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The Impact of the Penetration of the Market on Rural Women:
The Case of Mbozi Rural District Mbeya

BY

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CHAPTER ONE

INTRODUCTION AND BACKGROUND TO AND THE BASIS OF THE STUDY

By 1993 at least 40 African countries were engaged in one form of Structural Adjustment Programme or another as imposed by the International Monetary Fund (IMF) and the World Bank (WB). These programmes came in on the assumption that the non market state controlled economy was not performing and that the crisis bedevilling Africa was deepening. The economy needed stabilisation and Structural Adjustment measures. It was on this basis that Tanzania adopted the IMF-WB prescribed SAPS in the form Economic Recovery Programme in 1986.

SAPS refer generally to a set of stabilisation and adjustment programmes which have been adopted by all key global development agencies (multilateral and the G.7 bilateral agencies) as the model development strategy for developing countries (Mbilinyi 1998). Stabilisation in this context is considered to be a drastic form of adjustment undertaken with a view to stabilising national external and internal deficits over the short term (5 years) by sharp reduction in the level of economic activity with an economy. (Macarthy '1994). The understanding here is that it is the restoration of the balance between resource availability (supply) and absorption capacity (effective demand) with an emphasis on demand contraction and management (ibid). This then calls for devaluation, privatisation, liberalisation of trade in currency exchange and commodities domestically and foreign; budgetary reform and cut-backs in social services, withdrawal of subsidies for producer and consumers, abolition of exchange price and wage controls, credit squeeze increasing interest rates (Campbell and Stein 1991, Aboyade 1994, and Brien 1994).

Mcarthy (1994) argues that Structural Adjustment on the other hand has a longer term perspective (3-10 years) and aims at achieving growth of production under balanced conditions of supply and demand and this is done by reordering the structure of demand and supply. This involves civil service reform (retrenchment), abolition of state marketing monopolies, increasing efficiency of public enterprises through commercialisation of their management structures, closing down or privatising enterprises that cannot reach efficiency or profitability targets; increasing the role of the private sector in production and in the provision of social services and instituting tax and tariff (Green and Faber 1994, Mbilinyi 1994 and Moshi 1993)

Many studies on the impact of SAP are awash, but specific studies on the impact of SAP and penetration of the market on rural women remain largely untapped. We all are aware that the SAPs are into their end of the second decade since their inception and most countries are experiencing change and uncertainty. What is more pertinent for us, to come to grips with is the extent to which the market-oriented reforms operate in favour of the rural sector and peasant women in particular.

There has been varied opinion when it comes to the impact of SAPs on adopting countries and particularly on poverty alleviation in the rural sector. The IMF/WB and some hard core /pure economists have argued that those countries which have taken the conditionalities seriously have had encouraging results. Agrawal and Mered (1994) have present data showing that from 1986 - 1990 the rate of growth of the Tanzanian gross domestic product (GDP) increased sharply from 0.5% in the pre-reform period to 4.2% per annum in the reform period. This same position was frequently reiterated by the former Tanzanian President Ali Hassan Mwinyi a few months before stepping down from the presidency in 1995.

There has also been substantial number of critics who have interrogated and questioned the validity of economic indicators as a measure of the impact of the SAP arguing that these (indicators) do not capture the social dimension of the programmes (Shao et al 1992, Mbilinyi 1998, Norman 1995, Thiesen 1994, Maio, Stewart and Hoeven 1999). It is argued that successive reforms have deepened the crisis even further. This discourse gives rise to a serious concern over the plight of the vulnerable and marginalised groups - especially women - when they come face to face with SAPs.

Positioning the Problem of the Study

In Africa the majority of the population is female who are the main providers of basic human goods and services. Women as key players in the rural environment experience and reproduce the effects of economic change. The issue of changes in price and trade in the economy affect them a lot.

Although poverty inducing effects of SAP have been widely documented in the literature, the documentation has been lacking in two aspects. One, not much effort has been made to harmonise or integrate the qualitative and quantitative data on poverty for purposes of conveying the true picture on the ground. In this sense more in-depth research in this direction is required. Second, most of the analyses of the documentation have not been gender - specific thereby assuming a homogeneity of impact. The point being underscored here is that given the socio cultural constructed inequality in the society in Tanzania and Africa at large in terms of division of labour and allocation of resources, it is obvious that the negative effects brought about by some macro-economic policies affect men and women differently.

The need for a gender sensitive analysis is especially pressing when considering the fact that women carry a double burden of unpaid work in the reproduction and maintenance of human resources as well as paid work in producing goods and services. Grasping this analysis makes us aware of the implication this has in the socio-economic development not only of the society generally but of the women themselves in particular. It is on this basis that we set out to examine the socio-economic impact of the penetration of the market on peasant women in Tanzania with specific reference to a case study in Mbozi.

Objective of the Study

Major objective:

Generally the study aimed at examining the economic and social impact of the penetration of the market on peasant women in Tanzania.

Specific objectives:-

- (a) To find out the extent to which the penetration of the market has affected peasant women's acquisition and management of income during the adjustment period,
- (b) To examine the extent to which and in which way market penetration has affected peasant women's health and literacy status during the SAP period,
- (c) The study also seek to explore different mechanisms and strategies which poor peasant women adopt to survive and cope under the conditions of deprivation
- (d) To make some tentative recommendations for policy implications

Assumptions of the Study

The study had three major assumptions around which data was to be generated and Verified. Firstly, we were of the view that with the penetration of the market peasant women health status has deteriorated. This we assumed had a lot to do with cost sharing and privatisation of the health care facility. Secondly, it dawned on us that with the introduction SAP and hence the penetration of the market in the rural sector, peasant women income has declined. This, we assumed, has a lot to do with the removal of subsidy on credit and increased prices on consumption goods and services but also rising prices of the farm equipment.

Thirdly and lastly, the penetration of the market has increased the workload of women in terms of looking for goods and services for the household and hence little time for literacy classes with the end result that their literacy status has declined.

CHAPTER TWO

MAJOR ISSUES AROUND THE PENETRATION OF THE MARKET INTO THE RURAL SECTOR

2.1 The Setting of the Scene

As a way of introducing the scene Synder and Tadesse (1995) have argued that the economic situation for Africa today is more threatening than it has ever been since independence. The very remedial measures (SAPs) that are adopted to cure the economic ills have proven to have negative impacts, pushing people particularly/predominantly women into poverty.

It would be useful to recapitulate the content that surrounded the context within which the above captioned statement is made. In the 1970s the world experienced global economic recession. While in the developed countries the recession manifested itself in high interest rates, declining commodity prices and internal and external imbalances, the developing countries were experiencing serious economic and social deterioration arising from economic distortions (that Africa was not producing enough) and inefficiencies that had crippled their production, distribution and financial systems (Bagachwa 1994).

While it is now well acknowledged that the crisis arises out of the external factors (the dramatic collapse of the Africa's commodity market in both volume and price, rising high interest rates on loans, currency fluctuation, the oil price shocks etc) as well as the internal malfunctioning of the economy (due to policy failures, imposed and compulsory cash crops production, neglect of food crops and the mining sector, deindustrialisation, corruption etc). the 1W and the WB attributed the recession to predominance of the state in the production and trade sector.

It has been advanced that the government intervened in the agricultural sector by providing subsidies on farm inputs (fertiliser, seeds, farm implements) with a view to reducing the production costs of the peasant producers. In addition pan-territorial prices were put in place to reduce transport costs for those areas which were ill equipped or less privileged in terms of transport and, marketing infrastructures. The states in Africa have also been accused of (a) putting in place too many "protectionist" measures including export import regulation, foreign exchange regulation etc and (b) investing too much in the non-productive sectors (social sector - health, education, water etc) (Mbilyni 1998).

It was on the basis of the above pointed scenario that the INT and W13 recommended market - oriented policies for the African agricultural sector. It meant contraction of money supply for domestic industry, shifting resources to the most productive sectors (in this case those producing for export earning), increased incentive (availability of credit, extension services, higher producer prices etc) for export rather than for expanding the domestic and local economy. Included in the package also was the removal of subsidies on farm inputs and equipment, market liberalisation, price decontrol and cost sharing in social services (TGNP 1993).

Marketing forces and market penetration into the peasant economy have been highly criticised for their inefficiencies and their negative impact on peasant women who are the most dominant and active population in the rural sector. They (women) have become vulnerable and susceptible to all maneuver of globalisation.

2.2 The Economic Impact of the Penetration of the Market on Peasant Women

African agriculture is largely a small-holder affair. To date women continue to form the base/backbone of the peasantry farming and that it is their main and often only resource for increased productivity and income (Baden 1996), Peasants in general and peasant. Women in particular therefore have been hit because devaluation, removal of subsidies and price - decontrol have meant a decline in real income because of the rising costs of production and consumer goods. Although availability of farm inputs (fertiliser etc.) has improved because of import support scheme, the removal of subsidies and devaluation has (farm input) made them more expensive. While the producer prices, particularly for export crops have been rising in nominal terms in real terms this is not the case because the prices of the agricultural inputs and food prices have been rising faster rendering the producer price increase negligible.

Elson (1989) has argued that the impact that crop price increase has on women depends crucially on the intra-household resource allocation process. She suggests that we need to know if extra cash income accrues to men or to women and if it accrues to men, how they dispose of it. It is further suggested that we need to know whether men simply increase their personal consumption or they make part of it available to wives to increase family consumption.

All in all Rwezaura (1998) has argued that the market tends to favour men than women because it insists on the production for exports. Thus women peasants who produce non-tradable goods (food crops which is the domain of women) find themselves in a relative disadvantaged position in terms of the prices of their produce. The export incentive which favours export crop producers mainly medium and large scale farmers has especially hurt peasant women by their reduction in public support for extension services, information on appropriate technology and marketing structures.

There is considerable evidence in Africa, Tanzania inclusive, of inherent gender bias in the functioning of factor 1 markets especially financial services and labour markets leading to highly differential access to and control over economically productive resources. The conventional assumption in the gender neutral framework is that all factors of production have the same capacity to respond to economic activity. This framework is difficult to comprehend because if one looks at financial markets, government regulations and banking practices for example one discovers that they tend to have a gender differentiated impact given the lesser property rights of women enshrined in social and cultural institutional policies. This combined with their low level of education (majority) and lesser mobility derived from their reproductive responsibilities increase the difficulties women face in obtaining financial services for agriculture.

It is obvious and apparent that the majority of the financial markets no longer provide financial services to the majority of peasants because of their (markets) hard and strict commerciality - high interest rate, collateral and other guarantees for repayment. The majority of these peasants are women and because majority of them have no assets (land) they fall victim. Rwezaura (1998) has also argued that resource allocation to individual peasant women has declined and that although liberalisation has increased competition it has had little favourable impact on peasant women whose scales of production are on average smaller than those of men. She continues to argue that the reform of the regulatory environment, increased competition, removal of entry barriers reform of pricing region - away from administered prices to economically determined prices - have not benefited women peasants because the majority end up selling their products to richer middle men/women farmers (who can afford competition) at less official price. The collapse of peasant institutions such as cooperatives has compounded the problems. The resulting effect is that it has

increased dependence of the majority of the peasant women on medium and large-scale farmers.

We need to indicate here that due to market penetration, response of the food production sector has been positive in that food production has increased but this response has threatened women's historical reliance on food production (Rwezaura 1998). Rwezaura adds that there has been an increased entry of men into the food production sector for commercial purposes because food crops are cheaper to produce and the rate of returns is quicker. Some studies done in Tanzania have confirmed that men have moved into traditionally feminine controlled crop arenas particularly at the point/stage of sales. Studies done in Kilimanjaro and Arusha by Mbuguni (1994) have clearly shown that men have moved into controlling sales of beans and milk. The impact of this move is that it has eroded the major source of cash income of these women because they have no control over the proceeds.

The penetration of the market has also promoted non-traditional agricultural exports particularly high value horticultural products, which in turn has increased demand on women labour. It has been argued that in Uganda women provide 80% of their labour in non-agricultural exports. Baden (1995) has advanced that this activity has led to increased income for households but there have been social costs incurred in that less time is spent for household cores; taking care of children etc. This is where close cooperation between men and women at the household should have come in.

According to Mbuguni (1994) in Tanzania the drive has led to selling of basic staples for exports (e.g. in Mtwara cassava is being exported to Europe to feed livestock) and thus posing a threat to food security.

Rwezaura (1998) and Mbilinyi (1998) have argued that penetration of the market has had at time some positive results/impact on the women in the rural sector too. This is so that a good proportion of rural women have entered into business and as this study will show some of them have even gotten access to some of the cash crops. Supporting this kind of argument Havnevik 1993) has pointed out that increased income on women has given them greater authority in the household including fertility issues. It becomes imperative therefore to investigate how penetration of the market impacts on both the reproductive responsibilities and these economic activities.

All this said it suffices to underscore the fact women continue to be providers of human basic goods and services and that changes in their economic activities have a bearing and implication for the well-being of the rural sector. In the interest of the rural and national development generally and the development of women in particular we need to examine thoroughly the impacts and changes that are currently taking place in the rural sector as a result of the implementation of SAPs.

2.3 Social Effects of the Penetration of the Market on Peasant Women

Elson (1989) has advanced that with the penetration of the market and the introduction or increase of user charges or user fees the social sector (particularly education and health) has been adversely or negatively affected. In this process women being already disadvantaged socio-economically and given the demand put on them by their reproductive roles, have been the most hard hit (TGNP 1993),

Studies done by Mannathoko (1992) and TGNP (1993) have implicated the economic crisis and the accompanying SAPs in the noted upward trend of maternal mortality. It is in this regard that Lugalla (1995) has pointed out that as a result of SAPs the government commitment to the health sector has diminished thereby creating many problems in terms of intersectoral allocation of resources. He has further argued that as a result of this it has been very difficult for the government to maintain its priority on rural health care and preventive approach which started in early 1970s and that a large share of money kept going to the recurrent rather than to development expenditure,

Shao et al (1993) lament that most hospitals in the country including the national consultant hospitals - MAimbili, KCMC, Bugando and over 3,000 dispensaries had to go without drugs or diagnostic input. Corroborating this lamentation Vuorela (1992) reveals that 71 maternal deaths which occurred at Muhimbili Medical Centre during the first 13 weeks of 1988 were attributed mainly to shortage of blood and essential drugs such as lasix.

Vuorela was astonished in that if this was the situation at a University Hospital what was the situation of those already disadvantaged health centres and dispensaries in the rural areas? We have the same situation happening in Zimbabwe where Chinemara and Sanders (1993) report that as a result of SAPs, the unsatisfactory delivery of maternal health services have become a disincentive to women's health seeking behaviour.

Kiwara (1994) has correctly observed that decreasing household incomes with the removal of subsidies meant less food at the table for every one. Cornia (1987) has indicated in this respect that a sudden and sharp rise of food prices which could be triggered by devaluation can have disastrous effects lasting for months or even years as the nutritional status of the very young, the very old and

the poor including women can be impaired. Nyamhanga has paraphrased the impact of SAPs on health by advancing that it has been very conspicuous among pregnant women whose special dietary needs could not be met thus resulting into anaemia. This observation has been corroborated by Omari (1991) who suggests that anaemia in pregnancy - basically nutritional - is the leading cause of death among women in Tanzania

Looking at the impact from the education point of view TG NI) (1993) reports that under SAPs there has been a rise of school drop-outs. Shao (1999) has corroborated this by showing that because of cost sharing there has been a rise in the drop outs at all the levels of formal public educational sector but the majority happen to be girls. Kiwara (1994) has put more accent on this by further asserting that cultural hegemony and withdrawal from the social sector is aggravating the situation whereby we have more women illiterates compared to men.

Using workload as an indicator of disparity in terms of impact on gender, Synder and Tadesse (1995) agree that with the deepening economic crisis, African women have been catalysed into action to ensure survival of their household. Rewezauza. (1998) says that this is more so when women's cash is so badly needed to supplement household incomes as unemployment has risen not only among women themselves but among men as well. That is, UNICEF (1991) adds, the eroding balance between income and prices has entailed greater work responsibilities for women. The implication of this, Elson (1989) argues, is that unlike men women carry double burden of unpaid work in the reproduction and maintenance of human resources, as well as paid work in producing goods and services. Shayo (1994) has advanced that women are using their meagre incomes to take care of their families as the earnings of the so called bread winners is no longer enough

SAPS and the penetration of market into the rural sector has resulted both in the rural-urban migration of men but also women but to a lesser degree and to some landless women. Paraphrasing this Mbilinyi (1994) has asserted that proletarianisation of the peasantry as a result of liberalisation and open land policy has resulted in a situation whereby men have left their wives behind and migrated in search of work. Cornia 1987 .987 citing studies of Chile and Brazil points out that the resultant situation of such women (left landless) has been truly precarious, This is so, Cornia suggests, because in trying to cope, women belonging to the low income households had to engage in some form of highly unstable and mostly part-time market production - involving brewing smuggling, prostitution and drug cultivation and trafficking.

2.4 Conclusion

A review of the literature shows that there are several studies done on gender and women but there seems to be literally no large-scale, systematic, concrete and comparative studies, which disaggregate the impact of market penetration within households and focus specifically on women. Therefore analysis with a gender outlook constitutes the main task of our study.

We have seen how people have been affected by the removal of restrictions on trade and price controls. These have lead to an increase in prices of producer and consumer goods. It becomes important to see the extent to which women as a category have been affected by these changes - studies of this nature are few.

We have alluded to the effects of cut-backs on social services on women's reproductive abilities, increased costs on medical facilities increased number of hours women spend generating activities, increased maternal mortality and increased malnutrition among women and children.

Rwezaura (1998) and Mbilinyi (1998) have argued that penetration of the market has had at time some positive results/impact on the women in the rural sector too. This is so that a good proportion of rural women have entered into business and as this study will show some of them have even gotten access to some of the cash crops. Supporting this kind of argument Havnevik (1993) has pointed out that increased income on women has given them greater authority in the household including fertility issues. It becomes imperative therefore to investigate how penetration of the market impacts on both the reproductive responsibilities and these economic activities.

All this said it suffices to underscore the fact women continue to be providers of human basic goods and services and that changes in their economic activities have a bearing and implication for the well-being of the rural sector. In the interest of the rural and national development generally and the development of women in particular we need to examine thoroughly the impacts and changes that are currently taking place in the rural sector as a result of the implementation of SAPs.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Design

The descriptive survey method was employed. It involved looking with intense accuracy at the economic and social aspects of the peasants' lives in the context of market penetration, and then describing precisely what was on the ground.

3.2 Setting and Justification

The study was conducted in Mbozi district of Mbeya region. The region was selected because it is among the "Big Three" regions leading in food production in the country. The other two are Iringa and Ruvuma.

More importantly, it is on record that Mbozi district is the granary of Mbeya region and that it produces more than 50% of the total regional coffee production. However, the production trend of food crops for the years between farming season 1985/86 and 1994/95 shows that there was not any significant increase of production of the food crops in the district during this period, which is also the era of SAP. (Planning Commission and Mbozi District Council, 1997:69-79). Five villages were involved in the study, namely: Ruanda, Vwawa, Ihanda, Isandula, and Msongero. These villages were selected mainly basing on accessibility in terms of transport. Therefore, all villages were on the main road except Msongero which, unlike the other villages, was in the lowland area with unreliable rainfall and peasants cultivate paddy as a cash crop instead of coffee.

3.3 The Sample

A purposeful sample of hundred (100) peasant women was involved in the study, 20 from each of the villages, This sampling procedure was employed because of time constraint.

3.4 Data Collection

(a) Secondary sources

These included: research reports; published and unpublished works obtained from the University Library and documentation rooms of the Institute of Development Studies (IDS); women Research and Documentation Project (WRDP), and Tanzania Gender Networking Programme (TGNP)

(b) Primary Sources

(i) Interviews

The interview schedule (questionnaire) was a major tool for data collection. It was semi-instructed. That is, apart from having a series of questions that could be answered by either YES or NO, or by selecting from a series of alternative choices, the interviewer probed more deeply (where necessary) using open ended questions. All of the selected 100s subjects agreed to be interviewed. Of course, this followed the establishment of interviews. The nature and importance of the study was explained to each of the selected respondents and she was informed that participation was voluntary.

(ii) Focus Groups Discussions

These were a vital source of information -- particularly as they enabled exploration of deeper views on the effects of the economic crisis. The discussions were preceded by the interviews described in the above section, and the discussants were selected from among the interviews. Two sessions of 8 members each were held. A topic guide was used and the main theme was: Effects of Economic Crisis on Incomes, Education, Health, and Water at the Household. Since we had no tape recorder, we made sure that opinions were recorded verbatim as much as possible.

(iii) Observation

We were able to observe some of the effects of the economic crisis like lack of tap water and the resultant survival strategies, For instance, we saw women carrying buckets of water on their heads from distant places. We also saw women being involved in small scale business like selling of food (Mania Ntilie). Observation helped to verify some of the answers given either through the interviews or focus group discussions.

3.5 Analysis of Data

After collecting the data we processed it manually, that is, counted, tallied, and converted into percentages. Tables were constructed to ease up the process of analysis and drawing up calculations. However, since part of the data obtained could not be analysed quantitatively, qualitative method of analysis was employed. The recorded (written) discussants' opinions were read so as to identify major ideas. The significant phrases in each of the major ideas (thought

segment) were specified using words of the participants. Finally each significant phrase was distilled so as to express the central meaning of the segment, in the words of the researcher, with a focus on our study topic

3.6 Limitations of the Study

This study may not be as comprehensive in bringing out the effects of the market penetration on peasant women as we had wanted it to be because of a number of limitations:

- (a) Most of the respondents could not remember their exact incomes for the past five years. This is because, it was learnt, they are without wage employment and whatever little they got (irregularly) was neither accumulated nor recorded; it was consumed almost immediately. We were therefore compelled to rely on what they told us concerning the general trend of the incomes and, of course, integrating with other economic and social variables under study.
- (b) We could not cover as big an area and as wide as spectrum of peasant women as we wanted because there was a serious problem of transport. Some of the roads were impassable primarily because of the destructive effect of El-Nino rains. This problem of coverage was also caused by lack of sufficient funds.
- (c) The study used a purposeful sample, Generalization of the study findings, therefore, should be made with caution.

CHAPTER FOUR

HISTORICAL DEVELOPMENT OF MARKET PENETRATION IN TANZANIA

Introduction

Agriculture forms the backbone of Tanzania's economy. Thus, the status of the economy depends, to a large extent, on organization of agricultural markets. The following sections provide an account of historical genesis of Tanzania's economy as reflected by performance of marketing of agricultural products and, the differential, impact that this has had on socio-economic status of peasant men and women since the colonial period.

The Colonial Economy

The colonial states throughout Africa, Tanzania included, had two tasks: Subjugation of traditional authority and reorganisation of the economy. The economy was restructured in such a way that the colonies were made to produce goods that were needed by the centre countries for their industrial development. Such goods included raw materials like sisal, coffee, cotton, tea, and pyrethrum (Rugurnamu, 1988).

As a result, large-scale capitalist farming was established. This was preceded by forceful eviction of the natives from their fertile pieces of land. As if that were not enough, income tax was established. Thus most of the natives -especially men - had no alternative for survival except by becoming labourers on the newly established plantations (Oinmode 1988). More emphasis was put on production for export.

Thus, an increasing proportion of male labour in local societies was withdrawn from subsistence-oriented production into production for the world market. This led to the intensification of female labour in production of immediate household

consumption. Women sold a growing portion of the grains and other food studs that they produced or else processed them into beer (Mbilinyi, 1991).

However, the merchants who purchased peasants crops and the colonial administration hardly invested in peasant production. Indeed, the first significant investment in peasant agriculture occurred in the second half of the 1950s in response to the political experiences of decolonisation. Even then, some 10% or less of total state investment was allocated to African producers (mainly capitalist farmers - men, of course); non-African producers received the rest (Mbilinyi, 1991). The indication of the preceding tritise is that with the penetration of the international capitalist system the Tanzanian economy was geared towards production of commodities for sale to the global market the control of which was in the north. This international mode of development and penetration as we indicated evolved a process of peasantantation and proletarianisation.

Cooperatives which were vehicles of peasants emerged then in the forties and fifties and to some extent they were autonomous and free. Some of them evolved as a reaction to the exploitation of peasants by merchant and individual traders.

The analysis above also shows that the system of capitalist penetration put more pressure on the women because they worked to feed the household, to produce cash crops for sale and to subsidise the men's wage who were working in the plantations.

Pre-Arusha Declaration Era, 1961 – 1966

Since after independence, in 1961, the government struggled to replace private buyers of agricultural produce by state controlled agencies and cooperative organisations. The government recognized the importance of cooperatives as a central policy instrument. However, most notable changes began in 1967 (Reuben et al, 1996)

Post-Arusha Declaration Era (1967 - 1980).

Following adoption of the socialist model of development, in 1967, cooperatives became instruments to build a socialist economy, They were seen as not just economic institutions to achieve economic ends for the members but as political means to eventually bring about social ownership of the means of production (Charnbo, 1996)

This necessitated state intervention which resulted into contradictions between market oriented cooperative economy and the state. These contradictions culminated in 1976 with the government disbanding the marketing cooperatives in favour of village based socialist model of cooperative development (Reuben et al, 1996).

According to the 1975 villages and villagization Act, the villages were deemed multipurpose cooperative societies They facilitated crop collection and handed over the crops to state owned marketing authorities.

Accordingly, the cooperatives were required to act as agents of government policy in prices, credit and general management of the economy. They

(cooperatives) received cheap credit and protected monopoly in agricultural marketing. This excessive government protection meant that the cooperatives could not be competitive in the market place. Consequently, they accumulated insurmountable debts, which contributed to the collapse of state owned financial institutions in the later part of 1980s and early 1990s (Chambo 1996).

This eventuality could be explained by the fact that the cooperatives were formed on a top-down basis without sufficient consideration of economic viability, the availability of trained management and, more importantly, the desires of members themselves. In short, there was excessive government involvement (Reuben et al, 1998).

The period saw the monopolistic and monolithic nature of the state's intervention in the economy and particularly in the agricultural sector. It was the state, which determined the demand and supply of the economy. The welfarism that was created put into place free social services in the form of education, health, water etc the sustainability of which could not be maintained.

The parastatals - coop authorities and marketing boards - which were created after the disbandment of the cooperatives did not only take up the functions of marketing; they took up other functions which encompassed the production, development, procurement and processing of the scheduled crops, They also were handed over functions previously discharged by the government such as research, extension services, project design and implementation. The funding of these extra duties had to be levied on the marketing margins and this resulted not only in the increase of overhead costs but also the lowering returns to peasants. The multifarious problems of the parastatals made them incapable of

fulfilling even their primary obligations namely collection of crops and payment to farmers.

The Era of the crisis Economic Liberalization (1980 - 1985).

It follows from the preceding sections that with excessive government intervention, cooperatives were plagued with weak management, high operating costs, inefficiency, high indebtedness, and hence lack of credit worthness, and inability to pay farmers in time (Bagachwa, 1992).

As a result, Reuben et al (1996) sum up that from 1970s to the mid 80s agricultural growth slowed down significantly in absolute terms and also in relation to the growth of GDP, leading to a virtual economic crisis.

Realising the downward trend of the agricultural sector performance, the government had to consider its approach to agricultural price and marketing policy formulation. The first step taken by the government was to return to cooperative marketing system into which further gradual flexibility was injected subsequently.

The pan-territorial pricing was ended and announced producer prices in each location varied in relation to transport and other handling costs. The crop development functions were reverted to the ministry of agriculture and in order to cut down on transport and storage costs neighbouring societies and unions were allowed to cooperate in carrying out transactions between and across themselves.

The results of the pursuit of government disengagement in too many economic undertakings were quite encouraging. By July 1985 a good number of crops previously under strict state control were deconfined and producer prices for 1985 - 86 crop season were fixed for only 18 main crops in contrast to the more than 40 crops a few years earlier (Msambichaka 1995). The national milling

corporation which had the monopoly of handling grain was allowed only to manage the Strategic Grain Reserve and its usual easy access to commercial credit was terminated. Private business people were allowed to sell and export agricultural produce including grain. Most of the agricultural product prices were now freely determined by the market forces, The functions of the marketing boards consisted of organising auctions, ensuring product quality and carrying out market intelligence.

When it came to prices, the assumption was that with devaluation and adjustment of exchange rate, producer prices would increase particularly for export crops - and that as a result, the peasants would produce more. It is true that in the first reform period (ERPI) production increased from 3% in the mid 80s to 4.8 in 1988 (Maganya and Othman 1988). Some people have raised doubts about the actual cause for the rise, whether it was because of the policies or it was because of the good weather which Tanzania experienced between 1986 and 1988 (Shao et al 1992). It has also been argued that while producer prices especially for export crops have been increasing in nominal terms, the increase has not been that much in real terms. The revenue accruing from crop sales could not match the ever increasing prices of consumer.

The Era of Economic Liberalisation and SAPs (1986 - Todate)

As a result of the crisis the government inevitably had to adopt 'SAPY' whose demands included withdrawal from marketing of agricultural inputs and expansion of the involvement of the private sector in agriculture (Shao et al 1992). It therefore became necessary to pursue further and consolidate the previously launched economic reforms including the role of the cooperatives.

Accordingly, in a bid to streamline and strengthen the cooperatives, the government enacted the cooperative Act No. 15 of 1991. The act laid the foundation for establishing self-managed cooperatives by reforming state owned societies. The cooperatives were recognised as private institutions established and controlled by members themselves. The role of the government was reduced to advising, training, inspection and registration (Chambua 1996).

The ultimate objective was to achieve substantial increase in producer prices in real terms and to rationalise and streamline the agricultural marketing system. The monopoly of the cooperatives in trade and marketing of certain crops was progressively eliminated and for the first time private operators were allowed to buy and distribute food crops and producer goods (TGNP 1993).

Concluding Remarks

Despite the inaccuracy of the increase of producer prices in real terms, peasant men were better off than women. This is because the reform policies insisted on export crops, which are traditionally under men's domain. Women who traditionally produce food crops for local markets face infrastructural constraints like storage and transport. Indeed given export orientation, even the reformed cooperatives stand for men's rights not women's.

We would like to stress that most of the agricultural and marketing policy formulations neglected the Tanzanian women peasants who form the majority of the rural population. The formulation, implementation and evaluation of agricultural and marketing policies hardly incorporate the implementers the producer - rural men and women. The peasant was and still is reduced to price taker subject to manipulation of the market forces, demand and supply. The peasant is ironically being called "the backbone of the economy" only to be

tossed at will by the overt market practitioners. Economic and political policies hardly mention strategies to emancipate the rural women.

SAPs and the penetration of the market have actually gone to re-invigorate the patriarchal relationship in that in some areas they have continued to strengthen the strength of men over cash crops. But as we indicated in chapter one globalisation and the penetration of the market has also opened avenues for both men and women both as survival strategies and challenges against these movements. These include diversification of crops (refusing to produce cash crops), petty trade etc.

CHAPTER FIVE

THE PROFILE OF MBOZI DISTRICT

5.1 Geographical Location

Mbozi is among the seven districts of Mbeya region, located in its southwestern corner. It occupies a total area of 9679 square kms, lying between latitudes 8° 00' 12" south of the equator and between Longitudes 32° 07' 30" and 33° 02' 00" East of Greenwich Meridian. It shares borders with the Republic of Zambia and Rukwa region to the West; Ileje district to the south, Mbeya rural (at the mark of Songwe river) to the East; and the district (Mbozi) extends northward to lake Rukwa where it is bordered by Chunya district.

5.2 Climate

The climate is generally tropical with clearly defined rainy and dry seasons. The rainy season usually lasts from October to May, during which the district receives rainfall ranging between 350 mm and 1550 mm on average. On the other hand, the dry season starts in June and ends in May. In general, district temperatures are moderately hot during the months of August, September, October, November and December. Cold weather is experienced in June and July. The remaining period covering the months of January, February, March, April and May is on average warm,

5.3 Topography

The district lies at an altitude ranging from 900 - 2750 metres above sea level - with two clearly distinguished zones: lowlands (Rift Valley) and highlands. The lowlands cover Msangamo and Kamsamba divisions and lie between 900 - 1400

meters above sea level characterized by deep well drained volcanic soil. On the other hand, the highlands are found between 1400 - 2750 meters and of comprise Iyula, Wawa, Igamba and Ndalambo divisions. The loam and reddish soil, with less of natural fertility regeneration, characterises these highlands.

5.4 Land Use

The district occupies a land area of about 967,900 ha; with area generally classified as: arable land (766,640 ha); forest reserve (93,738 ha); settlements and other uses (78,322 ha); area covered by water (29,200 ha); area covered by water (29,200 ha). Mbozi is the third longest district in Mbeya region occupying 15% of the region's total land area.

5.5 Population

According to the census report, in 1988 Mbozi district had a total population of 330,282 people, This number is the sum of 157,325 males and 172,957 females. It is on record that for the period of 1978 -1988 Mbozi district had a growth rate of 3.4% while regional figure was 3.1%. Therefore, the district has the highest growth rate in the region.

5.6 Administrative Structure

Essentially, there are two administrative hierarchies: the central and local governments. The central government headed by the district commissioner, deals primarily with administrative matters. The Local government, headed by the district Executive director (DED), is primarily responsible for socio-economic development of the district. For easy of management, Mbozi district is divided into 6 divisions, 26 wards and 152 villages.

5.7 Economic Status

Agriculture, followed by livestock keeping, constitutes the main stay of the economy. Other economic activities include small-scale enterprises and businesses. The former include: maize mills, brick making, carpentry, and tailoring. The district contributes significantly in the production of food crops in the region. The major ones being beans, maize, and cassava. Other food crops include sorghum, finger millets, and sweet potatoes. The table below illustrates - production situation from mid 80s to the mid 90s.

Table 1: Production of Major food Crops in the District For Selected Yeas Between 1985/86 and 1994/95

CROPS	QUANTIT Y	1985/86	1987/88	1989/90	1991/92	1992/93	1993/94	1994/95
Maize	MT	90,095	102,557	121,110	131,474	133,416	112,878	135,788
	Ha	(60,063)	(63,307)	(55,050)	(64,193)	(56,708)	(48,750)	(63,750)
Beans	MT	8,198	10,045	15,675	9,653	10,340	8,780	8,992
	Ha	(13,664)	(14,500)	(19,900)	(13,790)	(14,925)	14,630	(16,200)
Sorghum	MT	19,154,	13,210	22,240	13,740	20,120	12,375	14,625
	Ha	(12,769)	(9,214)	(13,900)	(13,510)	(13,510)	(8,310)	(9,600)
Sweet Potatoes	MT	12,100	8,320	12,750	11,470	11,470	8,400	9,750

Source: Planning commission and Mbozi District Council

What we learn from the above table is that there was no any significant increase of production of food crops for the years between 1985/86 and 1994/95.

On the other hand, the district produces more than 50% of the total regional coffee production. There are other cash crops like sunflower, tobacco, cotton, simsim, groundnuts, and paddy. The following table shows production status of major cash crops.

Table II: Production of Major Cash Crops in the District

CROP1YEAR	1990/91 (MT)	1991/92 (MT)	1992/93 (MT)	1993/94 (MT)	1994/95 (MT)
Coffee	6,400	7,572	4,267	7,140	4,200
Tobacco	120	324	335	330	350
Cotton (Bales)	380	657	1,613	1,690	1,650
Sunflower	74	70	74	234	378
Groundnuts	245	4,253	3,765	2,338	4,200

Source: Planning Commission and Mbozi District Council

The above indicated table shows that the district experienced a more or less declining trend of coffee production. It is important to note that the district has a per capita GDP of 75,000/= (Tshs) which is the highest in the region. The leading district is Rungwe with the per capita GDP of Tshs 90,000/=.

5.8 Social Sector

(a) Health situation

In spite of Mbozi being a major producers of food crops, particularly maize and beans, severe and moderate malnutrition is still noticeable among Mbozi residents. Contributory factors, it is argued, include: inadequate quality of food intake, low level of involvement of communities in basic health care and ignorance of what constitutes a balanced diet. Furthermore, common diseases, which threaten well-being of the residents, are malaria, skin and eye diseases, diarrhoea, typhoid, anaemia, sexually transmitted disease including HIV/AIDS. Maternal and child mortality rates are high.

The network of health facilities starts from the district to the village level there are hospitals at the district level., 3 rural health centre and 38 dispensaries more than half of these facilities are owned by the government.

(b) Education

There are both primary and secondary schools in the district. However, it is reported that performance has not been satisfactory. For instance, in district recorded the highest number of school dropouts in the region. Again, in 1995 the district ranked second in terms of school dropouts. That is, while Chunya district, registered a drop-out of 1103 pupils, Mbozi reported 934 dropouts. This alarming trend of educational development among the youngsters has been attributed to by poverty at the family level, truancy, pregnancy, poor health status and death. Besides, while Mbozi is reportedly having a reasonably high rate of literacy (estimated to be between 70% and 75%), the number of illiterate women is higher compared to that of men. The reasons behind this discrepancy are yet to be explored fully. This study is a pointer towards that direction.

CHAPTER SIX**ANALYSIS AND DISCUSSION OF RESEARCH FINDINGS****Introduction**

This chapter presents the results of the study done in Mbozi district of Mbeya region. The villages involved in the study were: Ruanda, Vwawa, Ihanda, Isandula and Msangano.

The results are analysed with a view to testing and verifying our hypotheses which were set at the beginning of this work.

Characteristics of Respondents

Our study sample comprised 100 women aged between 15 - 64 years. Their marital status was as shown below:

Table III: Distribution by Marital Status

Marital Status	Percentage (%)
Married	78
Single	7
Divorced	9
Widow	6
Total	100

Source: Survey Data, 1998

We learned from the above indicated table that majority 78% of our respondents were married. This aspect is important to be noted at this point because the society in which the survey was carried out, like many others in Tanzania, is patriarchal. Of importance also is the finding that the majority of the peasant women interviewed were not without dependants as shown below:

Table IV: Distribution by Family Size

Family Size Percentage (%)	
1-4	32
5-10	63
Above 10	5
Total	100

Source: Survey Data, 1998

The above shown table indicates that the majority (63%) had 5 - 10 dependants (primary and extended family members). Such a big family size has a bearing on socio-economic situation of women who are primarily responsible for both reproduction and maintenance of human being.

Women's Economic Situation Under the Market

(a) The Impact on Agricultural Production

It is common knowledge that agriculture is the backbone of peasants' economy. Our study revealed that both food and cash crops are cultivated. The study indicated that all (100%) of our respondents grow mainly maize and beans as their food crops. Other minor food crops grown include finger millets, groundnuts, and sweet potatoes. However, 62% and 38% of 52 participants indicated that they and their husbands grow coffee and rice respectively as cash crops.

Although food crops are grown primarily for subsistence, a small amount is sold to earn an income for meeting essential needs of the family. The income accruing from such sales constitutes a large part of women's income. With the penetration of the market the income has declined. The explanation is that, removal of subsidy on fertilizer and preference of cash crops has resulted in a significant shift of attention from use of fertilizer for maize production to that of coffee. That is, unlike in the past, men spare little or no money for buying fertilizers for

maize. One of our focus group discussants put this succinctly as she said "the husbands take all the money from sales of cash crops and they never assist their wives in buying farm implements"

The above quote shows a clear division of ownership of crops grown, and that because a large part of maize (and other food crops) is used for household consumption its production can not be adequately sustained. Help is needed. It is no wonder, therefore, that while 68% of interviewees stated that the fertilizer they use is inadequate, 32% admitted that they do not put fertilizer at all due to lack of funds.

By and large as a result, whereas some 38% of sampled peasant women have seen a more or less stagnant trend of maize production, some have experienced a decline - making them unable to meet the challenges of escalating cost of living

This observation was concretized by the finding that while most of the respondents (86%) had no bank accounts, only 14% claimed to have them. This suggests that the majority had no real savings. The money that accrued from the sales they made was wholly spent on food, education and health services. Nothing was left over. Besides, reforms in the banking system has led to a sharp increase in the minimum amount of money required for opening a savings account, further marginalizing poor women.

(b) Marketing of Crops Grown

Having looked at agricultural production in relation to peasant women's incomes, we find it useful to look at the marketing situation under liberalised economy. Respondents were asked where they sell their crops and responded as follows (Table V).

Table V: Distribution of Peasants by Preference of Crop Buyers

Buyer	Percentage (%)
Individual merchants	81%
Cooperative/Crop Authorities	14%
Both Individual Merchants and Cooperatives	5%
Total	100%

Source: Survey Data, 1998

What we draw from the above shown table is that most of the participants (81 %) preferred selling their crops to individual merchants. When asked to defend their preference, they pointed out that, unlike the Cooperative/Crop Authorities, individual merchants pay cash promptly as soon as crops are delivered. However, it is important to note here that the influx of individual merchants as a result of liberalization has been more of a benefit to men rather than women. This is because since the colonial period crop authorities/cooperatives are oriented towards dealing with export crops (like coffee) owned by men. However, though we were informed through the study that some courageous women who contribute their labour in cash crop production without having access to the income accruing from the sales have seized the opportunity. That is, occasionally, in absence of their husbands, they sell a small amount of coffee to the private buyers who happen to pass through their homestead - something which would not have been possible under the cooperatives' market monopoly.

Despite the above indicated majority preference to private merchants, cooperatives/crop authorities have not remained without, a few supporters. Fourteen percent (14%) of our respondents who preferred cooperatives supported their position by saying that they (cooperatives) pay cash by instalment, thus acting like a savings bank. This system, according to them, prevents the peasant from spending the whole package of money accruing from sales injudiciously. Further, it was argued, cooperatives provide fertilizers on credit.

In sum, marketing opportunities seem to have improved, eroding balance between incomes and prices of commodities notwithstanding. However, a lot is desired regarding areas which are not easily accessible by traders due to transport problems. At one of the study villages called Msangano, peasant women complained of being exploited by a few individual merchants who manage to reach there after a long and rough journey to buy maize and rice at very low prices. This is because the market becomes less competitive.

(c) Accessibility to Credit

It was found that credit facilities do exist in Mbozi District; these are:- National Micro finance Bank, cooperative Societies and Mbozi district Council Surprisingly, however, while only 7% of the respondents acknowledged receipt of credit, 93% have never had access. The later had explanation to this imbalance. The following table summarises major issues.

Table V1: Explanation for Lack of Access to Credit

Percentage of Peasants	Explanation
50%	- Knowledge deficit regarding credit institutions and procedures involved
30%	- Submitted application but unsuccessful
27%	- Difficult borrowing conditions
6%	- Worry about the ability to pay
1%	- Discouraged by the husband

From the above shown table we see that 50% of the respondents indicated that they had knowledge deficit regarding credit institutions, This suggests limited publicity of the credit schemes. Moreover, 27% cited difficult borrowing

conditions as being a hindrance. This observation necessitated a search for further information from the district planning officer for the loans provided by the district council. According to the officer the conditions were: formation of groups of at least 5 people; applicants must have an on-going project; and showing a bank statement of savings from the on-going project.

While the first requirement is simple to meet, the other two are difficult and can safely be said to perpetuate the viscous cycle of poverty. For how are poor persons expected to have an on-going project? Where do they start from? It appears that such loans have been directed to those who have already taken off, that is, have finished the ground work. Such groups of people, and particularly women, in the rural setting a very few.

On the other hand, Bank loans were even more difficult to obtain as the applicants were required to put up a collectoral, leave alone interest rates had increased following restructuring programme.

From the above depicted situation it is no wonder that 30% of our respondents (see tables VI) submitted their applications without success. These findings call for the review of lending schemes by the institutions targeting poor peasants, and women in particular.

The Market and Health

(a) Impact on General Health Status

The health status of peasant women has a lot to do with the kind of work they do and their dietary pattern. Besides taking care of children and the family as a whole, our study found that whereas 52%

of women spent 4 -5 hours in the farm, 46% spent 6 - 10 hours. This means about a quarter of the women's day is used in farming This drains a considerable amount of their energy bearing in mind that all respondents (100%) admitted to be using hand hoe which is technologically backward and, therefore. inefficient. Besides, head portrage of water and firewood from distant places contributes to further loss of energy.

It should be noted here that for a working individual to be healthy there must be a balance between energy lost and energy gained. Short of that more lost energy than gain) the body becomes weak and vulnerable to diseases. Unfortunately, however, while 45% of the respondents stated having three meals a day (that is, breakfast, lunch and supper), the majority (54%) have two meals. Unlike the former, the latter group has been going without breakfast, something they attributed to difficult life situation for the past 1 - 2 years. These people have not been able to afford buying sugar and other essentials whose prices have gone up.

Moreover, almost all (98%) of the interviewees mentioned maize meal (ugali) with EITHER beans or vegetables as being their staple food What we learn is that besides diet being unbalanced (having incomplete combination), these peasants could not have animal protein because they were not able to purchase meat, fish, milk, and the like. The question of a balanced dietary intake is extremely important for women not only because they lose a lot of energy performing household chores but also due to their reproductive role. Whereas having unbalanced diet can partly be attributed to knowledge deficit, poor purchasing power predominates It is no

wonder, therefore, that an increase of cases of anaemia in pregnancy and consequent maternal deaths in the 1990s have been documented by many researches.

(b) Accessibility to Health Services

Most of the respondents (71) note that introduction of user charges and reduced government expenditure on health services had an impact on women's health. It has been learnt that more often than not women could not get prescribed medicines from local dispensaries and health centres. They then had to go and buy from the medical stores. In addition, the study revealed that expectant mothers are asked to take with them absorbent cotton wool, sterile gloves, surgical blades, and syringes -whose cost amount to about Tshs. 3,000/= as they go to the health facilities for delivery, This is contrary to the central government's rhetoric that mothers and children are exempted from cost sharing.

Superimposed on this, discussants voiced, is the go-slow among the poorly remunerated health personnel. This necessitates bribery. Indeed, at one village called Ruanda it was charged that the clinical assistant at the dispensary has implicitly declared that he is not ready to work at night and over the weekends and public holidays unless paid by the client in need.

Furthermore, it was learnt in the field that the local government has failed to sustain maternal and child health (MCH) Clinic services. At ..Ruanda for instance, user fee amounting to 200/= Tshs has been introduced, and it covers weighing and vaccination of both the mother and child per attendance. In connection with this, one

discussant commented: Kama hauna fedha ni afadhali usiende kiliniki maana utafukuzwa". This literally mean if you do not have money you better not go to the clinic, for you will be turned away!

Expectedly, it was asserted, some women do fail to get that seemingly little money (200/=) - Consequently, they do not attend as per appointment dates and when they do (after getting some money) 7 days later or more, a fine of Tshs 200/- is imposed - doubly draining the poor women.

While it would appear that the system of punishing mothers for not attending on time at the clinic was meant to make them attend regularly, the majority might end up not turning up altogether.

As a result, it is argued, traditional healers and traditional birth attendants (TBAs) will gain prominence in health care delivery as it used to be during the precolonial and colonial eras. One therefore wonders whether we are developing or underdeveloping.

Again, while we are aware that traditional healers and TBAs can rightly handle some health problems but others like cholera need expertise of the modern health care system. But because the system faces serious financial problems, women and children are bound to lose their lives. Indeed, one participant testified that she knew women who suffered from cholera and died because they did not have Tshs 2,000/= for buying infusion (drip). This is saddening as cholera itself is a disease of poverty signifying poor sanitation and contaminated water sources. The following section deals with the situation of water in brief.

Water Situation

Lack of access to safe water was clearly noticed in the study area. While only 28% of the respondents enjoyed the supply of tap water (supported by DANIDA), the majority 72% get water from springs, rivers and wells, This suggests that most women fetch water from distant places, and the situation is worse during the dry season. It is important to add here, as noted in the field that incidences of a significant number of water sources drying up during the dry season have increased in recent years. This can partly be explained by our observation that under the market environment almost all peasants practise extensive rather than intensive farming. The former is associated with clearing forests for the purpose of obtaining new areas for farming. The consequences are well known: desertification.

A lot need to be done not only in restoration of a conducive environment but also in the actual supply of tap water. It suffices to say that as the crisis deepens, there is no hope that the government will intervene in the near future. In fact, at the study village of Ruanda it was found that there were non-functioning water taps. According to our respondents, the pumping machine got out of order in early 1980s and it has not been repaired or replaced ever since.

The Market and Literacy

The findings regarding educational level of respondents are presented below:-

Table VII: Distribution by Level of Education

Percentage (5%) of Respondents	High Educational Level
6	Primary Education
21	No formal education
3	Dropped out of secondary School

What we gather from the above shown table is while 76% of the respondents had Primary level of education, 21% have never been to school; Moreover, 13 peasants of the former and 16 of the later admitted that they did not know how to read and write. What we learnt, then, is that deteriorating quality of education in primary schools due, largely, to budget-cuts has resulted in a situation whereby some pupils get out without knowing how to read and write. Further that, unlike in the 1970s and early 80s when literacy classes were lively run, the late 80s and 90s have seen a demise of such programmes -leading to an increased number of illiterates.

While a comparative study between female and males is called for, it can safely be inferred from this study that the former have been affected more. This is because as life situation has become difficult under SAP women have been increasingly preoccupied with survival of their families rather than development issues like education.

Besides, it has become clear from this study that, as parents, peasant women have been affected financially following introduction of fees in primary schools. This was brought up by focus group discussants who complained that the situation is becoming unbearable. For instance, they charged, standard one enrolment fee in 1998 was Tshs 2,000/= per pupil. This is quite a big amount of money in this crisis period, particularly so for the majority of our respondents' families with more than 2 children. /Some may be in upper classes and are required to pay annual fees.

What however seemed to frustrate our poor respondents even further, was the observation that despite paying annual school fees they have been repeatedly

asked to contribute for school maintenance, desks, and sports. A concern was also voiced that pupils have been increasingly spending a good part of the school time as casual labourer under the popular umbrella of education for self-reliance. It was charged that despite rising school funds through this means - which can rightly be called a legitimized form of child labour - parents have never been exempted from ad-hoc contributions. The parents wondered how the money resulting from pupils' labour is spent. This suggests lack of involvement of parents and, indeed, a need to re-examine the impact of school fund raising activities, through child labour, on pupils educational achievement. While such activities are part and parcel of rural primary schools, pupils in town do not do such energy and time consuming programmes.

Survival Strategies

It has been learnt through this study that more and more women are increasingly engaging themselves in small-scale businesses either individually or in groups as a survival strategy. According to our study participants occupations, among others, include: beer brewing; selling of food (Mama Ntilie) at market places; vegetables; and women's clothes (Khanga and Kitenge).

While this is a positive adaptation, a lot is desired if peasant women have to make substantial progress in this endeavour. This is because the informal economic structure is increasingly getting crowded as waged employment opportunities dwindle and retrenchees go back home. They (women) therefore, among other things, need both capital support and business education. They are beginning to face competition from men.

CHAPTER SEVEN

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

The findings of this study have shown that peasant women, over the period of structural adjustment, have experienced a decline in real incomes. Apart from high commodity prices, production of food crops (which are under the control of / women) either remained stagnant or went down.

The study has established that this -situation has been, to a large extent, influenced by inadequacy or lack of maize fertilizers following removal of subsidy. Further that because of the competition for the limited resources (money for buying implements) between maize and coffee crops, heads of the household (men) tended to mobilize whatever little they had towards sustaining production of the latter at the expense of the former. We have also learnt that most of peasant women had no savings as they had no bank accounts. The little they got out of selling part of the maize crops was consumed wholly.

We have indicated also that following liberaliation marketing situation has improved except in areas, which are not easily accessible to traders because of rough roads.

Besides, we have shown that women have not lost hope. They are still optimistic. In the course of struggle for survival, therefore, they opted to do small-scale businesses, besides agriculture They however needed to boost up their minimal capital through loans which they could not get mainly because of difficult borrowing conditions.

Regarding health situation, the findings demonstrate the impact of the market in two aspects. Firstly, we have shown that the decline of purchasing power, compelled more than half (54%) of peasant women to have two meals (instead

of three) a day, Moreover, almost all of them ate unbalanced diet, This kind of dietary pattern put their health in jeopardy - give a high demand of energy as they try hard to ensure welfare of their families in the midst of the crisis. Secondly, we have indicated that introduction of user charges deterred women from using health services effectively The study revealed that while women have been failing to meet the costs of medicines due to low incomes, health care providers have been working hesitantly for they are also affected by the crisis. As a consequence, it was learnt that some women lost their lives. Similarly, we have documented that poor health status could have been precipitated by lack of safe tape water to the majority.

This study also looked at the impact of structural adjustment on education and -results indicate that whereas on the one hand women as parents have been financially siphoned from, on the other hand some of them have remained illiterate. Our study has attributed this state (illiteracy) to government budget - cuts and escalating poverty at the household, which in turn have led to premature termination of schooling (drop-out); deteriorating quality of primary education; and lack of literacy classes.

Given the above findings, it can confidently be concluded that market penetration has had negative effects - economically and socially - to peasant women. This study, therefore, poses a clear challenge - to reach and save these women.

Recommendations

Basing on our conclusion it is recommended that:

- 1 The government should consider subsidizing maize fertilizers so as to increase production, thereby increasing women's sources.
- 2 Conditions for granting loans must be revisited so as to match with reality obtained in rural setting. Most women do not have capital with which to start the project before they qualify for the credit.
- 3 The public (rural) need to be educated through village assemblies on the procedures and conditions for getting loans.
- 4 Transport to the apparently remote areas should be improved in order to facilitate "beneficial" marketing of crops,
- 5 Given their economic situation and the double role that they have (reproduction and maintenance of human resources), women need to be totally exempted from cost sharing in health services.
- 6 For good health, there is also a need to ensure adequate supply of tap water. In so doing women will partly be freed from the bondage of head loads.
- 7 For reduction of illiteracy and easing up of economic burden to parents, and women in particular, primary education should be provided free of charge. More importantly, there is a need to resume literacy classes in the rural areas.
- 8 Last, but not least, it is a high time that the non-governmental organisations (NGOs) concerned with women's legal and socio-economic rights shifted to the forgotten sections of the needy -rural women.

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