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**A Profile of  
Training  
Opportunities  
for Women:  
Tanzania**

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## EXECUTIVE SUMMARY

As outlined in the Scope of Work provided by the USAID Women in Development Office, the purpose of this study is to provide an idea of the overall potentials for training of women in Tanzania, including recommendations for training activities which USAID/T can explore. This profile seeks to respond to the USAID/T mission's development strategy and to its priorities for training. The report is intended to serve as input for developing the Country Training Strategy and to the Country Development Strategy Statement (CDSS).

Against the backdrop of the Government and USAID/T's goal of increasing economic productivity, the study's first step in identifying the options for training to increase that productivity is to examine the current role of women in the Tanzanian economy, including the agricultural, commercial, industrial, and financial sectors. In addition, an overview is presented of women's roles in the public and private sectors, including political and governmental structures. Having outlined the training needs and issues, the report presents an inventory of existing institutions and programs which could respond to these needs. The USAID/T strategy is then outlined in order to identify interventions the mission can make which are consistent with its program. Finally, recommendations for USAID/T interventions are presented for each of the sectors studied.

## PRINCIPAL FINDINGS

### Legal Framework

#### Findings

- Women may obtain title to land through the foresight of their husbands, by judicial finding in property dispute cases or by purchasing it themselves. All three cases are considered extra-ordinary.
- Despite the laws, precedence dictates that women have little or no recourse in attempts to claim joint property or the value of it, either during her marriage or at the dissolution of it.

### Political, Civil Service and the Professions

#### Findings

- Mixed reactions to UWT point to strengths and weaknesses. One weakness appears to be its inability to relate to rural women, while one strength appears to be its ability to mobilize women on short notice for diverse activities, merely on the basis of its political clout.

- In general, women do not actively participate in Village Councils, due to structural and attitudinal factors never addressed by the architects of Villagisation.
- While UWT and the Community Development ministry have embraced the promotion of enterprises and/or income generating activities as developmental tools, neither appear to have a clear understanding of the difference between the two concepts.
- The General Management of SUWATA makes the following distinction between enterprise and income generating activity: an enterprise implies a long-term, continuing business activity, increased employment creation, and the reinvestment of some of the profits into the capital of the business; and an income-generating activity, in contrast, is generally a short-term, often seasonal undertaking, employment creation is limited, and profits are used to meet personal needs, rather than being reinvested in the business. While enterprises are found in both the formal and informal sectors, income generating activities are only found in the informal sector. The distinction between these activities becomes important when discussing ways of improving and expanding women's participation in the national economy; enterprise development is more mainstream and central to the growth of that economy than are income generating activities.

### **Recommendations**

- Provide short term technical assistance to the Directorate of Social Affairs in Chief Minister's Office, Zanzibar. Strategic planning assistance has been explicitly requested by this office to facilitate the creation of the Women's Department. A series of short term technical assistance interventions will help Zanzibar authorities begin their WID activities based on a clear policy and strategy, as well as provide USAID with the opportunity to evaluate the potential for further assistance.

### **Agricultural Sector**

#### **Findings**

- Women perform more than 80 percent of all agricultural work.
- The majority of land, as well as the proceeds from it, are controlled by men, regardless of the labor input of women.
- Women have financial responsibilities to provide for the well-being of the household, and they meet these responsibilities through petty trade and production activities.

- Women have little access to technologies that increase agricultural production for several reasons, one of which is that the extension service is not sensitive to gender issues, but mainly because the technologies are expensive and not widely disseminated.

### **Recommendations**

- Provide technical and financial assistance to the Institute of Continuing Education at Sokoine University in its "Women in Agriculture" course, specifically curriculum design and funding of participants.
- In addition, finance a study tour for two Sokoine professors or lecturers to U.S. universities conducting women in agriculture courses or concentrations. These individuals could then make recommendations concerning the curriculum at Sokoine University. If this tour is to have an impact, USAID/Tanzania must hold discussions with the administration of Sokoine University on how the findings will be incorporated into the curriculum before the participants leave.

### **Commercial and Industrial Sector**

#### **Findings**

- Micro and small scale enterprise development in the private sector offer opportunities for expanded participation of women in the economy.
- Many organizations cited the need for business skills training for women (project design, accounting, marketing and management) as well as specific technical areas. Lack of these skills are often cited as the major reasons for failure of women's enterprises.
- Women's economic activities are organized under several legal forms: partnership, sole ownership, companies, cooperatives, and unregistered groups or associations.
- Cooperatives are not necessarily the first choice of enterprise organization, and there is the potential need for private sector entrepreneurial training for individuals, women's groups, associations, and for others involved in economic activities.
- Regional Chambers of Commerce have existed for some time, but a National Chamber of Commerce will be inaugurated in September 1988.
- There is virtually nowhere for private sector commercial entrepreneurs to go for assistance in business skill training, or for simple advisory services, except for the association of Tanzania Employers.



- Women's role in food crop marketing is marginal at best.
- The small volume of commodity exports by women usually preclude the use of retained foreign exchange benefits they may have earned, since the opportunity costs for importations are high.

### **Recommendations**

- Provide technical assistance to SUWATA to organize their business skill training, which is an important element of the organization's objectives. The assistance should provide help in curriculum design, training delivery skills, and training program management and marketing.
- Curriculum development assistance to SUWATA should include a series of programs for agricultural commodity export marketing, management and technical skills for transport and transport-related manufacturing enterprises.
- Encourage the Women's Group at IDM to use their business skills locally to provide business advisory services to women in the Morogoro area. If they are interested, provide short term TA to assist them with a feasibility study for this activity, as well as financial assistance for materials.

## **Transportation Sector**

### **Findings**

- Women are involved in officially organized inter- and intra-regional transport services at most levels, but are not specifically targeted for training activities.
- Interest is high in public, private and international circles for creative approaches to village level transportation for women.
- Marketing accounts for less than 2 percent of the time spent on village level transport, while water and firewood collection account for 50 percent.
- Increased opportunities for participation in economic and training activities are cited by many as benefits from improved village transport.

### **Recommendations**

- As input to the decisions regarding the location of feeder road construction and rehabilitation, contract TA to conduct focused research on the impact on women of the proposed changes in the availability of transportation. Explore assumptions that improved transport benefits women by increasing opportunities for participation in economic and training activities.

## **Financial Sector**

### **Findings**

- A relatively large number of women are employed in the banking industry, and at slightly higher positions than other sectors.
- Effective female demand for credit at traditional and some special facilities is low due to the difficult procedures and conditions to be followed.
- A number of local and international organizations have started or will start special women's credit funds or facilities at local banks, and all include a training component.

### **Recommendations**

- Provide training in Credit Management skills for personnel of local credit programs in order to increase their ability to deliver credit to women. Training content should include techniques of loan application evaluation, loan follow-up, means of encouraging women borrowers (use of media and local authorities), and how to advise borrowers in loan management techniques. In addition, means of facilitating the loan application process need to be explored. The mission should explore the resources of the AIRES project (S&T/RD) as a possible response to his need.

## **Education and Training**

### **Findings**

- The average Tanzanian has to be employed or about to be employed in order to get technical or professional training.
- The number places for girls in secondary day schools may be going up, but parents' willingness to allow school-age daughters to live away from home (without being in a dormitory situation) is questionable.
- The lower opportunities for girls at the secondary school level affects ALL later opportunities for them in the modern sector.
- Research and consulting opportunities for women in academics is low.
- For issues of women in the development process, research capacity does exist within the following organizations: IDM, WRDP, and IDSWG.

- Problems which prevent women, especially women with children, from participating in non-formal education programs include lack of information about them, lack of day care facilities, distance of the programs from women's homes, and length of the programs.
- The Institute of Continuing Education at Sokoine University appears to be the only organization concretely addressing "Women in Agriculture" (by their Women in Agriculture course), but impact will be negligible if there are no funds available.

### **Recommendations**

- In response to queries by many principals, directors of technical training institutions, training officers and managers, fund specific research on why women do not apply for training programs. The study should survey applicants rejected as well as those accepted, female Form Four leavers, and University women who went on to other professions or did not pursue a professional career. The work should 1) identify structural and attitudinal constraints; 2) document and verify basic assumptions made by training providers and public/private sector decision makers; 3) make recommendations to technical schools on how to increase the number of applications by women; and 4) outline the training programs currently available and how they impact women and their everyday activities.
- Address the structural and attitudinal changes necessary at decision-making levels by organizing a workshop on "Gender Issues in Technical Training" for training officers, personnel development managers, manpower development officers, and related decision-makers in ministries, parastatals and private sector-related organizations, including the Chamber of Commerce and JUWATA. Ensure that half of the resource people are women and that women currently employed as training professionals participate as well. Do not, however, give primary organizational responsibility to a women's office or organization as this would reaffirm the idea that women's issues are best left to women's organizations.

### **General Recommendations**

#### **Participant Training Programs**

- In projects with participant training components, specify in the GOT/USAID Project Agreement the target participants and any quotas which will be asked for, as well as how the participants will be chosen.
- Avoid Participant Training Programs becoming "body shop" operations, which often results when the number of participants in a project is set at 10-12 people per period. More attention can be given to establishing and clarifying the training objectives with the GOT, the training providers, and

with the trainees themselves, if there is not the pressure to process a certain number of participants. Economy of scale is an important concept, but quality and credibility of the program are potentially compromised when there are too many people.

- Participant Selection Committees are an effective means to provide some control over the candidate quality, as well as accountability of the individuals making the selection. Committees can be made up of three to five people, including representatives from GOT, USAID, and local private organization, for example. USAID should ensure that highly placed professional women are members of the committees. JUWATA may be able to provide names of these women. Selection criteria can include, among others, academic qualifications, years on the job, an assessment of learning ability in non-formal settings, willingness to actively participate, and, for private sector training, on the profile of their firms (e.g., growth and job creation potential).
- Organizations proposing individuals for training should be required to provide justification for their selection, as well as detailed plans for how that person will be re-integrated or special skills used upon return. The Ministry of Communication and Works, for example, has specified in its Training Policy that all overseas training place particular emphasis on Training of Trainers and that all returnees should have the skills to transfer this knowledge to colleagues. The MOCW, however, lacks a plan to use these skills, including a job description, possible training activities to be implemented, and other aspects. In addition, a study should be commissioned to assist key ministries in identifying training needs for individual women.
- One of the first tasks of the selection team should be to establish participant selection criteria. These should include more than current educational status or professional status, since these are the items which usually disqualify women. Encourage the selection team to use interviews, tests, or other tools to verify capabilities of persons proposed. If these are used, however, USAID should carefully construct and supervise their use.
- Quotas for women's participation should be employed with great care. If USAID/T uses a quota system, the mission will need to devote adequate time for careful definition of the system and for follow-up, if the quotas are to have long-term benefits for women. Progressively higher quotas over the life of the project for each in-country training program will be more easily accepted and implemented than establishing one high quota at the beginning of the project.
- Explore local resources for remedial programs for women to get them up to speed for mainstream participant training.

**Other Recommendations**

- For all of the research recommended, use the skills of the professional women in CDTF, the Ministry of CDCYS, WRDP, IDM, and IDSWG, either as individual consultants or in collaboration with other technicians.
- Ensure that the USAID WID Officer is skilled in the preparation of Terms of Reference and RFPs, as well as Proposal Evaluation Techniques, in order to ensure that contracted research is well organized from the beginning.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **OBJECTIVES OF THE STUDY**

As outlined in the Scope of Work provided by the USAID Women in Development Office (Annex A), the purpose of this study is to provide an idea of the overall potential for training of women in Tanzania, including recommendations for training activities which USAID/T can explore. This profile seeks to respond to the USAID/T mission's development strategy and to its priorities for training. The report is intended to serve as input for developing the Country Training Strategy and the Country Development Strategy Statement (CDSS).

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#### **DATA COLLECTION METHODOLOGY**

To provide an overview of the training needs and resources on a country-wide basis, a sampling of the programs offered and of potential beneficiaries was made in order to identify possible interventions. Representatives from Government were included in the interview process to provide information on policies and climate for change. For a study of this breadth, written materials and loosely structured key interviews are preferable over micro-level data obtained from village and household surveys.

In collaboration with USAID/T and the Ministry of Community Development, Youth, Culture and Sports (CDCYS), a list was compiled of organizations providing services to women, with emphasis on the economic sectors. From this list, about 50 people were interviewed to collect the information contained in this study. The list (see Annex B) includes: government officials; representatives from women's political organizations; financial institution employees; other donor organizations' representatives; educators in traditional, non-formal and continuing education programs; NGO representatives; personnel from various institutions in the transport sector; women's group members and businesswomen.

The guided interviews allowed for the collection of a large volume of comparable data, as well as for flexibility to allow the respondents to clarify and supplement their answers. The interviews were conducted with a large number of individuals to provide an opportunity for cross-checking of data from both individuals and written materials.

Secondary data collected from published reports provided important background information and a historical perspective, as well as data on regions of the country which could not be visited.

Unfortunately, the team was not able to spend much time on Zanzibar. It was also difficult to locate written materials on the subject of women's participation on the islands. As a result, specific information concerning Zanzibar, where available, is included as appropriate within each section.

Planners, decision-makers and practitioners need statistical data to support conclusions drawn from less formal data collection techniques. However, gender disaggregated statistics which would help in planning of training for women are generally lacking. USAID/T will need to collect data required for its activities to complete what exists in various offices throughout the country. In the meantime, the lack of statistical data in the existing resources does not negate conclusions and recommendations based on key interviews and written documents.

If and when USAID/T targets a subject area for training, it will be necessary to conduct more in-depth research and training needs analysis. For example, before private sector training is organized for women in Dar es Salaam, a survey of businesswomen and issues affecting existing training opportunities will be required. Similarly, it will be important to conduct in-depth research on the transportation needs of women and on the impacts of proposed changes in the transportation available in the areas where roads will be rehabilitated.

## BASIC ASSUMPTIONS

During the course of the study, certain assumptions on the part of the team influenced their approach and conclusions made. Africa's struggles for economic health are well documented. Decreasing per capita food production, declining revenues from agricultural exports which account for more than 50 percent of the GNP of many countries, inadequate foreign exchange reserves and a growing debt burden face most, if not all, of the African countries. Increased productivity is an essential step for the stabilization and growth of the economy.

In response to the continued serious deterioration of the country's economy and inability to provide social services, the Government of Tanzania initiated the Economic Reform Program (ERP) in 1986. The ERP involves "the development of specific policies and plans for the rehabilitation of the agricultural and industrial sectors, and for the improvement of the country's transportation system, which has become a serious impediment to productive capacity" (cited in Grosz 1988a). As stated in the USAID/T Concept Paper, the ERP goal of full economic recovery in

Tanzania by 1992 "will require rehabilitation and more efficient utilization of existing productive capacity" (USAID 1987a). Tanzania's existing productive capacity consists primarily of its people: men, women and children. A critical element in the development of the Tanzanian economy is to provide training to more efficiently utilize women's energy as well as to expand their productive capacity.

It would be difficult to overestimate the role of women in contributing to development and increasing the productivity of the Tanzanian economy. They provide more than 80 percent of the labor in food and cash crop production, mostly on small holdings outside of the wage sector. They work in their small household vegetable plots, in their husbands' fields, and in the village communal farms. The ability of the subsistence farming system to meet family needs is declining as needs become more sophisticated and expensive, and incomes do not keep pace. (Examples of "sophisticated and expensive" needs are soap and kerosene.) Studies indicate that the mother's income is a more important indicator of child nutrition than total household income (Spring 1986). As well, some women have taken over the payment of children's school fees and clothes (Muro 1986). As women's monetary requirements increase, their participation in commerce, small-scale enterprises and manufacturing, and in the wage sector is expanding.

#### **GOVERNMENT OF TANZANIA'S SUPPORT OF WOMEN**

The Government of Tanzania has expressed its support for women's issues in development. In a 1984 speech to the African Regional Preparatory Meeting for the World Conference of the UN Decade for Women in Arusha, Tanzania, President Julius Nyerere stated:

"Yet just as women's development in Africa is dependent upon national economic development, so national economic development is dependent upon the women of Africa and can not easily take place without them. A person does not walk very far or very fast on one leg; how can we expect half the people to be able to develop a nation? Yet the reality is that women are usually left aside when development needs are discussed, and also when the methods of implementation are being decided upon."

Several activities of the government have set the stage for addressing gender issues. The Union of Tanzanian Women (UWT) was established to unite all Tanzanian women and integrate them into social, economic, cultural and political activities. In addition, the Ministry of Community Development, Culture, Youth and Sports (CDCYS) has been charged with the promotion of all aspects of Women in Development in rural and urban areas. A recent development is the establishment of "Focal Point Teams" in the ministries to ensure that women receive a fair share of the resources and benefits; that women's issues and needs are addressed; and that projects and programmes do not adversely affect the enterprises and conditions of women. The Teams also see to other activities necessary to the full integration of women into the activities of the ministries. A workshop is planned for November 1988 to instruct the Focal Point Teams in their responsibilities and to sensitize members to gender issues.



While the Government of Tanzania has expressed commitment to Women in Development, its policies are not always implemented at the field level. It is here that both the government and USAID/T needs to focus.

### CONCLUSIONS

While gender equality is an important ideological issue, this study concerns the inclusion of women in the development process as an economic issue central to the efficient use of a country's productive capacity. For any development program-- not just women's programs -- to be successful, it is necessary to identify and understand the total target group during all stages of the project. Project participants, or those representing them, must be included in planning activities as development is done not "to people," but "with people." A recent evaluation of over 100 USAID projects concluded:

The major finding of the evaluation is that mainstream projects that ensure women's participation in proportion to their roles and responsibilities within the project's baseline situation are more likely to achieve their broader socioeconomic goals than are projects that do not. (Carloni 1987)

## CHAPTER TWO

### WOMEN'S PARTICIPATION IN THE TANZANIAN ECONOMY

#### LEGAL FRAMEWORK

The nature and scope of participation of people in various sectors of the economy are conditioned by, among other things, laws and customs which regulate their behavior and options for action. Under the constitution of the United Republic of Tanzania, 1984, equality between the sexes is guaranteed in principle. As written, most laws are not discriminatory of women but the implementation of several key laws are, in effect, discriminatory. The most important of these laws concern land (inheritance) rights, marital property rights and women's labor.

Traditional customs and practices in Tanzania currently provide the basis for the interpretation of modern laws, in particular concerning women's rights to real and other property. Recent judgments in divorce and inheritance property dispute cases all ruled in favor of the husband or husband's family; custom is cited as the basis of the decision. More detail and common implications of the laws and their applications are shown below:

#### Women and Property Rights

- Some women are currently contesting the wording of the Land Inheritance laws, since "custom" is openly cited as the final justification. Legal precedent in Tanzania states that women cannot enjoy intestate succession (full ownership with the following elements: occupation and use during lifetime; right to bequeath or endow, or possibility of succession; and right to dispose of land), so few individual women have access to one of the most important capital assets and forms of loan security necessary for them to act as business owners. In order to obtain a business registry (a requirement for many loans), one must first have a registered plot of land for one's business. Women may acquire land through the auspices of the Village Council, as in the case of women's cooperatives, through the generosity of their husbands, or they may buy title to it themselves. This last possibility is rare and is an option exercised almost solely by single urban women.
- The division of property at the time of a divorce is also based on custom; the court may divide all property acquired by joint efforts during a marriage. The judicial system has ruled that domestic work is a contribution to property, but an assessment of the extent of the contribution remains undefined. Married women's lack of capital assets or lack of control over capital assets in the family is only one factor, albeit an important one, which seriously constrains women's economic activity. What one finds, therefore, is a preponderance of single or wealthy married women with the most substantial businesses. Most married women have neither the time nor the assets to participate significantly in business ventures.

## Women and Labor Laws

Women's wage employment is regulated by a series of laws, most of which are based on turn-of-the-century English labor laws concerning women and children in "dangerous" occupations. While a number of lawyers feel that these have little relevance to present-day Tanzania, they remain in effect. Some of these laws and their effects are outlined below:

- Employment Ordinance Section 83 states that no woman shall be employed between the hours of 10pm and 6am in an industrial undertaking. This section intends to protect women from: hazardous employment; the possibility of marriage break-down due to her night-work; and from male workers bothering them at night. This section assumes that women are not attracted to this type of employment and further presumes certain behaviors of both men and women in such a situation. This not only preempts women's right to chose to work in such an environment, but also effectively punishes them for unacceptable behaviors of others.
- Section 86 stipulates that no woman shall be employed in underground work in any mine, except for women managers not doing manual labor, nurses as necessary, women students who need to spend time underground in the course of studies, or any other woman who needs to descend into a mine in the course of her work for other than manual labor. Although the total number of persons employed in mining is relatively small, this law limits women's employment opportunities as well.
- Sections 25A and B spell out maternity benefits: 84 paid maternity leave days per three years. Most women say this is grossly insufficient. Section 87(1)(b) entitles nursing mothers to thirty minutes twice a day during working hours for feeding. This is usually impracticable due to distances between home and the workplace.

While government and parastatal corporations are under strict pressure to observe the maternity benefit package, private enterprises are much less willing to do so. It is commonly believed that private enterprises discriminate on hiring because of the (perceived) low productivity of women exercising these rights.

- The Security of Employment Act Cap 574 provides language on dismissals, termination and redundancy, as well as on procedures to be followed. While there is no discriminatory language in these texts, it is a commonly held opinion that discrimination does exist and that proportionately more women are let go. Factors for this include:
  - Most women have manual and auxiliary jobs which are easily replaceable by more qualified people, generally men.
  - When automation takes place, men are hired over women, as machine work is thought to be men's work.

- High absenteeism among women, mostly for reasons of family problems. It is not clear whether employers consider women on maternity leave as "absent."

### **Findings and Conclusions**

- Women may obtain title to land through the foresight of their husbands, by judicial decree in property dispute cases or by purchasing it themselves. All three cases are considered extraordinary.
- Despite the laws, precedence dictates that women have little or no recourse in attempts to claim joint property or the value of it, either during her marriage or at the dissolution of it.
- It is not clear whether employers consider women on maternity leave as "absent."

Modern Tanzanian law is not discriminatory in principle, though the interpretation of many laws is paternalistic at best and in all probability discriminatory in practice, especially those laws concerning land inheritance and divorce settlements. In general, as well, women rarely initiate legal actions against perceived injustices, as they are most often not taken seriously by authorities. While Julius Nyerere had a profound effect on the passage of gender-blind legislation, current implementors do not necessarily share those values and the spirit of the law is often compromised.

Many Tanzanian women appear to be stymied by the legal statutes in place regarding their freedom to operate as economic actors. Effective lack of access to land and tenuous access to other capital assets which could only be owned by the head of household or the village are the major obstacles faced by Tanzanian women. These difficulties are further hampered by the legal complexity and financial difficulties which constrain their attempts to acquire such assets via credit. Married or single women face a number of stumbling blocks in acquiring and holding on to capital assets which would allow them to begin and expand enterprises, to invest in others' enterprises, or to pursue careers on a long-term basis with a particular organization.

## **POLITICS, CIVIL SERVICE AND THE PROFESSIONS**

### **Political Organizations**

The United Republic of Tanzania was created in 1964. However, the two political parties of mainland Tanzania and of the islands of Zanzibar and Pemba did not merge to form one party, the Chama Cha Mapinduzi (CCM), until 1977. The Union government is in charge of defense and foreign affairs, with the remaining government activities being managed by each government independently.

Umoja wa Wanawake wa Tanzania (UWT) is the women's wing of the country's sole political party, CCM. Over one million of the country's approximately 12 million women are members of UWT, due in part to its intense village-level organizing activities. Started in 1962 following the All Africa Women's Congress, its original purpose was to unite all existing women's organizations in Tanzania at the time and to form an umbrella organization.

The structure of the UWT closely parallels that of CCM, including: branches located at village, area and work places; district councils, which hold meetings, plan and execute all expenditures at that level; and the national level, which is run by two Deputy Secretary Generals appointed by the Chairman of the CCM. UWT has 15 seats reserved for it in the Parliament. No woman is barred, of course, from contesting a seat in Parliament, although only a small percentage of elected seats are held by women, as follows:

YEAR	WOMEN	MEN	TOTAL	PERCENT WOMEN
1961-1965	8	72	80	10
1965-1970	7	176	183	4
1970-1975	8	194	202	4
1975-1980	26	213	239	11
1980-1985	26	213	239	11
1985-1990	27	217	244	11

Currently, UWT sees its role as: mobilizing and encouraging women to participate in political bodies and development projects; fostering leadership skills; and advocating reform of discriminatory inheritance, divorce and labor laws. Predictably, it is better at some of these roles than at others. A "mobilizer" role may be one of the most appropriate for UWT. While its efficacy and limited scope may be attacked, UWT's position as the umbrella women's organization in the country is unique and unchallenged.

Some have accused UWT of being an elitist women's organization which needs to be more concerned with "bread and butter" issues than it currently is. Similarly, women workers have accused the UWT of being an organization of "big wives" which does not represent their interests (Mascarenhas and Mbitinyi 1983: 21). An interesting theory to explain and support this accusation is provided by ML Swantz (1985): at its formation UWT ignored the "unrecorded" sorts of women's organizations which existed in the countryside and the services of local leaders within those structures "were not (solicited) when the new structures were being created. . . . Thus an opportunity to build on women's ways of linking up and acting together was missed. . . . women's own needs for meeting together were not considered when the activity-list of the new association was planned. These are the fundamental reasons for the difficulties the UWT has encountered in trying to bring the ordinary women into the local branches as members, or even arouse their interest" (Swantz 1985:160).

UWT has always undertaken projects for women, "though in many cases what UWT was to do was formulated by men," (Swantz 1985:161). Sewing, cooking and other traditionally female activities predominated, and still do, though emphasis is now moving to income generating activities. Women are encouraged to form cooperative groups and to work through the village cooperative structure; a relationship which has perhaps as many negative as positive benefits for the women's groups in question. This dilemma will be more fully discussed in The Industrial Sector Section.

An understanding of the difference between income-generating activities and enterprises is essential for project success. For example, a donut-selling project, an income-generating activity, calls for a limited time investment by women and not for complicated loan agreements and management skills. A factory to manufacture and sell cookstoves, on the other hand, aims to give women wage employment, necessitates the group taking out loans for the project, and must be economically sustainable. The time and money investments made and the risk taken for each of the two groups is very different. UWT needs to understand which sort of project they are asking women to join as well as when each type of project is possible and appropriate.

SUWATA is the economic wing of UWT which seeks to provide funds for UWT projects. SUWATA raises these funds through its own business ventures. It is a registered company, and currently profits from several investment properties. This real estate originally belonged to UWT, which transferred it to SUWATA, which in turn, owns and manages it, but channels its profits back to UWT for its projects. Because its primary function is to provide funds for UWT, SUWATA management insists that it will be run in a much more professional manner than run-of-the-mill UWT projects. Its manager has business degrees, and she clearly understands the enterprise/income generating distinction discussed above.

SUWATA also intends to organize business skills training for women, though no plans have yet been made regarding target groups, course content or organization. Given the seriousness with which SUWATA management approaches its fund raising and enterprise roles, the training program it eventually offers may likely be run in the same manner.

The administration of UWT is a wide variety of people who are ultimately responsible for the success of the organization. The UWT Mainland Deputy Secretary General knows that her organization needs to show some concrete successes, and soon. She says that people want tangible things, not just political things. "We have so many things in our heads, but we lack the expertise and the capital." The attitude of the Zanzibar CCM/UWT Liaison is in stark contrast: "UWT is the women's wing of the Party; we're just staying in our offices and waiting for the people to come to us. They come to us and tell us their problems; we do a report and decide how to help them; then we send this report to the ministry. We don't just work for women, but for all things here" (Shariff, personal communication).

UWT's attempts to expand its activities have enjoyed differing levels of success. In general, its projects have on the surface suffered from lack of adequately trained personnel and funds. As well, an imperfect understanding of the motivations for women's groups and possibilities for collective action have contributed to a less-than-enviable project success rate.

Women play only a small role in village government (Koda 1987, Wily 1981). The village councils may consist of up to 15 percent women, however they are usually regulated to the "soft" committee concerned with education, culture and social welfare. Research has shown that when women have more access to leadership roles, for example through participation in women's groups, they tend to also become more involved in village government (USAID 1984).

### Civil Service

In most African countries, the government is the biggest employer of both men and women. Tanzania is no exception: the civil service employs almost 70 percent of all women engaged in off-farm wage labor. However, it is estimated that currently no more than 25 percent of the total civil servant pool is female -- since 1981 the proportion of women has stayed roughly the same.

TABLE 1  
WOMEN IN CIVIL SERVICE

Year	1976	1977	1978	1979	1980	1981
Total public employees	102730	117945	133083	163433	173263	201726
Women public employees	21028	24163	31115	43034	45704	52036
Women as % of total	20%	20%	23%	26%	26%	26%

Source: Statistical Abstract 1982 and 1984.

The participation of women throughout the government and civil service structures can generally be described as bottom-heavy. Clerical positions account for almost 90 percent of all the posts held by these female civil servants. Although the government structures are different for Zanzibar than for the Mainland, the tendencies are the same.

Tanzania has the largest number of women Ministers in Africa, including five (22 percent) on the mainland and two on the islands. Within the ranks of the Civil Service, the majority of women are to be found at the bottom -- usually in support staff positions such as clerks, secretaries, receptionists, staff nurses, supplies clerks,

or phone operators. A little up the ladder, a smaller number are personnel assistants, supplies managers, or office managers. Few women are middle and higher level managers, or technicians. Most ministerial people interviewed estimated that at most five to 10 percent of the people at this level are women.

The Ministry of CDCYS appears to be, for the moment, better prepared than the Zanzibar structure to make an impact on the promotion of activities by and for women. It has benefitted from more technical assistance over a longer period of time than has the Directorate of Social Affairs in Zanzibar. It receives assistance from a number of donors for the training of its personnel, and will have a potentially powerful tool in place when the "Focal Point" teams are functioning. Zanzibar has no such activity -- it has virtually no personnel in the Women's Department at Social Welfare. Thirty slots have been promised for the department however, and the Director of Social Welfare is currently concerned with getting an overall plan into place and training those thirty people she hopes to find in the immediate future. Ms. Hamdani specifically requested assistance in formulating an overall plan for the Department, i.e., strategic planning. This would seem an ideal opportunity to provide valuable training for women who have not had as much opportunity as have those on the Mainland, and more importantly, to help Zanzibari women set the parameters for women's activities on the islands.

### **Other Professions**

Current statistics on the numbers and the places of employment for professional women are not available. However, the study team assumes that the great majority of professional women are civil servants. The 1980 Manpower Survey (Mukurasi 1986) counted 10.5 women for 40.6 men in high and middle level employment (21 percent).

The terms used in the Survey are not altogether clear, particularly as "professional, technical and related workers" is given a line to itself. How this grouping is distinguished from other specific professions in the context of the Survey is not explained. Furthermore, the Manpower Survey includes clerical and service positions, which this training study does not consider as "professional" positions. Despite the lack of clarity, the table groups together information which is currently not easily obtainable. Table 2 shows the figures as included in the original survey.



**TABLE 2**  
**WOMEN IN HIGH AND MIDDLE LEVEL EMPLOYMENT, 1980**

POST	TOTAL	% OF WOMEN	% OF TOTAL
* Production and related workers, transport/equipment operators, laborers	6,710	44	.6
* Aircraft/ship officers	70	1	1.4
* Professional, technical & related	25,554	669	2.6
* Managers	1,506	46	3.0
* Administrative and managerial	1,636	52	3.1
* Artists	415	15	3.6
* Legislative officials and government administrators	130	6	4.6
* Architects, engineers & related	597	34	5.6
* Medical, dental, veterinary	1,937	153	7.8
* Accountants	1,978	161	8.1
* Ag, forestry, animal husbandry hunters, fishermen	403	33	8.1
* Economists	552	51	9.2
* Statisticians, mathematicians analysts and related	112	12	10.7
* Jurists	104	12	11.5
* Life scientists and related	2,255	270	11.9
* Journalists, authors & related	184	24	13.0
* Sales workers	663	91	13.7
* Service workers	616	111	18.0
* Physical scientists & related	469	118	25.1
* Teachers	14,861	3,986	26.8
* Composers, performing artists	55	16	29.0
* Clerical & related	9,677	3,007	31.0
* Workers in religion	3	1	33.3
<b>TOTAL</b>	<b>51,134</b>	<b>10,540</b>	<b>20.1%</b>

Source: 1980 Manpower Survey in Mukurasi 1986:170.

Those professions with the highest percentage of women, as well as the highest absolute numbers of women -- teachers and clerical -- are typically female jobs the world over. It is not possible to draw significant conclusions about women's access to the religious and artistic categories, given the low absolute numbers. The high percentage of women in the physical sciences category may refer to the numbers of women in electrical engineering, which was often mentioned as an "appropriate" technical field for women. "Appropriate" was never explicitly defined, but references were made several times to women being tidy and good at work requiring a high degree of manual dexterity and/or precision.

Not all professions listed in Table 2 are those requiring a university education -- many people are trained in these professions at any one of a number of government-run technical schools. A look at enrollments and graduates of the University and of these schools could, in the absence of accurate data on employment in the different categories, provide some idea of what professions women currently practice.

TABLE 3  
GUESSWORK AT PROFESSIONAL EMPLOYMENT TRENDS

EMPLOYMENT CATEGORY (% WOMEN 1980)	FIRST YEAR UNIVERSITY ENROLLMENT (% WOMEN IN DEPARTMENT 1983/84)
Jurists 11.5	Law 15.0
Agriculture/Forestry 8.1	Agriculture/Forestry 3.6
Engineering & related 5.6	Engineering 5.0
Med, Dental, Vet, Phar 7.8	Med, Dental, Vct, Phar 7.9

Sources: Manpower Survey 1980 and Statistical Abstract 1984.

While more complete figures are necessary to attempt a comprehensive estimation of the professional employment trends for women in Tanzania, the above figures suggest that no significant changes will be taking place for the categories listed in the period 1980-1986 (1983 + three years' study = 1986 when they are ready to enter the workforce). The university departments with the highest percentages (25-30 percent) of female first-year students are Social Science, Commerce, Pharmacy and General Science. The results of the 1988 census will hopefully provide some useful data.

## Findings and Conclusions

- Mixed reactions to UWT point to strengths and weaknesses. One weakness appears to be its inability to relate to rural women, while one strength appears to be its ability to mobilize women for diverse activities, merely on the basis of political clout.
- In general, women do not participate actively in Village Councils, due to structural and attitudinal factors not adequately addressed by the architects of Villagisation.
- While UWT and the Community Development Ministry have embraced the promotion of enterprises and/or income generating activities as developmental tools, neither appear to have a clear understanding of the difference between the two concepts.
- The general Management of SUWATA makes the following distinction between enterprise and income generating activity: an enterprise implies a long-term, continuous business activity, increased employment creation, and the reinvestment of some of the profits into the capital of the business; and an income-generating activity, in contrast, is generally a short-term, often seasonal undertaking, employment creation is limited, and profits are used to meet personal needs, rather than being reinvested in the business. While enterprises are found in both the formal and informal sectors, income generating activities are only found in the informal sector. The distinction between these activities becomes important when discussing ways of improving and expanding women's participation in the national economy; enterprise development is more mainstream and central to the growth of the economy than are income generating activities.
- While the Ministry of Community Development is receiving assistance from a number of donor organizations for staff planning and training, the Directorate of Social Affairs in Zanzibar has yet to receive such assistance. Staff wish to begin the planning process for the department, as well as to establish a policy on women for Zanzibar, as soon as possible.

The country's sole political organization for women has been charged by many with ineffectiveness and insensitivity towards the difficulties faced by rural women. The insensitivity is often manifested in the patronizing way in which many UWT members speak about the "poor, rural women." They are a political organization, and should most appropriately stick to politics, which does little for the masses anyway, some rural people might argue. UWT's attempts to do concrete development projects have always been frustrated by its lack of skilled personnel, properly managed funds, and its intrinsic nature as political (patronage) organ. Better it stick to politics and stirring the waters on political and legal reform. SUWATA, on the other hand, is perhaps a bright light for UWT, though its chances of success are probably in reverse proportion to the amount of direct UWT control applied. A "stockholder" role for UWT could be effective, with operating control in the hands of SUWATA management. Whether UWT knows what sort of return on investments it requires is unclear, but the pressure it potentially places on SUWATA to perform well may be the best motivation for the latter's success as a registered company.

The Mainland ministry responsible for addressing women's issues, the CDCYS, has received and is receiving assistance from a number of donors, for training of its personnel, planning of activities, and less so, in supply of materials. The Permanent Secretary is a dynamic and committed individual, who has important political connections: useful in building constituencies and support for activities in favor of women. On Zanzibar, on the other hand, there is only a fledgling Women's Department in the Directorate of Social Affairs. The Director asked specifically for assistance in strategic planning-type training for the personnel she has been promised and hopes to place soon. Recent troubles on the Island concerning roles for women do not mean that assistance to Zanzibar is inappropriate. The timing is good for Zanzibari women to make their own statements about how they wish to address women's issues. They know they need to get organized, and now USAID knows it, too. This is a prime opportunity for USAID to respond to a specific request, and to showcase its abilities to provide this sort of assistance and commitment to training for women.

Women are not well represented in the Civil Service, and even less so in the professions in general. This is due to bottlenecks at the Secondary School level which will be discussed in more detail later, and by attitudinal biases which employers (even the Civil Service) hold concerning proper activity for women. It is these cultural and sexual biases which are most difficult to change, but key to the success of any strategy designed to increase women's participation in the economy. Fears of another group of people (women) taking a larger slice of the economic pie need to be overcome, so that getting down to the business of increasing the economic potential of the nation can be addressed.

## **AGRICULTURAL SECTOR**

### **Farming Systems and the Division of Labor**

The varied agro-ecological zones in Tanzania allow for the production of numerous crops. Traditional cash crops include: coffee, sisal, cotton, kapok, coconuts, and, to a lesser extent, cocoa, rubber, and cloves on Zanzibar. Food crops include: maize, millet, sorghum, potatoes, bananas, roots and tubers, and many vegetable and leguminous crops. Several of the food commodities can be classified as cash crops. For example, maize is also a cash crop throughout Tanzania and potatoes, tomatoes and bananas are cash crops on some regional markets.

Women perform more than 80 percent of all the agricultural work, primarily on small holdings using traditional tools (see Table 4). While there are many differences across Tanzania, a general pattern of the division of labor emerges; women have almost total responsibility for subsistence crops and men, relying on women's labor, are responsible for the cash crops. While men usually buy the seeds, clear the land, and help with the harvest, women have prime responsibility for planting, hoeing and weeding, manuring, some harvesting, transporting the harvest from the fields, as well as storage, processing and preparation of food. It must be noted that the division of labor is not as rigidly or uniformly adhered to as was probably the case in former years. For example, men are more involved in the production of subsistence crops when they become cash crops.

TABLE 4  
TIME SPENT BY WOMEN, MEN, AND CHILDREN  
IN DIFFERENT ACTIVITIES

Activity	<u>Average Time of Work</u>					
	Women	%	Men	%	Children	%
Collecting water	587	75	32	5	68	20
Collecting firewood	324	83	20	5	44	13
Farm - digging	251	50	194	38	63	12
Weeding	99	50	76	38	25	12
Harvesting	91	50	64	36	23	14
Selling goods (village)	9	64	4	29	1	7
Going for health services	73	75	25	25	0	0
Milling	169	84	21	10	13	6
Going to market	227	83	51	17	0	0
Selling goods (non-village)	12	66	5	33	2	11
Total time/percentage	1842	(71.6)	492	(19.1)	239	(9.3)

Source: Draft policy on Women in Development, Government of Tanzania 1988.

The use of ox-drawn ploughs is increasing. With the exception of Tanga and Lindi, all regions in Tanzania have training centers in the care and use of oxen and related machinery. In some regions, primarily Shinyanga, Mara, and Mwanza, ox-ploughing is traditionally part of both men and women's work. In these areas, both men and women attend the training centers (Abdalah 1986). Regardless of who uses the oxen or who owns them, almost always the men, women are the primary caretakers of cattle, including milking (Wily 1981).

In the case of cash crops, men sell the harvest either through the village cooperative or on the parallel market. Similarly, men sell some of the food crops, although women are involved as well, particularly in the selling of milk, fruits, and any surplus from the family's subsistence plot.

Many experts estimate about 25 percent of rural households are headed by women, and the number is rising. Because of this, and because of the pressures brought by the monetization of subsistence needs, women are becoming increasingly involved in casual and permanent agricultural wage labor. A small number of women are working on plantations and state farms, and many more women work on larger peasant farms. Female tasks include weeding, picking and post-harvesting activities. It is only rarely that female heads of households are able to get land in their own name from the village council.

Farming systems in Zanzibar are similar to those found on the Mainland. The ecological conditions are suitable for growing roots and tuber, bananas and vegetables, among other crops. Coconuts, cloves, and to a lesser extent cardamom are the main export crops. Fishing and related activities are also important to the Zanzibar economy.

Land tenure in Zanzibar parallels that of the Mainland. In the FAO smallholder rice project, 75 percent of the cultivators are women, but only 38 percent of the land is registered to women (FAO 1987). The FAO project appears to be illustrative of the situation throughout Zanzibar. Fewer women are found in the marketplace than on the mainland, but they participate as well in a number of income-generating activities, such as rope-making, handicrafts, pottery, sewing and embroidery.

### **The Effects of Villagisation on Women**

Villagisation<sup>1</sup> refers primarily to the period 1973-76 when much of the population was consolidated into settlements of between 250 and 600 households. Between 1974 and 1976, the percentage of people living in these villages increased from less than 18 percent to more than 85 percent (Koda 1987). The program decisively altered rural space and society and is producing long-term effects on agriculture and the environment, the results of increasing land pressures in areas surrounding the villages. Implementation of the resettlement program relied on promises of increased access to social infrastructure, much persuasion and some force. The relative lack of resistance from peasants suggests that for most there were no alternatives.

Villagisation is an expression of Tanzania's principle of ujamaa, promoting self-reliance, social and spacial equality, elimination of exploitation, and communal living and production. The inability to imbue ujamaa values throughout the rapidly expanding state bureaucracy was in large part responsible for many of the early implementation problems of villagisation. Ujamaa ideals did not offer sufficient incentives for peasant commodity production and the promises noted above generally were never realized. Very few settlements actually approached Ujamaa, especially as regards voluntarism, equitable distribution of work and benefits, and democratic decision-making. There were many Ujamaa village "shells" dominated by better-off farmers or groups with links to the state bureaucracy. Other villages were showplaces where communal production was dependent on government support.

The "Villages and Ujamaa Villages Act" of 1975 identified two levels of villages. "Development Villages" control all land allocation and act as multipurpose cooperatives. Buildings and machinery are collectively owned but tools and livestock remain privately owned. The village assembly, including all of the adult population, elects the twenty-five members of the village council. In addition to the above structure, "Ujamaa Villages" are those where a substantial amount of the economic activities are carried out on a communal basis. In practice the distinction is not so

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<sup>1</sup> Much of this discussion on villagisation is based on the work Michael McCall.

important. Now Ujamaa production is less of a priority and the emphasis is on the development of cooperative marketing as well as the responsibility of villages to contribute to service provision.

In many cases of villagisation, women lost ownership or use rights to land. Men lost land as well, but one suspects that it was easier for a man to get something back, while a woman held little chance to do the same. Although the village council is charged with allocating land to all adults, distribution is almost always to male heads-of-households. Thus, women's access to land depends on men's goodwill. Men control not only the major means of production, but also the proceeds from the sale of surplus production, even though women provide most of the labor. In addition to these "family fields", each village has a village "shamba" where primarily cash crops are grown. The village council, the vast majority of whom are men, controls the proceeds from these fields. Once again, women provide most of the labor. Women's time is thus divided among at least three major occupations: household chores; family support through agricultural labor and other income-generating activities; and village support through the shamba.

Villagisation with its associated social, legal, and political changes and state penetration has reduced the autonomy of women producers in terms of production decisions and is separating them from their expected returns on their labor, which makes them more dependent on men for access to productive resources. Despite the positive effects of the villagisation policy in many areas, as an overall strategy for the restructuring of rural society, it has not achieved the ideals of Ujamaa.

### **Agricultural Research and Extension**

Agricultural research and extension are in the portfolio of the Ministry of Agriculture. At least one research station (of which there are 18) is located in each region. Only the Morogoro station conducts research solely on food crops, primarily grains and legumes, although a few other stations have small research programs on food crops in addition to research on cash crops. While the government has expressed a growing commitment to research on food crops, making the breeding of higher yield and more nutritional strains of staple foods one of the priorities of the Science and Technology Policy, research remains heavily biased in favor of cash crops.

The extension service consists of departments at the regional and district levels and extension agents in many of the wards, which encompass about four villages each. District and regional offices have specialists in irrigation, pest control, soil fertility, horticulture and other technical areas. Keregero (1986) asserts that the majority of village level staff are technically far behind. Extension services for cash crops are also provided by the crop authorities. See the "Non-Formal Adult Education" section for further information on activities of the Extension Service.

The links between research, extension, and farmer tend to be "top down" with the emphasis on the transfer of technology developed at the research station to the farmer. However, many experts argue that it is important to also have links from the farmer back to the research station to enable research to respond to the actual

needs and problems of the farmer (Rimisho and Sungusia 1987, Keregero 1986). While recent rural development policies of the government have promoted decentralized decision-making as a means of encouraging farmer participation, little change has occurred.

### **Women and the Research and Extension Services**

The above discussion on the patterns of labor found in Tanzania emphasizes the role of women in agricultural production, especially food crops. Ignoring the significance of gender roles is of great significance when the nation is attempting to improve food production and security. A 1984 report by the FAO states:

An important causal factor in the present food crisis in Africa is the neglect of women farmers, the major food producers. In addition, when the issue of rural women's poverty and disadvantages have been incorporated into government and international agencies concerns, it has generally concentrated on social policy: health, nutrition, education, home economics, special women's organizations (cited in Muro 1987).

The lack of scientific research on the food crops which women grow to feed their families has already been noted. In addition, women have little access to the improved technology and new information made available by research and extension services. Both structural and attitudinal factors contribute to women's access to improved farming practices. For example, most farm inputs are distributed through village cooperatives and the cash crop authorities, both of which have little contact with women. Even if women have access to these inputs, they generally lack the financial resources to purchase them. Henn writes, "The crucial link between women's agricultural productivity and their particular difficulties in generating sufficient income to invest in productivity-enhancing technologies is even now largely unrecognized" (1983:1048).

Another factor is that the extension service is almost exclusively male. Social constraints on male/female interactions reduce the likelihood of a male agent's talking directly to a female farmer. In addition, the "conventional wisdom" that women can not reason as well as men reduces any incentive for men to work with women (Fortman 1980). That most extension agents are men is due to the small numbers of women leaving secondary school with technical diplomas allowing them to pursue agriculture studies.

Agricultural agents often criticize women for being "conservative" and reluctant to adopt new improved farming methods. If village women do practice more traditional methods than male farmers, it is for reasons beyond their immediate control, including: lack of money for improved tools and inputs; lower exposure to extension; less time available for training or practicing new techniques; less control over decisions affecting the crops; as well as other variables. Wily writes, "Enough evidence exists in the Tanzanian context to show that women farmers are good farmers and managers *when they have the resources they need to support and enhance their efforts*. . . women farmers are employing improved methods *when they have the opportunity*" (1981:96).



The need of women to have access to extension and new technology is emphasized in the Government's Science and Technology Policy:

It is noted that scientific and technology activities in Tanzania have so far tended to be heavily biased against the participation of women. There is a need to recognize the tremendous potential of women in development activities in general and the importance of involving them in the promotion and utilization of science and technology in particular (cited in Muro 1987).

UNIFEM has also recognized the importance of including women in the promotion and utilization of technology and has initiated a Women and Food Technologies (WAFT) project in collaboration with the Ministry of CDCYS. The project uses the participatory research approach to determine women's resources and needs for technology. Project staff have held workshops for Community Development officers in the use of this approach in the Dar es Salaam, Coast, and Lindi regions. In addition, the Ministry of CDCYS hosted a Conference on Women and Food Cycle Technologies for the SADCC region with financing from UNIFEM.

#### Findings and Conclusions

- Women perform more than 80 percent of all agricultural work.
- The majority of land, as well as the proceeds from it, is controlled by men, regardless of the labor input of women.
- Women have financial responsibilities to provide for the well-being of the household, and they meet these responsibilities through petty trade and production activities.
- Women have little access to new technologies to increase production for several reasons, one of which is that the extension service is not sensitive to gender issues.

Women perform most all of the agricultural work done in Tanzania. This simple fact has not yet been assimilated and translated into services provided to women farmers, however. The discrepancies in services provided (mostly by extension services) on the basis of food-cash crop distinctions are not particularly valid in Tanzania, as many women work as temporary or part-time laborers on plantations, and on their families and villages cash crops, as well. Contributing to the perceived "backwardness" of the Tanzanian woman farmer are donor and government planners and decision-makers who assume that a farmer is a farmer, and that he's normally a he; difficulties which extension personnel have in communicating effectively with women farmers; and social patterns which attempt to keep the sexes apart.

Tanzania's village structures, though currently in a state of flux, still feature village cash crop fields. Labor for these village shambas is predominantly female, but women do not benefit proportionately from the proceeds, which are controlled by

the village council. This fairly obvious equity problem is different from the opportunity costs to the families of women working on these shambas. The opportunity costs to the nation which has targeted increased food production are potentially great as well.

## COMMERCIAL SECTOR

Women's participation in commerce in Tanzania is not nearly as dominant as it is in many west African countries. This is not to say, however, that it does not exist. The Bureau of Statistics shows the percentage of women to the total number of people involved in commerce from 1973 through 1981. (See Table 5.)

TABLE 5  
WOMEN IN COMMERCE

Year	1973	1974	1975	1976	1977	1978	1979	1980	1981
(Women as % of total)	9.0	8.5	9.4	9.4	11.0	8.1	12.7	12.7	13.1

Source: Statistical Yearbook 1983, Dar es Salaam

Throughout East Africa, private sector commerce has been dominated by individuals and families from the Indian sub-continent and by Africans of Indian heritage. Women employed in commerce in this subsector are invariably employed as clerks or accountants. Rarely in Tanzania do women of either Indian or African heritage own and run their own shops. Female participation in import and export activities is increasing, however, as trade policies and mechanisms become more favorable towards private sector activities.

### Informal Commerce

Open air markets in Dar es Salaam are dominated by men. Women vendors are on the fringes of the market, not in the permanent, covered areas, as the men are. It is important to keep in mind that this phenomenon is not true for all of Tanzania and that women are actively engaged in commerce in some regions.

The marketing of surplus food crops is not necessarily a female task; it is more often men who market food crops, as well as cash crops. The parastatals charged with the collection of crops, the cooperative unions who collect produce from cooperatives, and village representatives are all charged with dealing with the

heads of households; those who, it is assumed, make the decisions on production. Even in cases where food crops chosen and grown by women are being sold, it is most often the husband or perhaps a son who will actually sell them, presumably to save the woman the time and energy for other activities within the home or on the farm. Most women knowledgeable on the subject who were interviewed for the study did not appear to think that this latter was the true rationale for the assistance by the husbands. Many cited cases of the husband pocketing the cash and thus usurping his wife's right to her profits.

Besides this provocative theory on why men go to market, another view is that women do not in fact have a lot of spare time and that there are really not that many extra food crops to sell. Thus, when women themselves sell in the markets, they do so because of an immediate and pressing need for cash; for medicines or school fees, for example.

### **Women's Consumer Cooperatives**

These cooperatives appear to be popular among groups assisted by organizations such as UWT or international donor organizations. The aims of most of these interventions are to establish legally constituted and economically viable enterprises for the members themselves and to provide the communities where they are located with a full range of basic consumer goods. However, the reality is often that the product range is extremely limited and that the stocks are usually in short supply because the women members bought everything up themselves. This raises questions about not only the management capabilities of the individuals involved, but also prompts inquiry into the reasons why these individuals formed a coop in the first place. A former Peace Corps volunteer was of the opinion that it was not so much the idea of a viable enterprise for the women, but simply a way of securing supplies of essential commodities (e.g.: salt, kerosene) that were not obtainable any other way. This "buying coop" does serve a real need, but hardly qualifies for the label of an economically viable enterprise.

### **Women in Wage Labor in Commerce**

The study team hypothesizes that women employed as clerks or accountants in both private and para-public sectors of commerce account for almost all of the women in the sector. Private sector enterprises are less willing to hire women because of their responsibilities as mothers and wives. This tends to keep most women in the lowest pay jobs, which are, in addition, easily replaceable. Women in parastatals seem to fare a bit better on the hierarchical ladder, although no women hold Managing Director positions in any parastatals. The Regional Trading Companies (RTCs) and the now-defunct GAPEX (both parastatal import/export corporations) do and did employ women in managerial positions, though no gender disaggregated figures are available. A fair number of women graduates in economics from the university would, in theory, seem to be able to provide a relatively large pool of qualified women for professional positions in commerce.

### **Large Scale Commerce (Import/Export)**

The number of Tanzanian women exporters in the private sector probably is in the twenties. The majority of these exporters deal in vegetables and agricultural commodities and none can be classed as large firms. One of them, Ms. ZK, will ship five or six containers this year; her business started in mid-1987.

In addition to individual businesswomen and partnerships, a number of organizations working with women's groups mentioned tropical fruit exportation and processing as an attractive idea. This suggestion was made by the Social Affairs Office on Zanzibar, the UWT head in Dar es Salaam and by FES (Frederich Ebert Stiftung, a West German Foundation).

Women established in this business have varied backgrounds: Ms. ZK's experience was with GAPEX -- she left the parastatal after six years there to start her own business. She also has degrees in Economics, Marketing, Management and Business Administration. Other women have nowhere near the academic preparation she has, but she says that she doesn't use academic business principles anyway: "we think more (than anything)." For women traders, or any businesswoman, the biggest difficulty is the limited amount of credit available, from overdraft protection (at 22-30 percent interest at the National Bank of Commerce) to term loan facilities.

Ms. ZK is educated, knows the system, and is succeeding in developing her own contacts. She in fact does quite a bit of "informal consulting" for women and men traders. According to ZK however, there is no place for a private sector businessperson to go for advice, and most people have no idea of where to go for advice, anyway. For this reason, she says "if you donors want to work with the private sector, do free training in (at least) management and accounting."

### **Findings and Conclusions**

- Regional Chambers of Commerce have existed for some time in Tanzania, but a National Chamber of Commerce will be inaugurated in September 1988.
- There is virtually nowhere for private sector commercial entrepreneurs to go for assistance in business skill training, nor for simple advisory services.
- Women's role in food crop marketing is marginal at best.
- The small volume of commodity exports by women usually precludes the use of retained foreign exchange benefits they may have earned, since the other costs related to importations are high.
- There are also several public sector commercial entities, such as the Board of Internal Trade and its regional trading companies, and the Board of External Trade. The team, however, did not include an assessment of these organizations in the study.

All levels of the commercial sector are dominated by men in Tanzania, as compared to many parts of Africa, though there are variations in different parts of the country. Even informal marketing of agricultural products, whether food or cash crops, is done primarily by men. Reasons advanced for this phenomenon include the ubiquitous argument about proper roles for women; the time constraints which prohibit women from marketing their produce, and the quasi-institutionalized requirement that heads of households are the family's official link with the outside world. Women who head households are becoming more numerous in Tanzania, and it is these women who are somewhat more visible in commercial and entrepreneurial activities. Still, they face constraints, mostly attitudinal but some institutional, which prevent them from making the same progress as men entrepreneurs in Tanzania. Those women who do enter the traditionally male arena of trade, such as the few women as commodity exporters, exhibit the same qualities which all entrepreneurs tend to possess, and which allow them to operate in as difficult a market as Tanzania.

Women (and men, for that matter) entrepreneurs have little if any access to business advisory services which would allow them to increase their participation in this sector. The current plans of SUWATA and IDM's women's group are local initiatives which show promise, if they receive adequate organizational assistance.

## THE INDUSTRIAL SECTOR

### Industrial Wage Labor

Overall industrial performance in Tanzania has been far from satisfactory. Although industrial capacity is expanding, the problem of underutilization of capacity at the enterprise level remains. By 1982, the contribution of the industrial sector to the total GDP had declined to five percent (Mukurasi 1984). Thus, it is not surprising that one of the main objectives of the ERP is increased utilization of industrial capacity by allocating scarce foreign exchange to priority sectors and firms (Grosz 1988a). In addition, liberalization of the economy has created more opportunities for micro- and small-scale enterprise development (Daniel Ngowi, personal communication). While this may result in increased employment opportunities, it is difficult to determine whether these opportunities are available to women. It is hypothesized that as long as the structural and attitudinal bias against women remains unchanged, women's benefits will be relatively small.

Most industries are located in urban or semi-urban settings and thus recruit employees from these populations. This is significant for women, as many of those living in these areas are single, and need a regular income in order to survive. There are twice as many divorced women in the cities as in the rural areas. Of these women, some estimate that only five percent ever remarry. In addition, there are many unwed mothers who have chosen to remain independent. Expansion of opportunities in industry is crucial to these women. Women's participation in both the more traditional industrial sector and in micro- and small-scale enterprises is discussed below.

While on the increase in recent years, women's involvement in the industrial sector is low. Women in industrial employment were only 8.8 percent in 1973 and 15.6 percent by 1980. The industrial divisions where women's employment is concentrated are illustrated in Table 6. (The Table also includes finance and commerce, which are discussed separately in this report.) Within these areas, women tend to be found in unskilled jobs, jobs related to domestic activities, and when considering more skilled positions, in accounting and personnel.

Significantly, the employment of women in private sector enterprises has grown more slowly than in public institutions. During the period 1969 to 1980, employment of women in the private sector increased by 53 percent, compared to a growth of 600 percent in the public sector. Mukurasi cites as a primary factor to explain the higher number of women employed by the public sector the fact that "public enterprise employers must accept high and middle level personnel allocated to them by the Ministry of Labor and Manpower Development which does not consider gender preferences. Private employers, however, have complete freedom in choosing employees and most expressed the opinion that they preferred men to women" (1986:172).

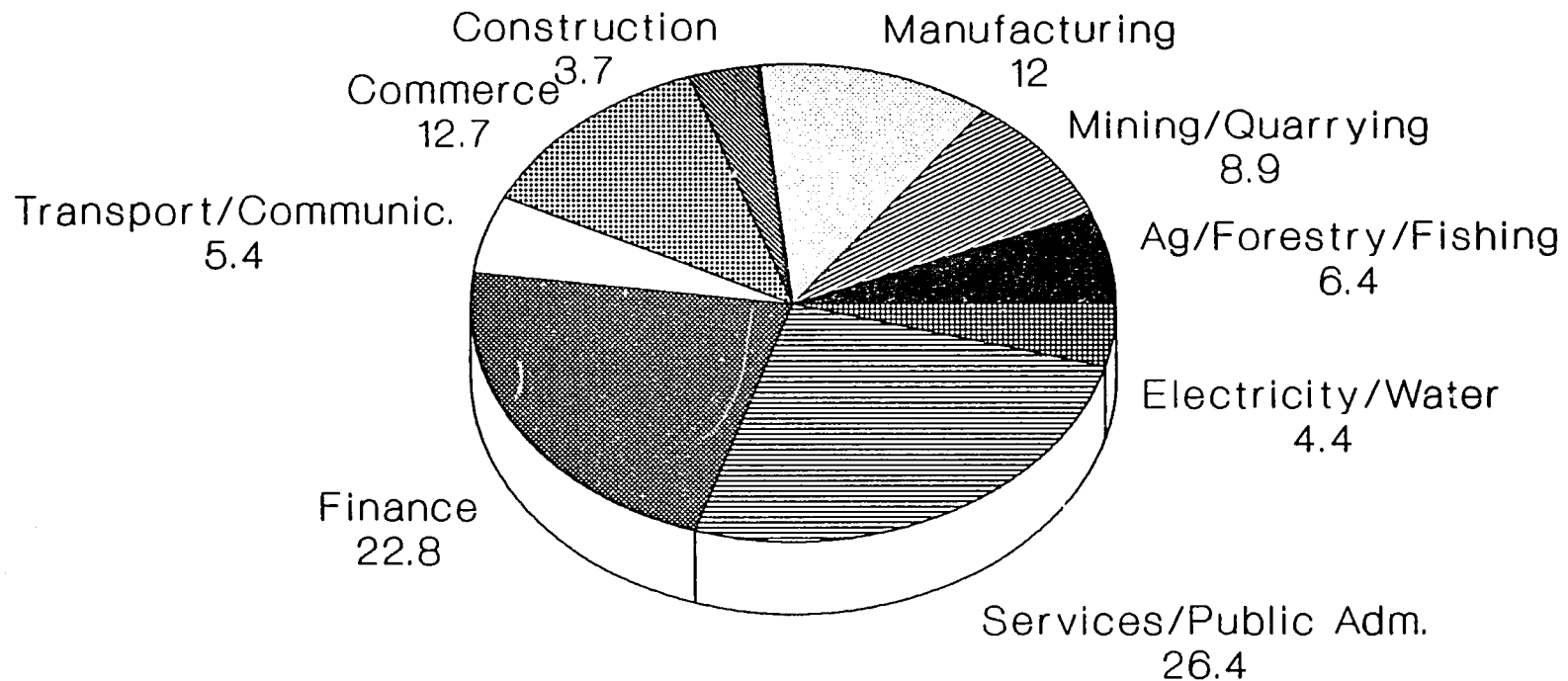
Many women work under temporary terms, particularly in the private companies. Agro-industries, especially food processing, employ the greatest number of temporary employees. These women, about 70-80 percent of the part-time workers, engage in such activities as harvesting, weeding, and picking. As temporaries, they are poorly paid, have limited access to on-the-job training necessary to move from unskilled or semi-skilled work to skilled work, and have no job security (Mukurasi 1986:183).

Women, the large majority of whom are in unskilled labor, also suffer as a result of increasing mechanization. When new technologies are introduced women usually do not have the required educational level and rarely receive the necessary training to take over the machines. In one factory, 90 percent of the labor force was female as long as labor intensive methods were used. However, immediately after mechanization, the percentage of women dropped to 20 percent even though overall employment was increasing (Hannan-Andersson 1984). This is significant for women as Tanzania embarks on a path of increased production through rehabilitation and updating machinery.

The textile industry employs the highest proportion of women in the manufacturing sector. While women continue to generally occupy the lower positions, there are examples of women moving into the more skilled areas. Given its importance to the Tanzanian economy, the textile industry -- as a producer for both domestic and international markets and as consumer of locally produced and processed cotton -- offers considerable potential for women's employment.

# FIGURE 1

## WOMEN IN WAGE EMPLOYMENT BY MAJOR INDUSTRIAL DIVISION, 1980



Source: "Survey of Employment and Earnings 79-80" Bureau of Statistics. Figures expressed are percentages.

### **Factors Mitigating Women's Participation in the Industrial Sector**

According to the Government Standing Orders, all employment will be open to women who are suitably qualified and there will be no difference between the salary or other terms of service of men and women of equivalent qualification and experience. In addition, every woman, regardless of marital status, has a right to 84 days paid maternity leave. However, the cost of maternity leave is often viewed negatively by employers and has been one of the reasons women have not been hired.

Historically, men were integrated into the modern economy earlier than women. During colonialism, for example, it was men who migrated to the urban centers for wage employment to pay taxes and meet other monetary needs.

In comparison to women, men have also had more access to formal and non-formal education over a longer period of time. While the proportion of girls in primary school has increased in response to the Government's Universal Primary Education Policy, reaching 48 percent in 1982, girls still lag far behind boys in enrollment in secondary schools, reaching 34 percent in 1982 (Government of Tanzania 1983). In addition, girls are not specializing in maths and sciences. Girls accounted for only 18 percent of the students in schools with a scientific and technical bias in 1982. Similar statistics exist for non-formal education programs. See Chapter Three for a more complete discussion of girls in the school system.

Attitudinal factors also have a negative impact on women's access to education and wage employment. Raymond Kyoma of JUWATA stated that research has shown that women are often ignored when it is time for promotion. Similarly, Mukurasi writes, "In most cases, employers' attitudes have been the reason why women have not benefited from on the job training" (1986:166).

Comments from several decision-makers interviewed included the following: "women are not committed to a career and advancement;" "they are not attracted to management and accountancy training programs;" and "to invest in a female employee is a waste of money as she will move whenever her husband is transferred". Unfortunately, women are rarely asked for their viewpoints and managers make their decisions based on their own assumptions. Some of these assumptions are based on observable trends. For example, employers complain of women's absenteeism, high rates of turnover, and lower productivity. What is important is that these trends are not necessarily indicators of a lack of commitment or interest, rather the result of the conflict with responsibilities in the home.

Changes in attitudes will take time. In addition, as the double burden lightens and social services improve, including child care centers, the conflicting situation women face between home and employment will decline and women will be able to better respond to the demands of work.



## JUWATA

There is one worker's union in Tanzania, JUWATA, which has regional, district and local branches at places of work. Generally, JUWATA has not been very responsive to the needs of women, whose active participation has been minimal. Contributing factors include the late entry and relatively minor involvement of women in wage labor in general, their lack of time due to conflicting demands of domestic chores, and their lack of education and confidence to assume leadership positions. JUWATA is beginning to collaborate with UWT branches in an effort to encourage women's participation.

In 1986, JUWATA created a Women's Department to address the affairs of all working women to enable them to participate more fully in the development of Tanzania. While this is a step in the right direction, the Women's Department is small, a total of three people, and is still building its credibility and influence. As a department, the women's office has an advisory role. It is thus the responsibility of the Industrial Sections, dominated by men, to take action concerning a complaint from a worker. The sections can then request input from the Women's Department if needed. It is debatable whether this communication structure is the most responsive to women's needs.

The Women's Department, in collaboration with the Research and Planning Department, is beginning to collect gender disaggregated data on all working women. In addition, they are conducting research on women in leadership roles. Plans for the future include, among other activities: increasing staff, equipment and transport; conducting research on women working on the plantations; initiating a program to sensitize female workers about their legal rights; and providing more support to workers in the informal sector.

### Micro and Small Scale Enterprises

Micro and small scale enterprises<sup>2</sup> provide a livelihood for a growing number of women, particularly because they require little or no education for entry. High income enterprises include raising poultry, milk production, operating bars and restaurants, tailoring, maize mills, and other capital intensive activities. In contrast, low income activities include making and selling street food, brewing beer, knitting and other handicrafts. Many women have a backyard garden plot which may also bring financial returns. The following is a list of sample loans made to women under the Special Fund for Small Scale Industries and Enterprises of the National Bank of Commerce:

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<sup>2</sup> As defined by the World Bank, a micro level enterprise is defined as having \$6,600 or less in assets and three or less employees; a small level enterprise has between \$6,600 and \$200,000 in assets and between three and 30 employees.

Sample Loans to Women Made by NBC (n = 39)

Livestock (milk)	12	Farming	6
Poultry Raising	4	Hotels	8
Tailoring	2	Vineyard	1
Laundry	1	Cement Blocks	1
Factory for	2	Grain Mill	2
Sanitary Napkins			

While not always the case, women involved in high income enterprises are frequently the wives of high income men or of men occupying prestigious positions. Some of these women entrepreneurs are employed in wage labor as well.

In an effort to promote small scale industries, the government created a parastatal known as the Small Industries Development Organization (SIDO) in 1973. SIDO advises the government on matters relating to the development of small industries, and provides technical assistance and training for those employed in small scale industrial development. Perhaps in response to the criticisms that SIDO does not respond to women's needs, the organization created a Women Entrepreneurs' Desk. Since April, 1988, 40 women's projects have received credit for the purchase of machinery. Activities include maize mills, laundry services, a small printing shop, tailoring, and brush manufacturing. SIDO assists in the preparation of feasibility studies, the importation of machinery, and training in business skills. Mr. Goodwin Kileo, an advisor/economist on the Women's Desk, noted that the motivation for women to enter business is not only cash income, but also a desire to provide benefits to the community and to improve women's lives. SIDO is discussed in more detail under the section on financial institutions.

Micro, small and medium enterprises will provide an increasingly important opportunity for women to participate in and contribute to the Tanzanian economy. The step from informal traditional activities into the modern economy has already been made by several women. These women are highly visible and provide role models for others. However, lack of credit, business advisory services and skills training are a major constraint to women's enlarged participation.

### **Legal Forms of Enterprise**

Women's economic activities are organized under several legal forms, including cooperative, company, partnership, and sole-ownership, and each has its advantages and disadvantages. In a country where cooperatives are promoted as the preferred way to organize business activities, it appears that women do not necessarily prefer cooperatives.

The Cooperatives Societies Act of 1982, under which the cooperatives were reinstated,<sup>3</sup> has several implications for women. For example, overall authority for the affairs of the cooperatives is vested in the village council. This has implications for women in the villages since the council is a predominately male forum. Similarly, the stipulation that no cooperative may be formed outside of the multi-purpose "village cooperative" means that any women's cooperative in the rural areas must become a branch of the main cooperative. This cooperative is controlled by men as "heads-of-households" (Hannan-Andersson 1984). In addition, as part of this larger bureaucratic structure, the potential for misappropriation of funds by higher levels increases and it is difficult for women to maintain control of the income from their activities. For similar reasons, it seems that it is easier for men to "hijack" women's profitable activities from a cooperative than from an alternative structure (Koda 1987). Cooperatives, however, are given preference for loans and lower interest rates. They also have lower tax rates.

In comparison to cooperatives, partnerships and companies are able to act more independently. While they do not get preference for loans, loans are still available. The Upanga Women's Resource Center is organized as a partnership of ten women. They have received a loan for the construction of the center and a small restaurant area. They also act as an umbrella organization assisting other women to form partnerships, including one for a maize mill. SUWATA, which generates income to partially support the UWT, is a registered company.

### Findings and Conclusions

- Micro- and small-scale enterprise development in the private sector offers opportunities for expanded participation of women in the economy.
- Many organizations cited the need for business skills training for women (project design, accounting, marketing, management) as well as specific technical areas. Lack of these skills are often cited as reasons for the failure of women's enterprises.
- Women's economic activities are organized under several legal forms: partnership, sole-ownership, companies and cooperatives.
- Cooperatives are not necessarily the first choice and there is room for private sector entrepreneurial training.

Many of the same constraints facing women in the commercial sector also hold true for the industrial sector: lack of access to technical and management services; lack of capital; and attitudinal biases. The initiatives of SIDO and the banks which

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<sup>3</sup> Cooperatives were dismantled in 1976 because of perceived improper control over export crop marketing, (which were indeed controlled by Cooperatives at the time) and were replaced by government marketing boards. Coops were reestablished in 1982 in response to the inefficiency of the marketing boards.

have targeted women entrepreneurs are encouraging, however. But in a country where funds are generally limited, funds to women entrepreneurs are especially limited.

Women in industrial wage labor in Tanzania work under tenuous circumstances: seasonal labor and generally unskilled labor are the openings for women, in practice. Tanzania's strategy of rehabilitation of its industry may make better use of existing infrastructure and skills of its men, but women's lower level of schooling will serve to make them obsolete as new technologies are introduced. The question becomes one of where to best make use of the country's unskilled female labor force, if many men are also desperately in need of wage labor, especially in the cities. The study team hypothesizes that the cultural attitudes discussed in many parts of this study will then come into play, unless coopted legislatively or by donor pressure.

An allied question to that posed in the paragraph above is related to training and education for Tanzania's current and potential labor force, and the bottleneck at the secondary school level. Currently, very few women are found at the middle or top levels of management of the country's industrial enterprises, either parastatal or private (though the parastatals have a better record). Given that USAID's strategies focus on the promotion of the private sector in Tanzania's recovery and growth, special attention needs to be placed on the participation of women in private sector enterprise, either as wage earners or as individual entrepreneurs. Creative hiring, upgrading and promotion strategies are currently lacking in both private and public industrial enterprises in Tanzania, and frustrate both men and women employees. Such personnel management considerations need to be covered, not only with enterprise management, but with government policy makers and educational administrators; all of whom presumably have an interest in better preparation and utilization of the country's human resources.

## **THE TRANSPORT SECTOR**

### **Gender Issues in Transport**

Research on women's transportation needs and the impact of related policies, especially village-level surveys and regional studies, is lacking in the literature. One explanation is that transportation is generally viewed as gender neutral and therefore does not warrant detailed studies focussing on gender. However, when transportation is viewed in terms of affecting the economic, production, and social system as a whole, it becomes essential to consider gender as it is a vital factor in that system. Both men and women are users of transport services but they do not form a homogeneous group.

For example, improved transportation is important in attempts to increase agricultural production (by expanding markets and increasing access to commodities), but agricultural growth depends on labor and technology as well. As long as women are the primary providers of that labor but do not have access to the technology which allows them to improve outputs and reduce their burdens, improved transportation can only have limited effects. Improved transportation is also credited with

improving the quality of rural life by increasing the availability of consumer goods and other commodities. While this may be true, it will only have limited effects if women's incomes are not increased as well.

Similarly, the USAID/T Project Paper for the Agricultural Transport Assistance Program argues that improved transport will increase training opportunities and services to the rural areas from which women will benefit. The PP does not address the factors currently limiting women's participation in these activities and how exactly transportation will change these factors. If improved transportation projects primarily benefits men, women risk being marginalized even further from development processes -- clearly a waste of human resource potential. Transportation improvements will be beneficial, but only if attention is paid to women as potential users and beneficiaries.

### **Transportation Subsectors**

The transportation sector can be broken into two levels:

- Inter- and intra-regional level movement of generally large quantities of people and commodities; and
- Village level transport to and from the fields, wells, forests and markets.

The impact on women and their participation differs according to the level. Given the objectives of this study and the USAID/T program, an analysis of women as participants in providing transport services and as primary users of village-level transport is discussed below.

### **Inter- and Intra-Regional Transport**

Transportation at this level is by motorized vehicle, train, ship, and, less frequently, by plane<sup>4</sup>. There are both private and public sector companies including: parastatals, such as the National Milling Company and other export crop boards; the Tanzania Harbor Corporation and the Ports and Harbors Authority; the interstate railroad TAZARA (Tanzania Zambia Railroad); and the Tanzania Railway Company (TRC). The Ministry of Communications and Works is currently reorganizing, with the result that it will have primary responsibility for overall administration, maintenance, and training of transport personnel.

At this level, the participation of women is even lower than that found in other divisions of the industrial sector. Women's participation is limited to mid- and lower level management, the accounting, personnel and supply offices, and secretarial/clerical services. There is also a very small number of women drivers, technicians, and engineers. In 1980, five percent of those employed in transportation

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<sup>4</sup> Cross border transport can also be done by foot as is frequently the case in the movement of commodities for the black market.

and communications were women (Mukurasi 1984:161). Currently, one percent of the engineers in the Ministry of Communications and Works and eight percent of the trainees in an advanced engineering program in India are women (Rwegayura, personal communication).

Similar patterns of employment are found in the shipping industry. While no women are employed on board ship and few in construction, opportunities could be increased in the shipping company administration and in the goods terminal. As illustrated by the Ports and Harbors Authority, one possibility is providing in-service training to Administrative Secretaries (Grade 1) to promote them to supervisory and management divisions.

There is only a handful of women in the private transport sector. Two or three women in Dar es Salaam have trucking companies and some women are in the business of exporting agricultural commodities. A Peace Corps volunteer reports that one of the country's most successful women's cooperatives, Tuke in Morogoro, purchased a large truck for their own use and to rent out (Reynolds, personal communication). This activity is similar to the purchase and operation of a bus by a women's self-help group in Kenya (Kneerim 1980).

Explanations for the low level of involvement by women in transport are similar to those for the industrial sector as a whole. Attitudinal factors limiting the recruitment, promotion, and involvement of women may be even stronger in this traditionally male field than in other divisions of industry.

One area of participation by women currently being considered by donors and the government is their employment as road attendants. Road attendants clean ditches, cut grass on the roadside, fill in pot-holes and maintain the slope of the road. A study conducted for NORAD found that a majority of women in one rural area, having limited opportunities for employment yet needing a cash income, were very attracted by jobs offered by the Rural Roads Maintenance (RRM) project. The authors write, "The women anticipated more benefits than just a cash income. To them, working with the RRM project also meant freedom. . . .It meant earning an independent income which they could control." (IDS Women's Study Group 1987). The study recommends that the project direct special recruitment efforts to women who are outside of the information circuit on employment possibilities. In addition, efforts to reduce women's labor spent on other tasks, which may inhibit their ability to participate in this cash-earning activity, need to accompany the project. Most importantly, payment must be directly to the employee.

### **Village Level Transportation**

Several persons interviewed in Dar es Salaam, many with extensive experience in grass roots development, commented on the importance of village-level transportation for women, particularly in terms of reducing their work burden: a necessary precondition for their increased participation in economic and training activities. A recent study conducted by the International Labor Organization (ILO) identifies several issues central to any discussion on women and village level transport.

As part of the Makete District Integrated Rural Transport Project, a village-level transport survey was conducted in 1986 (Barwell and Malmberg 1986). While the study was limited to a small area in southwest Tanzania, discussions substantiated these findings and their generalization to all of Tanzania. Primary findings include the following:

- Internal travel, defined as that in and around the village, constitutes the major part of total travel, calculated per household per year; over 75 percent in terms of time and over 70 percent in terms of load carrying effort involved, expressed as ton/km. This was found to be true for villages close to larger roads, as well as for isolated villages in the study. To improve the road network connecting villages to the outside would have no or little impact on these activities.
- The major transport activities are water and firewood collection, trips to the grinding mill, and trips to and from the fields. In fact, both the time and the load carrying effort involved in water and firewood collection far exceeds that involved in agricultural production (34 percent of the total transport time) and marketing (one percent). This is particularly significant since the conventional justification for rural road projects is the benefits to agricultural production and marketing.
- Given the finding above and the fact that women are responsible for the three major load-carrying tasks, it is not surprising that women account for over 80 percent of the time spent on transport and for over 90 percent of the load-carrying effort. A typical female spends at least 4.5 hours per day on transport. The contribution of the men is confined to trips to and from the field for crop production and harvesting, as well as some involvement in travel to the grinding mill and market.
- Economic development in this district must be based primarily on increased production and marketing. While several factors influence production, increased production does imply more time spent on agricultural work. Given the important role of women in agriculture (more than 80 percent of the labor), increased time spent on agricultural work requires reduction of time spent elsewhere, particularly on transport.
- Low-cost vehicles, including donkeys, carts, wheelbarrows, and bicycles, offer the best prospect of reducing the time and effort devoted to transport activities in and around the village. According to the survey, there does not appear to be any cultural constraints to women using donkeys and/or carts. Women are already using wheelbarrows. Wooden wheelbarrows could be manufactured within the district. Bicycles are only ridden by men. It is important to note that cultural and environmental influences differ within Tanzania. In the Mwanza and Shinyanga regions, for example, bicycle riding is a very acceptable practice for women (Strauss, personal communication).

- Women could benefit in several ways from the greater use of low-cost vehicles, both by directly reducing the transport burden for the tasks they undertake, and by the development of transport services, for example, the distribution and sale of water and firewood in the village or the hire of vehicles. In addition, there is some evidence from other parts of Tanzania that men and/or children will take over responsibility for tasks performed by women when a suitable means of transportation becomes available.

### **Findings and Conclusions**

- There is a lack of research on women's transport needs and the impact of transport policies on women, especially at regional and local levels.
- Interest is high in public, private and international circles for creative approaches to village level transportation for women, ie.: carts, donkeys, wheelbarrows.
- Although small in number, women are involved in inter-and intra-regional transport services at most levels, but are not targeted for training activities.
- Increased opportunities for participation in economic and training activities are cited as benefits from improved village transport.
- Marketing accounts for a very small percentage of the time spent on village level transport, while water and firewood collection account for 65 percent.

Special attention needs to be given to the assumptions which underlie plans to improve Tanzania's transport infrastructures. When women contribute more than 80 percent of all agricultural labor already and production is still not keeping pace with demand, the implication that transportation is the overriding causal link with increases in ag production does not necessarily appear justified.

The overwhelming number of people interviewed for the study who mentioned "lightening the rural woman's burden" were not simply fishing for sympathy for these ladies. Something has to give in the equation of increasing ag production, and the study team agrees with those respondents who indicated that one important element in the equation which needs adjustment is the labor contribution. It appears to be at saturation point, given the methods and technologies currently in use. The only way to squeeze more out of this rock is to free up more time, or improve the methods being used, or both. Improvement to the ag extension services has already been discussed. Providing appropriate village-level transport is another possibility, though USAID does not need to get into the push-cart business. However, providing studies, TA for prototypes, or even better, assistance to entrepreneurs who specialize in the manufacture or trade in low-level transport responds both to donors and local Tanzanian demands.



Paying attention to the end users, as well as anticipating long-term effects of transportation policies, is essential for transportation planners -- high level positions within the MOCW. MOCW and the NIT recognize the need for more transportation planners; however, these institutions are not currently at the point of challenging assumptions or even entertaining dissention about gender issues in transport planning and national strategies. Many people would agree that mixing the fields of economics and transport engineering is not that radical. Mixing the social view in with these two immediately causes polite murmurs of "thanks, but no thanks" to be heard from the planners. Nevertheless, it does make a difference, and policy makers must begin to pay attention to the otherwise hidden elements in common economic or engineering equations which form the bases of their policies.

## **THE FINANCIAL SECTOR**

### **Women Employed in the Financial Sector**

Banking as a career for women in Tanzania seems to have potential, in comparison with public administration, if the figures from the National Bank of Commerce and the Cooperative Rural Development Bank are industry indicators. Half of CRDB's staff in its commercial wing is female and 43 percent of the NBC's supervisors in all its branches are women. In addition, 19 percent of both Branch Accountants and Branch Managers for the NBC are women.

Training for NBC personnel is conducted in-house and through programs at the NBC Institute. NBCI is actually a collection of seven small institutes in different regions of the country, the largest one located in Iringa. Junior courses and professional level courses are offered at each, though current plans are to concentrate all professional level courses at Iringa, leaving the junior level courses to continue in the regions. There is currently space currently for 300 people although the bank is planning to increase capacity to 500 people yearly.

An explanation offered by the Personnel Development Manager at the NBC for the high percentage of women employees credited the large numbers of women graduating from the University of Dar es Salaam in economics. Promotion policies, though not discriminatory on paper, do not thus far illustrate that upgrading of female personnel is a significant factor in the percentages.

A study done on women in industry in 1986 surveyed attitudes of employers on women's performance in both private and parastatal industries. The latter include all banks in Tanzania. "Generally, public sector employers hold more favorable opinions about women workers. . . .Public sector employers expressed the following opinions of female employees:

- Women are more trustworthy as accountants or cashiers.
- Women managers are more impartial, have a cooler, more balanced approach to problem-solving.

- Women are capable managers and administrators.
- Women are meticulous, scrupulous and pay attention to the details of their work" (Mukurasi 1986:174).

If these statements are true in the banking industry, which must by necessity place a high priority on the qualities mentioned, then this may add to the explanation of the higher percentage of women employed in the financial sector. However, that these statements actually indicate the superiority of one sex over the other, for the purposes of hiring biases, is a questionable hypothesis. In efforts to increase the participation of women in particular industries or in the overall economy, the use of stereotypes is generally a counterproductive long-term strategy.

### **Women as Borrowers**

Credit is a prime concern not only for businesswomen in Tanzania today, but also for ordinary women, whose cash flow patterns are erratic and unstable at best. School fees, medical emergencies and community social obligations strain most women's resources, regardless if they are urban or rural.

Many studies have been done across the continent, either as credit program planning documents, or as evaluations of credit programs aimed at women, rural people, or small-scale enterprise clientele. The conclusion is that credit which must be obtained through formal, "traditional" channels is not really accessible to women, for a number of reasons. The most common of these constraints are:

- The conditions under which formal credit is normally accorded assume that the borrower is already in the world of commerce, or financially/ educationally able to enter that world. Most women are not in that world, particularly in rural areas. Most women do not have the social contacts or the social clout to obtain those contacts.
- Formal credit assumes credit-worthiness, especially as concerns loan security. Most women have neither the immovable or tangible assets normally required, nor the hope of obtaining them.
- The relatively complicated bureaucratic procedures of formal credit assume a certain educational background of the borrower, or the possibility of having someone else complete the procedures for them.
- Most times women do not have the cash required to meet the down-payment conditions of many loan arrangements, especially hire-purchase agreements, (Virji 1987).
- The time required and the distances of the banking establishments from many women borrowers are often too great to allow many women to leave other responsibilities so they can follow through on the loan. Husbands and fathers may not allow wives and daughters to travel alone to the lending institution, or to travel at all.

## Financial Institution Profiles

The banks discussed below are the major providers of credit in the country; some have special women's credit facilities; others manage special funds which are not normally within their portfolios. Excluded from this discussion are the Tanzania Housing Bank, the Tanzania Investment Bank, and the Post Office Savings Bank. Table 7 illustrates the conditions and procedures for the banks/funds studied.

- National Bank of Commerce (NBC): This bank, the largest in Tanzania, extends commercial credit to all types of businesses. It provides overdraft protection, term loans, bills discount, invoice discounting, local guarantees and indemnities, letters of credit, bills negotiated, packing credit, local acceptance, foreign acceptance, and foreign guarantees. Women clients have thus far only been granted the first two types of services noted.

NBC's Small-Scale Industry/Enterprise program has provided financing for over 40 women-owned businesses. Loan size ranges from 150,000 Tsh to over 6 million Tsh. Projects include dairy, piggery and poultry, farming, hotels/restaurants, laundry, grain mill, tailoring, women's sanitary products factories, and cement block manufacture. The largest of these loans are for the hotel/restaurants.

- Cooperative Rural Development Bank: (CRDB) In addition to providing traditional banking functions, CRDB's objective is to provide a full range of financing services for rural and agricultural development. CRDB also manages special funds which donors periodically place at the disposal of the bank.

Short term loans are normally granted for seasonal inputs; medium-term loans (5 year maximum) are granted for the purchase of farm implements and/or SSI machinery, transport, or small projects such as poultry; and long-term (15 years) loans are made for construction or farm development projects (cash crops).

One of the Bank's special funds is a Women's Fund, provided by the Australian government in 1986. In less than one year of operations, this fund of Tsh 50 million attracted more than one thousand applications (totalling Tsh 109 million) from women. The extraordinarily high response rate has been attributed to several things, among them: relaxed loan conditions (collateral requirements have been waived and the repayment period has been extended); and informational meetings for potential users conducted throughout the country to publicize the fund. More than 378 loan applications have been approved, with a total value of over Tsh 40 million.

CRDB wants to expand its training capacities in the regions and is already working with leaders in three regions one day per week, who in turn will work with ward level and/or village leaders. Training concentrates on management, bookkeeping, financial management and group dynamics. As well, CRDB would like to involve UWT, CCM and Community Development staff as much as possible.

- Small Industries Development Organization (SIDO): SIDO is a multi-purpose organization which was created to serve the specific needs of the smaller scale enterprises of the country. Their emphasis is on small scale industry which uses local resources and has a local market. Priority goes to producers of products with a clear "social" benefit, for example, agro-industries, food-based products, clothing, household items, metal fabrication, smithing, or soap-making. SIDO will prepare feasibility studies for groups of promoters and provide machinery on hire-purchase agreements; individuals are not eligible for either SIDO services or financing. Cooperatives receive priority and partnerships or companies must have at least five persons in order to be eligible.

SIDO has a women's desk, which began operations in December of 1987, and is staffed by three people. They conduct project appraisals and assist promoters with feasibility studies. Since April 1988, SIDO has approved 40 women-run projects and has started the process for importing the machinery. Projects include maize mills, tailoring, book binding, laundries, paper making, and brush making.

- Presidential National Trust Fund for Self-Reliance: This NGO was started in 1984 initially to provide funds to resettle unemployed and ex-primary school youth. The late Prime Minister Sokoine initiated the idea. The Fund now places more emphasis on women borrowers, and three of the nine trustees of the Fund are women. Women and youths, groups or individuals, are now the express beneficiaries of this revolving fund, which has "soft" borrowing conditions. Its funding sources include: the government of Tanzania; local, public and private institutions; and donor agencies. It gives loans in kind; inputs of machinery and materials. It also offers consultancy services to borrowers.

At the first sitting in June 1985, 11 of the 16 loans approved were to women; at the second sitting in January 1986 two of 19 loans were to women. Most loans to women were to individuals, with an average size of Tsh 75,000. The largest loans were 150,000 Tsh to a soap and hand-loom cooperative, and 250,000 Tsh to a piggery and dairy partnership of two women.

- Saving and Credit Societies: Savings and credit schemes organized by groups of women all over the country periodically provide small amounts of cash to members. The Ministry of Cooperative Development is planning to make more of an effort to organize these informal societies into official structures within its jurisdiction. Though little information is available on how this effort is to take place, as cooperative societies, these savings and loans groups would be placed under the village cooperative structure, which has already been shown to pose threats to the viability of women's production cooperatives. A small sample of 17 groups (Virji 1987) shows these groups to have a majority of urban, middle-income women participants, and loan sizes ranging from 1,000 to 20,000 Tsh.

TABLE 6  
CHARACTERISTICS OF SELECTED CREDIT FACILITIES

	NBC	CRDB	SIDO	PNTF	SCS
<b>CONDITIONS</b>					
1. Borrower legal entity	x	x		x	
2. Min age 18 years	x	x		x	
3. Group loans only			x		
4. Business registry required	x	x	x		
5. Tangible security required	x	x	x		
6. Reg. applicant supplies 25% project cost	x	x			
7. SSI applicant supplies 15% project cost	x				
8. Full financing available for seasonal inputs		x			
9. 25% down-payment hire-purchase			x		
10. 10% down-payment hire-purchase for coops				x	
11. Loans only to depositors	x				x
12. All transactions thru acc't	x				x
13. Disbursements in-kind only		x			
14. Competent project mgt	x	x	x		
<b>PROCEDURES</b>					
1. Letter of Application	x	x	x		
2. Application Form	x	x	x	x	
3. Application fee			x	x	
4. Preliminary appraisal	x	x	x		
5. Application form from District Planning Officer			x	x	
5. Visit by bank officer	x	x	x		
6. Provide balance sheet	x	x	x		
7. Provide 1 year cash flow	x	x			
8. Provide stm of guarantee availability	x	x			
9. Provide feasibility study		x	x	x	
10. Examination by head office	x	x	x		
11. Examination by final decision makers	x	x	x	x	x
12. Decision by bank	x	x	x	x	x
13. Conditions set and agreement prepared		x	x	x	x
14. Loan agreement signed	x	x	x	x	

### **Donor-Sponsored Credit Programs**

Many of the international donors have set aside special funds for women's projects, either in conjunction with larger project activities, or as separate, permanent funds for discrete activities. The ILO, through its regional project "Skills Development for Self-Reliance," the Swedish International Development Agency, and UNIFEM all have "soft condition" credit currently available or will offer it in the near future.

- SIDA has a "Special Women's Fund" which has financed projects such as grain mills, poultry and piggery projects, bookkeeping and handicap training and, in the past, overseas training for women. The overseas component has been discontinued in order to concentrate on the improvement of in-country training. Access is through direct contact with the Swedish Embassy or through Swedish technical assistants.
- Skills Development for Self-Reliance (SDSR) Though not a women-specific fund, this project is trying to increase the number of loans to women by attaching a women's project specialist and an anthropologist to the team. In the middle of its first cycle in Tanzania, it is ready to release funds for nine projects, one of which is a women's project, a grain mill. The credit component works with a training component conducted through Folk Development Colleges.
- UNIFEM assisted the Ministry of Community Development to prepare the "framework for the establishment of a National Credit Scheme for income generating activities for rural women. This . . . would facilitate . . . credit through the existing banking system and provide the necessary commercial and technical training, which will strengthen the institution providing these credit services to women, and will support the (women) in the scheme to establish a viable enterprise" (UNIFEM 1987). The project is due to start activities in September 1988.

### **Findings and Conclusions**

- A relatively large number of women are employed in the banking industry and at slightly higher positions than other sectors.
- Effective female demand for credit at traditional and some special facilities is low due to the difficult conditions and procedures to be followed.
- A number of local and international organizations have started or will start special women's credit funds or facilities at local banks, and all include a training component.

Tanzanian women face the same constraints to formal sector borrowing as women face in many other countries in the world, not least of which are legal constraints which perpetuate traditional perceptions of women as less than favorable credit risks. Some banks and donors are beginning to organize special women's

services which appear to have a good response from women entrepreneurs. There exist, as well, informal savings and credit societies which respond to some of the cash needs of women in both rural and urban areas.

The short term key to success in responding to women's needs appears to be the credit provider's ability to publicize and educate women about the availability and conditions for credit. Women are as rational and responsive to credit availability as men are, but as with extension services, for example, a deliberate attempt to reach women borrowers and to respond to their specific needs will be necessary to get the services to the target clients. Business training activities in favor of women entrepreneurs can begin to address this basic lack of information about credit, and to facilitate women's use of credit for productive activities.

## CHAPTER THREE

### TRAINING AND EDUCATION OPPORTUNITIES FOR WOMEN IN TANZANIA

Education of both children and adults receives great attention in Tanzania. Primary schooling is compulsory for children, and nation-wide literacy and non-formal education courses are, in principle available for all adults. It is an impressive educational mission for a country with limited resources,<sup>5</sup> and one which illustrates well the national policies of equal access to education for all persons and the validity of education for all age groups. However, almost all school, institution and college curricula lack WID courses.

#### PRIMARY AND SECONDARY EDUCATION

Primary education in Tanzania lasts seven years; Standard Seven leavers may then move to secondary school or to any one of a number of technical schools which provide pre-service training for employment in the Civil Service or private enterprises. The Musoma Declaration of 1974 called on the government to "ensure that education is integrated with work so that it produces self-reliant people who will be ready to play their part fully in the development of their society" (Government of Tanzania 1984).

Universal Primary Education (UPE) was introduced in 1977, requiring all children from age seven to remain in school for seven years and sit the Primary School Leaving Examination. It seeks to provide students with an education which is complete in itself "inculcating a sense of commitment to the total community" and acceptance of "the values appropriate to Tanzania's future" (Government of Tanzania 1984). It stresses the "Three R's" and socialist values.

By many accounts, Tanzania has been quite successful in reaching the goals of UPE. The overall percentage of girls attending primary school has stabilized around 47-49 percent for the past several years, an accomplishment which not many African countries can boast of, though predictably, the number and percentage of girls decreases with each year of school.<sup>6</sup> The table below illustrates this point. It is important to note that the percentages for the participation of girls is lower for Zanzibar than for the Mainland.

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<sup>5</sup> The 1983/84 national education expenditure was 1992.5m Tsh, equal to 9.6 percent of the GOT total recurrent and development expenditure.

<sup>6</sup> In 1984 the number of girls in the last year of primary school is shown to be actually higher than the number of first year girls. This was the year when the first cohort of universal primary education students graduated. In the following years, fewer children above seven years old were recruited.



**TABLE 7**  
**GIRLS IN PRIMARY SCHOOL<sup>7</sup>**

	1981	1982	1983	1984
<b>Standard One</b>				
# girls	248	249	271	269
# students	498	497	542	534
% girls	49.7%	50.1%	50.0%	50.3%
<b>Standard Seven</b>				
# girls	154	187	211	296
# students	356	420	464	628
% girls	43.2%	44.5%	45.4%	47.1%

Source: Statistical Abstract 1984, figures are expressed in thousands

Secondary education is a "six year period punctuated at the fourth year with a National Form 4 Examination ("O" level equivalent). . . .Those who pass the Form 4 Examination well, and depending on the number of vacancies available, are enrolled for Form 5. . . .These students sit a National Form 6 Examination ("A" Level equivalent) after two years of study" (Government of Tanzania 1984).

The number and percentage of girls attending secondary school drops dramatically from primary school figures, as expressed by the table below.

<sup>7</sup> Additional statistics on the level of participation of girls in education are outlined in Annex D.

**TABLE 8**  
**GIRLS IN SECONDARY SCHOOL**

	1981	1982	1983	1984
<b>Overall</b>				
# girls	22,388	23,015	23,835	24,897
# students	67,292	67,602	69,144	71,219
% girls	33.2%	34.0%	34.4%	34.9%
<b>Form One</b>				
# girls	5,449	5,704	6,289	6,511
# students	15,524	15,981	17,104	17,754
% girls	35.1%	35.6%	36.7%	36.6%
<b>Form Six</b>				
# girls	431	417	447	516
# students	1,798	1,873	1,928	2,319
% girls	23.9%	22.2%	23.1%	22.2%

Source: Statistical Abstract 1984

One reason for the sharp drop in both the number and percentage of girls at the secondary school level is the drop in the number of places open for girls. Half of the secondary schools in the country are co-educational; 36 percent are boy's schools and 13 percent girl's.

**TABLE 9**  
**SECONDARY SCHOOLS (MAINLAND)**

	Boy's	Girl's	Co-ed	Total
<b>Public Schools</b>				
Agriculture	18	2	7	27
Commerce	8	4	13	25
Technical	7	1	3	11
Home Ec	-	6	-	6
Technical/Military	1	1	-	2
Subtotal Public School	34	14	23	71
Private Schools (no breakdown available)	19	6	50	75
<b>Total</b>	<b>53</b>	<b>20</b>	<b>73</b>	<b>146</b>

Source: Ministry of Education, quoted in NORAD, 1987.<sup>8</sup>

Because day schools account for only 30 percent of all schools in the country, a common reason given for the low number of girls is the lack of dormitory space in the boarding schools. This informal quota system is a clear contradiction of the "non-discriminatory access" to education described throughout the country. Although the government has started to convert some of the boarding schools to day schools, it is unclear how this will affect girls. This policy will lower costs for the government, but raise costs for families, who presumably will be more willing to pay for boys' education. Unless a girl can live with family in a distant town, she risks not going at all.

The assumption made by decision-makers that girls are not interested in agriculture, or that they prefer home economics to technical subjects effectively discriminates against girls at this level. Two-thirds of the public technical schools are boys-only. "The technical schools offer a combination of the subjects that are required by many of the universities and colleges in the country. Those who do not go to these schools have very limited prospects as far as further education and choice of occupation are concerned" (NORAD 1986:16).

Reasons for the low number and percentage of girls in secondary schools are varied. Among them:

<sup>8</sup> The date for these figures was specified in the NORAD text. Another source (Ministry of Education DSM, 1984) noted in 1981 a total of 167 Mainland secondary schools. Of these 85 were public and 82 were private.

- **Pregnancy:** Girls are expelled from school if they become pregnant, though boys who are involved in a girl student's pregnancy are not.
- **Money and Family Pressures:** Uniforms, books, fees and tuition costs are many times more expensive for secondary school than for primary school. Education for girls who will marry and leave the family is not always considered a good investment for the family, or is simply beyond the means of the family.
- **Poor Grades:** While there is no hard evidence to support this, general wisdom is that girls have many more responsibilities outside of school than boys have, and therefore have less time in which to study for lessons, take extra tutoring, and do homework assignments, which negatively affects their grades.
- **Lack of Interest:** Hypotheses offered in explanation of this assertion cite:
  - The low-paying positions into which even qualified women are placed despite educational qualifications;
  - The lack of participation by girls in mixed groups -- this is frequently interpreted as lack of interest when most times it simply means that they are or feel squeezed out of class discussions; and
  - The relatively little influence that a girl has on what school or stream into which she is placed -- girls of that age, as well as boys, to a certain degree, do not normally choose for themselves. Given that the decision-makers are usually men, many of whom have traditional assumptions about girls' interests, girls are placed in the home economics and social science paths rather than in the sciences and maths.

## POST-SECONDARY EDUCATION

### University Education

Until recently, the University of Dar es Salaam was the only university in Tanzania. In 1984, the agricultural, veterinary and forestry faculties of the University were transferred to Morogoro and established as the Sokoine Agricultural University. There are several institutes within the university: the Institute of Development Studies (IDM), the Institute of Kiswahili Research, the Institute of Resource Assessment, and the Institute of Marine Sciences in Zanzibar.

The enactment of UPE was not the only effect of the Musoma Resolution noted above. It also required that all persons wishing to enter the university work two years before entering the university, in addition to doing National Service. "Certain exceptions have been made to this rule, most notably in the case of girls, whose numbers in institutions of higher learning dropped significantly in the first year of the directive's implementation. Girls are now allowed to begin higher education directly after completion of National Service" (Government of Tanzania 1984).

Two organizations related to UDSM are the Women's Study Group of the Institute of Development Studies (IDSWSG) and the Women's Research and Documentation Project (WRDP). The main objective of both of these organizations is to promote research on women's issues, using a local and international perspective. Numerous studies have been done by both groups on topics as diverse as rural electrification and households, female road workers, women and law, and women in fisheries. The groups or individuals within each group conduct commissioned work as well as personal research. In general, the quality of the work is high, though there is more than one disappointingly low quality report done by these groups currently in circulation. Donors' attitudes seem to be that much depends on the quality of the terms of reference and the choice of actual researchers involved -- not a startling finding, really. The groups are still good resources for compiling needed documentation/data on women in Tanzania; with their research and reporting skills a bit more finely honed, they can both become excellent resources.

No current figures are available on the percentages of women in the various faculties and departments of the universities; however, the statistics for 1983/84 more or less portray the situation as it is four years later. It was reported that Sokoine University is now 10 percent women, although many of the women are found in the Home Economics and Nutrition department.

TABLE 10  
PERCENT OF FEMALE STUDENTS AT UDSM  
BY FACULTY

	1980/81	1981/82	1982/83	1983/84
Science	36.9	45.9	26.5	30.3
Geology	15.0	15.0	12.5	6.6
Engineering	4.2	4.3	2.9	5.0
Agriculture	26.4	13.4	7.2	3.4
Veterinary	27.7	11.1	15.0	-
Forestry	-	-	-	3.8
Medicine	22.5	18.0	6.7	6.8
Pharmacy	52.6	38.8	3.7	25.0
Dentistry	26.6	31.2	10.1	-
Social Science	25.6	27.0	20.2	26.0
Commerce	21.9	32.1	34.8	28.3
Law	42.1	41.3	25.0	15.0
TOTAL	23.9	25.1	17.5	18.2

Source: Statistical Abstract, 1984

### Trade and Technical Schools

A large number of training institutions all over the country serve the needs of the different ministries in Tanzania. These conduct both in-service training (IST) and pre-service training (PST) for a number of different levels of employees. Generally, all persons entering these technical schools have been sent by their respective ministries, although a few private individuals have been accepted in the past. Some ministries have several institutions within their portfolios and some are East African regional training centers. In 1977 the Ministry of Manpower Development published an inventory of these training institutions: 131 were briefly described; the Folk Development Colleges existing at the time (47) were listed; and a number of other non-formal training opportunities were listed for both primary and secondary school leavers and older, in-service candidates.

The vast majority of these institutions offer courses at lower levels and short-term courses -- the IST focus is strong within the institutions. However, a number of institutions offering university-level diplomas do exist, which contradicts the apparent lack of university level education available in the country. Again, practically no sex-disaggregated information on either student make-up or teaching staff is centrally available, though the numbers are presumed small. The low numbers of female students at these schools is due to the low numbers of girls who are eligible to enter, the result of their secondary school placements/specialties. A listing of these diploma-level institutions is found below. Those institutions pertinent to the study are briefly described.

TABLE 11

#### INSTITUTIONS OFFERING DIPLOMA-LEVEL TRAINING

1. Cooperative College, Moshi
2. Institute of Financial Management, DSM
3. National Institute of Transport
4. Ministry of Agriculture Training Institutes (MATI): Mbeya, Morogoro, Mlingano, Mpwapwa, Mtwara and Mwanza
5. College of Business Education, DSM
6. Colleges of National Education: Mwanza, DSM, Iringa (2), Morogoro, Korogwe, Marangu
7. DSM Technical Training College
8. ARDHI
9. Tanzania School of Journalism
10. College of African Wildlife Management
11. Forestry Training Institute
12. Mbegani Marine Fisheries and Training Institute
13. TANESCO Technical Institute
14. National Social Welfare Training Institute
15. Institute of Development Management
16. ESAMI (post graduate diploma in Management)
17. Community Development Institute, Tengeru

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Source: Ministry of Manpower Development, DSM 1977

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The vast majority of the IST and PST courses available are at the Form 4 level, which is about the minimum level acceptable for civil service employment. The exceptions to this are for primary school teachers, nurses aides and related positions, as well as for low-level technical and field assistants. All new hires undergo PST programs, and most employees are required to undergo refresher courses during their professional life-time, whether this is for promotion or not.

**Institute Of Development Management:** IDM, a parastatal, is the primary training institution for public and business administration. It offers three-year diploma courses in the following subjects, in addition to several short courses:

Course	Female Enrollment (87/88) (percent)
Accountancy	11
Business Administration	22
Management	11
Public Administration	18
Economic Planning	14
Health Administration	40
Law	12
Short Courses	24

The female senior administrative staff and faculty members, about 10 percent of the total faculty, have formed the IDM Women's Group. It seeks to be the entity which the IDM management can consult in order to involve women in the decision-making process of the Institute, and in general to seek advice on matters related to female status/welfare on campus. This body also provides a means of establishing contact with other domestic and international women's organizations. The IDM Women's Group will undertake research and conduct training for women entrepreneurs and managers. The Group appears to be moving in the right direction and warrants follow-up and perhaps further training.

**Eastern and Southern African Management Institute (ESAMI)** ESAMI is a regional organization offering short courses in administration, human resource management, transportation maintenance, accounting and finances, policy and planning, and women in development, among other subject areas. Women in development courses focus on women in management, business, planning and research. During an interview at CRDB, the Director of Manpower Planning and Administration stated that ESAMI was providing scholarships for female trainees from CRDB. As the study team could not visit ESAMI, the scholarship program at ESAMI was not explored further. While ESAMI has an excellent reputation, some users find the programs to be expensive.

**National Institute of Transportation:** NIT offers two Advanced Diplomas: Transport Management (10 percent female enrollment) and Automobile Engineering (7 percent female enrollment). The students are sponsored either by private or public sector employers, or by the Ministry of Communication and Works (MOCW). The Training Policy prepared by MOCW concludes that the Transport Management program has a high interest rate among potential students but a low sponsorship rate by employers. The Training Paper proposes that MOCW adopt a policy allowing it to sponsor all pre-service students (Government of Tanzania 1987a). While women frequently get low scores on the admissions test, they still get passing

marks. The Dean of Studies reported that when women with low scores have been accepted, they generally catch up to the other students within the first year; women study harder than men and receive assistance from the tutors, 13 percent women of whom are women.

### NON-FORMAL ADULT EDUCATION

Non-formal adult education refers to any program which is organized outside of the regular school system and which does not confer certificates or degrees equivalent to those given in regular schools, except for the National Correspondence Institute. These activities may be organized by the government, by local NGOs or by international donors. Brief descriptions of several organizations conducting non-formal education, especially for women, are presented in Annex C.

### Findings and Conclusions

- A Tanzanian has to be employed or about to be employed in order to get technical or professional training.
- The number of places for girls in secondary day schools may be going up, but parents' willingness to allow school-age daughters to live away from home when no dormitory space is available is questionable. While government day schools have hostels for students coming from outside of town, private day schools do not.
- The lower opportunities for girls at secondary school level affects ALL later opportunities for them in the modern sector.
- Research and consulting opportunities for women academicians are limited.
- For issues of women in the development process, research capacity does exist within the following organizations: IDM, WRDP and IDWSG.
- Problems which prevent women, especially women with children, from participating in non-formal education programs include lack of information about the programs, lack of day-care facilities, distance of the programs from the women's homes and length of the programs.
- The Institute of Continuing Education at Sokoine University appears to be the only organization concretely addressing the issues of women in agriculture, through their "Women in Agriculture" course, but impact will be minimal if there are no funds available. (See Annex C for a discussion of this program).

While girls make up half of all primary school populations, they do not in secondary schools. Neither do they follow scientific and technical streams to the same extent as boys. This leaves girls in the majority in fields leading to low-pay, low-responsibility, low-prestige jobs. The relatively few women attending university partially accounts for the low numbers of women in managerial positions in either the Civil Service and in private enterprise.



Getting into one of the engineering or scientific Secondary Schools is basically the only way in which a student can somewhat guarantee his or her earning power as an adult. Those skills are scarce and therefore highly sought and well-rewarded. However, when that initial choice is not made by the student, but is conditioned by the number of places available (ultimately a decision made by school officials) and administrators' views of what girl students want and are capable of, girls careers and earning power are ultimately not determined by them.

Difficulties which girls encounter in the course of their academic career are not the same as those which boys face (though there are some common constraints). The (mostly) attitudinal constraints are expressed most often by school and government officials who note that girls and women "are not interested in technical subjects" and who try to respond to women's "needs" by offering sewing and knitting courses. These may be perfectly valid needs for some girls or boys, but the quasi-exclusivity of these subjects and skills as course offerings for girls (to the exclusion of agricultural skills which most women need) indicates that a training needs assessment of the population was never appropriately undertaken nor acted upon.

This same phenomenon occurs at the level of non-formal training for women. Well-meaning but heavily tradition-bound organizers of programs for women and young girls offer the same things: sewing and knitting. They also speak of keeping the young girls off the street by these programs. Programs to keep young boys off the streets offer better income-earning skill training. In many instances, the income-earning potential of these skills is noted for observers as an afterthought.

This school of thought and these programs, in general, are not appropriate responses to increasing women's participation in the economy of Tanzania. The programs may help women to be better housewives, and this is indeed the objective for many of the programs. Most women in Tanzania are farmers, yet the extension services have not been able to effectively increase the production of women's farms. Many women in the country are involved in some sort of group or association seeking to increase the members' income, yet there are not as yet appropriate and qualified services available to assist women's business activities. Re-tooling current service providers will only be partially effective; women need to begin training in skills to enable them to increase their productive capacity, whether on farms, in government offices or in private firms.

## CHAPTER FOUR

### USAID/TANZANIA COUNTRY PROGRAM

Within a strategy to support the near and medium-term goals of the government's Economic Recovery Program, USAID/T is concentrating its efforts on expanding agricultural production in general and exports in particular. Foreign exchange, through the sale of agricultural exports, is necessary for recovery and growth of the economy and to meet debt obligations. As world commodity prices continue to fall, increased earnings will depend on the production and sale of larger volumes. At the same time, it is important to reduce the amount of food imports. In short, the joint recovery strategy of the Government, IMF, and World Bank is to "increase financial incentives to producers, in order to maximize utilization of existing production capacity and technology. For agriculture that means to produce and export more commodities by utilizing more land, labor, inputs and transport. . . .transport bottlenecks have been cited as the most pressing problem facing expansion of agriculture in the near to medium term" (USAID 1987a).

To address the above, the current USAID/T program focuses on improving transportation to relieve bottlenecks to agricultural exports, both the distribution of needed inputs and the collection and marketing of produce. In addition, the mission is pursuing activities to "encourage growth of the private sector and concomitant reduction of state controls and the role of parastatals" (USAID 1987a). The mission's program is outlined below. Given the objectives of this study, the training components are highlighted.

- The Agricultural Transport Assistance Program (ATAP) under the African Economic Policy Reform Program (AEPRP), to reinforce and stimulate government policy reforms. Under a CIP-type component, USAID/T provides foreign exchange financing for transportation equipment, spare parts, and machinery. The local currency generated will be used to maintain and rehabilitate some existing roads. Objectives include: increased transportation services; consolidation of the technical, financial and administrative responsibilities within the Ministry of Communications and Works; increased government allocations for road maintenance; and the expansion of the use of private sector firms in the road transport industry. This activity includes short-term training for current personnel in skills critical to the road subsector. Additional training will be financed under HRDA as described below. USAID/T will also fund several related studies.
- TAZARA, a regional project to rehabilitate the Tanzania Zambia Railroad. The project includes the purchase of locomotives and other equipment, repair of rail infrastructure, including maintenance facilities, and technical and management training. The training component, directed at current employees of TAZARA, consists of four parts:
  - Expatriate and local staff will conduct daily on-the-job training at the maintenance workshop. A corps of about 600 supervisors, engineers, technicians, artisans, and inventory clerks will be trained in technical areas, as well as management and supervision.

- At least 180 mid- and upper-level TAZARA managers, as well as 12 most senior executives, will receive training in management skills, including: communication, decision making, planning, personnel, and problem solving.
- Long- and short-term participant training, including six Master's degrees, will be provided in the areas of most need. Staff have identified training for two senior accountants, one corporate planner and one mechanical engineer as priorities, as well as short-term programs for managers, engineers and trainers.
- Short-term study tours for lower-grade mechanical engineering staff.
- Human Resource Development Assistance (HRDA) activities are currently directed at training related to the mission's emphasis on transportation and infrastructure in the Ministry of Communications and Works, the Tanzania Harbor Corporation, and the National Institute of Transportation, as well as to support of the private sector. Priorities in the fiscal year 1989 training plan include: transportation in the agricultural sector; agricultural processing and marketing; population and health activities; development of private enterprises and trade promotion; and other fields which enhance economic growth. The mission is negotiating with the government a 50 percent target for trainees from the private sector and has established a 50 percent target for women participants. At present, the vast majority of activities are either long-term degree programs or short-term courses at the Eastern and Southern Africa Management Institute (ESAMI). Within the public sector, government authorities make the preliminary selection of participants and AID is responsible for the final selection and approval. Within the private sector, USAID/T will consult with the business community and the Ministry of Labor, Manpower Development and Administration before making the final selection.
- In addition to the studies under the transport sector program, USAID/T is considering: background studies in preparation for the CDSS, to be written in fiscal year 1989; a Private Sector Inventory and Assessment; the development of a mission Food Aid Strategy; and a study to analyze and monitor the impact of government reforms on women.
- The mission is involved in health-related activities including: an almost completed Malaria Control Project on Zanzibar; preparation for a Family Planning Program; and support to the National AIDS Program through inputs to WHO's multilateral program. Given the emphasis in this report on economic activities, health projects are not discussed.
- In addition, USAID/T's Food For Peace Program generates local currency used on the Mainland and in Zanzibar to rehabilitate roads, reorient marketing structures, supplement funds for agricultural production and limited responses to food shortages.
- The fiscal year 1990 ABS also includes a wildlife management project.

Of the above activities, this report focuses on recommendations for women in training in the transport sector, the private sector, and in the HRDA program.

## CHAPTER FIVE

### TRAINING FOR WOMEN IN TANZANIA: RECOMMENDATIONS

Definition of the terms: input, output, and impact is useful to an understanding of the following recommendations. Financial support and technical assistance efforts to design, implement and evaluate development projects are considered as inputs. Forms of outputs are as numerous as the type of projects undertaken. Training outputs are frequently expressed in terms of the number of participants, person months, and seminars presented. Impact is concerned with the successful transmittal of information, expressed by changes in attitude, behavior or skills.

There are several means of measuring impact and each one must be developed in conjunction with the objectives of the project or training activity. Thus, when USAID/T chooses to take action regarding the activities below and develops detailed training plans, indicators for measuring impact will need to be included in the design. Given that the overall objective of the recommendations is to increase the participation and productivity of women in the Tanzanian economy, each activity should be viewed in light of that objective. For example, the trainers of the "Women in Agriculture" course at Sokoine University for agricultural extension staff will need to assess whether more women are receiving extension services, the degree to which they are using these services, and any increase in production as a result of the training program. The content of these services must also be evaluated.

The impacts of a training program are, in the long-term, more important than the outputs. Under certain conditions, therefore, the impact of the training activity on women is as important, if not more so, than the gender of the participants. For example, while the majority of the trainees at the course at Sokoine University will be male extension staff, the long-term beneficiaries of the course are women. This perspective diminishes neither the importance of encouraging women to participate in training programs nor the importance of targeting training to the specific needs of women participants. However, this perspective questions the usefulness of establishing gender quotas to be filled without addressing questions concerning the eventual impact of the training program on women.

### POLITICS, CIVIL SERVICE AND THE PROFESSIONS

Collaboration with and assistance to the Government in programming and policy dialogue is a feature of many USAID efforts. Both are also necessary for improving women's access to education and training. The following recommendation focuses on training for government officials which would have long term impacts on women.

1. Provide short term technical assistance to the Directorate of Social Affairs in Chief Minister's Office, Zanzibar. Strategic planning assistance has been explicitly requested by this office to facilitate the creation of the Women's Department. A series of short term technical assistance interventions will help Zanzibar authorities begin their WID activities based on a clear policy and strategy, as well as provide USAID with the opportunity to evaluate the potential for further assistance.

Despite recent controversy in Zanzibar concerning appropriate behavior for women, women there want and need improved access to training. While training for women on the islands faces many of the same constraints as does training on the mainland, the islands' small size works in their favor. Strategic planning is easier for a fairly homogeneous and concentrated population and the implementation is relatively easier in terms of volume of activities and participants. A strategy which is successful in meeting women's needs on the island will be highly visible and offer lessons useful for other parts of the country.

### AGRICULTURAL SECTOR

Given the findings for this sector, it is important to increase women's access to new technologies to increase production. While the debate over the increased effectiveness of women agricultural extension agents working with women farmers, in comparison with male extension staff, continues, Tanzania's extension service is essentially a male institution and will remain so for a number of years. The Office of Technology Assessment of the U.S. Congress suggests, "Both men and women extension staff should have training courses which clarify the roles of women in the region, but these are particularly important in those areas where the recruitment of women extension workers is difficult" (OTA 1984:49). In light of the above, the team makes the following recommendations:

2. Provide technical and financial assistance to the Institute of Continuing Education at Sokoine University in its "Women in Agriculture" course, specifically curriculum design and funding of participants.
3. In addition, finance a study tour for two Sokoine professors or lecturers to U.S. universities conducting women in agriculture courses or concentrations. These individuals could then make recommendations concerning the curriculum at Sokoine University. If this tour is to have an impact, USAID/Tanzania must hold discussions with the administration of Sokoine University on how the findings will be incorporated into the curriculum before the participants leave.

### COMMERCIAL AND INDUSTRIAL SECTORS

Enterprise development is a potential area for the expanded participation of women in the economy, in both the commercial and industrial sectors. However, if women entrepreneurs are to provide sustainable employment and incomes for themselves and others, and contribute to the growth of the Tanzanian economy, the emphasis must be on enterprise development and not on income-generating activities. Most women do not have the skills necessary for effective enterprise development.

4. Provide technical assistance to SUWATA to organize their business skill training, which is an important element of the organization's objectives. The assistance should provide help in curriculum design, training delivery skills, and training program management and marketing.
  5. Curriculum development assistance to SUWATA should include a series of programs for agricultural commodity export marketing, management and technical skills for transport and transport-related manufacturing enterprises.
  6. Encourage the Women's Group at IDM to use their business skills locally to provide business advisory services to women in the Morogoro area. If they are interested, provide short term TA to assist them with a feasibility study for this activity, as well as financial assistance for materials.
- \* See also Recommendation 8. re: the Financial Sector.

#### TRANSPORT SECTOR

7. As input to the decisions regarding the location of feeder road construction and rehabilitation, contract TA to conduct focused research on the impact on women of the proposed changes in the availability of transportation. Explore assumptions that improved transport benefits women by increasing opportunities for participation in economic and training activities.
- \* See also Recommendation 5. re: SUWATA training programs.

#### FINANCIAL SECTOR

8. Provide training in Credit Management skills for personnel of local credit programs in order to increase their ability to deliver credit to women. Training content should include techniques of loan application evaluation, loan follow-up, means of encouraging women borrowers (use of media and local authorities), and how to advise borrowers in loan management techniques. In addition, means of facilitating the loan application process need to be explored.

Given current employment trends, many participants in this training program will be men. However, qualified female employees exist and special efforts should be made to locate these women, identify any factors preventing their participation, and address these factors using the resources of the program (e.g.: providing childcare).

## TRAINING AND EDUCATION

9. In response to queries by many principals, directors of technical training institutions, training officers and managers, fund specific research on why women do not apply for training programs. The study should survey applicants rejected as well as those accepted, female Form Four leavers, and university women who went on to other professions or did not pursue a professional career. The work should 1) identify structural and attitudinal constraints; 2) document and verify basic assumptions made by training providers and public/private sector decision makers; and 3) make recommendations to technical schools on how to increase the number of applications by women.

The report results could be presented to decision-makers, trainers, and other interested groups in a workshop which would facilitate exchange of ideas between all levels involved in providing training to women.

10. Address the structural and attitudinal changes necessary at decision-making levels by organizing a workshop on "Gender Issues in Technical Training" for training officers, personnel development managers, manpower development officers, and related decision-makers in ministries, parastatals and private sector-related organizations, including the Chamber of Commerce and JUWATA. Ensure that half of the resource people are women and that women currently employed as training professionals participate as well.

The workshop should address the structural and attitudinal dynamics of the low number of women in training for technical fields, specifically issues of: the low number of female applicants; the quasi-automatic placement of girls and women in traditional courses of study in secondary schools as well as in traditional and low-level positions; and upgrading and remedial programs for hiring and promotion.

The Ministry of Manpower Development may be the best partner in this activity as it works extensively with training officers and would lend credibility to the workshop. Do NOT give primary organizational responsibility to a women's office or organization (a co-sponsorship may be a possibility worth exploring, however), as this would reaffirm the idea that women's issues are best left to women's organizations. The Civil Service Training School in DSM organizes workshops for training personnel in the ministries, often with the assistance of international consultants, which would appear to offer an appropriate context for addressing these ideas.

### **Participant Training Programs**

USAID/T is currently designing procedures for managing the selection and placement of a large number of participants, specifically in transport-related fields. Difficulties encountered thus far necessitate not only improvements in the procedures themselves, but accompanying research and policy dialogue in order to create conditions favorable to increased participation of women in training programs, as discussed above.

11. In projects with participant training components, specify in the GOT/USAID Project Agreement the target participants and any quotas which will be asked for, as well as how the participants will be chosen.
12. Avoid Participant Training Programs becoming "body shop" operations, which often results when the number of participants in a project is set at 10-12 people per period. More attention can be given to establishing and clarifying the training objectives with the GOT, the training providers, and with the trainees themselves, if there is not the pressure to process a certain number of participants. Economy of scale is an important concept, but quality and credibility of the program are potentially compromised when there are too many people.
13. Participant Selection Committees are an effective means to provide some control over the candidate quality, as well as accountability of the individuals making the selection. Teams can be made up of 3-5 people, including representatives from GOT, USAID, and local private organization, for example. USAID should ensure that highly placed professional women are members of the teams. JUWATA may be able to provide names of these women.
14. Organizations proposing individuals for training should be required to provide justification for their selection, as well as detailed plans for how that person will be re-integrated or special skills used upon return. The Ministry of Communication and Works, for example, has specified in its Training Policy that all overseas training place particular emphasis on Training of Trainers and that all returnees should have the skills to transfer this knowledge to colleagues. MOCW should then provide details on how this will happen for each individual.
15. One of the first tasks of the selection team should be to establish participant selection criteria. These should include more than current educational status or professional status, since these are the items which usually disqualify women. Encourage the selection team to use interviews, tests, or other tools to verify capabilities of persons proposed. If these are used, however, USAID should carefully construct and supervise their use.
16. Quotas for women's participation should be employed with great care. If USAID/T uses a quota system, the mission will need to devote adequate time for careful definition of the system and for follow-up, if the quotas are to have long-term benefits for women. Progressively higher quotas over the life of the project for each in-country training program will be more easily accepted and implemented than establishing one high quota at the beginning of the project.
17. Explore local resources for remedial programs for women to get them up to speed for mainstream participant training.



### **GENERAL RECOMMENDATIONS**

18. For all of the research recommended, use the skills of the professional women in WRDP, IDM, and IDSWG, either as individual consultants or in collaboration with other technicians.
19. Ensure that the USAID WID Officer is skilled in the preparation of Terms of Reference and RFPs, as well as Proposal Evaluation Techniques, in order to ensure that contracted research is well organized from the beginning.

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**ANNEX A**  
**STATEMENT OF WORK**

STATEMENT OF WORKI. BACKGROUND

The Bureau for Africa's Technical Resources Office and the Bureau for Program and Policy Coordination's Office of Women in Development want to develop a prototype profile of women in the countries of Tanzania and Cameroon. The resulting profile will be used to create the women's training strategy for the USAID mission in both Tanzania and Cameroon.

The Contractor will organize and conduct a study in each of two countries, Cameroon and Tanzania, and write a "Women's Training Potentials Profile" for each country. The profiles will be used as basic input to the development of each USAID Mission's Country Training Strategy. They will be prototypes for other USAID Missions, AFR/TR/EHR and PPC/WID. The profiles will also function as examples of strategic documents needed for implementing the HRDA Project as well as A.I.D.'s Policy on Women in Development.

II. Scope of Work for each designated country.

The Contractor will be required to: review relevant documents; travel to the designated country; coordinate activities with the USAID mission; conduct a rapid appraisal of data and information available; determine host country policies, goals and objectives and resources relevant to the training and education of women; analyze the data and information and create a concise country profile that can be used to determine both the mission's training strategy for women and/or where institutional capacity for training women should be increased.

The contractor will provide an analytical study of the role of women in the host country's economy and will identify the constraints which prevent their increased participation in that economy.

Objectives of the study:

- a) identify and examine the current role of women in the agricultural, industrial, commercial and financial sectors of the economy. The study should also provide an overview of the role of women in both public and private sector organizations, political organizations,

trade and worker organizations, and universities. It should identify roles relevant to gender disaggregated analysis, eg., in cash or non-cash crop production or formal and non-formal markets;

- b) identify, describe and analyze the constraints limiting participation of women within the areas and sectors stated in a) above focusing on those that can be addressed through increasing appropriate training opportunities and/or improving institutional capacity for training women; and
- c) develop and present recommendations for the USAID's training strategy, projects and programs to enhance the involvement of women in the country's economy and socio-economic development process.

### III. Study Activities.

Each study will be prepared in three parts.

#### Part A: Research and Background Information.

- 1) The contractor will review relevant documents and determine possible sources of information and data for the designated country that (may) exist in the U.S. (A.I.D., U.S.D.A., Universities, research centers, World Bank and other sources).
- 2) At the beginning of the in-country phase, the contractor shall meet with the USAID, host country officials and other interested parties to discuss the study objectives, methodology, and possible sources of data and information.
- 3) The contractor will undertake a review of relevant literature and both primary and secondary data in-country on the economic roles and potential of women, including an assessment of the validity of that literature and report the findings and conclusions of that review. (Suggested sources include data from the National Statistical Office and other information on the country's women). The contractor's report will also identify and discuss social, cultural, political, legal, financial, structural and other economically significant constraints hindering women's full participation in and enjoyment of the benefits of economic development, both in the public and private sectors.



Part B: Analysis: Status of the Country's Women.

- 1) The contractor will analyze and report on women's participation and involvement in:
  - a) Human resource and institutional development which includes: access to training; participant training; management training; other technical and management capacity building; primary/secondary education
  - b) Agriculture: division of labor; differential access to and control over resources; farming responsibilities; extension; training.
  - c) Credit: collateral requirements; application procedures; financial intermediaries.
  - d) Employment and income generation: labor force participation; formal sector employment; informal sector employment; skills programs; access to credit; technical assistance.
- 2) The report should include graphic presentations of available data, showing, over time, the gender breakdown of labor by age group, income, and managerial vs. non-managerial status for private sector and public sector positions.
- 3) Additional annexes should demonstrate in tabular form the difference between the legal status of women and current national practice, property ownership by gender, and other data relevant to understanding the current status of women.
- 4) The contractor shall identify those constraints (subject to policy or program manipulation) vis-a-vis training of women and increasing institutional capacity for women and identify potential actions appropriate to address and/or overcome those constraints.

Part C: USAID Program Implications.

- 1) Each report will include a careful assessment of the potential for USAID goals, programs and projects to affect women through increased training opportunities and improved institutional capacity for training. By documenting the role of women, the reports will serve to support modifications of current, or development of new, programs and approaches.

- 2) Each report will specifically analyze those USAID projects in which a continuing commitment exists and where policy-relevant suggestions regarding modifications of USAID or grantee strategy, objectives, or goals would provide enhancement of trainable skills needed for the full participation of women in the country's development process.

#### IV. Briefings & Reviews.

The contractor should prepare exit briefings for each USAID before departing the country as well as a briefing for monitoring and review with AFR/TR/EHR and PPC/WID after their return from the country visits.

For each country, the contractor will take responsibility for weighing and assessing the findings, and preparing conclusions and recommendations of the review. To the extent possible, all findings and conclusions should be supported by empirical information, and the data sources should be clearly specified in the report.

#### V. Reports

The contractor should provide, for each country, a four part report in English as follows:

- o three parts (corresponding to the three parts of the study), each containing the following sections:
  - Summary (maximum 5 pages);
  - Narrative (maximum 20 pages); and
  - Appendices, as appropriate.
- o a fourth part will include overall conclusions and recommendations of the study (maximum 10 pages).

Contractor will submit a draft report to the USAID for comments not later than October 15, 1988. Ten copies of the final reports will be submitted to AFR/TR/E three weeks after receiving USAID comments. It is the responsibility of the Contractor to ensure that the final reports are completed in a timely and professional manner.

**ANNEX B**  
**PEOPLE INTERVIEWED FOR THE STUDY**

**ANNEX B**

**PEOPLE INTERVIEWED FOR THE STUDY**

**Ministries**

**NURU, Ms. Zahara:** Principle Secretary, Ministry of Community Development, Culture, Youth and Sports

**ANGWAZI, Mr. Joseph:** Commissioner, Department of Community Development, Ministry of Community Development, Culture, Youth and Sports (CD)

**MANG'UNG'ULA Mr. Julius:** Head of training for CD

**MSIMBE, Mr. Leon:** Assistant Commissioner for Technology Transfer, CD

**KIREGA, Ms. Geraldine:** Senior Officer for Formal Training for Women, CD

**KIMEI, Ms. Vinas:** Assistant Commissioner for Research and Planning, CD

**RWEGAYURA, Mr. Anastase:** Chief of Training: Ministry of Communications and Works

**ANDERSON, Mr. Robert:** Technical Assitant (DANIDA) for Training: Ministry of Communications and Works

**HAMDANI, Ms. Rabia:** Director of Social Welfare, Chief Minister's Office, Zanzibar

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KH. ALI, Ms. Raya: Assistant Secretary of UWT for Zanzibar Region

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MAFWENGA, Ms. Hilda: SUWATA Task Force

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MBUYA, Ms. Hedwiga: WID Officer

TAVROW, Ms. Paula: Program Economist

MDOE, Mr. Miki: Training Officer

STRAUSS, Mr. Joel: Food for Peace Officer

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WALGREN, Ms.Tina: WID Officer, SIDA

AHLEN, Ms. Eva: Manager of Women's Special Fund, SIDA

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KABOYOKA, Ms. Nagy: WID Officer, DANIDA Mission

JACOBSSGAARD, Ms. Mette: Program Officer, DANIDA Mission

SEAL, Mr. John: Director, ILO Area Office

KANE, Mr. Kevin: Chief Technical Advisor, ILO Skill Development for Self Reliance Project (SDSR)

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KULSENG, Ms. Bodil: Senior Program Officer and WID Coordinator, NORAD

CHONYA, Mr. Mathias: Executive Director, Community Development Trust Fund

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MUGETA, Mr. Mja: Personnel Planning Manager, National Bank of Commerce

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NGELIAMA, Mr. Amulike SK: Chief Manager Manpower Planning, CRDB

KIHUNRWA, Mr. FA: Chief Manager of Research and Planning, CRDB

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KILLIER, Mr.: Dean of Studies, National Institute of Transportation

KEREGERO, Mr. Jackson: Director, Institute of Continuing Education, Sokoine University

MINJA, Mr.: Director of Studies, Institute of Development Management

TIBAKWEITIRA, Mr.: Principal, IDM

UTOUH, Ms. Justina: President, and Members of IDM Women's Group

PRESTON, Ms. Karen: PCV Engineering teacher, Karume Technical College, Zanzibar

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KAGANDA, Ms. Zainab: Businesswoman; UWT member and SUWATA board member

JASPER, Mr. Jan R: Financial Advisor, Institute for Production Innovation, University of Dar es Salaam

SHAH, Ms. Pratima: Head of Housing Cooperatives and Women's Education, Cooperative Union of Tanzania

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**ANNEX C**

**AN INVENTORY OF NON-FORMAL ADULT EDUCATION SERVICES**



## ANNEX C

## AN INVENTORY OF NON-FORMAL ADULT EDUCATION SERVICES

Brief descriptions of several organizations conducting non-formal education, especially for women, are presented below.

**Ministry and Local Private Initiatives**

**Institute of Continuing Education (ICE), Sokoine University:** The ICE provides resources for in-service training for all levels of extension agents from agriculture, community development, research, forestry and other fields, as well as adult and farmer education. In addition, the staff of ICE conducts needs assessments, designs programs and training materials, and evaluates training programs. ICE is a small group of experienced trainers, including a woman in charge of women's activities, and relies on the technical resources and faculty of Sokoine University to supplement the staff as necessary. Most of the ICE courses are tailor-made to the needs of the client, with two courses, Issues in Sustainable Agriculture, and Management Skills for Senior Staff in Extension, offered regularly. ICE is currently developing a course on Women in Agriculture. At this early stage, the workshop is targeted to mid-level employees of the extension services. Depending on the success of the program, the director of ICE hopes that the Institute can expand this activity to all levels of extension.

**Community Development Training Centers and Institutes:** There are several Community Development Training Centers, which offer certificate level training, and Community Development Training Institutes, which offer studies at the diploma level, in the country. To a certain extent, they are specialized centers, with two specializing in women's training and one in technology transfer, as well as in other skills areas. A number of donors are providing technical or other assistance (e.g., equipment, teaching materials) to the CD schools: among them are NORAD, CIDA, SIDA and the World Bank. CD agents who train at these institutions are the direct links with village populations and have in the past concentrated their efforts on home-making skills for women. However, with the new trend in income-generating activities for women, simple business skill training has been added to the curriculum for CD agents.

**Agricultural Extension Services:** The extension service is implementing an adapted form of the "training and visit" system in several areas. Since the number of agricultural workers is small, the Ministry prefers assigning its staff to provide advisory services to cooperatives and collective farms. In addition, the Ministry supports the "Farmers' Education Service" which has a radio show, a newspaper, booklets, films, and offers courses at the village level. The actual availability of these resources is not clear. Short and long courses, seminars, and workshops are also conducted in Farmer Development Centers and in the Agriculture and Livestock Training Institutes. Numerous factors prevent women from attending these courses, including: lack of information about the courses; other responsibilities at the time the course is offered; attitudes concerning women's participation; and lack of child care.

**Cooperative and Rural Development Bank (CRDB):** CRDB offers training for its field staff in trainers' skills, basic bookkeeping, management, and business skills. The field staff then organizes training programs for loan beneficiaries at the local level. For a more complete discussion, refer to the financial section.

**Cooperative Union of Tanzania (CUT):** CUT provides training for people working with cooperatives in management, accounting, organization and other skills through programs at the Cooperative College in Moshi, including: a two-year diploma course for prospective Ujamaa Cooperative Development Officers; and a nine-month certificate course to qualify as an Ujamaa Cooperative Development Assistant. Additional full-time courses include wholesale and retail management, credit management, and a cooperative education program for women. There are also six wings of the college working at the regional level. Each wing is staffed by two tutors/study organizers and are fully equipped with study materials for individuals or groups who want to follow correspondence courses. There is a high drop-out rate for women from the Moshi facility and CUT has responded by increasing cooperative-based training by the tutors, as well as the number of follow-up visits to women's cooperatives. The Head of Women's Education also discussed the use of plays, songs and radio as a means of educating both men and women.

**Folk Development Colleges:** These are rural training centers for adults who are literate, stressing political education, agriculture, crafts, home economics, bookkeeping and economics. Both long courses (9 months) and short courses (2 weeks) are available. Women's participation in FDCs is small, and then usually in the domestic sciences courses. The centers are residential and many women cannot leave their children. There is no day-care available currently at FDCs, although the Daily News recently reported that talks on this topic were being initiated. At the 52 FDCs in 1981, there were 437 women enrolled in the long courses (36.2 percent of the total), and 2,912 women enrolled in the short courses (23.3 percent of the total). A women-only Folk Development College is in the proposal stages.

**Institute of Adult Education, Mass Education Dept Women's Wing:** This three-person office aims to help improve Tanzanian women's economic status through income generating projects. They assess needs, write up proposals for donor assistance, and write manuals for those who participate in the projects; i.e., bookkeeping for grain mills. They also organize seminars for women's group leaders (1985: How to Run Projects, 1988: the Effects of Circumcision), and write booklets for newly-literate people (legal rights, group success stories, tree planting). They have no central funding for their projects, it is solely donor aid.

**Literacy Training:** Literacy courses have been conducted across the entire country for many years; eradication of illiteracy was one of the principle aims of the early government of Tanzania. The gains made have been impressive, though there have been and continue to be problem areas. According to R. Lasway at the Ministry of Education, current literacy levels are 93% for men, and 80% for women. It is not entirely clear how these figures are arrived at. Problems according to Lasway include a stereotypical curriculum in the literacy classes, which stresses domestic sciences and crafts for women, and agriculture for men. Decision-makers assumed that men and women would use both sets of books; only recently has the need been understood for more appropriate literacy materials.

**National Correspondence Institute:** This Institute offers secondary school subject courses as well as lower-level courses. The latter cost Tsh100-500 per course, and the student can take as long as he or she wants to take. The subjects offered include political education, bookkeeping, introductory English, home economics and bean farming. Upper secondary school (Forms 5 and 6) subjects offered are geography, history, economics and bookkeeping, among others. As of April 1988, the percentages of women/men enrolled in correspondence courses through the institute were men: 85 percent, and women: 16 percent. Approximately 93 percent of all men taking courses complete them; in contrast only 7 percent of women complete the courses, mostly because their heavy household responsibilities prevent them from organizing the homework.

**Small Industries Development Organization (SIDO):** As discussed above, SIDO has a Women's Desk to specifically address the needs of women-run smaller scale enterprises. The training activities of SIDO are conducted by SICATA. Courses include business start-up, marketing, management, and accounting. Courses are not obligatory for loan recipients but SIDO strongly advises participation. As of August, 1988, the course cost \$30 for two weeks.

**SUWATA:** SUWATA is a company owned by shareholders, including UWT, whose activities officially began in 1987. One of its goals is to increase women's participation in the economic development of Tanzania. To work toward this goal, SUWATA would like to start a training wing and has already begun discussions on possible training activities, including: management and credit training, some of which would be medium to long-term and offered in the evenings; short courses in marketing, planning, project design, and bookkeeping for businesswomen; and an intensive course for women auto mechanics, particularly feasible in the Kilimanjaro region. SUWATA representatives will participate in a study tour to Kenya to examine women's credit facilities under the A.I.D. Entrepreneurship International program.

**Umoja wa Wanawake wa Tanzania (UWT):** UWT provides training for both district and regional secretaries and for village women: UWT secretaries are trained in organization and leadership skills; and village women receive training in technical areas, often as a component of a larger activity. For example, when women start a maize mill, UWT provides training, through assistance from FES, in operations, maintenance and management. UWT is also in the process of creating a series of booklets for women on improved agricultural practices and starting an informational radio show. This change in emphasis, away from the traditional focus on home maintenance, is a recent shift. The actual amount of training conducted by UWT and its effectiveness is debatable; UWT projects are often seen as failures; the lack of training and skills is cited as a primary reason. In addition, the Secretary General of UWT stated that follow-up seminars and other training activities is practically nonexistent due to a lack of funds.

UWT/Zanzibar is promoting an ambitious project to start a factory for the production of fuel-efficient clay stoves. Two women will be sent to the factory at Morogoro to learn the technical aspects and factory management. UWT has also requested assistance from FES in conducting management, bookkeeping, and planning workshops.

## International Donor Initiatives

**Community Development Trust Fund:** Classified as an indigenous Non-Governmental Organization, CDTF provides training at two levels. First, rural animators receive training in organizing skills and group dynamics, project design, reporting and follow-up, and accounting. Pre-service training is a month long, followed by annual month-long in-service training for each of the next three years. These animators work with village women's groups using a participatory approach to needs assessment, project design, implementation, and evaluation. Technical skills are also taught, according to the activity selected by the group. The verbal reports on this organization are impressive and efforts should be made to confirm the validity of CDTF's stated accomplishments.

**CONCERN, An Irish Development Agency:** This NGO concentrates its efforts in the Iringa region and includes projects in water management, forestry, agriculture, and horticulture. CONCERN has adopted an integrated approach with women and children as its main targets. Thus, women receive training through their participation in these activities. In addition, a women's development project works with eight village groups. CONCERN provides training to these women's groups in leadership skills, bookkeeping, management, and planning.

Participatory research seminars are conducted with women to define current and future activities and needs, as well as providing the training required to equip these women with the appropriate skills. The project works through the Community Development Department and, as a result, these officers have also received training.

**Canadian International Development Agency:** CIDA has established a training fund to increase women's decision making and work skills, primarily within the Women and Children's Division of the Ministry of CDCYS. Currently, six women are undertaking Master's programs: three in Development Studies; two in Development Administration; and one in Journalism. However, the priority use of the training fund is institution building and training at several levels based on a systems approach. As a first step, CIDA is conducting a ten-day workshop for regional staff of the Women's and Children's Division on planning and gender issues.

**Danish International Development Agency (DANIDA):** Less emphasis is placed on women's "projects" now than was the case several years ago, as DANIDA shifts its interest more to the integration of women into projects. This is to be done by establishing a WID Mission Member, to look at the terms of reference for projects and add observations and comments. Therefore, they are not concentrating on getting more women laborers for road construction, but on getting more feeder roads built. DANIDA's work with cooperatives is focussed not on grass roots training, but on macro-level training. However, DANIDA does provide special funding for women students at Moshi Cooperative College.

DANIDA is also trying to get more female participation in a water project in 3 southern regions, which started off badly, by attempting to get more women on the management committees of the water points. Women are to participate similarly in an agro-forestry project -- they will be making the choices as to the kinds of trees

to plant; ie., it won't just be for timber (women wouldn't control the income from this), but fruit trees and firewood species. Lastly, they are trying to get the road experts to broaden their interpretations of transport and think about the users of transport -- by suggesting paved footpaths alongside newly paved roads.

**Netherlands Embassy:** The Dutch have no specifically women's projects at this time, however, support to one of the women's CD training institutes is in the discussion stages. Instead, the Dutch try to integrate women as much as possible into projects in their portfolio. Thus, an agriculture extension support project emphasizes getting women into ag extension courses, as well as on making sure that the training organizers (in the UK in this case) know to include gender issues in the coursework taken. The Dutch WID Officer knows that these possibilities exist and is in the position to mandate such details in the participant training.

Assistance that they provide to Agriculture Institutes (Buhura and Mlingano) has instructions written into the terms of reference on how gender issues are to be treated. Evaluations have similar specific instructions to investigate the effects of programs on women. These efforts so far have been successful because of the high calibre of technical assistance which has been placed in the field -- meaning both the WID officer, who has direct input into the project design, and the technical people who carry out the project as designed.

**Frederich Ebert Foundation (FES):** FES is a Bonn-based foundation which works in many countries around the globe. In Tanzania it works primarily with small enterprises/income-generating groups, providing financing and technical assistance. One of the project advisors (with a business education and experience at SIDO) works uniquely with women's groups. She is currently in the process of weeding out unproductive groups from the client list of FES, in order to spend more time with those remaining. FES also sends advisors out to do seminars for women's groups. In October 1988 they will do a seminar on bookkeeping, management and planning for the UWT Zanzibar group which is starting an improved cookstove making operation.

**ILO: Skills Development for Self-Reliance Project (SDSR):** This eastern and southern Africa project has been around for 10 years, but only since 1987 has it been involved at the grassroots level. Its focus is on women and youth and seeks to create rural enterprise and employment through improvements in technical and business skills training. Working through the Folk Development Colleges and CRDB, the project trains rural people in varied technical skills, grants credit, and follows up the business and loan repayment.

In addition, the project organized in October 1988 a seminar entitled Women's Employment Creation, in conjunction with the Labor Division of the Ministry of Labor and Manpower Development. They will deal with the following issues: impact of the GOT policies, training needs, the international perspective in the topic, project implementation, existing research on women's income generating activities.

SDSR organized a study visit to Kenya for UWT/CD Zanzibar to see examples of income generating projects (Tototo Industries), and has arranged for Kenyan women's groups to come and provide training for Tanzanian women's groups.

In working with Tototo, SDSR has found that despite the distaste with which westerners view "handicraft projects" for women, they can work well. The projects are not "exciting" to westerners, but the following issues were seen to be important to project participants:

- o Being comfortable with the technology and the effects of this on product quality;
- o Finding a way to do "income generation" which does not interfere with child care, household maintenance or social responsibilities.

All these issues make a big difference to the success of a project. Marketing considerations, and the necessity/desirability of growth both economic and personal need to be incorporated into judgments on the "appropriateness" of income generating activities for women.

**Royal Norwegian Embassy Development Corporation (NORAD):** NORAD has integrated women into many of its projects. For example, within activities in higher education, women are targeted for scholarships and means of recruiting more female teachers and students are being explored. Similar efforts are being made at the Mbegani fisheries training center. Within the transport sector, women are being recruited for road maintenance teams in the project areas of Tanga and Mbeya. In addition, in collaboration with UWT and the Ministry of CDCYS, leaders from women's groups in the area are receiving training in management, bookkeeping, and technical skills. Finally, NORAD is discussing a program to strengthen the framework of the Women and Children's Division of the Ministry of CDCYS. This would include training in gender issues, training techniques, and other subject areas, as well as establishing village mobile training units. This would complement NORAD's rural development activities in Rukwa and Kigoma regions.

**Swedish International Development Assistance:** SIDA is integrating women throughout its portfolio and is promoting training for women as a component of larger projects, including those in health, water, education, and forestry. SIDA has provided a special fund for women's projects in the past, but is now considering phasing it out. The Women's Fund has been used for maize mills, poultry and pig production, handicrafts and other income generating activities. SIDA has also funded training in technical and bookkeeping skills for village women; management skills for Community Development Officers at the regional level; leadership and management for members of SUWATA; Education Planning for a woman at the Ministry of Education; and has supported vocational education for women on Zanzibar; among other activities.

**United Nations Children's Fund:** UNICEF has a number of projects in Kagera, Iringa and Morogoro. These rural income generating projects are being inventoried, and ways of strengthening the projects are being explored. Higher productivity is the goal for the projects, as well as increased community participation.

**World Bank Women's Entrepreneurship Project:** Phase One (of three) has begun on this project to increase the capacity of local organizations to design and deliver entrepreneurship training for women. The preliminary research phase is just now

drawing to an end, with the analysis of field questionnaires in progress. The Tengeru CD Institute (which is NOT an exclusively female CD institute) will benefit first from this intervention. A training needs assessment of villagers will be used as the basis of a training program for the CD personnel. In addition to training agents to train villagers, seminars for policy makers will also be organized, as well as parallel training for staff of related organizations (banks, local authorities, other public and private agencies).

**ANNEX D**

**PERCENTAGE OF WOMEN STUDENTS IN EDUCATIONAL INSTITUTIONS**



## ANNEX D

**PERCENTAGE OF WOMEN STUDENTS IN EDUCATIONAL INSTITUTIONS  
1983 - 1987**

Level of Education	1983	1984	1985	1986	1987
<b>Primary Education</b>	%	%	%	%	%
Std. I	50.0	50.0	49.5	49.3	48.5
Std. VII	45.5	47.5	48.5	50.0	50.4
Std. I - VII	48.9	49.4	49.9	50.0	49.8
<b>Secondary Education</b>					
<b>Form I</b>	36.9	38.3	38.1	39.2	42.2
Public	33.4	34.3	34.4	37.2	37.6
Private	40.9	42.5	42.8	44.6	45.5
<b>Form IV</b>	34.8	35.3	36.7	37.9	39.3
Public	32.2	32.8	32.9	32.6	33.8
Private	38.0	38.0	40.5	42.4	43.5
<b>Form V</b>	21.0	22.3	22.7	22.0	19.8
Public	21.7	22.1	22.2	21.5	19.7
Private	15.3	22.9	23.2	23.7	18.4
<b>Form VI</b>	22.2	20.9	21.2	20.3	20.8
Public	22.8	20.9	22.4	20.2	21.6
Private	16.6	21.3	20.0	21.0	18.4
<b>Form I - VI</b>	35.0	35.8	36.9	38.4	39.1
Public	31.9	32.2	32.4	33.3	34.4
Private	38.9	40.1	41.4	43.1	43.7
<b>Teacher Training</b>	37.5	38.5	41.1	39.8	40.9
<b>Technical Training</b>	10.8	10.7	11.2	10.1	7.5
<b>Higher Education</b>	19.6	17.4	16.0	15.5	15.2

Source: Statistics from Ministry of Education, June 1988

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**ANNEX E**  
**ACRONYMS**

**ANNEX E****ACRONYMS**

<b>CCM</b>	<b>Chama Cha Mapinduzi</b>
<b>CDCYS</b>	<b>Ministry of Community Development, Culture, Youth and Sports</b>
<b>CDSS</b>	<b>Country Development Strategy Statement</b>
<b>CDTF</b>	<b>Community Development Trust Fund</b>
<b>CIDA</b>	<b>Canadian International Development Agency</b>
<b>CRDB</b>	<b>Cooperative Rural Development Bank</b>
<b>DANIDA</b>	<b>Danish International Development Agency</b>
<b>SIDA</b>	<b>Swedish International Development Association</b>
<b>DSM</b>	<b>Dar es Salaam</b>
<b>ERP</b>	<b>Economic Recovery Program</b>
<b>ESAMI</b>	<b>Eastern and Southern Africa Management Institute</b>
<b>FES</b>	<b>Frederich Ebert Stiftung</b>
<b>GOT</b>	<b>Government of Tanzania</b>
<b>IDM</b>	<b>Institute of Development Management</b>
<b>IDSWSG</b>	<b>Institute for Development Studies, Women's Study Group</b>
<b>ILO</b>	<b>International Labor Organization</b>
<b>JUWATA</b>	<b>Tanzania Workers Association</b>
<b>MOCW</b>	<b>Ministry of Communications and Works</b>
<b>NBC</b>	<b>National Bank of Commerce</b>
<b>NORAD</b>	<b>Royal Norwegian Embassy Development Corporation</b>
<b>SDSR</b>	<b>Skills Development for Self-Reliance Project (ILO)</b>
<b>SIDO</b>	<b>Small Industries Development Organization</b>

SUWATA	Economic Wing of the UWT
UNIFEM	United Nations Fund for Women
USAID/T	United States Agency for International Development Representative in Tanzania
UWT	Umoja wa Wanawake wa Tanzania
WRDP	Women's Research and Documentation Project