority of the beneficiaries that the project originated from outside the country. 92% (92) respondents indicated so. Its only 3% (3) and 5% (5) individuals who fell into the 'No' and I don't know category. This has major implications. Development sociologists have shown that such categorization alienates beneficiaries. It has also been established that such categorization does not only alienate the beneficiaries from 'pay-back' obligations but also from the project itself. Often projects implemented by such arrangements are called the name of the agency or donor. Often in the villages, therefore, one meets 'DANIDA' water pumps or UNICEF Wells. As already said in such instances, one cannot expect maintenance and sustainability to come from the beneficiaries.

From this phenomenon agencies and donors have come to learn that counterpart contributions are important for maintenance and sustainability. Contributions could be in the form of cash, time, and, buildings or, obligations to give a part of the product to the next person, (Re-sasakawa 2000 projects) etc.

At the micro level, particularly when dealing with the poorest e.g. Women in rural areas, their counterpart contributions should be their time, land, strong social/ community commitment releasing children from child labour or doing production in peer formed groups. Table A8 below summarises this information

Table A8: Origin of the project

	Yes	No	I don't know
Outside the district	88% (88)	9% (9)	3% (3)
Outside the Country	92% (92)	3% (3)	5% (5)
Original idea from district but-developed at country level	17% (17)	81% (81)	2% (2)

Source: Field data, 2000

Item two: Infrastructure used to plan and implement project.

It was necessary to investigate this item because, it is strongly linked with sustainability. For rural areas the simpler the infrastructure, the higher the chances of success. Likewise the closer the infrastructure to the localities the better. These qualities have been successfully exploited by the Brahim Banking system and Pride Africa. Both use peer review. That system is simple and local. The peer pressure cuts down on the administrative cost of credit providers. They don't have to establish debt collection departments. Much is left in the hands of guaranteeing peers.

The nature of the infrastructure also determines the nature of manpower, which will be required in implementing the project. Complex processes entail complicated manpower needs. In most rural areas complicated manpower is a liability. Such manpower more often than not becomes 'tourists'. They visit the project and retire to the nearest comfortable urban center. The deeper – in the rural areas – the location of the project the lesser the time that the expert spends on project site.

In these projects-particularly rural projects, it is best when international staff assume supportive role only. For the sake of capacity building district staff must be given priority. This needs to be done even if it will slow down a project. In this study it was indicated by 68%(68) responses that the infrastructure was international and national. 5%(5) indicated that it was district based. Actually when asked, 90%(90) respondents.

(i.e. Women beneficiaries) denied it was based on the district. Even, when the next level i.e. Region was included, still 65%(65) said it was not based at that level. Such understanding has a tendency to make rural poor to feel incompetent and alienated. The table A9 below summarizes this information.

Table A9: Infrastructure Used to Plan and Implement

Categories	YES		NO		I don't know	
	%	No.	%	No.	%	No.
Exclusively local within the district	5%	(5)	90%	(90)	5%	(5)
Local-national, region, district	13%	(13)	65%	(65)	22%	(22)
International, national	68%	(68)	21%	(21)	11%	(11)

Source: Field Data, 2000

Item 3: Local Capacity

The role of local capacity in project success is well argued by many researchers. Such arguments include, enhanced local identification with project, ability to implement, ability to understand, possibilities of future replication, reduced cost, internalisation, maintenance of the project and eventually sustainability.

Local capacity besides others means know how/knowledge on the project. It demands custody of information on the project. Such information may have accumulated from previous projects. It may also be imported e.g. by training in pre-project arrangements. Capacity in this context means the hardware i.e. the infrastructure e.g. committees capacity to perform.

For AARW, beneficiary responses indicate that organization was the most successful area. Local capacity both in software (training) and hardware (committees, offices, etc.) was done very well. Many training sessions were held and many Women Executive Committees, and animators groups were established. The capacity built has enabled AARW to graduate into MWAKAUMU. This organisation, from researchers assessment has a great potential to be self-financing.

Within AARW local capacity building must be seen also in terms of beneficiaries ability to raise income. In actual fact more than forty percent beneficiaries were able to pay back their loans on time. For rural areas this was a satisfactory level. This rate must also be seen in the light of the fact that – maize – the cash crop they had chosen failed due to poor rains. The local capacity they had in place, however, enabled them to diversify into other crops. This diversification has helped those who persevered. Capacity building in its soft and hardware format is necessary for any project to succeed. Table three below summarizes information on soft and hardware aspects of this item.

Responses show that 95% (95) of beneficiaries knew the project well. Actually it was only 3% (3) who said they did not know it. These may have had language problem. In the area of the project, particularly in remote area villages, fluency in Kiswahili is surprisingly low!

As regards training, 100% (100) of respondents reported training of various groups e.g. committees, animators, beneficiaries and community development agents. This element was very well done.

Credit was one of the facilities of this project. It was a major attraction. Many beneficiaries were happy that credit was included. It is a very strong belief in many rural areas that credit is the key to all development. Credit management systems in most areas though are very poorly developed. Before it is given one must ensure that there is a back-up system to facilitate repayment. 61% (61) respondents indicated that credit was available and was received. As already stated above, however, its only 49% of those who took credit who were able to pay back.

Experience in many credit providing projects show that collaterals are hard to come by, especially in rural areas or the informal sector. It is still possible to extend credit under these conditions, if software collaterals are used. These include peer-groups, religious associations or village governments. In the quest for development, when credits are not viable, grants (small scale) should be extended. The Sasakawa experience has shown this to work among the poorest. Such grants, however, must come with a maintenance infrastructure e.g. extension workers. In some instances the cost of such extension workers has been found to be less than that of implementing projects, which fail later on.

Table A10: Local Capacity

	YES		NO		I don't know	
	%	No.	%	No.	%	No.
(i) Project known to beneficiaries	95%	(95)	3%	(3)	2%	(2)
(ii) Committees established in the villages	98%	(98)	0%	(0)	2%	(2)
(iii) Training carried out for committees	100%	(100)	0%	(0)	0%	(0)
(iv) Training carried out for rank and file	11%	(11)	81%	(81)	8%	(8)
(v) resources made available (credit)	61%	(61)	37%	(37)	2%	(2)
(vi) Were the committees based on existing formations	6%	(6)	83%	(83)	11%	(11)

Source: Field Data, 2000

Item 4: Individual Gains to Women Beneficiaries

Despite groups' formation in the project area, it was necessary to find out how the individual benefited from the project. This was necessary because – land – the local input into the project was in most instances individually owned. Furthermore what the individual made out of the project is what motivated them to continue to participate.

Responses to this item show that 69% (69) of beneficiaries gained moderately. There is, however, a 23% (23) who report negative gains. On further probing it was revealed that, these women had invested in maize cultivation, but due to failure of rains, they lost. The number was much higher than 23%. Maybe the simple random selection method used did not bring them on board. Some lost so much that they had serious family problems. In some, socio-cultural over sights led to problems also.

It can be assumed that selection of maize as a cash crop was done without adequate consultation. Rain circles and patterns in Mufindi are clear enough. Consultation with local elders who know their area better than the meteorology stations, could have averted this loss.

A smaller number of 21% (21) of beneficiaries reported maximum gains from the project. Interviews in the villages indicated that some of the beneficiaries had been so successful that they were able to start businesses in the regional capital i.e. Iringa town. These, however, had diversified the use of their credit right from the beginning. The table A11 below summarizes this information.

Table A11: Individual Gains to Women Beneficiaries

	YES		NO		I don't know	
	%	No.	%	No.	%	No.
(i) Negative gains	23%	(23)	70%	(70)	7%	(7)
(ii) Minimal gains	52%	(52)	32%	(32)	16%	(16)
(iii) Moderate gains	69%	(69)	21%	(21)	10%	(10)
(iv) Maximum gains	21%	(21)	76%	(76)	3%	(3)

Source : Field Data, 2000

Item 5: Were Loans Repaid

Repayment of loans has been a contested terrain. It is a crisis at both local and international levels. Default ranges from one US\$ to billions. In the rural areas repayment of credit is an indicator of a successful income-generating project. Beneficiaries won't pay if they have lost. In AARW, towards the closure of the project, only 49% had repaid back their loans. This number is below half of those who borrowed, but from previous rural experience it is satisfactory. The remaining could not pay largely due to failure of the activities chosen and socio-cultural barriers.

Interviews with the leaders of MWAKAUMU (Successor of AARW), indicated that repayment would continue. This however, would depend on whether all those who were AARW members had transferred to MWAKAUMU. The table A12 below summarises this information.

Table A12: Was the Loan Repayment

	YES		NO		I don't know	
	%	No.	%	No.	%	No.
(i) Yes by everybody	8%	(8)	81%	(81)	11%	(11)
(ii) Yes by three quarters	11%	(11)	76%	(76)	13%	(13)
(iii) By half the women	58%	(58)	32%	(32)	10%	(10)
(iv) Less than half	66%	(66)	13%	(13)	21%	(21)

Source: Field Data, 2000

SECTION THREE: OBSERVATIONS, ACHIEVEMENTS AND LESSONS LEARNT

AARW COMPARED TO MWEMA

The objectives of AARW were used as items to guide group discussions, and informal interviews. The information collected was used to reinforce lessons derived from the specific items of the questionnaire responses discussed above. The objectives will be listed as items below for simplicity.

Item 1: Building organization capacity of rural women:

It became clear in these discussions that enviable success had been achieved in this aspect. It was through precise planning and hard work that this was finally achieved. Activities involved gender awareness raising and analysis. Promotion of women's collective action for practical and strategic gender needs and concerns was an important part of project activities. These activities were so intensive that in some villages up to 46% of all women members of village governments came from AARW. It was also impressive to find out that in each of the 16 villages, one or two women have been elected by their fellow group members to become grass roots, trainers and animators. Structural changes also took place in the village administration. Women Executive Committees were created. Another input here were the Community Development agents. These were a form of extension officers.

As a result of these good practices the following were the achievements.

Output at the close of the project:

- A total of 523 women had been organised into groups in 16 villages;
- WECs had been established in 14 of the 16 villages in which project activities were implemented;
- 30 Grassroots Trainers and Animators had been elected by their fellow group members and given special training to allow them to replace a number of the CDAs' services;
- a legally registered autonomous apex organization of the WECs, MWAKAUMU, had been established at the district level, with its Board of Trustees and an Advisory Board;
- project beneficiaries at various levels, now members and officials of MWAKAUMU, have been trained in organizational management, gender awareness, leadership and communications;
- in the project villages, 46 per cent of all women members of the village councils come from Mwakaumu members.

Observation 1:

The two projects AARW and MWEMA share success, and commonalities in their approaches. One major overlap is local participation. AARW like MWEMA II emphasized beneficiary self-identification with itself. WECs, and GTAs came from among the beneficiaries themselves. The beneficiaries elected them and were accountable to them. They became the focus of mobilisation. They also became a part of the implementing team.

Lesson 1 from AARW

In rural projects, always enhance beneficiary self-identification with projects. Ensure they are part and parcel of the implementing infrastructure. Make the infrastructure as simple as possible.

Item 2: Establishing a Sustainable Savings and Credit Mechanism

Establishing credit line was one of the most attractive components of AARW. The village women had waited for a long time when it finally came. The observation one gets in this area is that the credit was an incentive for the group formation and the social support they were given. Good practices included negotiations with a local bank the CRDB, to administer the credit. This however was later found to be unsuitable and unsustainable. The CRDB bank had not fulfilled its responsibilities in monitoring and following up on repayments and defaulting. Other good practices include accumulated interest charges being dropped and debt rescheduling. Initiation of compulsory savings was begun.

As a result of these good practices the following were the achievements of the item.

Outputs at the close of the project:

- a total of 41 per cent of debts outstanding from the sum total of loans disbursed in the Pilot and Bridging Phases had been repaid;
- all groups and WECs had instituted a system of regular savings since April 1998;
- savings and credit guidelines were drawn up at the WEC level, and training given to the WECs and their credit sub-committees in the application of the guidelines;
- a village level credit scheme for short-term loans (repayment over six months) capitalised by group savings and operated by WECs was initiated in July 1999;
- a total of 14 such short-term loans had been disbursed by three WECs;
- a credit scheme which will be administered by the Mufindi Community Bank (MuCoBa) on behalf of MWAKAUMU had been designed; all legally binding agreements were finalised in the first quarter of 2000, and implementation initiated in at least one pilot village.

Observation 2:

Unlike AARW, MWEMA II did not have a credit facility. It centred mainly on women social empowerment. In its future plans however, as the coordinators indicated, they saw the possibility of establishing a credit facility. If such activities are ever established in the sugar sector, they should learn from AARW, and other institutions providing credit facility.

Lesson 2: Credit facilities in the rural areas are greatly demanded. Credit defaulting there, however, is frequent.

To minimize default, the formal structure i.e. Commercial banks should be avoided as credit administering agencies. They can't deal with poor women. Other systems like Community Banks should be used. Peer pressure groups should be exploited as much as possible. Pride Africa (a credit facility) in Tanzania has repayment rate of 100% because it uses peer pressure groups.

Item 3: Strengthening the Capacity of the Counterpart Agency

Capacity building has been mentioned above as being critical in enhancing project start up, maintenance and sustainability. AARW did very well in this aspect also.

Good practices included introduction of various categories of manpower to support the project. These included CDAs, GTAs and WECs.

The CDAs, were trained in advisory and organizational skills and business studies, monitoring, savings and credit, etc. Although there was some attrition, these groups had been trained and could use their knowledge in other projects. GTAs were grass root animators. These were village women trained on mobilisation. The training exposed them to new ideas and challenges. The PMT was also trained considerably locally and abroad. Finally a training manual was developed.

The following were the concrete outputs.

Outputs

- a total of 10 CDAs received training in business development, savings and credit, participatory approaches and methodologies, gender analysis and planning, and monitoring and evaluation;
- five CDAs, the project counterpart, and members of the PMT participated in a study tour of similar project initiatives in Kenya;

- orientation workshops were given to ward and village executive officers in eight project villages on project activities and the role of the village government in supporting these;
- district extension workers provided regular services in support of women's income generating activities;
- a training manual, entitled "Rural Women in Micro-Enterprises Development" was produced, with the active participation of seven CDAs, for use by extension workers;
- the Project Coordinator received training on gender mainstreaming and human resources development, and the Gender and Training Officer received training on gender development and management;
- a case study was made out of the project's Pilot Phase, together with three other case studies of similar projects, published by the ILO under the title "Action to Assist Rural Women: Lessons from Africa"
- a video film (with a swahili and an English version) was produced about the project, for general viewing and for use by MWAKAUMU and district officials.

Observation No. 3

Both AARW and MWEMA laboured excessively but productively to build local capacity. Both projects did extremely well in this area. They trained and created enabling infrastructures. Capacity building therefore is an undisputed lesson in project successes.

Lesson No. 3

Capacity building is a very important aspect of projects. Even if it takes longer before the project begins, the time or other resources spent in building or enhancing capacity are well spent.

Item No. 4: Promoting Viable and Manageable Income Generating Activities

Credit is worthless if it does not end up generating income shortly or later. To be able to do this it is necessary that it is spent after adequate and prudent preparations. Proper planning must be done and situations assessed. For AARW this area was not prepared well. A risky venture was undertaken. It failed and so reduced the amount of success.

Good practices by AARW in this regard included focus on a staple food crop, which the beneficiaries knew was maize. This however did not work as was expected. The rains failed and the small amount of maize produced was used as family food.

The following were the outputs of this item.

Outputs

- a total of 16 different types of income generating activities were undertaken, individually or collectively in small groups, by a total of 229 women;
- GTAs provided advice and some basic training to group members in business identification, planning and management;
- Training had been provided to equip women with the technical skills required for their production;
- Groups and individual group members were trained in making simple feasibility studies and market surveys for their potential income generating ventures, and in business management skills including costing, record keeping and promotion;
- Group secretaries have received refresher training in record keeping;
- Collaborative linkages were made with institutions to access training and expertise or exchange experiences, such as SSMECA, IFCD, Community Development Trust Fund, and the Agriculture Training Centre of Uyo in Mbeya.

Observation No. 4

For MWEMA again income-generating activities were not of immediate concern. It was a long-term issue. Investing in women empowerment has some long-term implications on income. For AARW this was an immediate expectation. Some oversights however reduced the amount of expected success. The position and power of culture was overlooked. In the rural areas where there is homogeneity in ethnicity culture is a powerful tool, which cannot be ignored. In the case of AARW, it was wrongly imagined that by mere training, land control could be transferred to women. It was also thought control of income could be preceded in a village meeting. AARW was thinking about an imaginary women and men. Culture does not change so rapidly.

Also in this noble attempt men were left out by and large. It was imagined they could absorb it by osmosis from their animated wives/sisters. In reality in the rural family set up there are no women, there are wives and sisters. And wives and sisters have ascribed roles. Those who don't ascribe to these roles are rebels and will be punished. It was necessary therefore, to train men also.

Lesson 4

For projects in rural areas, because of the homogeneity there it is absolutely important that local cultures are considered in project formulation and implementation. The zeal to alleviate poverty should not blind project operators and financiers in this important regard. In AARW socio-cultural issues (related to land control and ownership) were overlooked at the beginning leading to problems.

Demand and ensure accountability and responsibility. Beneficiaries must contribute in kind, or cash to a project.

CONCLUSION

Both AARW and MWEMA were successful projects and have lessons to learn as shown in this report. Both projects were able to accomplish most of their objectives to satisfactory levels including active involvement of target beneficiaries. The projects have been successful in that they have offered many lessons in project management. The lessons include:

- For any project to succeed it must be based on the identified needs of target beneficiaries. Resources should be appropriate, timely and adequate both human and financial.
- Capacity building of key player is a very important aspect of projects. Even if it takes longer before the project begins, the time or other resources spent in building or enhancing capacity are well spent.
- Management support and facilitation is critical for any project to succeed.
- Identifying and addressing socio-cultural issues is important, especially in rural projects where there is a strong gender line divide. In AARW projects, socio-cultural issues, land ownership, control and use were not adequately addressed at the beginning resulting into slow take off of the project. Utilize local reservoirs of knowledge on the environment, rain-patterns, pests, etc.
- Credit defaulting in the rural areas can be minimized if Commercial Banks are avoided. Use other systems e.g. Community Banks, and peer groups should be exploited.
- Accountability and responsibility is crucial for success of the project. Beneficiaries must contribute in kind or cash to a project. Self-identification should be enhanced and promoted to cultivate project ownership.

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