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EDUCATIONAL BACKGROUND, TRAINING AND THEIR INFLUENCE ON FEMALE-OPERATED INFORMAL SECTOR ENTERPRISES

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Abstract

The need for this study arose due to the increasing role that women are playing in petty trade and what is generally termed the informal sector. The role that this sector has in the alleviation of poverty is expanding as a result of widespread displacement from formal sector employment, and difficult economic conditions in recent times.

Access to relevant education has been identified as critical in contributing to the potential of the informal sector enterprises operated by women to realise their transformative potential in increasing entrepreneurs' economic positions and, therefore, decreasing their vulnerability to poverty. Tanzania has prized itself on the success of its Universal Primary Education (UPE) programme. Nevertheless, women and girls remain among those with the lowest educational levels and are hardly represented at all in a number of tertiary educational sectors. Under prevailing economic conditions girls' already marginal access to post-primary and higher education is being eroded. Additionally, adult educational courses continue with the authoritative pedagogy practices evident throughout all other sectors. They rarely take women's triple work burden into account, in effect further restricting their access to such courses. Women entrepreneurs working within the informal sector typically have less education than their male counterparts and have less time to spend on their informal sector activities. Additionally, there is evidence to suggest that women's involvement in and control over businesses diminishes in line with the success of same. Due to low literacy rates, lack of organisational skills, and insufficient access to resources women in this position often lose control over their businesses. However, despite the problems and constraints that women face they do still continue to be very actively involved in informal sector activities, some running successful businesses.

This study investigated the relationship that exists between women's level of education and training, and the sustainability of their informal sector enterprises. It explored the methods that women employ to overcome constraints encountered, and attempted to solicit their opinion on training requirements, including appropriate scheduling and timetabling of training programmes. It combined quantitative and qualitative methods of enquiry, comprising a short pre-coded questionnaire, a small number of in-depth interviews and focused group discussions. The acquisition of current literature with up-to-date views on the topics concerned formed an integral component of the overall analysis.

The areas covered in the study incorporated suburban areas of Dar es Salaam, Kibaha, Morogoro, Iringa and Moshi. They were visited by three teams of researchers, each headed by one principal researcher, and including a local researcher. Fieldwork preparation and consolidation preceded and followed the research to ensure maximum quality of research. Thereafter, analysis was undertaken on the data collected resulting in the production of this research report.

Results indicate low training and educational levels. Respondents are concentrated in trade/service activities, geared towards local markets and face stiff competition. Training requirements relate to respondents educational backgrounds and also to the specific operations with which respondents are involved, the stage of their businesses, and their age group. Information sources available to respondents, generally, are inadequate.

EDUCATIONAL BACKGROUND, TRAINING AND THEIR INFLUENCE ON FEMALE-OPERATED INFORMAL SECTOR ENTERPRISES

PART I

Introduction

The importance of the informal sector is growing within Tanzania and its neighbouring countries. With continuing reductions in public sector employment, inadequate salary scales and the general contraction of employment in the formal sector, income gained from informal sector activities is critical in maintaining living standards, and in the alleviation of poverty. It is now thought to account for 60% of the urban labour force and one quarter to one third of urban incomes (Maliyamkono and Bagachwa, 1990). A large proportion of informal sector enterprises are owner-operated, with 40% operating from fixed structures while 32% operate from temporary structures, markets or open spaces (Buberwa and Mdamo, 1991). The flexibility the informal sector offers in location, hours of work, and mobility makes it attractive for those needing to supplement low incomes.

The growth in these small enterprises, especially in urban areas, is also believed to be related to increased urban-rural migration in recent years, coupled with the natural population increase of urban areas. Mainland Tanzania is now experiencing an urban growth rate of 6% per annum. A recent estimate put the total population living in urban areas at 40% (Lass, 1995). With large urban centres, such as Dar es Salaam, already coming under stress, urban poverty is likely to be an ever-increasing factor, in Tanzania as in other developing nations.

Access to resources such as education/training, credit and information have been identified as critical for the development and sustainability of informal sector enterprises (Carr, 1993). Access to *relevant* education and training underlies access to credit and information. Education and training, therefore, become key enabling resources in the maintenance and sustainability of informal sector enterprises.

Women form the majority of people who have non-formal or low-formal education and have limited access to formal sector employment. Additionally, while participating in and running informal sector enterprises, women often do so with only limited access to, and power over the resources required to sustain their enterprises. Sustaining informal sector enterprises often requires organisational skills in which women have little or no training/experience. Therefore, the development and sustainability of female-operated enterprises are often stunted through the lack of skills and control over their direction.

Higher levels of education are thought to be a contributory factor in improving women's social and economic positions (Kerner, 1988). However, restricted access to educational and training facilities is a key constraint to female informal sector entrepreneurs. It reduces their ability to make a decent living for themselves and their dependants and to combat their exposure to poverty. This disparity in identified requirements for sustaining businesses, and limited educational opportunities of women, serves to perpetuate prevailing gendered relationships. Such relationships ensure that women remain in the category of

non-dominants and work within structures which take little account of their needs and interests, thus contributing to the disempowerment of women (Ardener, 1986; Davis, 1991).

This study, therefore, explored the relationship between educational levels and type, and the sustainability of informal sector enterprises. It had a particular focus on disadvantages that women face resulting from limited access to relevant education and training. Additionally, the study explored the ways and means that women are currently employing to combat the effects of educational disadvantage in running their informal sector enterprises. Thus, women's role as active participants within changing social structures received central focus, highlighting the manner in which gender relations are currently being constructed and adapted within the confines of the research area. Such clarification is crucial to the establishment of education/training aimed at decreasing women's dependency status and thus, their vulnerability to poverty and its effects.

While this study concentrated on the position of women within a gendered structure, its findings are applicable, to some extent, to other underprivileged groups with limited and mediated access to resources. It highlights a number of structures of disadvantage relevant to underprivileged groups, women being among the most disadvantaged (Sen and Grown, 1988). Through such analysis, training/educational requirements and options have been identified, particular to this region, this point in time, and across differing demographic and socio-economic positions. Gender specific data in this area will assist in the tailoring of training requirements to the needs, agendas, schedules and full work-loads of women. Details of such factors often remain unknown and unheeded in the planning and scheduling of educational and training curricula.

Objectives of the Research

The overriding objective of this study was to explore the relationships that exist between education/training levels and opportunities/structures which contribute to changing women's economic and social positions of marginalisation. While the potential exists within the informal sector for women to increase their control over resources, capital etc., it is argued that institutional support for training, credit and marketing is necessary for the transformative aspects of the informal sector to realise its potential (Baud 1993; Meagher, 1995). Indeed, Kate Meagher (1995) argues that without institutional support, market forces are themselves incapable of realising the dynamic potential of the informal sector. Identification of gender specific training/educational levels and requirements is a prerequisite for the instigation of such institutional support.

In particular, the research sought to elucidate the following issues.

- (a) Assessment of the educational levels of female entrepreneurs in informal sector enterprises, with a view to examining the relationship of this factor to the potential sustainability of these enterprises.
- (b) Identification of networks of association/training and strategies employed by these women in pursuit of their business interests.

Hypotheses to be Tested

- (a) Women's educational training is of little assistance to them in entry to and sustainability of their informal sector enterprises;
- (b) Inadequate educational and training levels are among the critical constraints faced by women in sustaining and developing their informal sector activities.

Additionally, the study sought to elucidate the views of respondents on their educational and skill levels and to explore relationships between educational levels and the relative positions of the women participating in the study.

Theoretical Influences of the Study

A number of sources formed the basis of this study, including views on (i) the role of the informal sector in the development process, (ii) women's role in development and (iii) the social construction of gendered relationships. It is also influenced by critical views on the potentially transformative role of the informal sector, in particular as it relates to the construction of social relations.

The Role of the Informal Sector in the Development Process

The concept of the informal sector "emerged as a means of systematically comprehending some aspects of the economic and social situation of Less Developed Countries (LDCs), particularly the nature of unemployment and underemployment" (Kabra, 1995 : 197). In this respect the informal sector has been viewed favourably, as a means of income generation and an alternative to formal sector employment (Koda & Omari, 1991). However, the emergence of the informal sector and informalisation of the labour force, in general, has also received strong criticism because of its potential for exploitation (Kabra, 1995; Meagher, 1995). In this regard the relationship of informal sector participants to dominant power structures, their access to institutional support and "indications of destructive competition is called into question. In particular, comments from these views point to divergencies in skill and educational levels and access to resources, as differentiating factors critical to sustainability of informal sector enterprises. Therefore, institutional support fashioned to the requirements and constraints of particular informal sector operators are necessary for it to realise its transformative potential (Baud, 1993). Viewing the informal sector in the context of emerging, adapting and evolving types of organisations (Kabra, 1995) necessitates that support be grounded in these emerging organisational requirements. Recent literature also points to the scale of differentiation within the informal sector where hierarchies of work abound (Baud and Bruijne 1993; 1995; Meagher, 1995; Kabra, 1995). Such observations reinforce the need to be attentive to relationships among operators, their differing levels of skill and access to resources.

Women's Role in the Development Process

Theories on the role of women in the development process are now a well discussed topic. From Boserup's initial contribution to this topic in 1970, theories have moved from integrationist and welfare approaches to the now favoured empowerment perspectives. Currently there are numerous texts on the 'discovery' and history of approaches to women's role in the development process. Suffice to say that although there are shortcomings within these approaches, they have, nevertheless, placed the question of women's social and economic position firmly on the development agenda. This study draws on influences from the empowerment approach. This perspective attempts to investigate the differing positions under which marginalised people, live and work. It views women as actors in the construction of relationships, not as victims of circumstance. It calls for clarification of oppressive structures of power which are embedded in social relations. Only through such clarification can moves be made against structures of exploitation (Sen and Grown, 1988).

1 See, for instance, Barbara Rogers, 1980, *The Domestication of Women for a general discussion*. More localised discussion is to be found in Ruth Meena (ed), *Women in Southern Africa*, Patricia Mbughuni, 1994 "Gender and Poverty Alleviation in Tanzania : Issues from and for Research".

It views research into the struggles of women as central to such clarification "[w]omen, as the main workers in basic needs provision, are central to an understanding of the linkages in the reproduction crisis" (Sen and Grown, 1988:58).

The Social Construction of Relationships

The study is influenced by the importance of recognising the role of society in the construction of realities. It has been argued that our realities are constructed and adapted through a process of mediation, boundary setting and reciprocity (Cohen 1989). In this respect the concerns of post-modernist theorists, such as the importance of discourse, actions and differentiation, occupy central positions. There is concern among feminists with reference, in particular, to the deconstructionist overtones of post-modernist thought (Marcia-Lees, Sharpe and Cohen, 1989). Nevertheless, attention to the above issues offers important contributions to the understanding of the adaptation and constructual process of gendered relationships (Mbilinyi et al., 1991; Parpart 1993; Mbughuni 1994; Sylvester, 1995). In recognising "the connection between knowledge and power [this approach] seeks to understand local knowledges both as sites of resistance and power" (Parpart, 1993 : 456). From this perspective the voices of women and their perceptions of their relative positions, constrains, opportunities and strategies they use occupy central positions.

The theoretical influences of this study can, therefore, be said to come from a post-modernist feminist perspective on the role of women in the development process. This gives a focus on the heterogeneity of women's experience and allows an analysis of their role as actors within the constraints of their historical, cultural, societal and individual confines. Attention to educational levels of female entrepreneurs working in the informal sector allows a close examination of the differences, strategies, traditional and newer options that women are opting for in this sector, in the areas under study. The often contradictory features of the informal sector, its transformative and exploitative potentials are taken into account. It is viewed as a route to higher incomes and social status. However, it is also conceptualised as means of reinforcing exploitative relationships. Aware of its growing prevalence and importance in Tanzania, we seek to elucidate some of the above issues. The study focuses on the relationship there is between the growth of the informal sector, the participation of women as operators of enterprises and their educational levels.

PART II

Perspectives on the Informal Sector

The informal sector, or what is sometimes termed the unorganised sector of employment has been the focus of development studies since the early 1970s. The various perspectives have been well summarised in a recent study (Kabra, 1995). In almost all LDCs its size and economic and social importance are substantial. It is thought to represent adaptive responses to deteriorating economic situations. Additionally, it is considered as a type of 'social security' system for the more marginalised in society and those displaced from or needing to supplement formal sector employment.² Markets tend to be competitive and family labour, in various forms, is often employed (Kabra, 1995). Typically, there is a low entry base to informal sector activities and at the outset, enterprises require minimal capital resources.

The informal sector has been defined in a number of ways. It has been referred to as those "traders and service workers from whom the state receives no revenue" (Kerner, 1988:45). It is described as "activities that occur in an environment characterised by lack of formal transactions", (Del Boca and Forte, 1982, cited in Maliyamkono and Bagachwa, 1990:26.); "all activities that operate largely outside the system of government benefit and regulation" (ILO, cited in. Maliyamkono and Bagachwa, 1990); "the sum total of income-generating activities outside modern contractual relationships of production" (Fortes et al 1986:728); and "all production and exchange activities which, given current conventions, are not measured by national accounts statistics" (Maliyamkono and Bagachwa, 1990:27). Such definitions assume a dualism between formal and informal sectors, one being characterised by state regulation, registration, formal work patterns etc, the other comprising businesses outside of this realm. While contributing to a focus on the dynamics of petty commodity production and development in small enterprises, their focus tends to be on the relative potentials of either formal or informal sector employment. Linkages between types of employment and strategies of livelihood maintenance are not central. Viewing employment patterns from the perspective of emerging livelihood strategies allows us to focus on these linkages within a continuum of employment types with elements of formal and informal, to a greater or lesser degree. The focus, however, shifts from the characteristics of individual enterprises, in terms of formal and informal, to the place these enterprises have in emerging patterns of employment and their place within people's livelihoods (Grown and Sebstad, 1989; Swaminathan, 1991).

Characteristics of the Informal Sector in Tanzania

The increase in informal sector enterprises in Tanzania, as elsewhere, is associated with coping strategies of households and individuals hard-hit by the repercussions of structural adjustment policies (Bangura, 1994). In this respect, income from informal sector enterprises is viewed as making a particularly significant contribution to sustaining poorer households. It is an important source of income among women, the urban poor, marginal farmers and the landless (Stewart and Bagachwa, 1992). Some argue (Maliyamkono and Bagachwa 1990; Tungaraza, 1991; Koda and Omari, -1-991) that as a result of structural

2 For a recent summary of views on the Informal Sector see Kamal Nayan Kabra, "The Informal Sector: A Reappraisal"; Madhura Swaminathan, "Understanding the 'Informal Sector': A Survey".

adjustment policies adopted in recent years the informal sector is becoming *the* critical means of economic survival, particularly for marginalised groups. In any event, the extent of informal economic activities can be expected to change and increase as adjustment programmes progress and those occupying marginal positions within it can be expected to face more intense competition (Kanji and Jazdowska, 1995).

In the early 1990's the Tanzanian government commissioned a survey on the informal sector, recognising it to be a growing sector, with the potential to offer future employment (Buberwa and Mdamo, 1991). This was a nation-wide survey which followed on from a pilot study carried out on informal sector activities in Zanzibar. According to the Tanzania Informal Sector Survey (TISS) 1991 it was believed to account for 22% of total employment in Tanzania. Additional to those whose main occupations are in this sector, 28% of employed males and 15% of employed females are engaged in the informal sector at some stage in the year (Bubenva and Mdamo, 1991). Those working within enterprises comprise employees, apprentices, family labourers and owner-operators. As their status differs so are their circumstances, the constraints they face and the economic potential of enterprises. According to categories used by TISS, both men and women were found to be concentrated in the same two sectors within the informal sector in Tanzania; manufacturing/handicraft and trade/restaurant/hotel (some 72% of all sole operators). Whereas men are spread across all activities, the percentage concentration of women in these areas is higher and they have little or no representation in sectors such as transport and construction (Buberwa and Mdamo, 1991).

Activities within the informal sector vary considerably, but in general, depending on location, service-type enterprises predominate, while manufacturing accounts for between 17% and 47% of enterprises (Buberwa and Mdamo, 1991). However, enterprises tend to be labour intensive rather than capital intensive, with operators putting in long hours and much use being made of unpaid family labour.

Those enterprises requiring a higher capital investment and specialist skills were likely to render greater profits, but are few. The greater number of enterprises was found to be in activities requiring low capital investment. About 66% of initial start-up capital sources were "own savings" while the other main sources of start-up capital were through borrowing and assistance from friends/relatives (Buberwa and Mdamo, 1991).

Structures varied from permanent ones, usually in or attached to the operators homes, to temporary and makeshift structures and to open spaces, varying according to the category of activity and location. For instance, 74% of enterprises involved in Transport reported no fixed location, with 20% of them being located in a temporary structure/open space/market. However, in the Trade/Restaurant/Hotel category 44% were located in a temporary structure/open space/market and only 11% reported no fixed location.

Raw materials and customers are also sourced locally, with 96% of enterprises catering for a local clientele and 85% drawing raw materials from local sources. There also seems to be a relation to industry category and duration of business. Businesses involved in manufacturing and construction were more of possibilities than others, such as in Trade/Restaurant/Hotel sectors, lasting over five years old (50% as opposed to 31%). During the TISS it was found that profits from enterprises were estimated to be greater than the mandatory minimum wage in 1991, at an average of Tsh 10,400 and a high of Tsh14,300.

The Role of the Informal Sector in Poverty Alleviation

While embarking on informal sector enterprises may be an individual response to limited and deteriorating economic options, their skill levels and social position determine how people enter the informal sector and are the deciding factors in the success and sustainability of their subsequent ventures. Increasingly, literature refers to differentiation in the informal sector (Fortes et al, 1986; Natrass, 1987; Baud and Bruijne, 1993; Hurley, 1990; Meagher, 1995; Kabra, 1995). More critical perspectives on the informal sector view it as exploitative and lacking in potential for remunerative employment creation. In particular, the informal sector comprises a stratum of operators engaged in basic survival activities whose potential for accumulation is limited. It is argued that support for training, credit and marketing is necessary for the transformative aspects of the informal sector to realise their full potential³ (Meagher, 1995; Kabra, 1995). While the informal sector may have the potential to increase operators control over resources it is argued that without institutional support, market forces are themselves incapable of realising this dynamic potential. In this respect the wider policy and institutional environment under which informal sector enterprises operate is critical to their success or failure. Elsewhere, (Dawson, 1993) it has been noted that informal sector operators' ability to respond to new opportunities depend on a number of factors, including their access to resources such as skills and technology. Those informal sector operators with low skill levels and employing basic technological tools are the most likely to fall into the 'non-adaptive' category. They are unable to respond to market forces and opportunities and thus remain at the lower scale of informal sector activity where competition is at its strongest and returns at their lowest.

Poverty Alleviation and Women's Involvement in Informal Sector Enterprises in Tanzania

Women's vulnerability to poverty crosses the general classification of social classes. These are frequently based on household incomes, access to resources, social status etc, and assessed through data that uses the household as a unit of analysis. Yet, there is much evidence to indicate that household status may not coincide with an individual's status, depending on his/her position. This is particularly pertinent to women's positions within households. Their access to resources is often mediated through male relatives: fathers, husbands, brothers, uncles. Such mediated access to resources, coupled with a breakdown in traditional family responsibilities, and austerity measures associated with liberalisation of Tanzania's economy, has resulted in women's increased vulnerability to poverty. Women have traditionally been responsible for the provision of household foodstuffs and associated items. However, with deteriorating values of wages and salaries, retrenchment from public service employment, and limited openings in private enterprise, they now have an increasing role to play in the more general upkeep of their households (Omari, 1989; Mbilinyi, 1993).

Women's access to wage and salary employment in Tanzania is small, about 20% of total. Furthermore, they are concentrated in the less skilled, low salaried positions (Bureau of Statistics, 1995) and have been among those formal sector workers most affected by public service retrenchment exercises (Tripp, 1994). However, they account for over 35% of informal sector employment, rising to almost 42% in urban areas (Bureau of Statistics, 1995) and there is evidence to suggest that the proportion of women involved in this sector

3 It must be mentioned here that in many instances an ambiguous relationship characterises relationships between official authorities and informal sector operators. The former often seeking to control and regulate, while the latter compete for available space and opportunities. High levels of bureaucracy and cumbersome administrative procedures are critical constraining factors contributing to the inability of informal sector enterprises to become sustainable and to develop.

continues to grow (Tripp, 1994). In Zanzibar female owners of business activities account for over 50% of the total informal sector entrepreneurs (Bureau of Statistics, 1992). In Tanzania mainland women account for over 34% of employees in the informal sector and more than 35% of operators and feature highly as service/shop workers, in the unskilled labouring group and as unpaid labour. Over 50% of women involved in the informal sector are concentrated in the Trade/Restaurant/Hotels sector, both as operators and employees (Buberwa and Mdamo, 1991). Alternatively, women tend to be involved in seasonal or short-lived enterprises.

Some Characteristics of Female Operated Enterprises

According to TISS (1991) women who are actively involved in informal sector enterprises, often have no other source of income. While women entrepreneurs are few at the higher end of this sector and within small scale enterprises in general "their ownership increases dramatically as the size and formality of businesses decreases" (Carr, 1993: 109). The returns accruing to them, by comparison with other operators, tend to be low. They have less time to spend on their informal sector activities per week, and are more likely to be sole owner/operators and draw in less profits than other groups. According to the 1991 nation-wide survey of informal sector enterprises the average profit for female headed enterprises was approximately two-thirds that of all enterprises in this sector. Figures from the survey reveal that over 45% spend less than 30 hours per week on their informal sector activities while less than 30% spend more than 60 hours per week on them. Indications from a pilot study carried out by ESAURP in 1993 show that women's participation rates also tend to decrease with the age of the business. Participation fell from 43% of business owners in the first year of operation to just 35% by the third year of operation. This study also indicated that a majority of respondents had very little capital, most of which came from "own-savings" and that only 23% of them were eventually able to avail themselves of bank credit schemes targeted at women.

In general, the resulting situation is that women's enterprises are characterised by their small scale nature and sole ownership of the enterprise. They comprise only a limited number of activities usually utilising low level technology and can be categorised as low risk / low profit ventures. (Carr, 1993).

Problems women face in entering and sustaining informal sector enterprises and in strengthening their socio-economic positions are socio-cultural and economic in nature.. In general, these problems include restricted legal rights, access to education/training and to planning of services, and relate to women's low social status (Jiggins, 1989; Lopez and March, 1991; ODA, 1992; Rajamma, 1993). Women are over-represented in groups with no education and among those whose skills are self-taught (Buberwa and Mdamo, 1991). Underlying structures which reinforce patterns of inequality need to be modified in order to strengthen women's position "in the labour process, within households, and as independent wage and income earners" (Jiggins, 1989: 960).

It is believed that women's involvement in informal sector enterprises *can* contribute towards alleviating socio-cultural restrictions imposed on women through improving their economic status and, consequently, their position within households (Omari, 1989; Bagachwa, 1990). It is also argued that the rapid expansion of the informal sector may itself force the beginnings of change throughout the region (Koda and Omari, 1991; Mbilinyi, 1993). Indeed, Tripp (1994) argues that Tanzanian women's involvement in the informal sector since the early 1980's has already strengthened their social as well as economic status, and is leading to changing gender relations. However, restricted access to resources has been identified as a key constraint for women entrepreneurs in general, and

Tanzania is no exception. In particular, research has indicated that a key constraint to women's access to credit was related to their lack of relevant business skills including technical and managerial competence (Hajabakiga, 1994). Lack of control of enterprises and inadequate training/education have been identified as particularly difficult constraints to overcome (Bahoum et al., 1989; Leonard, 1989).

The Significance of Education for Women

Generally, the inclusion in and exclusion of women from educational and training facilities has often been used as a means to limit women's opportunities and is viewed as a means of perpetuating gender inequalities. It has been argued that "education and training bring direct and non-direct economic benefits to individuals and societies by increasing productivity, incomes and occupational mobility" (Goodale, 1995:82). Education is not only an avenue towards knowledge of literacy and numeracy, it is also one of the tools used to instil society's values into people. This medium reinforces society's expectations of people, according to their social class, demographic location, age, gender and so on (Home, 1986). Access to education, educational content, control of curricula, and direction of education then become central areas of concern in terms of issues such as equality, life-chances and self-esteem. Education can be a liberating force whose aim is to explore the contradictions within accepted social realities and contribute to the transformation of these into more equitable social relations. It can also be a force which seeks to uphold systems of oppression, aimed at silencing opposing opinions, minority views, and realities different from those accepted through the public culture of a society (Freire, 1972; Archer and Costello, 1990, Bullock, 1994).

In Tanzania there have been a number of studies on the position of women with regard to access to, quality of, and inequalities inherent in the educational system. It is known that girls' and women's positions within the educational system are dependent on their socio-economic positions, demographic location, and gendered cultural norms. Teaching practices, teaching/learning environment, and stereo-typing all contribute to gender imbalances throughout the educational institutions in Tanzania. There is evidence to suggest that within a deteriorating educational system gender inequalities are widening, particularly as one progresses through the upper levels. At all levels girls are channelled into traditional areas where there are limited career prospects. They have very limited representation in business related educational and training courses promoting entrepreneurship and initiative.

Additionally the covert messages on gender-typing are becoming more rigid as resources and priorities on addressing these issues are put under stress.⁴ This combination of factors actively discourages women's and girls' involvement in numerous areas of education and contracts the potential scope of girls' educational experiences. From their early experiences right through to higher levels of education, girls and women receive messages which reinforce submissive characteristics and instil in them a low sense of self esteem.

The Informal Sector, Education, Women and the Alleviation of Poverty

In his analysis of the Zanzibar Informal Sector Survey (ZISS) 1990, Bagachwa points to the critical link between the educational levels of informal sector entrepreneurs and skills

4 For a more full discussion on difficulties and gender inequalities in the Tanzanian educational system see the following: (full references in bibliography) Olekambaine, 1991; Mbilinyi and Mbughuni, 1991; Mbughuni, 1994; Galabawa, 1994; Ishumi, 1994; GTZ, 1995; ESAURP, 1993a.

needed to maintain enterprises. He argues that while low or inadequate educational levels may not currently be viewed as a significant constraint, the importance of inadequate knowledge grows as businesses expand. Mbughuni (1994) points to the dearth of gender studies in Tanzania which relate women's differing positions to variables such as educational levels. King (1975) discusses the range of informal training associated with skill acquisition, which seems to be geared towards the passing on of skills in a semi-formal, and male centred setting, excluding women and girls by implication. Low educational levels and inadequate skills, coupled with women's already disadvantaged socio-economic status, highlight the importance and urgency of an investigation into the relationship between education/training and participation in the informal sector.

The contribution of training/education to business development, management and, sustainability is reinforced when one looks more closely at individual cases. For instance, the case of a group of women of Boko-Timiza in the coast region gives a clear illustration of the difficulties women may encounter as their businesses grow. This group, which had a successful business growing and selling vegetables, ran into problems once the business began to expand. They had no record-keeping or organisational skills and a majority of the women had not attended school. Additionally, they faced problems from their village council and their husbands, who wished to retain control of the women's activities and the enterprise's profits. Such difficulties led to the collapse of an otherwise profitable venture with much growth potential. On a successive venture the women incorporated a training component which helped them to oversee the growth direction of the business and to retain more secure control over its management (Bahoum et al., 1989). Examples such as these bring further attention to the importance of improving women's educational access and emphasises the urgency of widening its scope.

Failure of informal sector enterprises is often associated with lack of skills to manage growing businesses, inadequate accounting/book-keeping skills and inadequate access to capital. (Buberwa and Mdamo, 1991; Bahoum et al., 1989). Indeed, it is argued that, particularly for operators in urban areas, the ability to manage capital is crucial to the success of businesses. "Through appraisal of participants' ability to use capital, many weaknesses in business management can be identified and addressed directly, thus strengthening the enterprise (Hurley, 1990:88). Difficulties in accessing customers and little or no marketing skills are also viewed as obstacles particularly pertinent to women entrepreneurs. (Mayoux, 1993; Leonard 1989; Wallace and March, 1991).

ESAURP's Pilot Study

ESAURP's Pilot Study (1993(b)) indicated that the majority of women perceived that their educational background had little relevance to their informal sector activities, irrespective of whether they had primary or secondary education. Most reported that the skills they needed to run their businesses had been acquired either through apprenticeships or through trial and error. This confirms the results from the TISS where it was found that skills necessary to run businesses are predominantly derived informally by women. Additionally, the perception found among operators themselves was that any formal education received was largely irrelevant to their informal sector activities. (Buberwa and Mdamo, 1991). However, such perceptions may cloud the importance of access to *relevant* education and literacy skills. Lack of technical knowledge, management skills for business, and being unaware of where to go for guidance and advisory services, were all highlighted in the TISS as factors that adversely affect the success of enterprises. Emphasising this view *The World Development Report* (1995) singles out lack of business skills as a key constraining factor to informal sector enterprises. Furthermore, lack of self esteem and reluctance to enter non-traditional areas of enterprise are factors prohibiting women's enterprises. Inadequate

knowledge of technical skills excludes girls and women from a large range of business activities.

While it is evident that women are entering the informal sector in increasing numbers, they do so from a position of disadvantage. They are concentrated in a few sectors and face a high level of competition. Such disadvantages are augmented by the proportionately small amount of time women have to spend on their informal sector activities, relative to other groups. Consequently, women's enterprises realise less profit than do other enterprises and they often face further problems in managing and controlling growing businesses.

The growth of the informal sector, coupled with its increasing importance to marginal groups, such as women and the landless, presents a unique opportunity to modify current imbalances in favour of these less privileged groups. It presents policy makers with a forum for intervention which has the potential to be helpful to women, given the instigation of policies which are directed towards the particular constraints that women face within this sector. Such policies can only be effective if they are informed through, and respond to the experiences, opinions, and insights of those involved (Singh and Titi, 1995). In this manner, norms and structures can be established which reflect their interests, opening up avenues of power and allowing for a defining role for marginalised groups.

The informal sector offers the flexibility to initiate policy reform geared towards the acquisition of more equitable gender relations. Viewed as a forum for changing gender relations, it offers the possibility of exploring prevailing structures of domination and resistance. While there have been many studies on the position of women as regards their access to education (Mbilinyi and Mbughuni, 1991) the relationship between educational skills and the growth now seen in the informal sector warrants further investigation. An investigation into the relationship between women's education and informal sector participation will be invaluable in unearthing structures of power within these sectors. Both are of critical importance for women's relative positions in private and public spheres. Limited education and training limit women's skills and their ability to run businesses. It contributes to reducing the potential that their role as key economic contributors has for empowerment. This research, therefore, aims to investigate the relationship between education and the sustainability of female operated informal sector enterprises.

PART III

Research Methodology

Sample Selection

Drawing on all the above perspectives, this study focused on women's involvement as individuals and owner-operators, on what is popularly termed informal sector enterprises, as it relates to their overall responsibilities, and livelihood sustainability. Household responsibilities were taken into account. Titles such as household head were not considered to be of assistance because terms such as this contribute to rendering invisible responsibilities and actions of those other than in that category.

Respondents were selected from female owner-operators of businesses, who worked and managed businesses on their own or in partnership with other women. Women who worked in partnership with their husbands and/or male relatives were excluded, since evidence from the literature suggests that they *may* operate under a different set of circumstances from the former group. Both of these surveys indicated that women in general faced difficulties additional to those of other informal sector operators. In our opinion they, therefore, warranted further and separate investigation.

Research methods involved the collection of secondary and primary data. Secondary research material was compiled throughout all research stages and was utilised for comparative purposes, and to inform and contextualise primary sources. This took the form of sourcing various relevant literature. Methods for collection of primary data included a short questionnaire which was administered to all respondents; additionally, respondents participated in group interviews comprising guided discussions around the subject areas of their businesses, training courses which were available to them, schooling levels, future plans for their businesses and common problems encountered. A portion (10%) of respondents were invited to co-operate in in-depth interviews where they recounted more detailed accounts of the operation of their businesses, schooling levels and training requirements. After compilation of a draft report all field sites were re-visited in order to (i) clarify any outstanding questions and (ii) to report to the participants initial findings and recommendations of the research.

The study was carried out in growing urban areas due to (i) the unprecedented and relatively recent urban growth in Tanzania; (ii) the potential that growing urban centres have for change and; (iii) the increased opportunity these areas tend to offer women entrepreneurs who make up greater proportions of informal sector operators in urban and peri-urban centres than compared to rural areas.

A number of different centres were included in the study in order to detect differences and similarities in different regions and districts throughout the country. The research, therefore, took place in six centres, Temeke and Kinondoni (Dar es Salaam), Kibaha, Moshi, Iringa and Morogoro.

Table 1: Demographic Data on Study Centres

Centre	Population	% Women	Overall Growth Rate 78/88
<i>Morogoro</i>	117760	49.8	6.2
<i>Iringa</i>	1208914	53.2	3.7
<i>Moshi</i>	96838	46.2	5.8
<i>Dar es Salaam</i>	1360850	47.4	5.3

National population growth = 2.8%

Urban Population in Tanzania.

1978 - 14% urban

1988 - 18% urban

(Source: Bureau of Statistics, 1995).

Respondents were invited to participate in the research according to the criteria that they;

- (i) were women,
- (ii) were operators of informal businesses,
- (iv) operated these businesses as sole owners or in partnership with other women, and
- (v) that the business itself could be physically located and identified by the researchers.

Indications from previous surveys, i.e. Tanzanian Informal Sector Survey, 1991 and Zanzibar Informal Sector Survey, 1990, were that most female operators of businesses were to be found in the Trade/Restaurant/Hotel sectors and that one could expect a number of such operators to work from their homes. In order to obtain a representative sample, and taking into account possible difficulties in identifying female-operated enterprises, which may be less visible than male-operated enterprises, the following steps were taken.

Initially, the urban areas were visited by two of the principal researchers, during the course of the preparation of the research proposal. Unstructured site observations were undertaken by researchers unknown to the area. Thereafter, guided observation tours were carried out with the assistance of assistant researchers with a good local knowledge of each area. On return to the field, respondents were first identified through typical enterprises with which women are known to be involved, and thereafter, through further investigation and using the local knowledge of initial respondents. Since the criterion for the target population was the identification of women who run their informal sector enterprises, a good representation was expected.

Operationally the concept of 'informal' was left vague. Researchers were requested to judge within the continuum of informal / formal on indicators such as preparation of business accounts and payment and deduction of tax from salaries, rather than the payment of license or local authority fee.

Fieldwork

It was decided to commence the fieldwork in the three nearby centres, so that any problems encountered could be easily dealt with and communicated to others and to facilitate research team meetings, prior to, during and after completion of fieldwork. Three teams of researchers were formed, each headed by a principal researcher. All teams included one member who was local to their assigned centre. This proved to be invaluable in a number of different areas. It facilitated easy access to respondents, who may otherwise have been difficult to identify. Local researchers provided insights into the general local background of groups of women interviewed. Discussion was facilitated by the attendance of local researchers, who were often familiar with respondents, at group discussions.

The research teams assigned to the initial three centres met prior to commencement of fieldwork in order to brief research assistants on the background to the study, the type of research to be undertaken, to outline what was required of all researchers and to ensure, as far as possible, consistency of research. Research materials were covered in detail. Underlying theoretical influences were explained to assist researchers in the administration of questionnaires and facilitation of group and in-depth interviews. Researchers were encouraged to work together as teams, rather than on an individual basis, to maximise observations. A two week period was allowed for the research teams to cover Kinondoni, Temeke and Kibaha and a meeting of all researchers concerned was arranged during the course of the research in these centres, in order that any possible problems encountered be resolved at an early stage. This full research team met again on completion of fieldwork in these centres, to comment on fieldwork observations. Questionnaires and qualitative data reports were submitted and initial input of quantitative data commenced immediately.

The remaining three centres outside Dar es Salaam, Morogoro, Iringa and Moshi were subsequently visited. Again a principal researcher headed the research team for each centre. As with the initial centres, assistant researchers were fully briefed before commencement of the fieldwork.

Difficulties Encountered

It became apparent during the fieldwork that there were difficulties which could affect the outcome of the fieldwork and these are worth noting here.

- In the first place it was evident in a number of cases that the women whom we interviewed believed that some type of monetary or capital grant would follow from the research undertaken. Although more noticeable in some areas, this was prevalent to some degree throughout all centres.
- Research fatigue was also encountered, where women refused to be included in the research, believing that it's benefits extend only to those undertaking the research itself, and being paid to do so. On the other hand, at other times respondents claimed that any research carried out in their areas had by-passed them completely. In this instance they were anxious to voice their opinions.
- Some women also seemed to fear researchers, believing them to be state officials, i.e. tax collectors or health officials, whose aim was to close them down and/or reprimand them in some manner. This was a particular concern of those involved in the preparation and sale of cooked food and in beer brewing.

All of the above factors had some effect on the data collected and in the disclosures the respondents were willing to make. Limitations were anticipated and in as far as possible, efforts were made to counteract these factors through cross-checking mechanisms.

PART IV

Research Findings

General Background of Respondents

A total of 306 women were interviewed for the study from the selected six study centres. Seventy five percent of respondents were born in rural areas while 83% reported that they now resided in urban areas. The majority (82%) were aged between 18 and 45. Fifty four percent were currently married while over 73% were married at some stage of their lives, mostly in monogamous unions (84%). Sixty six percent married first between the ages of 18-25. Those who were single frequently expressed their intention to get married and generally believed it necessary for them to be in a position to contribute financially to the upkeep of their homes. Eighty five percent of respondents had children, 66% of these bearing their first child between the ages of 18 and 25 years. Of those who had children 66% cared for children between the ages of one to four years. The general background characteristics of respondents are summarised in Table 2.

Table 2: General Background Characteristics of Respondents by Centre

Centre	No. of Respondents	% Single	% Currently Married	% Separated /Divorced	% Widowed	% who have Children
Kinondoni	40	20	70	10	0	93
Temeke	41	9	51	23	17	88
Kibaha	49	23	47	21	10	80
Morogoro	59	32	46	15	7	76
Moshi	78	38	53	8	1	90
Iringa	39	26	64	0	10	90

Total number of respondents: 306

Educational Background

Overall, fifty three percent of respondents reported having a primary school educational level, although of these not all reached standard VII and drop-outs at standard III and IV were common. However, 34% reported terminating their schooling by choice. The most frequently cited reason for school termination was inability of parents to pay school fees, often coupled with failure in exams. Other reasons given for termination of schooling related to differing domestic situations, for example parents negative attitude towards girls education, to help at home, marriage and pregnancy. Table 3 shows a breakdown of the educational levels of respondents in each location visited.

Table 3: Educational Levels and Business Related Education by Centre

Centre	No Schooling %	Primary %	Secondary %	Post- Secondary %	Education is of use in Business%	Received Training related to Activity%
Kibaha	31	57	8	4	67	2
Temeke	22	54	24	-	68	10
Kinondoni	5	35	38	23	88	20
Morogoro	9	49	9	34	92	19
Iringa	13	66	13	8	80	8
Moshi	4	55	26	15	92	10
Total %	13	53	19	15	83	11

Total Number of Respondents: 306

When asked about their perceptions of the relevance of their formal education to their businesses most respondents felt that their education was of some use to them in running their businesses. In the case of primary school leavers, probing generally revealed that this was because of a basic level of literacy and numeracy among those who had some schooling. Those who had no schooling felt at a disadvantage because of their inability to read/write. In general those with second level education and above also replied positively when asked if their formal education was of use to them in business. Some mentioned having training in book-keeping and basic accounting, while others remarked that they had been introduced to tailoring. However, skills used in their business activities were generally acquired informally and through a process of trial and error.

Training

Those who received formal training related to their business activities accounted for only 11% of total respondents. Training courses attended included tailoring related courses (38%), accounting and general business courses, (38%) and domestic science related courses (12%). With regard to training requirements those with no schooling or with low levels of education frequently believed themselves to be outside of any possible training courses. Initially, training was assumed to go hand in hand with literacy, but when put in the context of business advice/information and/or visits, it was viewed as more accessible and interest increased. Additionally, when training requirements were specified, often these did not relate to their current businesses, but indicated a wish to diversify into other types of business. For example, it was common for women who had a business in selling vegetables or *mandazis*, to express an interest in learning another trade such as sewing so that they would be in a position to start tailoring. Those who indicated a wish to diversify often believed that businesses such as tailoring to be more stable than the businesses in which they were currently engaged.

Those operating more successful businesses often expressed an interest in networking with those with smaller enterprises. Short duration seminars and mobile training workshops were proposed as ideal venues for this and as forums for the acquisition of new skills and the

enhancement of existing ones. Important among their concerns was that this would not interfere unduly with their household responsibilities or the running of their businesses.

More long term courses were viewed as relevant to younger girls prior to initiating a new business. In group interviews women expressed interest in the formation of locally based women's business information centres, where one could go for information on a range of business matters. Also suggested was the instigation of a *women's week* or women's day, modelled on the existing farmers' day or worker's day. The idea was that this day/week be devoted to displaying products produced by women, demonstrating new skills, and the facilitation of networking with women from different regions. Generally, dissatisfaction was expressed at business related information available to respondents.

Involvement in Household Activities

Household duties were generally the responsibility of the respondents, particularly if they were married. Women either accomplished these responsibilities before they started their business activities in the mornings, or when they returned home in the evenings. The extent to which they engaged in jobs such as household cleaning, cooking, washing etc... depended on their marital status, whether or not they had children, their age, residential location, and the access they had to cash.

Some respondents (32%) had the assistance of housegirls to carry out household work. Others (38%) reported having no assistance whatsoever with household work. Some reported that other family members, generally female relatives, assisted with household chores. The number of hours which household responsibilities consumed each week depended on their positions within families and the number of sources of assistance that were available to them. However, when asked to estimate the number of hours they spent per week on selected household work, respondents found difficulty in answering. The questions were often viewed with some amusement with respondents commenting that it was difficult to estimate times taken in activities such as household cooking, cleaning, washing etc... Frequently, they were considered to be just part of what women were expected to do. In those cases where some estimates were given for some household activities, they indicated that a considerable amount of time per week was consumed in these tasks. In addition to their business activities, the women spent on average over 33 hours per week on household work such as cooking/cleaning/washing/farming. However, in all cases the time ranges and standard deviations were high, showing a wide variance in estimates. This is probably indicative of the difficulty the respondents had in estimating the time taken in such activities and of the low value that they placed on them. They also represent time involved in only a selected number of household responsibilities. It is likely that given the range of their overall household responsibilities, they reflect only a portion of their responsibilities additional to their business commitments. Respondents commonly remarked on their lack of time for leisure activities, for adequate sleep, and on their inability, due to time pressures, to complete their various workloads satisfactorily.

In general, responsibility for household maintenance did not diminish in line with involvement in business activity. Household maintenance was often carried out by other people, but respondents, especially if married or mothers, retained ultimate responsibility for household duties. The women interviewed frequently used all available time to tend to business and household responsibilities. Break periods or slack business periods were utilised to return home to attend to household duties. Preparation of items for sale often took place in their homes, having being incorporated into the execution of various household duties. Those women with children whose businesses involved cooking and selling food frequently fed their children at their business premises in the afternoons.

Combined workloads often left respondents with little time for rest and little or no time for leisure activities.

Issues Related to Businesses

In general, the informal sector was viewed as the main employment option for women and girls. Some respondents commented on their preference to work in this sector, as opposed to spending time working on family farms. Others felt that it was now necessary for women and girls to be economically self-sufficient and that engagement in petty trade was a good option towards realising this goal. Nevertheless, reservations were voiced on the level of security and income generated by opting for the 'own business / informal sector path. Women often commented on the stiff competition and risks that they faced and the lack of customers of their businesses. Those involved in selling perishable produce were often left with old and unsaleable stock. Tailors often prepared garments at very low costs in order to maintain and/or increase customer numbers, making very little profit. They commented on the large number of similar outlets in operation in their locality, combining to reduce profit margins and making it difficult to sustain businesses

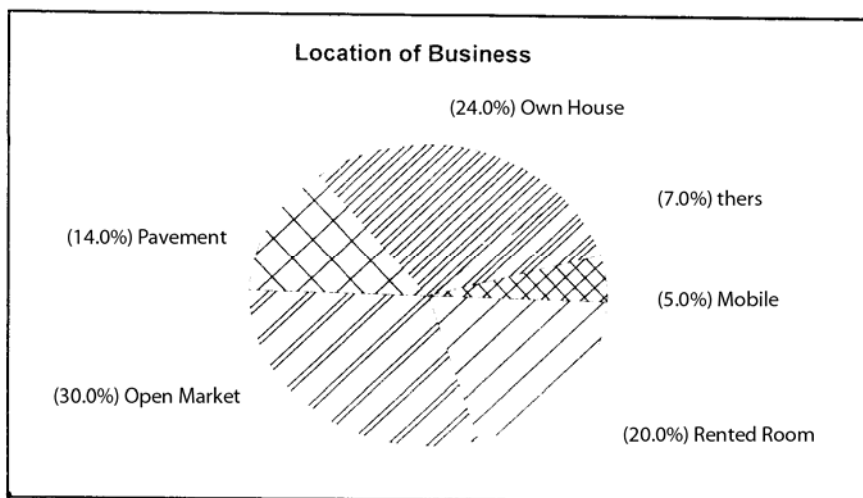
The inclusion of business- and trade-related options in primary and secondary schools curricula were viewed as important considerations to prepare girls for the future operations of their own businesses. It was thought that through inclusion of such subjects, particularly at primary and lower secondary levels, girls would have foundation knowledge of basic business procedures, and trade skills which would be of assistance to them later in running their businesses.

For those women who were working, or had at one time worked, as employees in more formal work settings either in government offices or in larger industrial settings, the decision to give up the full-time jobs was a crucial one and not easily made. They often worked for a considerable time on their previous employment while building up their own businesses. In many cases giving up the former jobs meant far more than forfeiting monthly salaries. Their salaried positions assured them of access to a number of extra allowances, to residences in some cases, and to customers and business contacts. Therefore, rather than concentrate on one option, they simply worked considerable hours each day to maintain both.

Common Problems Encountered by Respondents

Access to preferred and more strategic locations and services often proved problematic. Most respondents often lacked the business contacts to secure these without undue delay. Some spoke of the necessity, as they perceived it, to offer some inducement to those working in public offices for allocation of preferred business spaces, and installation of services but were not in a position to do this and, in any event, feared misinterpretation should they engage in such dealings, particularly with male officials. They also feared the shame of being unable to pay higher operational costs, and/or were unable to deal with multilayered bureaucracy in order to ensure placement. Chart I illustrates the location of the business activities.

Chart 1.



Respectability was also a factor women considered when starting a particular business. For instance, some respondents did not consider beer brewing and selling a respectable undertaking, even though they thought it to be a profitable business. Those who entered this business because of its convenience and potential profit, later realised that there were problems associated with it in terms of respectability and were unable to change due to lack of information and knowledge of business in general.

Some respondents were suspicious of working within groups because a number of them had had disagreeable experiences. References were frequently made to jealousies, mistrust of others and a fear that should they form a group, individuals may default on commitments. The preference was to work on individual businesses. However, this preference frequently was at odds with funding agencies whose activities are geared towards assisting women's groups. While this was not the preference of the women they sometimes joined in such groups to avail of business funds. The overall attitude towards group involvement was negative except in the case of self-initiated informal savings groups which were generally found to be helpful.

Types of Business

Chart 2

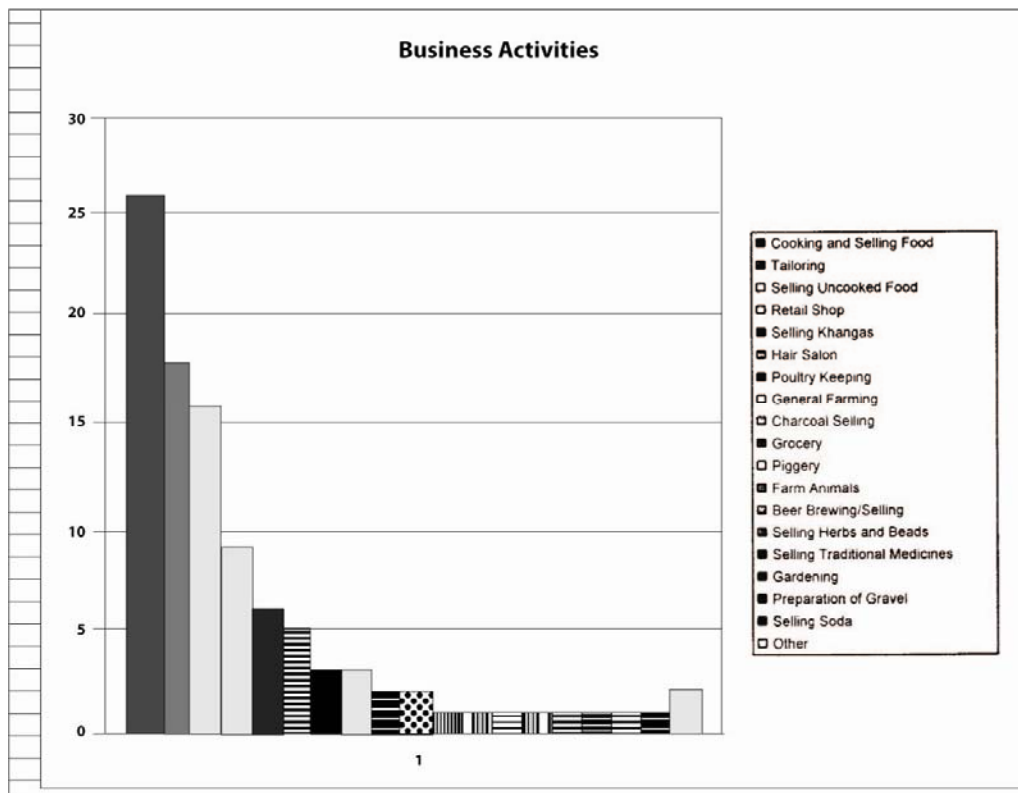


Chart 2 shows a breakdown of the types of businesses women were engaged in. There were 24 different activities which were identified. These could be clustered into six main groups; (i) food selling of some type, (ii) tailoring, (iii) small salons, (iv) general retailing and groceries, (v) farming activities and (vi) other miscellaneous activities. Concentration of female operators in these sectors is also reflected in the nation-wide informal sector survey of 1991.

(i) *Cooking and/or Selling Foodstuffs* accounted for 42% of all respondents. Individual businesses ranged from roadside selling of buns and doughnuts, fresh vegetable stalls, to makeshift restaurants. Most women in this category operated small vegetable stalls or prepared and sold food in makeshift stalls in or nearby market areas. Skills used in business were generally learnt at home from their mothers, sisters or friends.

(ii) and (iii) *Tailoring, Small Salons and Related Activities* accounted for less than one quarter of businesses. Women in these businesses commonly expressed a more long term

interest in expanding their activities to include tailoring, salon and sale of accessories. Current locations ranged from rented rooms to rented pavement sites. They often trained informally with older women, sitting with them and learning their trade, before starting their own businesses. A few (11%) had attended formal training courses, mostly in tailoring.

(iv) *General Retailing and Groceries*. This group comprised 20% of businesses. Activities included selling khangas, charcoal or sodas and small temporary general purpose kiosks.

(v) *Various types of Farming*. About 11% of women were involved in some type of farming, ranging from keeping dairy cows to piggeries to garden farming. Some sold their produce at the markets.

(vi) *Other Miscellaneous Activities*. This category included such activities as running a nursery school, provision of secretarial services, charcoal selling, operating a grinding mill, preparing gravel, preparation of traditional medicines and selling of household utensils.

Enterprise Characteristics

In the majority of cases, women operated as sole-owner operators, and except in those cases where the women were occupied in salaried positions, they generally worked at their businesses between eight to ten hours per day, six to seven days per week. This indicates that women spend much more time at their business activities than would have been expected or indicated in other studies. For instance the 1991 household survey reported that 45% of female operators spent 29 hours or less per week at their informal sector activities (Buberwa and Mdamo, 1991). These differences could reflect difficulties in monitoring the hours spent by women through the use of household surveys. On the other hand, it could represent changes, even in a short period of five years of the hours of involvement of women in petty business. Additionally, this study focused on urban areas where informal sector operators have generally been found to spend more time at their business activities than those in rural areas.

In general, depending on the activity and level of education the enterprise start-up capital requirements were low. In terms of educational levels, those with no schooling or with primary schooling were more likely to have smaller amounts of start-up capital, compared to those with secondary and post-secondary schooling. Overall, based on the 1995 constant prices, in 27% of cases, under Tsh5,000 was available to respondents at start-up, and Tsh20,000 or under for just over one third of the enterprises (35%). On the other hand, just less than one third (33%) of enterprises had Tsh100,000 or more on start up. However, these latter enterprises were more likely to achieve greater profits. See charts 3 and 4 below.

Chart 3

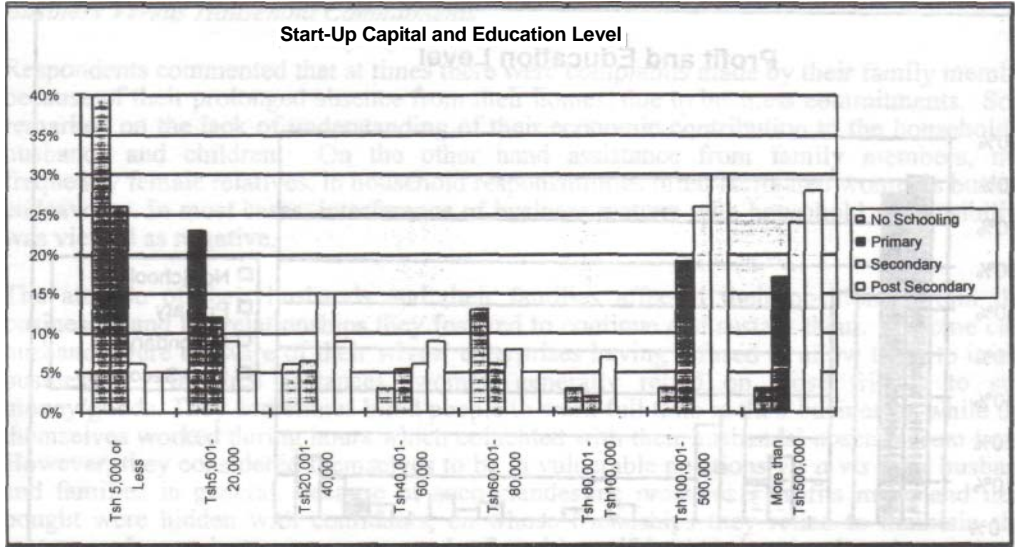
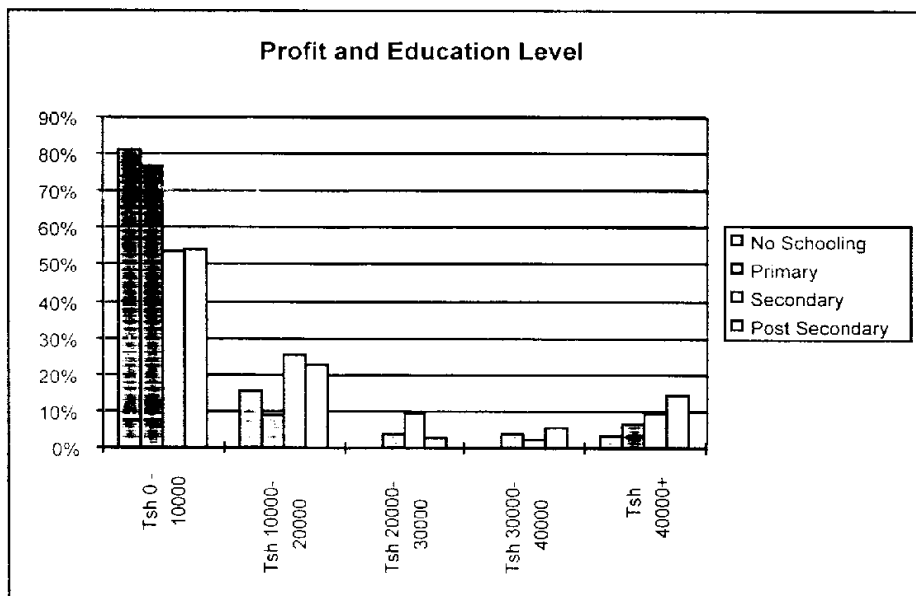


Chart 4



Most respondents (52%) reported profits estimated to be Tsh6,000 or less per week while 70% were estimated to be at or below Tsh 10,000. However, some were sometimes reluctant to quantify the profits accrued from their businesses with 18% of respondents reporting that they could not quantify profits, or did not know what profits the business made.

Record Keeping

It was not usual for records to be kept. Some respondents reported their disinterest in keeping records because they feared that these records may show low returns. This would be discouraging, and therefore, they preferred not to collect such information. It was enough, they believed, to continue with the business and have small amounts of disposable income. This reluctance was often related to a fear that such information may be used to their disadvantage. It also related to the expectation that some form of capital assistance would follow the research undertaken. Furthermore, since it was not usual for records to be kept these can at best be viewed as perceived gains, based on estimates of daily or weekly sales, depending on the type of business.

Additional Factors Affecting Businesses

Business Versus Household Commitments

Respondents commented that at times there were complaints made by their family members because of their prolonged absence from their homes, due to business commitments. Some remarked on the lack of understanding of their economic contribution to the household by husbands and children. On the other hand assistance from family members, most frequently female relatives, in household responsibilities often facilitated women's business endeavours. In most cases, interference of business matters with household responsibilities was viewed as negative.

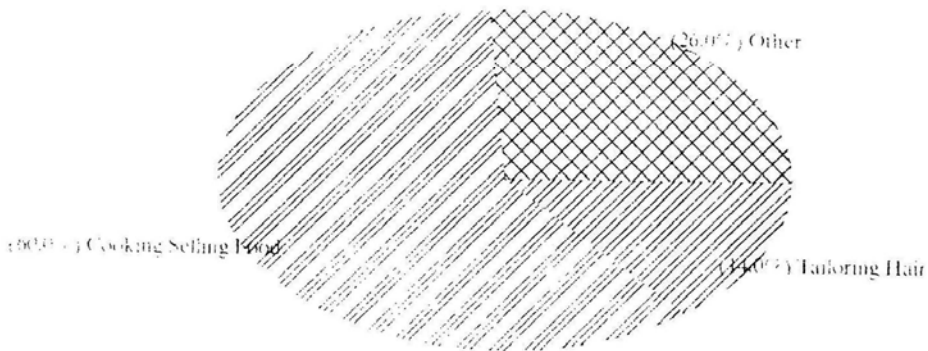
The attitude of their husbands and their families affected their positions within their businesses and the relationships they fostered to continue and sustain them. In some cases husbands were unaware of their wives' enterprises having refused to allow them to initiate businesses. In such instances, women generally relied on close friends to store money/goods. They sometimes hired people to work full time at their businesses while they themselves worked during hours which coincided with their husbands' absence from home. However, they considered themselves to be in vulnerable positions *vis a vis* their husbands and families in general, because of such clandestine practices. Profits made and items bought were hidden with confidants, on whose friendships they relied to maintain their pretence. In one instance a woman who found herself in this situation bought an electric cooker from the proceeds of her business and was thereafter divorced by her husband, who had been unaware of her involvement in business.

In other cases, husbands limited the time allowed to respondents to carry out their businesses, often insisting on their early return home in the evenings. One respondent who had operated a retail outlet felt that her husband was resentful of her relatively successful business. He refused to allow her to work at her shop, insisting that she assist him in another venture, owned by him. In another instance, once the respondent's enterprise started to show signs of profit, the woman's husband insisted that she personally attend to his cooking and household requirements. He also insisted that she be at their home at all times when he was there. This woman had household assistants, and the household as a unit would not be considered a poor one. However, for this woman and others in similar positions, few alternatives were envisaged. Respondents generally conformed to such wishes, upholding albeit reluctantly, the culturally accepted authority invested in husbands in Tanzania generally.

On the other hand, husbands sometimes supported their wives' activities, often supplying start-up capital and organising training in some instances. However, in this as in other instances, claims were often made by them on subsequent profits. Alternatively, major responsibility for household expenses was often transferred to the women. In any event, much of the profits gained from businesses went towards household expenses with 80% of respondents reporting that they used profits from their businesses for household requirements. In particular, children's educational requirements were frequently referred to as problematic and accounted for a good deal of the women's expenditure.

Chart 5

Business Activities of Respondents in Group (i)



Educational levels were low, generally. Twenty percent reported having no schooling and 61% said that they had attended school to primary level only. Not all those who attended primary school reached standard seven as some dropped out at standard three or four. Educational background, however, was considered to be of assistance in the running of businesses by over three quarters of these women. It's relevance was viewed in terms of literacy and numeracy, and at this basic level schooling proved to be beneficial to businesses.

However, any skills used in the running of businesses were usually either self-taught (63%) or acquired through a process of trial and error (14%). They were viewed in a production oriented manner. For example, those involved in preparing food viewed their business skills in terms of their ability to cook and serve food, those involved in tailoring in terms of their ability to cut and sew garments. There was little or no recognition of the use of organisational skills in the overall running of businesses. Less than 3% of these respondents had undergone any type of business/bookkeeping/accounts training. Related to this over half (55%) of these women kept no records of any sort. Where records were kept they were most frequently related to incomings and outgoings and only 30% kept records of this information. Those engaged in tailoring sometimes kept measurements of their customers, but these were generally discarded once a garment or set of garments was completed.

Only 8% of these respondents acquired any business skills through the formal educational system, and in half of these cases the courses attended were tailoring courses. The vast majority (92%) had received no training directly related to their businesses. Those who did not receive formal training, often learnt their skills through informal apprenticeships to older women. Of the selected business skills we had identified, women were most interested in training in business organisation (50%), and book-keeping (18%). At other times respondents commented on their willingness to go on any training course, at any time, the perception being that this would be funded and would go hand in hand with capital assistance in the form of grants or loans.

Those who had received no formal schooling considered themselves unsuitable for such training, as did those with only minimal level primary schooling. However, during discussions when the idea of visually oriented training was introduced, interest increased. There were then, expressed interest in attending demonstrations, networking with other women, local information centres, and also in courses of short duration. Those involved in food preparation and/or selling often expressed interest in locally based, short-duration food preservation methods and in cooking courses. Those involved in tailoring wanted training to expand their skills, related in particular to pattern cutting and decorative needlework.

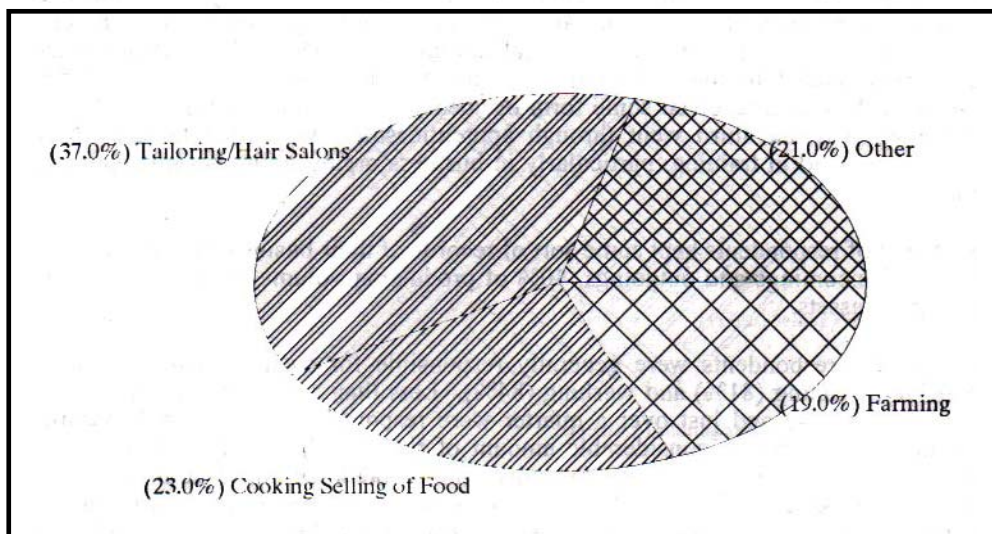
(ii) Businesses Realising Profits of Between Tshl 0,000 and Tsh40,000.

Approximately 15% of all respondents fall into this category. They were mainly involved in tailoring and salons (27%), in the preparation and/or selling of foodstuffs (14%), and some type of farming (23%). Other activities included groceries and small retail outlets. Twenty eight percent of businesses were owner-operated with no further employees, while 37% had one employee. Another 17% of businesses had a total of three employees. Employees were made up of hired labour, paid and unpaid family help. The payment is either in cash or in kind, with the frequency of payment depending on the profitability of businesses. Some were regarded as trainees and not paid at all.

Although still operating at a low level of economic activity, this group can be characterised as requiring larger start-up capital. When adjusted for inflation over 50% of operators in this group had Tshl00,000 or more at start-up while only 17% had Tsh40,000 or less. Forty four percent of businesses were five years old or more and respondents could frequently envisage some sort of growth in their businesses. They often had plans for expansion of their businesses, based on the current state of the business. Respondents were also more likely than the former group to have some type of training. Although still a low percentage, 16% of this group had received some type of training related to their business enterprises. For those operating for longer periods, histories of businesses showed growth from small initial operations. However, as in the case of the first group record keeping was negligible.

Chart 6

Business Activities of Respondents in Group (ii)



Start-up capital requirements, when adjusted to 1995 values, showed a wide variation. Approximately 23% started their businesses with the equivalent of Tsh10,000 or less and 40% had Tsh40,000 or less with 42% having Tsh 100,000 or more. These respondents were more likely (i) to have been involved in their business for more than 10 years or (ii) to have started their enterprises within the last three years. The most likely source of this start-up capital was from respondents own savings, either from other businesses (26%) or from previous waged employment (28%). This indicates that a proportion of respondents in this category are attempting to maximise their sources of income through simultaneously being involved in different areas of activity and may perhaps be among those who have been recently retrenched from formal sector employment. For instance, a respondent may be operating a hair salon or tailoring business in a rented room and may also have some dairy cows at home. Women selling fresh food produce get the goods from other producers who may have their own shambas. As far as possible the women attempted to promote all sources of income, including using income from one to sustain and develop the other business.

Business premises were more likely to be in a more permanent structure, and could be rented rooms (40%) and own house (28%). A significant number, however, (10%) were mobile businesses, moving to customers' and just under one quarter were located in the

open market areas. Those in open market locations (13%) were located in the peripheral market areas. Once again fear of problems with local authorities and landlords over allocation of suitable sites, payment of rents and the bureaucracy of obtaining licences were common. Access to services, electricity and water, was also problematic.

Almost half (49%) of the respondents had primary level education. Over one quarter had second level education (28%), while less than one fifth reported having post second level education (18%). Only 5% of this group had no schooling at all. Most (87%) replied positively when asked if their formal schooling was of use to them in business. As with the previous group relevancy was often limited to competency in literacy and numeracy. Business skills were generally self taught and acquired through a process of trial and error (69%), with only 12% receiving any vocational training. Most (86%) had never attended training courses related to their economic activity except those involved in tailoring. Almost 40% of these had received some form of vocational educational training related to their businesses and one third went through apprenticeships with other tailors. Much interest was expressed in training, particularly in business organisation, book-keeping and marketing.

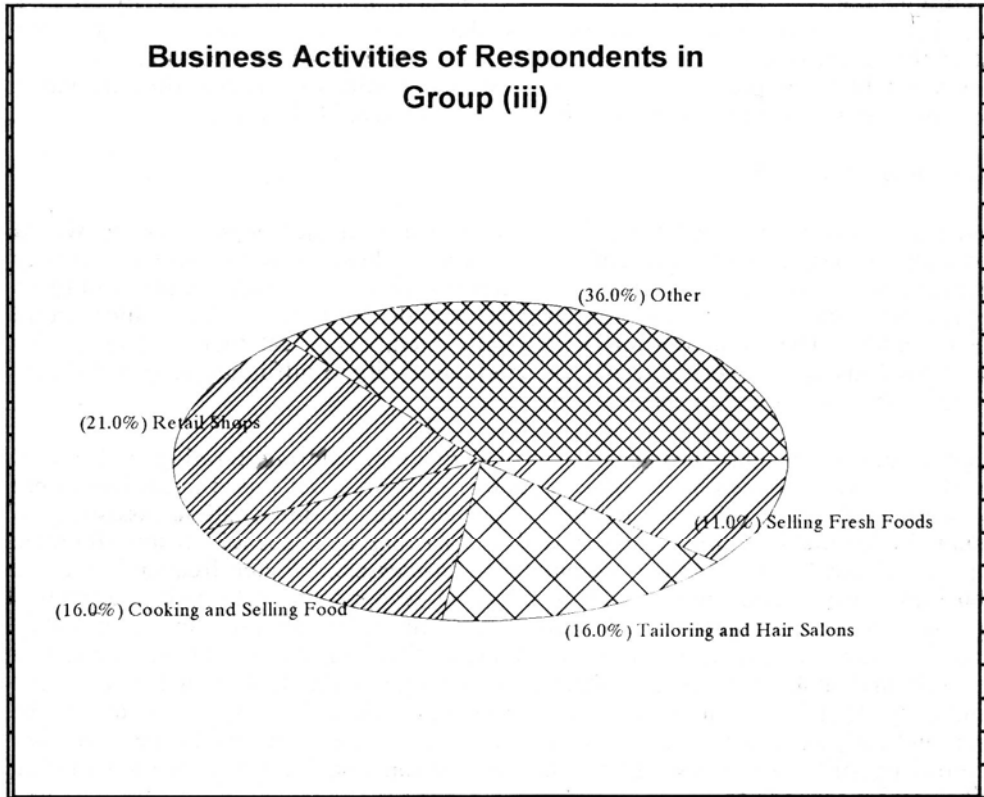
Over two thirds of respondents kept some sort of records of their businesses. Of these 60% kept records of incomings and outgoings, 40% of production volume, 48% of profits, and 20% of business assets.

Over 80% of the respondents were generally responsible for such household duties as cooking (83%), cleaning (81%) and washing (84%). Less than a quarter needed to collect water for domestic use and just over a quarter were responsible for household farming. Some of the women spent a considerable amount of time on these activities. Criticisms about the demands made on them by extended family members were common. Such demands often eroded profits and hindered their access to resources, curtailing the respondents' ability to develop their businesses. This was viewed as a difficulty over which respondents had little control.

(iii) Businesses Realising Weekly Profits o/Tsh40,000/= and Over.

This group constituted just over 5% of all respondents representing those women who were running quite successful businesses and often taking in large profits. Businesses included retail shops (21%), cooking and selling food (16%), tailoring and hair salons (16%) and selling fresh foods (11%). (Chart 7). Other activities included grinding mill, secretarial services, butcher and piggery, transportation and selling household utensils. Only 11% of the businesses were solely owned and operated by the respondent and about one quarter of these respondents were in partnerships. Thirty seven percent had a total of two people working for the business in a full or part time capacity, and 26% had four employees. Employees included hired help, paid and unpaid family labour.

Chart 7.



Start-up capital for this group, when adjusted for inflation, was generally more than Tsh40,000. Only 16% had initial start-up requirements of less than this amount. Another 33% had start-up capital of between Tsh40,000 and Tsh 100,000. Fifty percent of these respondents had more than Tsh500,000 at start-up of their businesses. Those with higher start-up capital amounts were more likely to take in greater profits of Tsh 100,000 and more weekly.

Business locations were by and large in rented premises (47%), in open market areas (27%), or in the homes of the respondents (21%).

Educational levels were primary (47%), secondary education (21%), and post secondary (26%). Almost half of these respondents had terminated their schooling by their own choice but found their education to be of assistance to them in business. Most of these women (74%) had acquired their business skills informally. Just over one quarter had attended some vocational educational training, and about 13% had served apprenticeships. Training in employee management, business organisation, and marketing were among the priorities of this group. There were expressed interests in networking with other women operating businesses or interested in starting new businesses, the idea being that skills and experiences could be shared for their mutual benefit.

The group kept extensive business records and profits were monitored with the exception of only 12%. The businesses were the main occupation of the women. However, they retained ultimate responsibility for day to day household maintenance but generally, in 80% of cases, had assistance in this. Nevertheless, they were likely to spend a significant amount of time each week in household cleaning and cooking. About one third estimated that they spent 14 hours per week in cooking for their families while one fifth estimated that they spent approximately seven hours per week in household cleaning.

Mutual Support Among Women

Respondents represent a number of social categories. Some are clearly poor. Others would not normally be considered vulnerable to poverty. These respondents have clearly demonstrated some of the complexities of women's lives. Women's vulnerability to poverty is related not only to the status of their households, but to their relationships within these households. Their relationships with family members affect their general socio-economic positions, their access to resources, and their ability to fulfil their responsibilities, as defined by themselves and by those around them.

The majority of business activities centered around cooking, tailoring, farming, and market selling. Women were assisted by others in a number of ways. Skills used in business were mostly learned through informal training, the relaying of information, assisting in disguising the business affairs of others, and in assisting in household responsibilities. Start-up capital was loaned to others to commence businesses. Women frequently located their business nearby one another. This provided respondents with informal mutual support, as opposed to organised, educational, and financial support. In general they protected one another against disorderly customers, 'filled in' for absent operators, and selected informal spokeswomen from their areas, who generally dealt with landlords and local authority officials. At times they shared locations, some working at the site during the mornings and early afternoons and others taking over for the remainder of the day. At other times, proximity of location caused problems if one person's business was seen to be faring better than others around her.

However, while mutual assistance may be beneficial, the knowledge base on which this assistance is based remains little. Women advise or are advised by others to start businesses in similar operations, using similar methods and resulting in increasing competition among them. Lack of training in business, a predominantly production oriented view of business transactions, and concentration in few areas of business are not promising characteristics for business development. The continuation of austerity measures by local authorities almost certainly implies more stress on informal operators. Placed in few and very competitive areas of activity female operators are likely to face tougher business conditions. Stress on traditional family arrangements further increase women's vulnerability to poverty in general.

Engagement in informal business activities is viewed as a means of fulfilling responsibilities towards the upkeep of their households and support of their dependants. Entry into particular businesses is related to skills the women have acquired, formally or informally.

PART V

Emerging Policy Conclusions

The study has shown that women have been initiating small businesses which is viewed as the employment option for a great number of them. Furthermore, those women who are engaged in waged and salaried employment are also likely to engage in business activities to supplement their low salaries. Such involvement reflects a wish to increase their overall access to resources and acts as a type of insurance against a deterioration in their economic positions. The limited educational levels of most women and the lack of previous training forces them to participate in only a few areas of business.

Taking into consideration the observations and analysis of data from the research undertaken the following policy issues emerge:

1. A basic competence in literacy and numeracy is fundamental for conducting business. Furthermore, those respondents with such competence are more open to enter business related training courses, which eventually may lead to more lucrative and profitable businesses. A great deal could be done to examine the curricula in schools.
2. Levels of education beyond basic literacy is perceived to be of assistance in conducting business. Nevertheless, most skills used to conduct businesses in which women are involved tend to be learnt outside the formal school system. Seventy two percent of all respondents acquired their business skills informally, learning from each other and through a process of trial and error. There is a demand for learning of skills in tailoring, designing, hair-dressing etc. Perhaps the private sector could be encouraged to open such training facilities.
3. There is a great deal of bureaucracy and lack of information on available resources which hinder women from developing their businesses. Installation of services, such as water and electricity, at premises often proved extremely difficult, time-consuming, and frustrating. Few have access to a number of government programmes and international agencies which specifically target women entrepreneurs for funding and assistance. There is a need for the government, donor agencies, and other organisations to publicise their programmes.
4. Most respondents were often only vaguely aware of training and credit schemes that may be available and of interest to them. They had little knowledge of how to follow up information. Therefore, the feasibility of introducing mobile information centres incorporating a range of informative material, in written and verbal form, and with a customer-needs orientation, should be investigated.
5. Training needs related to the following;
 - the type of business activity,
 - the level at which that business is operating,
 - the length of time the business has been in operation,

- the full range of responsibilities of the trainee,
 - the degree of control the trainee has over her own affairs,
 - educational background.
6. Facilitation of communication, training, diversification of activities, and networking of women involved in the informal sector would be of assistance for their business.
 7. The feasibility of introducing mobile information centres, demonstrations and training programmes should be assessed.
 8. To be effective, training needs to be tailored to the needs and livelihoods of the targeted women. Frequently the problems these women face in conducting their businesses are not confined to business in a narrow sense. They relate to their survival and that of their families. In this respect their enterprises cannot be treated as a separate entity from their private and family life. For those involved in very low level business operations, in particular, training schedules incorporating livelihood situation analysis would be beneficial. It would be preferable that this be introduced with the minimum use of written material.
 9. Business- and skill- oriented curricula should be introduced in primary schools. For instance, elementary courses in book-keeping, simple business organisation and accounting would be of assistance in disseminating information on business organisation and should be taught in primary schools. The inclusion of subjects and equipment for classes in carpentry, metalwork, information technology etc., should be examined. They would assist in exposing pupils to a range of skills from which they may later choose to use in their economic endeavours. Availability of sufficient resources is a pre-requisite for this.
 10. Much interest was expressed in the inauguration of a women's day or week, using the current farmer's day or worker's day as a model. Investigation into the feasibility of this idea would be worthwhile. The research would include possible means of financing, venues, and actual activities and content of the designated day or week and could investigate the methods and options of maximising its potential to facilitate communication.
 11. There is a need to look into sources for funding for training programmes, information centres, mobile units, networking facilities, and further research into specific local requirements for education and training. Investigation into possible sources of financing and the ability of potential trainees to contribute to costs would also be beneficial.

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