



Equality for Growth (EfG)

...for visibility and rights

Report on Female Market Traders

Dar es Salaam, Tanzania



**Empowering
Women in Business**

2009

Key research findings and recommendations

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Introduction

Dar-es-Salaam is regarded as the main city of Tanzania. The city is administered by the Dar-es-Salaam City Council which houses three Municipal Councils for Ilala, Kinondoni and Temeke Districts. The City is headed by the city Mayor while District Municipal Councils are managed by political, elected Mayors and President's appointed Executive Directors. The administrative structure requires that the Councils are accountable and answerable to the Minister for the Regional, Administration and Local Government. Local leaders provide leadership at the ward, street and cell level.

Setting and managing markets is regarded as one role of the Municipal Councils. The trade directorate is the overseer of all markets through its appointed trade officer who has the responsibility to ensure that markets are established and managed within the prescribed guideline. There are no private markets available.

Three main functions of the Municipal Councils in relation to setting up of markets are:

1. To Identify designated areas suitable for setting markets
2. To Develop or improve available infrastructures in the identified markets and provide the required facilities to ensure markets are operational
3. To set systems within such markets that will necessitate collection of revenues and taxes

It was highlighted by the Ilala Municipal that the priority for the local government is to set markets on the outskirts of the Dar-es-Salaam city centre to avoid overcrowding and congestion to traders and consumers which is being experienced at the moment. Therefore new areas which have been identified by the Municipality are outside the city centre. By 2009 Ilala Municipal had a total of 17 markets divided as big, medium and open space markets. Such markets are Buguruni, Kisutu, Ferry, Mchikichini, Ilala, Kiwalani Bom Bom and Kiwalani Gezaulole. Others are Vingunguti, Kibasila, Kigogo Sambusa, Tabata Muslim, Tabata Liwiti, Segerea,, Kinyerezi, Kitunda, Pugu and Ukonga. Five (5) among the 17 markets are considered underperforming.

Table 1 : Number of traders in the markets:

No.	Name of market	Female	%	Male	%	Total
1.	Buguruni	200	40%	300	60%	500
2.	Ferry	300	14%	1900	86%	2200
3.	Kisutu	50	10%	450	90%	500
4.	Mchikichini	860	37%	1455	63%	2315
5.	Ilala	255	24%	719	76%	1074
6.	Kibasila	70	13%	480	87%	550
7.	Kigogo Sambusa	100	33%	200	67%	300
8.	Kiwalani	22	15%	126	85%	148
9.	Tabata Muslim	80	51%	76	49%	156
10.	Vingunguti	13	10%	112	90%	125
	Total	1,950		6918		7868

Source: Data provided by the Market Leaders

The total number of traders as provided by the market officer for Ilala Municipal report differ with those provided by market leaders indicating for Ferry (7,134), Mchikichini (1,700), Buruguni (1,000) Kibasila (550), Ilala (1,400) and Kigogo Sambusa (100) indicating a total of 12,034 traders in the ten markets instead of 7868 as indicated in the table above. The differing

numbers may be due to mobility of some traders and poor recording mechanisms that keeps the numbers changing. The study relied on the figures provided by leaders since these are practical numbers observed by leaders on their day to day market affairs.

Markets Management and Structure

The Municipal Market Officer (MO) is the person in-charge of all markets being assisted by other six market officers and the Market Committees. The Market Officer is usually assisted by Revenue Collector, Health Officer and Paramilitary Officer. In each market the Municipality works in collaboration with a Market Chairperson (MC) who is elected amongst members of the Market Committee.

In a situation where a misunderstanding exists between the traders and their leaders in a particular market the MO acts as a mediator among the two by facilitating an amicable solution.

The MO also assists markets when organizing for elections by providing education on effective leadership and criteria for a good leader. Often such sessions take place before elections.

The Market Committee (MCO)

The Market Committees is the upper body within a market structure with the role of coordinating all markets affairs including resolving disputes and complaints submitted by traders. The MCO has the primary role of protecting the interests of the traders and stand as link between the traders and the respective Municipalities.

The MCO is composed of members who are Chairpersons and Secretaries of all formed groups or cooperatives in the market. Therefore the number of MCO members varies on each market depending on the numbers of groups formed.

Members of the MCO represent the interests of their groups rather than their own.

Market Sub-Committees

In order to facilitate the work of the MCO, members work through three committees, Environment, Security and Planning and Business Development Committees. The two former committees are the prevalent ones while Planning and Business Development Committees are rarely formed. Lack of expertise and low levels of education amongst traders are said to be contributory factors for their non existence. The rationale behind formation of Planning Committees was to enable the Municipal to link traders with potential financial institutions for loan access and facilitating designing of a sustainable business programme.

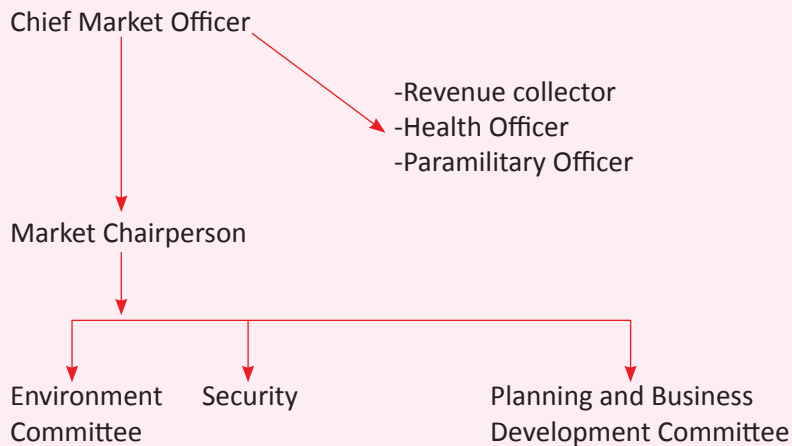
Weaknesses of the Market Committees:

- Lack of guaranteed equal gender representation as market titles are the determining factors
- Members tend to represent their own interests and not of their own groups; this influences the quality of decisions made
- Poor communication as there is no guaranteed feedback to represented groups by MC members
- Low level of literacy of MC members leads to lack of critical analysis of market affairs and other related, pertinent issues

Municipal challenges:

- No systematic and regular capacity building programme on leadership skills for market leaders
- Lack of gender policy guidelines on running markets
- No specific programmes have been introduced in market areas to address women and gender related issues

Market Structure



Market revenue collection

One source of Municipal's revenue collection is charges paid by traders in the market place. According to the Municipalities only six (6) markets Buguruni, Kisutu, Ferry, Mchikichini, Ilala and Kiwalani Bombom are a source of Municipal Revenues. Revenues are usually collected by an assigned district revenue collector who is assisted by the paramilitary officer. Receipts are issued to traders as evidence for payments. Collected market revenues are then submitted to the Municipal Accountant as part of the Municipal general fund.

Table 2 : Revenues collected between year 2005 and 2009 were

YEAR	TARGETS	COLLECTIONS	%
2005/2006	146,290,000	134,088,762	91.75
2006/2007	166,000,000	158,616,292	99.1%
2007/2008	172,000,000	166,200,638	96.6%
2008/2009	220,000,000	205,065,692	93.2%
TOTAL	698,290,000	663,364,900	20.2%

Source: Report by Ilala Municipal to the Council members of the Ujiji, Kigoma Municipal dated 24.8.2009 page 2

Although markets are a source of Municipal revenue, no funds were being allocated to development and improvement of market places. It was only in 2008 when the Municipal Council introduced an annual budgetline for development of markets. A total of Tshs. 220 million has been allocated by the Ilala Municipality for the development of markets in the 2009/10 Financial Year.



Improvement of market infrastructure

Infrastructure built by the Municipalities when setting up markets included roofed markets structure, toilets facilities and water supply. The service users should contribute for the supplied services and ensure security of their own items.

Since 2008 the Ilala Municipality has introduced a framework to improve the market's physical infrastructure through renovation. Buguruni market was the first to be earmarked in such an initiative as the Municipal is in the process of making sure products are sold in an improved environment. The project is to ensure products are not sold on the floor. The floor will be cemented and special tables will be introduced for all traders. The project is designed to ensure a cleaner market environment. With the new arrangement, more spaces will be created to allow more people to apply. According to the Municipal officer, changes are not without opposition as most traders tend to be resistant to change. The Municipality takes time to educate and raise awareness to traders on the benefit of the said changes.

Ilala Municipality's future plans are to improve infrastructure of more markets as well as to engage private sector involvement in improving market infrastructure while in turn creating market places as areas for promoting their businesses.

Methodology

Scope of the study

This study was developed from the point of view and the attitude that most women who were employed and who employed themselves in the market area are constrained by many things including lack of capital. Reference is made on EFG's baseline report of 2009.

This study therefore aims at establishing the baseline on business and legal awareness among women who are working in the market area. The study will cover markets located at Dar es Salaam as a point of reference.

Coverage of the survey

To determine the coverage of markets in Dar es Salaam, as mentioned above, the researchers conducted a brainstorming session to scrutinize ways and methods of determining the sample. This helped to determine how the target population could be identified, type of data to be collected, how to collect data as well as survey instruments to be used.

Out of three Municipalities of Kinondoni, Temeke and Ilala which form Dar es Salaam, Ilala was sampled by the research team because it comprised all market types of different characteristics i.e. big, medium and small markets.

Sample Size

In developing the basis for sample size across the Municipal, a total of 10 markets out of 17 markets were randomly selected. Out of 100% sample size determined, 80% of women were purposively selected and 20% men. The selections were done this way in order to get a bigger sample of the targeted population by this survey in the market areas. The survey covered people with 18 years and above, because this is the legal age accepted by the Tanzanian Government to engage fully in production activities and is cut point between children and adults.

Listing and Sampling procedures

Due to the complexity of market environment where by some people work for some hours or some days, the proper and up to date registration of people working in the market by the market leaders by gender was difficult. The researchers therefore conducted a listing exercise, whereby all eligible women and men working in the market were listed, after this exercise, a random method was used to select respondents for both men and women. During this listing eligible market traders were listed for easy and random selection of respondents. In the listing process also market leaders were identified as key informants in order to obtain an overview of the problem associated with market traders to assess its magnitude and distribution.

The listing also helped in making sampling of potential respondents; prepare the list of key informants; however this listing was not very realistic due to absence of register books which keep records of women and men working in the market areas. It is quite true to assume differentials in the number of women and men working in the different markets, therefore listing established the basis for identifying the number of women and men to be interviewed.

Table 3 : Sample Size:

No.	Market	Total No. of traders	Percentage of total no. of traders	Total respondents	Male respondents	Female respondents
1	Kisutu	500	6.4	13.9	3	11
2	Kigogo Sambusa	300	3.8	8.4	2	7
3	Kibasila	550	7.0	15.3	3	12
4	Ferry	2200	28.0	61.2	12	49
5	Ilala	1074	13.7	29.9	6	24
6	Mchikichini	2315	29.4	64.4	13	52
7	Vingunguti	125	1.6	3.5	1	3
8	Kiwalani	148	1.9	4.1	1	3
9	Buguruni	500	6.4	13.9	3	11
10	Tabata muslim	156	2.0	4.3	1	3
	Total	7868	100	219	44	175

Data Collection Instruments

The survey instruments were designed in the consultative meeting conducted in the office which included researchers from other research institutions. Two main instruments that is data Collection Questionnaire (DCQ) and Key informant interviews (KII) were used to collect information.

Recruitment of Field Assistants and training

Data collectors were recruited and intensive training was conducted in order to let them know the purpose of study itself and the questions as well as familiarization of the baseline survey approach and other related ethical issues.

Interviews : Total number of respondents

The interviews were conducted with women traders, male traders, markets leaders and Municipal Council Officials. A total of 249 respondents were interviewed during the study. Women were given a priority in the interviews as compared to men, as women were the primary target of the research. A total of 217 women were interviewed as compared to 45 men traders. Men represented 20% of the total sampled respondents (market traders). Apart from the 217 respondents interviewed, a total of 32 market leaders were interviewed.

Data processing

The data was to be processed by the use of SPSS (Statistical Package for Social Scientists).The consultant prepared data templates based on the questionnaires. Before starting data entry, open-ended questions were coded by consultant to facilitate data entry and analysis. This involved checking of the questionnaires and the data template. Data entry assistants were trained on data entry by consultant; however most of them were research assistants who has also participated in the field work. Finally data entry was done and analysis was conducted by using SPSS and Excel package.

Limitations

The major limitation in the sampling was methodological approach for sampling, it was difficult to adequately get a proper census of women and men working in the market areas, even market leaders couldn't list them without errors. For this limitation therefore readers of this report should take in to account these deficiencies, however the qualitative information are the complimentary of this limitation.

Respondents (Women traders)

Literacy level

Majority of women traders are able to read and write Kiswahili (80.5%) with only 15.5% who can read and write both Kiswahili and English. 2.9% of women were not literate at all. The highest level of education for women traders was as follows:

Table 4 : Women level of Education

Level of education	Frequency	Percent
Pre-school	4	2.3
Standard 7	129	74.1
Form IV	18	10.3
Certificate	10	5.7
Form IV	2	1.1
University	5	2.9
No education	5	2.9
Other		
Total	174	100

Marital status

Majority of the interviewed women traders are married (62.1%) followed by unmarried (23.6%), divorced (6.9%), widowed (6.3%) and others (1.1%).

In this section, we set out EFG key findings following detailed analysis of the survey data.

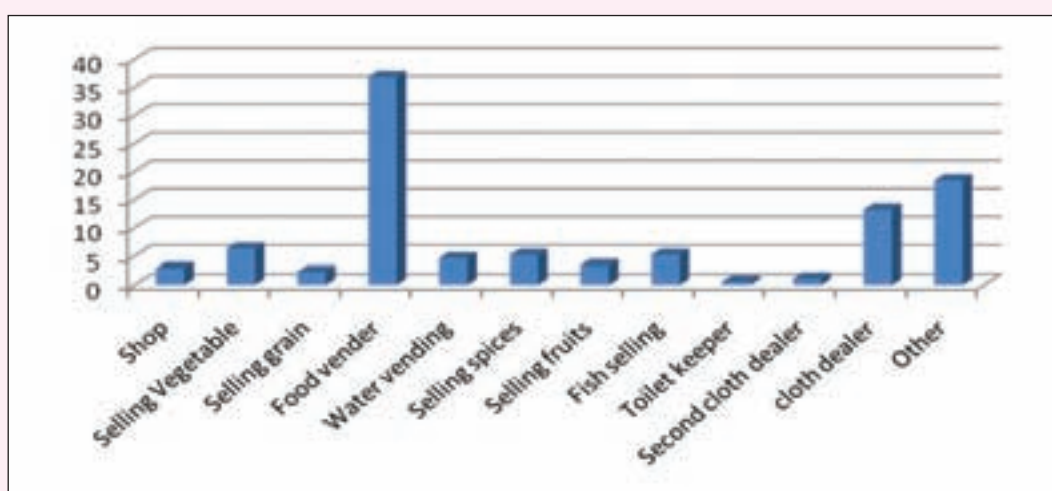
Key findings

Types of business

1. Most popular business types

The top five most common businesses in which women were engaged in, include food vending (36.8 percent), selling clothes (13.2 percent), selling vegetables (6.3 percent), selling spices (5.2 percent), and selling fish (5.2 percent). According to women more were on food vending popular known as “mama lishe” since the business require low capital and its an area where no formal training or special skill is required. It seems that many women have been socialised into doing certain types of activities since their childhood, which is then reflected in their choice of business activities. Women utilise skills such as cooking and clothes making in their business (these two are the most popular types of businesses set up by women). Unfortunately, such activities also tend to be the least profitable and start- up capital stands to be minimal.

CHART 1: Indicating Type of business run by women traders



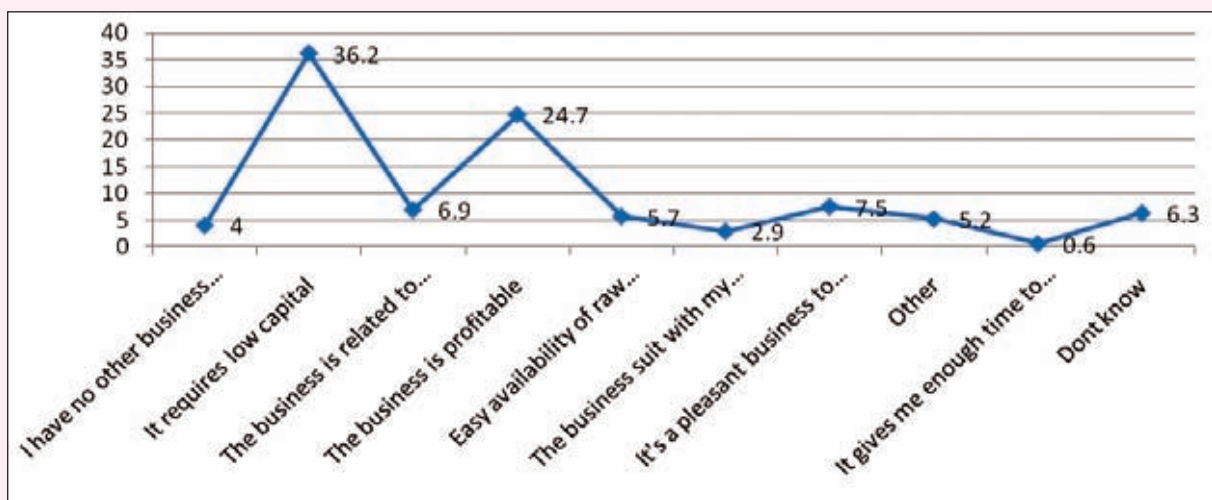
2. Reasons for starting business in particular area

When questioned about why they chose to start their type of business, the primary reason given by women as mentioned earlier was that it required low levels of start-up capital (36.2 percent). For instance women engaged in food vending are normally given food materials on loan and pay at the end of each day. It is difficult for women to engage in, for example, grain trading since it requires larger capital and require traveling of which women may not be able to do due to family responsibilities and child caring. Women who have managed to do so are forced to hire a person to work for them. As per the Focus Group Discussion (FGD) women said that they would have opted to sale irish potatoes, used clothes, coconut, rice and onions since they are more profitable but they lack larger capital. More men in markets are said in be engaged in profitable businesses compared to women.

Business profitability (24.7 percent), job satisfaction (7.5 percent), utilisation of skills (6.9 percent), and easy availability of raw materials and products (5.7 percent), business related to the education (2.9%) are also reasons given by women for starting the businesses which they did.



CHART 2: Indicating reason for choosing particular type of business



The fact that availability of raw materials and products is a reason for business start-up is not surprising, women, with many demands on their time, do not generally have the time and resources to search for materials and products. If such materials and products are easily available to them, women are more likely to be able to start and maintain a business in that area.

Eight women indicated that their business gives them enough time to rest. It seems that to some women, having enough time away from their businesses, which would allow them to focus on other activities or spend with their families, is an important consideration.

'Push' and 'pull' factors lead to women starting and running a business. For the majority of women in the market place it is likely to be the 'push' factors such as the fact that they are single mothers, divorced or widowed and so may be unable to rely on anyone else. Such women have to work in order to support themselves and their families. For others, it may be the 'pull' factor of being able to use their skills, such as tailoring or cooking, in a business which they enjoy being engaged in.



Business ownership and capital

1. Ownership of business

An overwhelming majority of women interviewed own business by themselves (85.1 percent). A small percent own the business jointly with their spouse (5.7 percent) or with a relative (4.6 percent). Group ownership or joint ownership with others outside their families is rare (less than 5 percent). It has been indicated by some women that they are reluctant to go into business with others outside their family as they perceive that there will be lack of commitment from others to honour their business commitments, especially if the partnership decides to take out a loan. Such fears deter women from forming and working in groups, which in some ways is counter-productive as many women have low levels of seed capital and have limited skills. Pooling of capital and skills would allow women to set up bigger and better businesses. It could be the case that female trade associations are the way forward. If a good model is created which allows women to work together in an environment of mutual trust and understanding then such pooling of capital and skills would be a more frequent occurrence.

Municipal Procedures for market set up and space allocation:

1. Municipal in consultation with local leaders i.e councilors, ward executive leaders and “m/kiti wa mtaa” identify and designate a suitable place for setting a market
2. Necessary infrastructures are then built by the Municipal Council
3. Public announcements are made to allow individual applications for market space
4. Market spaces are allocated to applicants taking into account geographical representation- ‘uwakilishi wa mitaa’
5. Names of successful applicants are issued and allocated space according to the kind of business engaged

On the positive side, the fact that 85.1 percent of women own their own businesses means that they are independent and self-sufficient. This would make any affirmative action easier as it appears that it is the women who make the decisions in respect of their businesses.

2. Ownership of business space

The majority of women do not own their business space (67.2 percent). If women own business space they do not need to pay rent, they just pay the charges for that business space. It seems to be the case that most women are paying rent on top of charges, which is an unnecessary additional burden that most women would not be subject to if the business space allocation process, was fairer and more transparent. It was reported that business spaces are generally already owned by market leaders. When the markets were first created, the market leaders (who are generally speaking men) were able to obtain such spaces. Leaders sub let and charge Shs. 1000/- per day while normal user charges are Shs. 200/-. Women who sub let end up leaving spaces for being unable to pay. In other cases spaces are sold up to Shs. 300,000/- of which most women cannot afford.

It is often difficult for women to acquire business space as most markets are full or near full capacity, as evidenced by 81.3 percent of market leaders who indicated that there was not enough market space for new traders to enter the market.

As the majority of women were not allocated such spaces, for reasons which are not apparent (it could be due to lack of knowledge and connections on the part of women, or due to possible discriminatory practice). According to the market officer and men traders women are not as proactive as men when it comes to applying for market space.

The current system of business space ownership in markets has led to great variance in the rents payable. As market leaders/traders are sub-renting, there is variance in how each market leader/trader calculates the level of rent. This is evidenced by the variance in the amount of market fees and rental fees payable per week/month.

Although in principle sub letting of business space is prohibited by the Municipal Council but in practice people do sub rent. Municipal Councils allows traders who have been subrenting to provide evidence for such transaction which may then lead to revocation of the original trader from operating business, but such cases are rarely or not reported at all.

3. Opening new markets areas

During the study it was discovered that areas opened as new markets attract very few traders hence customers opt to find other markets that provide a variety of products. Therefore in new markets the margin of profit for women is very minimal compared to old markets.

Reasons for poor performance in the new markets are lack of community involvement to include traders themselves in identifying ideal places for market and individuals' political motivations that avoided feasibility studies that would have identified suitable market places. Politicians such as councilors and "wenyeviti wa mitaa" works to impress the electorates by establishing markets in certain localities for political interests. Examples of failed markets include those located in Kitunda, Ukonga and Tabata.

4. Equipment and ownership

74.7 percent of women own the tools and equipment which they use. Despite being traders most women cannot afford measurement scales and so measure their products in dirty plastic buckets, or have to pay a small fee to use someone else's scales. About 20 percent either do not own anything, or own less than half of their tools

Tools and equipment used by women traders tend to be old, of poor quality, and in a general state of disrepair. The tools and equipment usually consists of wooden tables, plastic sheets, rags, and plastic buckets.

and equipment. 72.9 percent of women who do not own all of their tools and equipment have to rent, while others own assets in a group or are able to borrow or use equipment for free. This means that some women are still very poor and cannot afford to purchase, but have to rent the tools and equipment which they require for their business. Alternatively, it could be the case that some women do not regard their business ventures as a long-term and permanent one, but instead just a short-term measure to make some money to make ends meet.

5. Start-up capital

A significant portion of women started their businesses with less than 100,000 Tshillings (ie less than US\$100) (50 percent). A small number spent between 300,001 to 5 million Tshillings (12.6 percent cumulatively). This means that there are a range of businesses within markets, although the majority requires low entry costs.

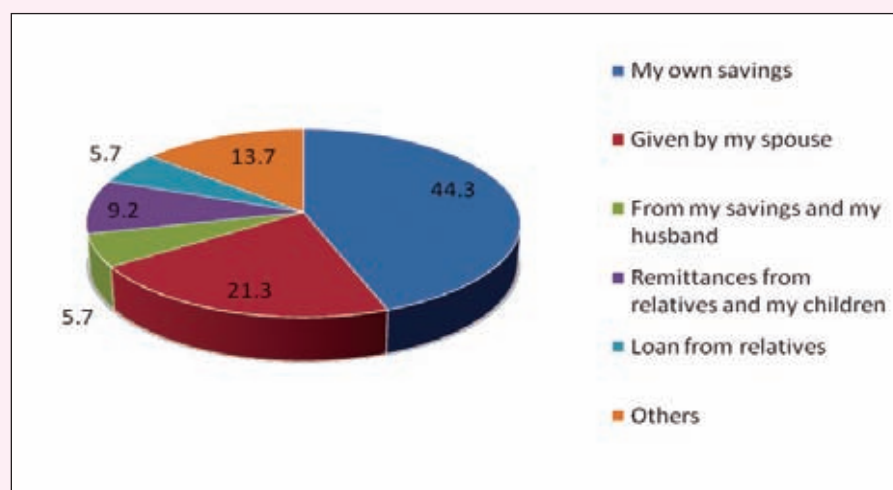
Table 5: The Start-up Capital for women traders

	Frequency	Percent
Below 20,000/-	22	12.6
Between 20,001/- – 100,000/-	65	37.4
Between 100,001/- – 300,000/-	37	21.3
Between 300,001/- – 500,000/-	26	14.9
Between 500,001/- – 1,000,000/-	14	8
Between 1,000,001/- – 3,000,000/-	7	4
Between 3,000,001/- – 5,000,000/-	1	0.6
Not applicable	2	1.1
Total	174	100

6. Source of start-up capital

When questioned about the ways in which women acquired the capital to set up their businesses and to acquire the tools and equipment they require, a significant portion of women indicated that they used their own saving (44.3 percent). The next likely source is that women are given money by their spouses (21.3 percent). This means that while there is some spousal support in business affairs, what is significant is that women are more likely to start a business if they have their own savings.

Start -up capital for majority of women in market is from their own savings (44.3%). Own savings are made through saving from household budget and informal group lending known as “upatu”.

Pie Chart 1: Indicating source of the start-up capital

7. Accessing credit for the business

An overwhelming majority of women have never borrowed money from a bank for their business (81.6 percent). This is not surprising given that 66.1 percent of women do not have a bank account, which means that they are unlikely to have access to any banking facilities, including taking out loans. Further, as it is unlikely that such women have savings, they are unable to leverage their savings in order to take out loans. In addition, many banks have highly complex and overly bureaucratic procedures which deter women from applying. This is coupled with the perception of many women surveyed that banks will simply not accept their loan applications. This perception could be grounded in fact, but could also be due to banks failing to market themselves properly.

Only 5.7 percent of women used loans from formal sources such as micro-credit schemes, savings and credit societies. Micro-credit schemes tend to only provide groups lending as security for loan, as they often require that all the women in the group act as guarantors for the others. This means that if women want to acquire capital they are compelled to form a group. Bank and credit societies tend to only offer credit to those women who are already in business as they require credit/business records and the provision of existing business premises as collateral. Even if such conditions are satisfied, loans are often given for business improvement rather than business start-up. New entrepreneurs are often locked out of the system as they are unable to offer security. Land and properties are the best sources of collateral, but as most women do not own their own land/property, they are unable to offer an adequate or suitable form of security.

Only 5.7% and 18.4% women market traders have borrowed money from micro-credit scheme and banks respectively.

As explored above most women do not own their properties and business space, which means that they are often unable to offer good security. Fear of loan repayments is a legitimate reason, as many women make just about enough for food and other necessities, meaning that they are unlikely to have excess income to service loan and interest repayments. If women are married, their spouses need to consent to them taking out a loan before they can do so. If women take out loans and conceal this from their husbands, some face domestic violence should their husbands find out, and they also risk the loan being called upon by the bank for default of the terms of the loan. Banks are also very reluctant to offer credit to small businesses they are unlikely to have proper business records and assets which could be offered as collateral.

Of those women who have borrowed money from banks (about 20 percent), 52.2 percent have borrowed less than 500,000 Tshillings. Only a small minority (9 percent) have borrowed above 1 million Tshillings. This shows that even if women are able to access credit, the amounts are likely to be low.

It was evident during the study certain institutions such as Pride, Akiba Commercial Bank (ACB) and National Micro Finance Bank (NMB) are the institutions which most

Women mentioned factors preventing credit access in banks to include:

- Lack of collateral (29.3%)
- Fear of loan repayments (17.2 %)
- Lack of support from spouse (8.6 %), and
- Banks not lending to small businesses (7.5%)
- Other reasons (20.7%)
- (16.7%) not applicable

women have borrowed money from, as these are not the only largest or most popular banks. The possibilities are that application process and conditions is easier to satisfy, or it could be that these banks are targeting female entrepreneurs.

It appears that 8.6 percent of women have received money to improve their business, but it is unclear that it is an interest-free loan, as almost all of the institutions which they name such as FINCA and PRIDE are micro finances which offer loans on which interest is charged.

8. Support from special funds

91.4 percent of women have never received any money from funds (so in effect an interest-free loan) to improve their business.

Operating the business

1. Sales per day

The study indicated that although medium to high sales are possible, the take-home income is low after deduction of business expenses. The running costs of the female market traders need to be explored further so that barriers to growth can be identified and tackled. An analysis of daily profits also shows that there are a range of businesses in the markets: some are on the breadline, making profits of just 1,000 Tshillings (1.7 percent) to 5,000 Tshillings (19.5 percent), while others make healthy profits of 20,000 Tshillings (4.6 percent), and a very small minority makes over 38,000 Tshillings per day. This clearly indicates that within markets there are varying levels of affluence, and as such each level requires a different level of support and intervention.

The majority of women have total sales of less than 30,000 Tshillings on a normal business day (62.1 percent). When looking at total daily profits, the majority of women make less than 7,000 Tshillings (60.9 percent).

2. Working patterns

The majority of women work between 6 to 10 hours per day (59.2 percent cumulatively). There are a number of women who work more than 10 hours: 7.5 percent work 11 hours; and quite tellingly, over a quarter of all women surveyed (25.3 percent) work 12 hours per day.

Taking the median number between 6 to 10 hours, it could be said that most women work 8 hours per day in the markets. Factoring in the fact that the majority of women spend between 1-3 hours on household chores, and 1 to 2 hours commuting to and from work (see section on home life below), the majority spend between 10 to 13 hours per day on 'work' related activities, leaving them little time for spending with their families and rest and relaxation. Such additional time burdens, beyond time spent at the markets, are likely to reduce the amount of energy and enthusiasm that female entrepreneurs are able to reserve for their business endeavours.

When looking at working patterns across the week, it is clear that the majority of women in the markets work extremely hard. Taken together, 94.3 percent of women work 6 to 7 days per week. Despite working such long hours and so many days, it is likely that most of the women surveyed have additional burdens including household chores and familial responsibilities. Only a tiny minority (5.8 percent) of women work between 4 to 5 days per week, and it may be the case that these women consider that caring for their family is a priority, or it could be that they are fortunate enough to be able to employ others to work for their businesses.

About 10 percent of women are engaged in business activities outside of their main market business. Those engaged in second, or perhaps even third businesses do a variety of things, including for

Amina Hussein: My typical day

My name is Amina. I have worked in Buguruni market for the past 3 years selling tomatoes.

I normally wake up at 4 am to carry out household chores and to prepare breakfast. At 5 am I leave my home in Vingunguti to walk to work. The walk takes me about 1 hour each way.

There is a lot of competition in this market as many others also sell the same product as I do. I would like to change to another type of business but unfortunately I do not have enough capital to enable me to do that.

example selling meat, selling clothes, working in agriculture, and working in restaurants, hotels and shops. The number of hours spent working on such businesses tend to be fairly low (35.2 percent spend fewer than 3 hours per day), but around 35 percent actually spend more than 5 hours per day working on their second business. It is clear that for a number of women, their main business activity is insufficient to make ends meet, which pushes them to engage in additional business ventures.

3. Support from others

When asked with whom they work with, 67.8 percent say they work by themselves. This means that of the 85.1 percent of women who own their businesses, 17.3 percent receive some help from others (for example, relatives). In respect of those women who work alone, being self-employed, should they fall sick or need to take a day off, on those days they will not make any money. It is unlikely that these women have insurance to cover loss of income due to illness or if they have to stop working to take care of family members. If women are unable to work for prolonged periods they may end up going out of business. For these women, being a member of an association would help resolve some of their problems: other women can offer cover and support if someone has to take time off, or needs extra help on a particular day.

As majority of women in market are involved in food vending (36.8%) such business require a help of another person as multi activities are involved such as; fetching water, purchase of products, cooking, food serving and washing of dishes.

26.4 percent work with their relatives even though only 4.6 own the business jointly with a relative. This suggests that some women either employ their relatives or are able to call on them for help from time to time. It appears that the 5.7 percent who owns their business with their spouse also work with their spouse. Some women when surveyed displayed signs of discomfort talking to the researchers in front of their spouse, and some also felt that they had to seek permission from their spouse prior to commencing the interview. In view of this, EFG would like to explore further whether such women feel comfortable working with their spouse.

4. Employment of other workers

44.8 percent of women surveyed employ other workers, of which the number of additional workers is likely to be fewer than 5 (40.2 percent employ between 1 and 5 additional workers). It is thought that due to rigid employment laws, small and medium enterprises tend to hire and maintain staff only on an informal basis, and in respect of the women surveyed this is also likely to be the case. As most women make less than 6,000 Tshillings profit per day (54.6 percent), it is difficult to see how they can afford to pay additional workers. Employment laws, stipulate that workers should be paid a minimum wage, which in a number of cases is unlikely to be satisfied by the women who are employing additional workers. In addition, the majority of women have never attended business-related training, and so is unlikely to be aware of relevant employment laws, much less be acting in compliance with them. EFG believes that women ought to have access to appropriate training so that they understand the legal obligations associated with their businesses.

5. Problems which hinder business

When asked about problems which hinder their businesses, the majority of women indicated that low capital is the prevalent problem (27 percent).

6. Fair trade

Unregistered traders: Some leaders, for example in the Mchikichini market, either allow or at the very least tolerate people who are not registered market traders to trade outside of the allocated market space on the streets just outside the markets, which diverts business away from women located inside the market, and who are registered traders. There has been suggestion that some market leaders are receiving a cut from unregistered market traders in return for turning a blind eye.

Price fixing: Some women indicated that there are instances of price-fixing in markets, as groups of women agree to set a price for particular products so that they are not undercutting each other. However, sometimes members of the group will undermine agreements by selling the products at a lower price. The reasons for this include the fact that those with high levels of capital are able to sell goods at wholesale prices and still make a profit, so choose to do this rather than honour their agreements, for others, they have taken out a loan and have to sell goods, even if they do not make much profit, in order to service weekly loan repayments.

Middle men: in each market especially the highly populated one there is a presence of middlemen. Middlemen control most of the business transactions when products are brought in the market. A middleman is in- charge of selling for instance a lorry full of tomatoes and pay back the farmer at an agreeable rate. The farmer is compelled to wait for his/her money after the sale is over. This kind of transaction has made middlemen to be in control of customers (retailers) whereas no farmer may manage to sale his products without an involvement of a middleman. Middlemen make profits in this kind of business.

In some markets women and other traders have to pay the middlemen for every product they buys. During the study visit in the ten markets no “middle women” were found.



Decision-making and leadership

1. Market leaders

There are a total of 89 leaders in the ten (10) markets within Ilala Municipality. The numbers are as shown below:

Table 6 : Number of market leaders

No.	Name of the market	Female	Male	Total
1.	Buguruni		11	11
2.	Ferry	1	9	10
3.	Kisutu	1	8	9
4.	Mchikichini	2	10	12
5.	Ilala	3	4	7
6.	Kibasila		7	7
7.	Kigogo Sambusa	4	10	14
8.	Kiwalani	1	10	11
9.	Tabata Muslim	–	–	–
10.	Vingunguti	2	6	8
	Total	14	75	89

NB: *Tabata Muslim is a new market, Market Committee is yet to be set.*

Market leaders are chosen to stand as a link between traders and municipal authorities and to resolve disputes between traders in respect of the multitude of issues which may arise in markets ranging from those related to rents and charges and market space allocation to dealing with instances of violence and abuse in the markets.

The majority of male traders consider that women are able to compete equally with men in leadership elections. Some women reported that the process for the selection of market leaders lacks transparency and structure, which can sometimes lead to results which are biased.

Some women indicated that those in leadership positions do not act in the best interest of traders. Women expressed a lack of motivation to contest in elections; perhaps they lack the confidence to stand for election, or maybe they feel that leadership is not relevant to them as they run very small businesses, and so for participating in management and decision-making would be a waste of time. This was confirmed by the Municipal Market Officer who said business and family responsibilities drive women away from leadership due to limited time.

According to one of the Municipal Market officers, Chairpersons of Market Committees are supposed to serve for a tenure not exceeding three years majority of which have over stayed. Systems are weak and therefore they may only resign at their wish. Markets are characterized by poor accountability mechanisms, informal arrangements, founder syndrome and leaders being fond of personal benefits and privileges accrued by holding leadership positions.

The most compelling experience indicates that most the chairpersons who were originally traders have abandoned business as their main source of income and focus more on administering markets which in the end make it difficult for them to resign from leadership for fear of losing accrued benefits.

Physical environment, and focus on women with children

The market environment for most women is often a dirty, overcrowded and polluted one. Currently, the most overcrowded markets in Ilala Municipality are Ferry, Ilala and Mchikichini. In Kivukoni (Ferri) market (the fish market), the discarded remains of fish creates a particularly bad smell; while traders attempt to keep their work areas clean, hygiene facilities are basic, making it difficult for them to do so effectively. According to Municipal Council's trader office there are plans to introduce a total of 48 gas cookers for the Ferry market, a project to be designed in collaboration with the University of Dar-es-Salaam engineers. 24 gas cookers will initially be purchased by the Municipality and traders will have to pay for monthly user charges and gas refill.

In all markets there are a number of pollutants including dust, dirt, rubbish, and for those engaged in cooking, smoke from firewood.

The layout of all visited markets tends to be poor: there is little space separating stalls, and often rubbish lines the narrow spaces which separate the stalls. The toilet facilities are often lacking, as toilets are often pit latrines without adequate flushing systems. Some toilet facilities lack running water and washing facilities such as hand basins. In Ilala market, the toilets are located in the centre of the market, leading to concerns about appropriate drainage and sanitation. EFG is concerned about the lack of clean and hygienic toilet facilities, which impacts on all traders and customers, but it is likely to have an even greater impact on women.

During the rainy season, which starts around March and lasts until June, the markets can become flooded as there may be no roofing aside from plastic sheets which provide inadequate protection from the elements. Waterborne diseases such as cholera pose risks to health. The earth floors of some markets become muddy and slippery, thereby creating additional health and safety risks.



In focus: women who take their children to their workplace



Maria Ismail Mwilafi: My typical day

My name is Maria. I am 30 years old. I have been working in Tabata Muslim market for one year selling onions, papaya, lemon and leafy green vegetables.

I wake up every day at 4 am to get myself and my two children ready for the day. At 5 am I travel with my one month old girl to Tandika market to buy goods to sell at Tabata Muslim market. As I cannot take both my children with me, I leave my 3 year old boy at home. After I have bought all the goods I require, I head home to pick up my 3 year old child. I then take both of my children to Tabata Muslim market, and they stay with me for the whole day while I work. I finish work at 6pm.

I have no choice but to take my children to work as their father passed away this year, and I have to work in order to make ends meet.

I need capital to expand my business so that I can make enough money to look after my family and send my 3 year old child to school.

Although a small minority, some of the women surveyed take their children to their places of work. EFG surveyed a sample of those women (6 women in total) in order to gain insight into the reasons as to why they do so. Such women and children are of particular concern as the market environment and conditions impact not only on the women, but also on their children. The findings are set out below:

Five out of the six women surveyed take 1 child to their workplace, with one woman taking two children with her to work. All the children are under 3 years old, and therefore do not yet go to school, apart from one child who is old enough to go to nursery school, but his mother is a single parent who spends all of her time working in the market to ensure that her family has enough food and other necessities to survive. All of the women surveyed spend at least 40 hours per week working in the markets.

All of the women surveyed indicated that they are living in poverty and have no choice but to go to work in the markets. They indicated that they do not have anyone, such as a relative, to take care of their children, and as their income is very low, they cannot afford to hire someone to look after their child.

When questioned about the difficulties of having their child with them at work, the women stated that as their children are young, they have to spend quite a lot of time and energy carrying their children, or taking care of them, meaning that they lose customers in the process.

The women also indicated that the physical environment in the markets is not good for either their health or their children's. The dirty market environment and breathing in dusty air were identified as major problems, which in some cases led to coughing, flu and ill health in general. Due to the overcrowding in markets, women sometimes find that their children are pushed around by customers and traders. Furthermore, there is nowhere for children to rest, eat, and play, meaning that they have to do all these things on the filthy floor of the markets.

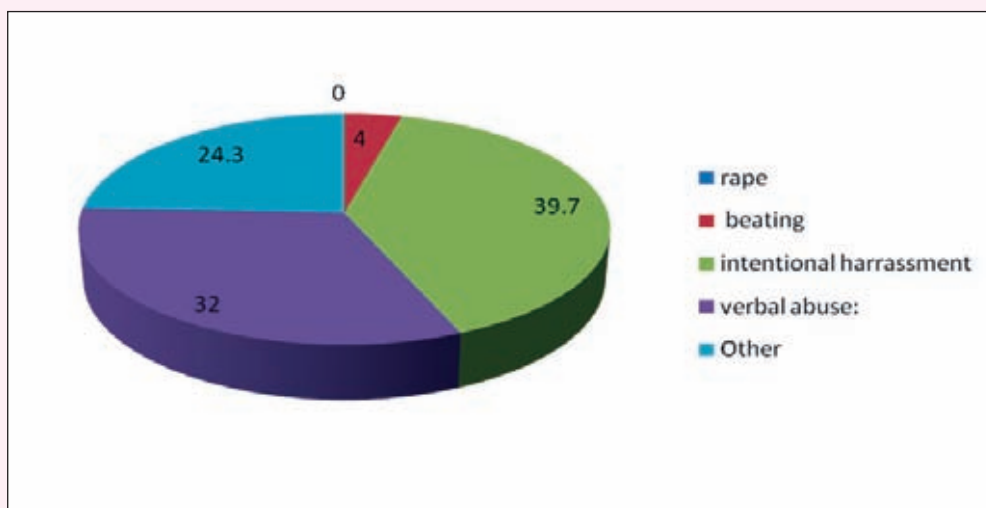
The women surveyed did not think that the market environment was a safe one for their children, as due to the lack of hygiene in the markets their children fall ill. The bad language used in markets was also identified as contributing to an environment which is not conducive to a child's growth and development.

When asked about how their situation could be improved, all the women indicated that if they could be given assistance to expand their business they could make increase their profits and be able to hire someone to take care of their children. Alternatively, some of the women said that that if they could be given assistance they would start a business at home which would allow them to stay at home with their children. Others indicated that a crèche facility would also be of assistance as it would allow them to work, but also know that their children are being looked after in a safe place.

Gender and violence

It is encouraging to see that physical violence is not common in the markets, as an overwhelming majority of women (96 percent) indicated that they had never experienced any physical violence.

PIE CHART 2: showing the level of gender based violence in market place



Verbal abuse is the most common form of abuse in the markets. 31.6 percent of women reported experiencing some form of verbal abuse, and 92.7 percent indicated that they have been verbally abused more than once. This means that verbal abuse is a regular occurrence in the markets. This was confirmed by the market officer who said women face a lot of verbal abuse followed by economic abuse related to men refusing or delaying to pay especially to women involved in food vending business. The two abuses are sometimes connected since women indicated that they have experienced verbal abuse from not only colleagues but also customers, who sometimes shout at them and refuse to pay.

97.9 percent of women did not report any instances of verbal abuse to the police, and 78 percent have never reported it to another person such as a market official. This suggests that verbal abuse is generally tolerated in the markets, including by the women themselves as such behaviour occurs regularly and is tolerated, and so in effect it has been normalised.

Harassment is also fairly common in markets, with 39.7 percent of women indicating that they had experienced some form of harassment, and if it occurs, for 33.9 percent of women it has happened more than once, albeit infrequently. An overwhelming majority stated that they did not report the harassment to the police (94 percent). This indicates that the majority of women perceives these types of behaviours as a normal part of life in the markets and so is less likely to report it to the relevant authorities. In addition, perhaps many women feel that the police would not take them seriously even if they did report such incidents, and in view of the time-consuming procedures involved in filing a police report, women are unlikely to do so.

However, women who have experienced harassment are more likely to report it to another person; 54.5 percent indicated that they have done so. When asked about to whom they reported the instances of harassment, 8.6 percent said that they reported it to the market leaders. A very small minority (6 women) reported it to other market officials such the market chairman, market officer and market secretary.

The women surveyed did not report any instances of rape in the markets. It cannot be said that the responses related to rape and other forms of abuse are conclusive, as these are incredibly sensitive issues which the vast majority of women would be extremely reluctant to share with researchers conducting interviews in the markets within earshot of other market traders.

It is clear that there are issues which need to be explored further, as a significant portion of women think that it is common for women to experience threatening or violent behaviour from men. 19 percent also indicated that women are discriminated in the market as compared to men.

49.4 percent of women think that women need more support against intimidating and threatening behaviour in the markets.

Furthermore, it seems that although some women feel comfortable talking to market officials about such matters as harassment and verbal abuse, others are reluctant to do so. Since market leaders are directly responsible for, and are usually the first port of call for addressing issues arising in the markets, it would be helpful work with such leaders to build their capacity to deal with dispute resolution, and also to enhance their understanding of gender dimensions inherent in conflicts in order to create a safer and better environment for women to work in.

Nasra Ayubu *My typical day*



My name is Nasra. I have been working at Buguruni market for the past 8 years selling tomatoes and onions. I work for about 12 hours per day, without any assistance.

Normally, I wake up at 6 am to prepare breakfast for my family, and then get ready for work. I arrive at Buguruni market at about 7am, with my child who is just under 2 years old.

I am happy to be working as it provides me with income to help provide for my family. However, I am not happy that I have to take my child to work, as the environment is not good for her health and general development. Unfortunately, I do not have a choice as there is no one else who can look after her while I am working.

Home life

1. Decision-making

When questioned about whether they have a common consensus with their husbands when dealing with household planning, the majority of women indicated that there was consensus (62.1 percent). This indicates that in most households there is decision-making consensus and women take part in the decision-making process. Good familial relations also impacts on women's ownership of assets, as 66 percent of women indicated that their names were listed in the household ownership records. As indicated, 85.1 percent of women own their own businesses, and so are likely to be fairly independent and self-sufficient; they are also generally aware of their rights to own property, and so these factors probably impact on asset ownership. The more that women are able to engage in the decision-making process relating to household matters, the more likely it is that they have either sole or joint ownership of assets.

2. Freedom to acquire property

It is also encouraging to see that an overwhelming majority of women indicated that they are able to acquire and manage property freely and independently of their husbands without fear of interference from their husbands (90.1 percent). This shows that patriarchy is unlikely to be the main factor for lack of property ownership; it is more likely that financial constraints and legal procedures are the barriers to ownership of property by women.

The study revealed that the majority of women are conducting their businesses far away from their homes, as the markets tend to be closer to the city centre or popular locations, meaning that most women cannot afford to live close to their place of work.

3. Household chores

48.6 percent of women are able to share household chores equally with other household members. However, 47.7 percent of women shoulder household responsibilities such as cooking and cleaning by themselves, and only 4 women indicated that they are completely free from household chores. It is clear that in view of most women working 6-7 days per week in the markets, and then having to carry the burden of household responsibilities, many women are working a 'double' workday, and it seems they are overworked.



4. Demands on time

The majority of women spend between 1 to 3 hours per day on household chores (61.9 percent). This unpaid burden restricts the time available for other activities, meaning that women may not be able to devote the hours she would like to her business, thus limiting her capacity for expansion. In addition, the most women surveyed spend between 1 to 2 hours travelling to and from work (38.5 percent), or between 2 to 4 hours (13.2 percent).

5. Responsibility for household purchases

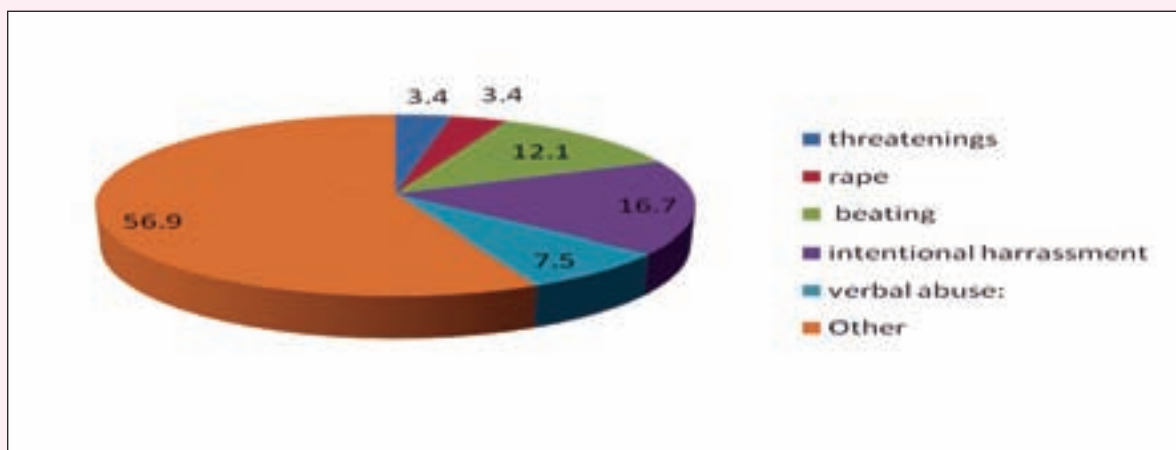
When questioned about who has primary responsibility for household purchases such as food and cleaning products, 24.5 percent of women indicated that they were primarily responsible.

For most women, the responsibility is shared equally between her and other household members (46.4 percent), while for 28 percent of women their husbands had the primary responsibility. This means that these women, and in particular those in the latter category, have a better opportunity to grow and improve their businesses faster as they can plough income from their businesses back into the business rather than having to use their income to support the household.

6. Domestic abuse

21 women surveyed reported that they had experienced beating by their husbands, of whom 12 indicated that such beating had taken place more than once. These women are also highly unlikely to report domestic abuse to the police.

Pie Chart 3 : Showing the domestic violence experience by women traders



Wellbeing

1. General wellbeing

Female respondents were asked how happy they are with their business. Only 20.1 percent of female respondents indicated that they were 'very happy'. It is clear that about 80 percent of women are looking to improve their business situation. As most women work 6 to 7 days per week (56.9 and 37.4 percent respectively), it is apparent that the majority of their waking hours are spent engaged in an activity which they do not feel very satisfied with.

Table 7 : Indicating perception of women on their economic situation

How women consider their current economic situation		
	Frequency	Percent
very poor	7	4
somewhat poor	36	20.7
neither poor nor rich	84	48.3
somewhat rich	47	27
Total	174	100
How women consider their economic situation as compared last year		
much worse	15	8.6
somewhat worse	45	25.9
Similar	33	19
somewhat better	78	44.8
much better	3	1.7
Total	174	100

When asked about what they consider their state of health to be should they continue with their business, most women responded 'very bad', 'somewhat bad' or 'neither bad nor good' (60.9 percent cumulatively). The aim of this question was to assess whether the women surveyed had hope for the future; if they are hopeful, it is more likely that their assessment of future health would be positive. The uncertainty displayed by the majority of women about the future could be due to a number of factors, for example, many women are living a hand to mouth existence, they do not receive any training which could improve their prospects, or they may be the victims of abuse in both the workplace and at home. Perhaps such women have no vision for the future, or any concrete business plans which would facilitate improvement of their businesses; therefore, should their businesses continue on the same trajectory, such women believe that their business situation is likely to have a negative effect on their health.

2. Economic wellbeing

Female respondents predominately consider themselves to be 'very poor', 'somewhat poor', or 'neither poor nor rich' (73 percent cumulatively). Of those, the 'neither poor nor rich' category is the most significant figure at 48.3 percent. What this means is that the majority of women are probably making just enough to survive, and that just under half of women consider that while they are not destitute, they are also not necessarily deriving sufficient financial rewards from their businesses.

In comparison to their economic situation a year before, 44.8 percent of women indicated that their economic situation was 'somewhat better'. The perceived improvement could be due to the fact that the state of the economy in Tanzania has generally improved over the past year 2009, or that as a result of persevering with their businesses, women are reaping some benefits. Markets, therefore, can be a place where women can venture for business opportunities. It also indicates that if women are supported in the markets, change is possible. However, not all women are doing well, as just over 25 percent indicated that they are doing 'somewhat worse' compared to last year. It would be interesting to investigate what factors lead to improvement, and what leads to deterioration, so that those factors can be taken into account when designing intervention projects. It would be necessary to ensure that intervention projects are pitched at the right level: it is clear that within the markets there are different types of business ventures and varying levels of affluence and so intervention projects should be designed to target the desired beneficiaries. Projects should also take into account that the poorest women are probably the ones working the hardest and longest hours, and so may not be interested in participating in projects due to lack of time, energy and motivation. The design of intervention projects would need to take this into account.

Women were asked to compare their economic situation a year ago as with that of other women in their market; the highest percentages responded 'similar' (32.2 percent) and 'somewhat better' (28.2 percent). What this indicates is that there is a general pattern of growth and business development, within which some women are moving together at the same rate, while others are growing at a faster rate.

3. Use of income

Despite responses which suggests improvement, it appears that for the majority of women, the income derived from their business is just enough for food, but not enough for any other necessities (60.9 percent). Taken cumulatively, 86.2 percent do not have any or only a very little money left after food and necessities, which means that at least this percentage of women probably do have savings, or if they do, it is likely to be a meager amount. Although 33.9 percent of women in this survey indicated that they have a bank account (which is significantly higher than the estimated national average of 5 percent for women), it is questionable in view of the above findings whether they actually manage to save any money. Having a bank account is an indicator of economic status, because if people have surplus income that they are able to save, they move away from a hand to mouth existence to a slightly more secure financial position. 66.1 percent of women still do not have bank accounts, and are therefore in all likelihood living in poverty. This analysis is corroborated by the fact that 60.9 percent of women indicated that their income was only enough for food, and insufficient to cover other necessities.

³ It is estimated that only 5% of women and 11% of men are banked in Tanzania - Financial Sector Deepening Trust, Tanzania 2007

⁴ ILD Report – Institute for Liberty and Democracy. 2005. "Program to Formalize the Assets of the Poor of Tanzania and Strengthen the Rule of Law: (MKURABITA) Final Diagnosis Report." Institute for Liberty and Democracy, Lima

4. Accommodation

The majority of women do not own the house in which they live (64.4 percent). Home ownership in Tanzania is blighted by complex and costly procedures, so it is not surprising that 89% of all properties in Tanzania are held extralegally. While legal barriers may be the reason for low levels of ownership, the main reason may be that women simply cannot afford to buy a property; especially as it appears that the majority (as discussed above) is unlikely to have savings with which to make such a significant purchase. EFG needs to explore further the level of savings which women have, along with other barriers to ownership; if lack of capital is identified as the major barrier then this could be addressed by providing a suitable form of credit facility.

Of those women who do not own their homes, 56.7 percent pay under 20,000 Tshillings, and 36 percent pay between 20,001 to 50,000 Tshillings per month. The cheapest level of rented accommodation in Dar es Salaam costs about 10,000 to 25,000 Tshillings per month.

It is of much concern about the welfare of those women and their families who are renting places for less than 20,000 T.shillings per month. For this amount, residents are likely to be offered a single room which lacks proper sanitation and access to safe water. In addition, it is likely to be dirty, dusty, and overcrowded as whole families cram into one room.



Awareness of legal rights

1. Awareness of rights as a woman

When asked about the rights which they have as a woman, top four rights listed were: the right to be employed or set up their own business (10.3 percent); the right to own property (8.6 percent); the right to be listened (6.9 percent); and the right to obtain a low interest rate loan (6.3 percent). The first right listed is expected as these women have obviously set up their own enterprises. Women also seem to be aware of the right to own property; however, awareness of a right does not necessarily transmit to actual ownership as there are many barriers preventing property ownership in Tanzania. The Convention on Elimination of All Forms of Discrimination against Women (CEDAW) lists access to affordable credit facilities as a basic right, and so it is encouraging that a number of women are aware of this and have listed the right of access to reasonable credit as a right.

Only 2.3 percent of women listed the right to be a leader as a woman's right. This may indicate that perhaps women do not see themselves as leaders, or they do not see leadership as something which can enhance their position and their business prospects.

Only 4.6 percent of women traders were able to name 4 or more rights. In other words, 95.4 percent of women could only list less than 4 rights.



Access to training and support

1. Training

Most women are only available for training either on the weekends (39.1 percent), or in the evenings (36.8 percent). This means that training needs to be organised, perhaps in a series of 1 hour long sessions, so that they fit around the women's schedules.

2. Women's Associations

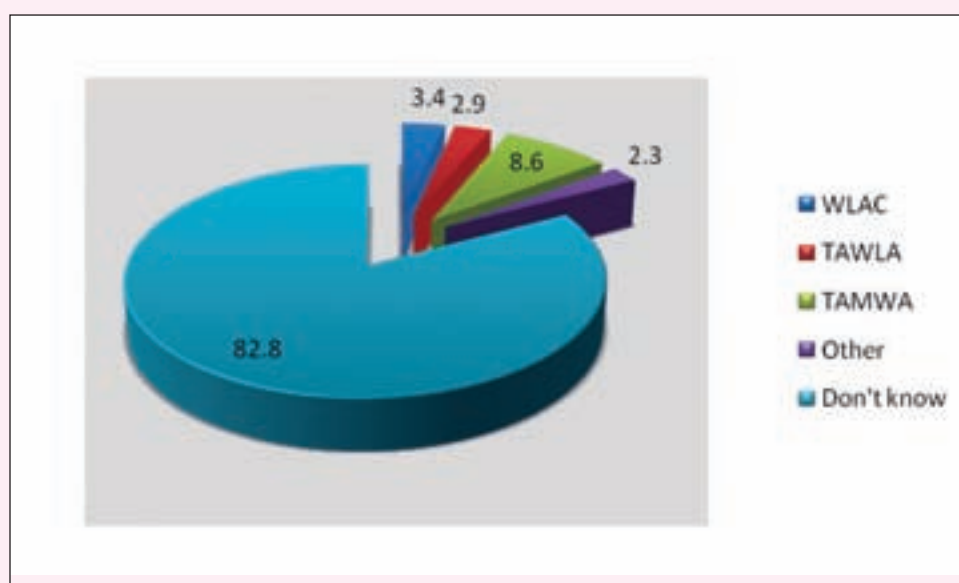
Only 31.6 percent of women responded that there are women's associations in their market working for their welfare. Generally speaking, most markets do not have women's associations, and it seems that even if they exist, such women's associations are not that effective at addressing the needs of female traders. Women associations are represented in the Market Committee (MC) through their representative. Women's presence in the MC has never influenced decisions outcomes to reflect the needs of women as women lack agenda.

3. Access to legal services

Although just over 50 percent of women indicated that they had access to legal advice when required; only 16.7 percent were aware of organisations which offer legal services. This means that most of the women are obtaining their legal advice from private individuals. Just under half of women do not have access to legal advice when in need, meaning that they are either unable to afford such services, or there is a shortage of organisations from which they can obtain suitable advice. EFG considers that it is necessary to set up a legal helpdesk which specialises in business advice, and also providing linkage between women who seek legal advice and organisations which are able to offer it.

When asked to name the organisations which offer legal advice, most women listed Tanzania Media Women Association (TAMWA)(8.6%), then Women's Legal Aid Centre (WLAC) (3.4%), and lastly Tanzania Women Lawyers Association (TAWLA) (5.2%). Approximately 82.8 percent of women did not name any organisation, which shows to the great degree the lack of knowledge of women about organisations which offer legal services.

Pie Chart 4 : Showing Women knowledge of legal aid facilities



Equality For Growth's Recommendations

Key findings	Recommendations
1. Women traders in markets are an invisible group; never reached with any programme such as training and business- related special programme. Since the majority have a low level of education, access to information related to their business and welfare rarely reach them.	<ul style="list-style-type: none"> Facilitate a process that will enable women in markets to organize themselves and form a grassroots movement that will increase their visibility and amplify their voices through advocacy. Encourage women to work in groups, and assist with the formation of female trade associations could provide a solution if a good model can be created, as it would allow women to work together in an environment of mutual trust and understanding. It would also facilitate the pooling of capital and skills capital which would allow women to set up bigger and better businesses.
2. Municipal plans and strategies do not respond to gender aspects in relation market affairs.	<ul style="list-style-type: none"> Municipal Councils need to develop gender -responsive guidelines and rules and ensure their adherence in running of market affairs so as to create a leveled and better environment for both women and men. Introduce affirmative action that will, for instance ensure women involvement in leadership, setting women zones within the market and introduce women specific programmes. Set up model, women only operated markets that could be one affirmative model for creating more economic opportunities for women.
3. The majority of women run low profit, low value and growth businesses due to low levels of start-up capital; access to credit for business improvement is also a major barrier.	Set up a revolving fund so that groups of women can borrow money for a specified period of time. They would need to repay the entire sum at the end of the loan period so that the money can be re-lent to other groups. Those who wish to access such loans would need to provide security, but would not need to pay any interest. Group loan security by other micro financing institution could be adopted.
4. Women generally own their businesses and work on their own. This means that they do not pool capital and skills; work long hours; and their businesses suffer when they are unable to work due to illness or due to family responsibilities.	Being a member of an association would help resolve some of the women's problems: other women can provide cover and support if some women have to take time off, or if they need extra help on a particular day.

<p>5. Women do not generally participate in leadership meaning that they do not exercise control over their business environment, and are therefore unable to bring about improvement.</p>	<p>Training women so that they can become market leaders is recommended. This will require capacity building to ensure that women see themselves as capable of being powerful leaders, and giving them the tools to be able to lead effectively.</p> <p>It will require persuading women that through seeking leadership, they can improve their businesses and their working environment. It is hoped that such women will harness the support of women traders in the market and form an association, on behalf of whom female leaders can advocate.</p> <p>With the association behind them, there is a much greater chance of female leaders being able to negotiate effectively as relevant leaders and officials are more likely to be listen to a group representative rather than an individual on her own, especially if that voice is coherent, confident and considered.</p>
<p>6. The physical environment of the markets is often dirty, overcrowded, and polluted. Such environment poses many health and safety issues or women and their children.</p>	<ul style="list-style-type: none"> ▪ Building and maintaining clean toilets and sanitation facilities. ▪ Ensure that there are proper methods for rubbish disposal and collection. ▪ Building a basic crèche facility to assist women who have no choice but to take their children to their workplace.
<p>7. A number women traders experience Gender Based Violence both at home and in the market. Verbal and economic violence being the common.</p>	<ul style="list-style-type: none"> ▪ A counseling and information centre could be set up within markets, or within close proximity of markets which would assist women who have suffered from abuse. ▪ It would also be helpful to work with market leaders to build their capacity to deal with dispute resolution, and also to enhance their understanding of gender dimensions inherent in conflicts in order to create a safer and better environment for women to work in. ▪ Educating women about their rights, building their confidence, and training them in dispute resolution tactics would also ensure that women do not believe that they have to tolerate abusive behaviour and ensure that they have all the skills to cope with such situations should they arise.
<p>8. Women are more likely to own assets if they participate in household decision-making.</p>	<p>Design projects which empower women by developing their negotiation and decision-making skills.</p>

9. Women lack awareness of their rights as women and as entrepreneurs.	<p>There is a need for female entrepreneurs to have greater awareness of their rights and entitlements, as well as access to best practice models and guides to starting and running their own enterprises.</p> <p>EFG aims to become a 'one-stop-shop' for women seeking advice on their rights and training to improve their understanding and capacity. EFG will both directly carry out training and put female entrepreneurs in touch with other organisations which offer the services that they require.</p>
10. Majority of women traders are overworked and pre occupied and have no spare time to look for and access information that may impact their life.	Introduce specific information strategy for women traders who have shown to be of low literacy to access important information. Setting up an information bureau for dissemination of information related to HIV/AIDS, environment, business and personal welfare is vital.
11. Women lack knowledge about starting and running a business.	Through partnership with other business-related organisations, EFG intends to enhance women's understanding of their legal rights. The majority of women are time-poor and so training scheduling needs to take this into account.
12. There are different types of business and different levels of affluence within markets.	It would be necessary to ensure that intervention projects are pitched at the right level: it is clear that within the markets there are different types of business ventures and varying levels of affluence, and so intervention projects should be designed to target the desired beneficiaries. Projects should also take into account that the poorest women are probably the ones working the hardest and longest hours, and so may not be interested in participating in projects due to lack of time, energy and motivation. The design of intervention projects would need to take this into account.
13. Poor communication and Data keeping within markets.	<ul style="list-style-type: none"> Need to introduce a database that will provide up to date profile of market traders to include women. The information will be useful in accurate and future programming since it will provide the reliable data. A women- specific could be introduced since there are women- specific needs. Develop an effective communication strategy within markets.
14. Lack of exposure and experience among majority of women and Municipal Council on running effective business and management of markets	Need to forge linkages with other regional and international institutions and groups working in the same field for experience sharing and exchange of ideas.

Acknowledgment

Research team

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Supporter

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What is Equality For Growth?

Equality For Growth (“EFG”) has been set up to empower informal women workers in Tanzania through legal and human rights education, advocacy and capacity building in order to eradicate poverty. Its vision is a market place free from gender barriers where informal women workers of all levels can operate freely on an equal footing with men, and be free from all types of exploitation.

EFG was established in February 2008 as a working group in Tanzania. In August 2008, it was formalised into a registered company limited by guarantee (and not having share capital) under Registration N. 66935.

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