

6.0 DATA: RETRENCHMENT AND RETRENCHED WOMEN

This chapter deals with the data itself including analysis and interpretations. It is being presented to help the reader follow the process from original data to conclusions. Different team members have as mentioned commented upon notes from the interviews. Later we have also commented upon categories developed and conclusions drawn. As such, deliberate attention has been paid to both reliability and validity.

6.1 Experiences of retrenchment: 4 cases

Four interviews have been selected and presented as «raw material» or by key words in figure 1-4. We want to stress that the names used in the report are not the correct names of these women. The four interviews selected especially is to present the readers with examples or cases from the interviews with the retrenched women. However the analysis will draw upon all interviews using illustrations and citations across the full range of interviewees or women. Sections 6.2 and 6.3 refer to the next, more analytical stage. This represents the basis to the very goal of the study, - to develop topics for future research within the Gender Research Cluster.

The cells of the tables will be commented on below.

Fig.1 Interviews with retrenched women. Dorothy.

1. attitude and reaction	2. education	3. former position	4. former competence	5. terminal benefits	6. how spent?	7. courses afterwards	8. use former competence ?	9. present activity + plans	10. family situation + dependants	11. funding
Shock, not warned at all	Standard 8 + 3 months at Mzumbe + 1 year in house econ. + 1 year basic course in com. development	Community Developer Officer (started to work in 1967)	issues related to children and women, as secretary in the political women's wing (the party): women's issues	equivalent to 20 months salary	1) built a house with a permanent structure 2) started this business Husband other wishes.	offered the voucher system: tailoring: 3 months on cutting + designing clothes	motivate women to start own business/advice women Now herself	Entrep: -owning and running a kiosk at daytime+ tailoring back home	7 children, 3 grandchildren, her mother	1) pres.t.fund 2)founded a group (1000T/m Works to be registered 3) receives minor sources for school fees 4)funding for agric. activ. 5)tribal group (18), 1000T.shs /month

Fig. 2 Interview with retrenched women. Martha.

got the retrench ment letter when on maternit y leave	secondar y + certificat e+ diploma in Animal producti on	ep.column 5	consult life stock keepers, advice on treatment	600.000T.shs since not working very long (2 years)	invested in her business. Husband supported.	a four day training run by Germans	applied for another job, not successful	Animal dispensary with medication for animals, hard competition, business fluctuates, 1 employee + Maybe later wants to study medicine or even business adm. Both related to her job, work for a NGO	Married, 2 small boys. 7 in the household	1. small youth org., will apply for a loan from a NGO, now 9000 /month 2. a 5 person group, rotating loan, 50.000 T.shs
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Fig.3 Interviews with retrenched women. Catherine.

says voluntar y, victimis ed, a young man bossed her (warnin g letter)	Standard 8 (1967)	Registry Assistant (26 years in gov.)	typing/ telephon e	2.3 mill.	for children to start petty businesses, not successful, bought a cow + a refrigerator to store milk	None	No	sells milk (but not money to feed the cow properly) + calves from the cow, grows vegetables, spends most of her time looking for charcoal. Not going back to work «Maybe because of this young boy»	married (labourer), 6 children, sometimes assist her husband ec., and visa versa, 10 dependants + husband in the house (2 orphans/her late sister`s children)	5 persons group, loan for chickens
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Fig. 4. Interview with retrenched women. Eulalia.

Asked in 96,97,98, May 99 accepted, «in the dustbin» «let me work and serve the children of this nation»	Medical doctor, two courses in business	Doctor	Medicine, «A long time ago, I really wanted to do business, but started to do other things»	«they paid me partly, but I still have to get some money, and I still get my pension»	Dispensary already opened, plans to build new	None, cp. Chamber of Commerce/ US	Ran courses for women on how to start + run a business + apply for a loan Keyword for women: planning	700 poultry/chickens – eggs (housegirl), 4 cows(houseboy): milk to the coop. –society (40 l/day), a jamba, 17 coconut-trees. From '93 a dispensary + now 10 staff, tough competition: now 30 here (priv + publ)	Housegirl, houseboy, a driver, a cashier/accountant, A daughter + a friend's daughter	- loan from Sarafina, now ask for loan for equipment, 3 rd time free due to trust, Member of a credit group, has a loan
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We will now briefly recall the 4 different cases in figure 1-4.

DOROTHY (in Swahili)

When Dorothy's husband got a job in this region in the early 80s she was transferred as well, and got the same kind of job as before. She entered the formal labour market in the late 60s. She has a standard 8, took a three months course at Mzumbe in 1968, a one year course in house economics in 1973-74, and a new 1 year course in 1979-80 in community development. Her main responsibility had been issues related to children and women. Politically, also, she had been working on women issues. She says, «It was a shock to be retrenched. I was not warned at all on beforehand». She received a terminal benefit equivalent to 20 months salary plus savings from her pension savings. The first group that was retrenched received 40 months, but the second group only 20.

She spent some of this money to build a house with a permanent structure and some to start her business, - her kiosk. She also supports her family since her husband got polygam 10 years ago. From then she was the only breadwinner. Now she has 7 children, 3 grandchildren and her mother who moved to her eldest born when Dorothy's father died.

When her husband left her, he also sold their house and she had to run to another house. When she received the terminal benefits, he wanted the money for another business. She worried that this money might be for the other woman, so she «stood firm» or resisted. She got the idea to her kiosk from her former position since she used to motivate women to have their own business. Now she could advise herself.

After retrenchment she was offered the voucher system. She could choose between counselling, tailoring, agriculture and diary. She attended a three months course in tailoring on cutting and designing clothes. She does not do tailoring for main living any more, but back home after working in the kiosk at daytime. Due to thieves she would not dare to keep her sewing machine in her wooden kiosk at night, and she cannot move the machine on a daily basis. She experienced once to be robbed, but the asari saw the thieves and got back what they had robbed.

Dorothy thinks she has a mind for counselling and economic advice. and she knew already about the presidential trust fund aiming at people in rural areas who want to start their own business. She managed to get some funding. In this group she pays 1000 T.shs. on a monthly basis. Dorothy was one of the founders. There is also another group which they try to register.

In this way they can benefit in different ways. First, they will be recognised as a legitimate group. Second, it will be easier to get a loan from the government who is moving towards co-operatives, and third, it will become easier for NGOs to communicate with them. The group has a leader, a secretary and a treasurer.

Further she has access to some minor economic sources for school fees, and some funding associated with her agricultural activities.

Eventually, she is associated with a group of women at a tribal basis. The group consists of 18 women and has a chairperson. They pay 1000 T.shs each month. They were advised to register by a member of parliament who visited them. «Honesty is difficult to keep for a long time».

On a question if she could pay for a sudden hospital bill, she says that if an emergency came up, she is will not be able to pay neither for the private nor the public hospital. In such a case she would have to rely on the informal group.

MARTHA (in Swahili, but understands English)

Martha got the retrenchment letter telling her that she had lost her job when she was on maternity leave. She got 600.000 T.shs. as a lump sum, not very much since she had not been working for very long. She worked three years here before getting a diploma in her field, got back and worked for two years before she received this letter.

She used to consult life stock keepers and advice on treatment for their animals. She was asked for advice also outside her job, and started her dispensary after having been retrenched. Since the lump sum was so small, her husband joined her in investing. Her business is fully registered and she pays for a licence + pays taxes.

She prefers to stay here, and has applied for another job, but was not successful. A four day training by Germans is the only training she has attended after she lost her job.

Economically she does not think she is better off now. Competition is hard and her own business fluctuates. Whereas they use to be 2 in the same marked, they are now more than doubled.

We wonder what she is doing to attract customers. She says, «It all depends on whom you know». In her former job she had built this relationship with customers so they will also buy from her, but also from her competitors.

She does not feel there is any change in her status after being retrenched, but thinks the future is not bright looking at her business. Later she maybe will go for more studies, and maybe

work for a NGO.

She is member of a youth organisation, a network for business women. They pay 9000 T.shs. a month, but do not yet have any loan from any NGO. She is also member of a rotating group of five. Each member gives 5000 T.shs. and each month 2 persons can get a loan amounting to 100.000 T.shs.

On our question, «Why do the women organise, can't they just go together as a group without organising it formally?», she says that «The group tries to avoid the risk to be fault, just playing this game as individuals. Maybe the individuals will not contribute next time. When you are in a group, they say that if you don't contribute, you will not get anything next time».

Martha says she can pay for school fees and health bills for her children. Upon our question, she says that as a girl she was interested in doing what she is doing now because in the place where she comes from they keep animals.

Her parents are old. She has four older brothers and sisters and three younger, all taking care of themselves.

Asking her if there is anything she wants to tell us, she wonders how we are going to assist them afterwards. After our reply, she gives us her husband's card, but adds on her own name.

CATHERINE (in Swahili)

Catherine was retrenched three years ago after 26 years in the government. She completed standard 8 in the late 60s, and «learned typing out of her own initiative». Since the area she lived in wasn't too remote, she also knew «how to receive a phone call». She was approached by the work office if she could do a job, type and handle a telephone. She says she enlisted for being retrenched, and says she was being victimised. There was a young man who tried to boss her. He sent a warning letter, a very strong letter, and she felt she should enlist for being retrenched. She received 2.3 millions after leaving her job as a Registry Assistant.

She distributed this lump sum to her children to start petty businesses, but they were not successful. For herself she bought a cow and a refrigerator to store her milk. There is no opportunities to use her former competence, and she has not attended any courses after being retrenched.

Now Catherine sells milk, but since she does not feed the cow right, it gives 7-8 litres a day. She needs the rest of the money for other things. She also sells vegetables which she characterises as very risky. She sells bunches of spinach and pumpkin leaves, and charges 100

T.shs. for a bunch of 20.

She says that she has got a nice plot for gardening with water, but marketing is the main problem. There is no market or even a place to sell the milk. Here the price is 180-200 T. shs. /litre compared to 400-450 in the town. The cow is now expecting, and unfortunately, the former calf died. She also has a male calf, and she may be able to sell it for 100.00 T.shs. A new young cow will cost her 300.000 T.shs. «But having a cow is fortunate because they can always give you something to drink».

Catherine is married, and her husband works as a labourer. He assists in food and school fees, but sometimes she has to assist him with money. All together they are 10 dependants in the household including her 6 children, the two children of her late sister and two grandchildren.

She is a member of a group (5) that organised due to the presidential trust fund. She got a loan at 50.000 T.shs. and bought 200 chickens which she sells at 500 after 2 ½ months. Now she buys roosters since they are cheaper, but then she has to sell them cheaper, too. She pays back 2000 T.shs. a week for the loan. The four other members all spent their loan as capital injection into their businesses that already existed like egg production.

Since her husband is mainly away for his job, she can make the decisions herself. She says she has to be independent. «If I lean too much to my husband he says I can leave with my relatives.» (She says that most of the dependants are hers).

Catherine says she does not any more think of going back to work. She says, «Maybe due to this young boy».

EULALIA (in English)

Over the door there is a note saying «Welcome to my house. It is not a mansion, but it is a place for love», the same words she used to welcome us to her house. She says, «I am happy and comfortable».

Eulalia held a position as a medical doctor, but eventually she asked for being retrenched. She had to ask in 1996, 1997 and 1998 until the application eventually was accepted. She says, «Then in May they said «Yeah» – in the dustbin (laugh). Let me work and serve the children of this nation». In 1999 she retired (early retirement). For the lump sum, she was only paid partly. She runs a dispensary opened it before retrenchment. «My husband really encouraged me».

This region has many medical doctors and dispensaries. Whereas the number of government dispensaries have been stable, there has been a strong increase in private ones run by churches, religious institutions and organisations.

To our question on how she acquired her business skills, she says, «I think long time ago, I really wanted to do business, but I started to do other things. I have only gone for two courses. I wanted to go to USA for a «hospital major», but haven't had the chance.» The Chamber of Commerce was supposed to select one person for US Aid, but never did.

In her former job she ran courses for women on how to start and run a business, and how to apply for a loan.

Now she runs the dispensary + takes patients. There are 10 members of staff.

She has received a loan from SARAFINA, a private organisation for women, and asks now for a second loan. She prefers much money for a high rate compared to the alternative, She now pays 35% rent. The third time, the organisation will give you money after having built trust by the two former loans.

She is still member of a credit society associated with her former position. The interest is here 10%, and they give you 20 months as max repay period. Your credit worth is your share twice.

Eulalia already has the drawings for enlarging her business including bricks. Her intention is to focus on few patients, max 10, and mainly children (malaria, infections).

She says, « The sufferers are the women and the children. The children are number one, then women, and third, the men».

She also runs other businesses. She has 700 chickens and produces eggs, and has deliberately ruled out broilers that take too much analyses. She also has 3 cows + a calf of a special mixed breed, and the co-operative society buys the milk. She gets 200 T.shs./litre. The 3 cows produces 40 litres a day. In addition she has coconut trees, and grows vegetables, and calls herself «a small farmer».

Eulalia also receives her pension.

She is a widow, and has a housegirl, a houseboy, other staff members, a daughter and another girl living in her house.

We will now have a closer look upon the data. The next section 6.2, refers to issues in particular related to local government, whereas more general issues on gender generated from

the data are presented in section 6.3.

6.2 Special issues regarding the local government

We will here look closer into the local government as a system with a more or less gendered structure, and we will try to sort out issues that seem to be of specific importance for further research. They will primarily serve as examples of interesting questions to be raised when we looking into the system with a more structural approach.

Some more relevant issues to local government are also referred in the next section.

Transfer policy in a gender perspective

The transfer policy in the local government is the outcome of two different situations, which in particular cases of course may be mixed. To be transferred is often a way of being promoted. But transfer has also been an effect of the Local Government reform, in fact in two different ways: Firstly, because a lot of tasks and responsibilities have been transferred from the Central Government to the local governments, and then the staff was transferred too. Secondly, the retrenchment policy implied that a lot of the staff either were transferred or were loosing their job.

When it comes to the first type of transfer from central to local level one of our informants from local government said that there seemed be a problem when it comes to whom who were transferred. There was a tendency to transfer the staff that did not perform too well or to put it in another way: they kept the best staff in the Central Government. This may be one explanation, among others, why there have been some problems at the local level. Another problem of moving people from the central to the local level was that these two levels represent different cultures. In the Central Government the staff had not been used to communicate directly with a political system, so this was a new situation for those who were transferred. Now there seems to be a period of «cultural mix». One of the effects of retrenchment is that the staff has to negotiate with the people. One interesting question emerging from this is if there are any differences between men and women when it comes to their capacity to adapt to this new situation.

There are situations when the transfers are affecting marriages. Some women, as a result of the retrenchment, have lost their jobs when they are required by their spouses to accompany them, even when there is no assurance of a similar post for her employment where the

husband is supposed to go. She has to choose between the marriage and the employment. The transfer system also has increased the number of women in urban areas because they follow their men.

Transfer by promotion for the woman herself, however, is a situation which raises other dilemmas. One of our informants in a relatively high position described her mixed feelings about moving away from her family, but this was the only way for her to be promoted. In principle she might have got promotion where she was employed before, but then her chief would have been transferred. She seemed to feel that this would have been a more fair way of doing it. She describes the situation when she got the message about the transfer like this: «When I got that letter I said «Oh, God, what shall I do. Here is my job promotion, here is my family that I love». I was in a big dilemma.»

This woman was already a senior, and she had been waiting for a new position for a long time. She used to tell them «why do you ignore me»? And she was told that it was because of her husband, who did not want her to move and it is difficult because of his work. She then had started to work on her husband in a way to prepare him that she might be transferred to another place. She had been waiting for a new position for a long time.

Both men and women have to report to their employer 8 months before their marriage. The employer would have to know that in case of transfer. If a transfer has been planned, they would stop it for a woman who was going to be married, but not for a man, because it is easier for a man to be transferred and to ask for the transfer of his wife. But a man is not supposed to follow his wife. When they do transfer a woman who is married however, they will pay all the expenses for the children up to four kids and for the husband.

The education sector - a female domain?

There are two aspects of the educational sector, which makes it interesting in a gender perspective. One is the enrolment and participation of boys and girls in school at various levels. The other is the composition of the teaching staff and the proportion of female and male teachers, and the more or less gendered structure of leadership. It is the last issue we will look into here.

The education sector is the one employing the majority of staff in the councils we were looking into. In Morogoro municipality as well as in Kibaha we find a majority of women at

least in the primary school. To a question about why it was like that, one of our informants answered that maybe the community expects teachers to be women. Now this is changing, however, we were told, because of unemployment. People say: «I may even take a teacher's job».

Most teachers in Morogoro town are women, and about half of the heads of schools are women as well. This is typical for towns and urban areas since the women there are married to men who are working in other sectors. The fact that a married woman would not be transferred from the town has the effect that some women will try to marry or to engage in some sort of «false» marriage to stay in town. Sometimes this turns out to create new problems because the man she has married may have some claim on her afterwards, but mostly this was not a big problem.

The question of transfer seems to be of particular interest in the education sector because most teachers are female but even more so because the transfer regulations are different for men and women. There is a special regulation saying that teachers cannot be transferred unless they agree. On the other hand: female teachers, who are married are not allowed to be moved even if they want so themselves.

With so many female teachers we could expect that there was a lot of female heads of the schools, too. Here the actual situation seems to depend on geographic as well as cultural factors. In Morogoro municipality there seems to be a gender balance among the head teachers, while in Kibaha we were told that only a few (about 3-4) of the heads were women. They lack the courage and motivation we were told.

We were also told that the female head teachers often are doing a better job than the men, when it comes to taking care of the school. The localities are nicer and they are doing more to get donors to pay for projects and so on. So these women headed schools look much nicer.

Before the reform the heads were better off in terms of allowances. There was a specific allowance in addition to the salary. Now the salary is based on seniority, according to a ladder with seven levels. To what extent this change open up for more female leaders than before, we do not know. But the education sector seems to be an interesting case to go closer into to study the recruitment processes for leader positions and the impact of gender in relation to the

geographic and cultural context.

Community development – welfare for women

In the Base Line Study Report from Kibaha (Nylehn and Støkken 2000) it says that looking at the structure of the council, the Department of Community Development seems to be the one with a specific responsibility for women, since it contains a section dedicated to women and children issues. This department has managed to organise Women's socio-economic activities. It has taken measures to solicit donors to develop women development funds. It also organises Women's efforts and other vulnerable groups to work together, to get loans and to improve their living standards. According to the Base Line Study Report from Arusha (Nylehn 2000) it is worth noticing that even though some people are calling this department a social welfare department, none of the departments at local level, has the responsibility for *individual* oriented social welfare. What the Community Development Department is dealing with, is *development* oriented or community based welfare.

In Kibaha, as well as in Morogoro district, the Department of Community Development consists of three sections. One of these is the section for women and children. As regards women, the section in collaboration with other institutions provide training on nutrition and help in securing loans and supply of water. When it comes to children, the staff is educating them on their rights and obligations according to international conventions. In Kibaha they say that the section is more involved with women, especially to secure soft loans, to assist in project applications and to evaluate the projects to help the women economically. The section also conducts research on deficiency of vitamin A in children, poverty and the environment, how the water policy is implemented and maintenance of water sources.

One of the department's activities is to encourage women to establish small credit groups. All councils are supposed to set aside 10% of the revenue they collect by themselves for «soft» loans. In Morogoro District Council 2.8 mill Tanzanian shillings was provided for a fund as credit for the women in 1998 (the SAP programme). Apart from this, there are different contributors to this fund. Also they get interests from loans given.

The women have to organise themselves into groups of five. Then they can do petty business like cooking, selling local beer or buy products to sell further on. They do not have to register, which means the group can consist of friends or women who know each other, and they use

the group as a security for their own separate businesses. If they run petty trade businesses they have to repay within 6 months. In case of agricultural projects the limit is one year. A loan might be from 30,000 to 200,000 Tanzanian shillings and the interest is 24%. A group of five is again grouped into larger groups, 15 to 30, and they all have a leader and a treasurer. The community development department follows up the leaders. Each member has to contribute 500 Tanzania shillings. They then make a joint account in case of default. Also if one is too late for a meeting, that particular person has to pay 100 Tanzanian shillings which is added to the joint account. If a person is not paying, of course they will check whether there are serious reasons for why she cannot pay the interest rate. If she is sick or if a relative or someone has died, these are legitimate reasons.

They also provide courses to the women, to teach them how to make an assessment and how to start projects. There is one week of training on record keeping, on marketing and business strategies and on how to conduct by sharing experiences on how to repay loans.

In Kibaha we were informed about the Women Development Fund (WDF). This fund assists women with low incomes to run their petty businesses. The fund comes from the Ministry of Community Development, Women and Children. Asked if the women repay their loans (as this is a revolving fund), the answer was 'YES' they do repay. There are also other funds and NGOs assisting the women. In appendix 2 a report on the WDF from 1999 is presented.

As mentioned before in Kibaha 4 people, all women, were retrenched from the Community Development Department. Before retrenchment, there were 18 Community Development Officers - 11 women and 7 men. In the past, there used to be two Community Development Officers for each ward - one male and one female, but now it was only one person for each ward. This policy has had implications not only for those who were retrenched, but also for those who were left behind, who had a very large volume of work. And a more *indirect* implication is that some villages are not visited at all, as there is no transport and no allowances. This leads to lack of information and education and even of loans to the women. The general impression is that the service to the population by this is clearly reduced.

To sum up very shortly, this section the main point is to stress the importance of the local government for women and by that also the importance of any changes in the local government. Many women have already been affected by the implementation of the

Structural Adjustment Programs, directly by losing their jobs or by transfer. Even more may be retrenched by the policy of privatising or contracting out services which many councils are considering nowadays, Kibaha and Morogoro included. Other women are affected more indirectly by the reductions of the service provision that follow from a situation with less staff to perform the services. It is necessary, however, to keep in mind both the *direct* and the *indirect* consequences of the political reforms, to make a complete picture of them. Compared to other people losing their job, the previous staff of a district or a municipality has, at least in some cases, the comparative advantage of having developed knowledge and experiences, which may be useful for them in their new situation. Also they may have established social networks which may be of specific importance if they are going to engage themselves in some sort of business activities. For many others it is hardly like that, they either lack the knowledge, the money, the social network or the courage they would need to take some advantage of their previous job. The data from the interviews with the retrenched women in this study highlight that the situation for the women varies a lot. One of the questions emerging from this is to what extent the structural and political reforms going on, are increasing the inequality, not only between men and women, but also among women.

Local government and NGOs in a gender perspective

In this pre-study we have not been focusing specifically on women's relations to other organisations than the local government. But more implicitly we have obtained a picture also of the importance of other actors in what is sometimes labelled as the voluntary sector or the civil society.

The voluntary sector is a social phenomenon with many names and definitions, for instance *the charitable sector, the independent sector, the «third» sector, or the nonprofit sector to mention some*. In developing countries *Non governmental organisations* - NGOs - is the concept which is mostly used according to Salamon and Anheier (1996). These different concepts are mirroring historical as well as cultural differences, which make comparisons between countries rather difficult. Also they are mirroring a wide and complex sector with a mix of actors. In one part of this sector we find the very small and rather informal organisations, which are operating close to the household sector: for instance the self-help groups, which some of our informants are involved in. They have established small credit groups, into which they invest a small amount of money. This money represents their security in emergency situations, for example if children are getting sick and they have to pay fees for

their treatment at the hospital. The composition of this sector and the borderline to the household sector also reflect family and tribal structures of the society. As in the case of some of our informants, they are involved in various networks, some more formalised than others, and some based on tribe or geographic origin. There also seem to be a process towards making these groups more formalised. Some of our informants told us that they have to «register» to come into a better position and to be recognised by some NGOs or donors. The local governments also seem to encourage the women groups to register or to formalise their networks.

In another part of the voluntary sector we find large formal organisations. Many of them are international, like for instance the Red Cross, Save the Children, Plan International e.g. These organisations are working professionally. In developed countries they are based on paid staff and are nowadays often operating in a way similar to actors in the market or in the for-profit sector. In developing countries many of the international NGOs are donors, they provide money for various projects which are run by some national or local NGO or by the local government. Also these projects, at least as we have observed them in Tanzania, presuppose that the local people, who are going to benefit from the project, participate in one way or other, mostly by voluntary work.

The last ten to fifteen years NGOs, as «doers» as well as as donors, have turned out to be of increasing importance in developed as well as in developing countries. When the public sector has been put under economic pressure there, a greater interest in stimulating this sector has emerged. According to Green and Matthias (1997) who have written a book about NGOs and health in developing countries, such a book would not have been written thirty years ago and hardly fifteen years ago. Though there already existed many NGOs like the Red Cross and Save the Children, and in addition the missionaries had a strong position at that time, the attention was focused on the public sector. But about ten to fifteen years ago the situation was changing in many countries. So also in Tanzania, according to Lange, Wallevik and Kiondo (2000) the number of organisations exploded during the nineties due to the willingness of the donors to give support directly to civil society organisations instead of to local governments.

In countries like Tanzania it is therefore necessary to make the distinction between *local*, *national* and *international* non-governmental organisations. Some of the earliest NGOs in developing countries were the Christian missionary organisations. In contrast to this, other international NGOs, at least in the health sector, are, according to Green and Matthias, of rather recent development. Most of them have been established after the Second World War.

From a gender perspective it is urgent to understand more of the implications of the changes going on within this growing sector as well as between this sector and the state and the market. It is not easy to sort out the implications of this policy in a gender perspective so far. And the implications may vary. As we have seen from data in Tanzania, the state and even more so the local governments, have been of importance for women's employment, and there is a need to know more about the effects of the decline of the public sector or the state.

From a gender perspective we also have to distinguish between women as the *clients or the target group* of the activity of the organisations and women as *contributors* to the organisation. Women are often the target group for voluntary action and for NGOs projects in developing countries. Or rather it is women and children, and women as mothers, who is the target group, not only when it comes to sanitary and health projects, but also mothers seem to be important in education: educating children goes through their mothers, it is said.

As contributors of NGOs women may be working voluntarily or as paid staff. And the employment opportunities in this sector seem to be of growing importance as the economic reforms are leading to redundancy in the public sector. When the state is shrinking and turning over or contracting out, the provision of services to private actors, the employment effects will be very different, however, dependent on which type of private actor that is involved. A situation where the service provision is taken over by some private firm or a voluntary organisation with paid staff, is quite different from a situation where the services are supposed to be taken care of within the informal sector, by their relatives or as unpaid work in voluntary organisations.

Women may also contribute as volunteers, working for their own interests or in some service provision for others. When the NGOs go to villages, they often depend on volunteers, and in Morogoro district we were told that women often are more interested in volunteering than men do because they may easier see that the NGO's activities may have positive effects for them.

Volunteering may in addition mean participating in the decision making processes of the organisation through serving on committees or boards (Green and Matthias 1997).

This last point is also the reason why the voluntary sector or the civil society often is considered to be an important arena for socialisation and integration and thereby a school for political activity and democracy (Enjolras 2000). An interesting question emerging from this is to what extent the representation in the decision making processes of these organisations mirror women's lack of influence in the public governance structure or not. From the Norwegian system we know that voluntary organisations in an early phase were considered to be a female domain, which had an important function in constructing the Norwegian welfare state, without having any power in the traditional political system (Bjarnar 2000). To what extent similar processes are to be found in Tanzania as well, is one of the questions worth to look closer into.

Summing up this chapter; there are a lot of important questions for gender oriented research emerging from the changes going on within the local governments and within the voluntary sector as well as between the local government and the NGOs. The overall question would be if gender based inequalities in the public sector are reduced or reproduced through these changes.

6.3 Gender issues and retrenchment

In this section we will look more closely at some other gender related issues related to retrenchment. The major points will be illustrated with citations to and references from the interviews. The names given the women here are *not* their own names, but names accidentally given them by us to make the report more vivid and personal.

In spite of all the women sharing the status as retrenched, the first reaction refers to *the variety* within the group of retrenched women. They show a vast variety in background with educational and family situation among the most striking. The former obviously also of major importance to their situation after being retrenched.

We will now in particular focus on certain of their experiences.

Retrenchment

All women in the project have experienced loosing their job in local government in one way or another. As such they are all illustrations of the impact of the structural changes as

described in a former section, at individual level. In spite all having lost their jobs at the formal labour market, it is difficult to put all the interviewees into one category. The women show great variety as regards background variables like formal education, job experience both in number of years and positions, attitude towards retrenchment and economic potentials and experiences afterwards. Also, their family situation is very different. In spite of all having a fairly large household accompanied by other dependants or persons they have economic obligations towards, some can still rely on another breadwinner, whereas others cannot. Reasonably, in total, these matters have consequences towards their present situations.

Retrenchment implies that the person has lost his or her job. However, we need to know more about the pre-history to this matter for each woman. At first, retrenchment may seem either to be voluntary or involuntary. All the retrenched have received a retrenchment letter informing them that they have lost the job. However, technically, one can also ask to be retrenched. This may or may not be accepted.

The vital point is the difference between being retrenched and resigning yourself. In the latter case, you just quit. If your application for retrenchment is accepted or you simply get retrenched, the employer, here the local government, is obliged to pay the retrenched person a lump sum. The amount of this sum depends on tenure. However, the women also report that in their instance, the employer differentiated between groups of retrenched with reference to time. The rules regulating the size of the lump sum was more beneficial to the first group, and declined for the second group. The women had no information as to why.

Many of the women report that they were not prepared when they received the letter, also in instances when they knew there would be some retrenchment. One says that she knew, but did not worry as she thought it would apply to unskilled only. «I had heard rumours, but we thought the retrenchment would be for those not qualified». The fact that she was the only skilled employee to be retrenched in her group was of no help as she got no time to plan. For others it was more like «We knew there would be some retrenchment, but was not prepared ourselves».

Martha got the retrenchment letter when on maternity leave, an extra tricky situation. She almost got tears in her eyes when referring the episode.

A second category of women did themselves ask to be retrenched. One woman said, «I asked for retrenchment myself. I thought it was too much to work full time after three children and

three caesarean followed by a number of operations. Another had problems with her right arm and shoulder which made her unable to work and to write which made it difficult to perform her job in spite of her higher qualifications. Three years after having asked herself, she received this final letter as the government «could no longer re-allocate me».

Also Catherine asked for retrenchment. Her situation was different. She had more than 25 years of job experience, but refers to a young man bossing her and sending her a warning letter. She describes her situation as being «victimised». Retrenchment represented one way of getting away from this situation. She did not report of anyone assisting her, and saw her situation (the harassment) as a personnel problem. Since she reports the harassment as the only reason for asking to be retrenched, her case is not voluntary. Asking yourself to be retrenched does not imply that this necessarily is your first priority, but rather that it may be a solution to other problems as also illustrated in the former group reporting health problems.

Another group, also asking for retrenchment, constitutes a third group of retrenched women. In this case retrenchment is reported to be voluntary and planned. Eulalia is a good example of women in this category. She had asked for retrenchment several times. It took three years for her application to be accepted. As a medical doctor she was well prepared, both mentally and economically already having set up an alternative source of income.

Reasonably, the women's experiences of being out of the formal labour market vary. The two extremes are expressed by Eulalia saying, «I am happy and comfortable» to a single mother saying that she feels that psychologically she has lost «creditworthiness» within the society, especially when having a child to take care of. Due to the low minimum salary she thinks formal employment does not secure any reliable income, but security and dignity. According to another woman, «To lose my job meant to lose my salary, and with it, my credibility».

Access to credit/loans

All but a few of the women reported membership in one or several women's groups in order to get access to money. Some groups were formally registered, others not, whereas some that used to be informal had been registered lately. Some of the women reported to have received loans from the presidential trust fund like Dorothy, others have prepared to apply to NGOs when possible like Martha or having a loan in another private organisation like Eulalia. Several are members of other groups like a youth group (Martha), a group on a tribal basis (Dorothy) or just a group of women, often having started as an informal group (Martha, Catherine). A few also report membership in groups initiated by themselves and still not being

formalised as an organisation.

First, some of these groups are new as a response to the condition to be formally registered before applying for a loan, and some older groups respond by going from being informal to being formal and registered. Some of them seemed to register after having been advised to do so though no problems were reported from the first informal stage. The advice always referred to trust and the risk implied in informal networks linked to money as expressed by Martha. Also registering obviously is a strategic move as this is a condition set by many of the organisations offering loans as said by Dorothy.

As illustrated in the four cases, the sizes of the loans vary as do the entrance fee or the monthly contributions. Also the conditions for repayment varies included the interest rate and the repayment period as in Eulalia's story.

Examples of monthly contributions may be 500, 1000 (Dorothy), 5000 or 9000 (Martha) shillings etc. Sometimes access to loans seems to rotate according to some plan (Martha), whereas loans in other groups, is a response to urgent needs like celebrations, funerals etc.

A few of the women report not being member of any group, and also not receiving any loans. One of these women says, «Sometimes I get stuck, then I have to ask neighbours and relatives for help.» Some of these women explain this situation with their economic situation that actually is supposed to be an argument in favour of such group membership. One of the women who lacks capital, but still responds positively when asked about starting her own business reports that, «I feel these networking groups are not of much help. They do not help much in advancing because the members themselves mostly have very low incomes.» Some of those having networks among themselves report that, «Since we all have low incomes, it does not help very much».

Certain organisations have conditions for becoming a member. To some women these conditions may represent barriers like one where you have to own a house, must be grown-up and pay 10.000 T.shs. as entrance fee.

According to a woman without any NGO loan «There seems to be a lot of bureaucracy in the NGOs».

Still another says, «There seems to be a lot of NGOs which could be useful, but there is this problem of information about them, so I really don't know if they can offer me any help».

As a contrast, Eulalia's position as a medical doctor makes her prefer larger loans in spite of high interest rate since a larger amount of money is better for investment.

At last, none of the women reported having regular bank loans, but mainly relied on women groups offering economic assistance in one way or another.

Economic strategies

There is a big variation in the lump sum associated with retrenchment ranging from some hundreds to a few millions. There is also a variation in investment strategies.

Being retrenched also deals with how to prepare for the future without the formal job as a source of income, at least in the short run. The lump sum that all the women were entitled to, is a compensation for job loss, but represents also a potential pointing ahead. One important aspect of their new situation is therefore to look at how they spent the lump sum.

A majority invested all or some of the money into one or more new businesses or economic activities. Some cases work as illustrations.

Dorothy spent some of the money to build a house with a permanent structure and to start her new kiosk. Her husband initially wanted the money for another business, but she worried she might get fooled (another woman) and resisted. She combines this activity with tailoring.

Several women reported that they spent part of the money to invest in a new house.

Martha started a dispensary, but the small lump sum made her husband a co-investor. She invested into the same branch as her former job. Catherine, however, gave part of the money to her children as capital to start petty businesses. However, they all failed. For herself she bought a cow and a refrigerator to store the milk that she sells. Several others also invested into chickens, roosters, egg-layers and cows for producing milk.

Eulalia already ran a dispensary in addition to agricultural activities included a few cows.

Another women reported that in spite of a course in agriculture and live stock, she is not into this business since she had no money for investment. Another woman spent the money for school fees for her children + started a new business into a new field. However, she says that she could not manage due to the responsibility to the children as a widow. She is not the only one to report that children's school fees is one investment object, or that the cows they bought for the money now supports the school fees.

In addition to hardship as reported by several of the women, some also report about explicit misfortune. Hawa reports that she started a kiosk. but soon a larger bar started up close to her and she had no money for further investment, so she had to close down. Now she tries to sell things in the open market travelling around. Also her husband is redundant. He also has an

additional home. All her job applications have been turned down.

Mariam was shocked when she was retrenched from her secretarial and clerical work, but having her husband around made her situation better. When he died two years later she reports that her situation really got difficult. 4 children were still living with her, two should now have left for further education, but she cannot afford that. She does not seem to have done very much about her situation, and finds problems getting access to information about NGOs. She has saved some money and says she can afford to pay for medical services if needed, but not for school fees. Originally she was transferred to this region from another region where her family still lives. Her late husband's family lives around, but they do not help her. Being far away from her own family, she says that except from the two groups in her network (loan) she is rather lonesome.

Anne invested some of the lump sum in 2 cows and chick-layers. One of the cows + the calf died, and all chick-layers died from typhoid fever.

As opposed to this, Eulalia represents the retrenched group still «happy» (cp. her own expression), managing without big problems, or actually runs present businesses in a professional and economic successful way. As a medical doctor she has a new market despite competition, compared to the other women her agricultural activities are successful. Her cows are of a better breed also giving more milk a day compared to the others, and she even has an appointment with an organisation buying the milk as opposed to other women specifically referring to the bad market for their products. As for her chickens, she outnumbered all the other women and produces professionally with high standard.

Also Tuge belongs to this group despite being shocked when got the message. «I was shocked and I had to struggle». She was a widow with two children, still not remarried. As an accountant she says she has to make use of her skills. After two jobs (6 and 9 months), she later started to close people's accounts on individual basis. She attended two courses after the retrenchment on how to generate business ideas, to keep records, make loan proposals, develop repayment strategies, and on how to progress in business. One course was through a network-contact, and the other as part of the voucher system- the programme developed to assist retrenched. Now she provides accounting services on part-time to some business firms after the VAT system was introduced, and gardening (diary cattle and poultry). She says, «I am comfortable although formal employment guarantees or assures me of stable income at the end of each month».

Briefly, the category «retrenched women» makes meaning only when referring to a major event in someone's life. Apart from this event, the women's experiences are very diverse both economically and socially as illustrated in the 4 cases above and in the other illustrations. This reminds us that women constitute one category when referring to biological sex. With reference to gender, it is rather the diversification that at first seems to be most obvious: educational background, economic situation, network, ability to take advantage of available options etc. On the other hand, women's position in general including the division of work between men and women, make them share experiences. They have the responsibility for children, their own and others, and obligations towards parents either living in their house or in their homestead. Several also report their husbands as unreliable economic resources. Some husbands are dead, some are unemployed, some are very low paid, others have left for a new woman and a new family.

To their *entrepreneurial activities*, we observe that former formal competence seems to increase their chances for economic success after retrenchment, also because these women seem to make use of loans and credit options in a better way. However, most women engage into more activities. They all seem to run some garden or agricultural activities, often based on an informal competence most of them seem to have acquired earlier. However, there is a clear difference in how they cope with the market. Eulalia and Tuge report about no problems. Tuge thinks of developing this into an enterprise, whereas both Catherine and Anne report about big market problems especially for milk.

This refers to the businesses that the women start up. The majority becomes copyists by starting up a business simply copying others (Schumpeter 1934). This reasonably may generate a market problem, and lower the price for their products. Still, we see that some handle this problem in a better way compared to others and thereby differentiate between the women.

We also observe that the women spread their investments and thereby the risks. Some of the women also seem to be reluctant to have a loan due to their very low income, and we do not know how the size of the loans that have been reported are compared to the options. These observations may be seen as risk avoidance behaviour, a characterisation often associated with women (Ryen 2000). However, here we have no opportunity to compare men and women, and we only have fragments of the whole stories.

The role of local government

Since this topic is commented upon more thoroughly above, we will here just briefly point to

a couple of relevant aspects with reference to local government as a public actor with responsibility to support citizens in one way or another.

However, this role is closely linked to local government as employer having the responsibility for retrenching the women.

First, several women refer to *loans* from the presidential trust fund handled by local government. As with most loans related to women groups, the women have to register formally. This is in line with all organisations dealing with economic assistance due to the economic risk implied.

Going together as a group based on economic transactions may be risky. How can we trust that group members will be loyal to each other and not just strategic opportunists. This was explicitly referred to by some of the women. According to Dorothy «Honesty is difficult to keep for a long time». Martha explains registering the group with «If not making a formal group, you don't know if those who received a loan will contribute next time. When you are in a group, they say that if you don't contribute, then you will not get anything next time». This is the argument why Tuge who is the only breadwinner in her family, has decided not to join any women group. She says, «I don't want to face problems with defaulters. I have my problems to solve, and am not willing to add more».

The conditions to get a loan imply joining with other women. Some groups are based on already informal existing groups, some of these groups are local like «the good neighbourhood groups», some groups are regional, some are based on tribal networks, some not. Economy and trust or distrust are closely linked matters. The rotating principle points to fairly balanced relationships within the groups. However, some women have multiple memberships (Eulalia, Martha, Catherine etc) as opposed to others. Some women are more successful than others. As an economic institution, local government thereby also contributes to economic and social differentiation between the women. Local government offers possibilities for loans, but they also offer courses for retrenched women. Just a few of the women in our sample had attended these courses. Of the few that had, the acquired knowledge materialised in entrepreneurial businesses like Dorothy who was tailoring, though eventually just part-time. However, to others the course(s) did not trigger off any activity. One woman reported the lack of investment capital as the main reason. Still, the woman was not member of any women group.

On the basis of several reports, women banks were established both in Asia and in Africa (the Grahmeen Bank) to cope with women's lack of access to ordinary economic facilities

preferring male customers. As there are differences in outcomes for men, the same applies to women also when they organise as women. Outcomes are both economic and social. The outcomes of governmental actions like loan conditions, the voucher system or courses offered these women and others, are important issues in this reform period.

Local government also tries to mobilise women to stand for *political election*. This represents an active effort to change women's possibilities in society. To influence upon societal processes, it is strategic for women to be represented in organisations where major decisions are made. However, representations do not guarantee influence or power. The possibility that voters will make women constitute a political majority, may not be realistic in the very near future. If so, the few elected women will enter politics as tokens by being just one or a few representatives in political bodies. This is a tricky situation as the effect often is focus on these representatives as women more than members, and often puts an extra burden on these women. At the same time, women representatives may involuntarily come to legitimise status quo as some men and women will see no need for further efforts to increase female representation. This is a process also countries that eventually have acquired high female political representation have experienced. Scandinavia works as a relevant illustration where women constitute 30% of the political representation (Karvonen and Selle 1995).

As illustrated, local government represents a vital actor in the link between structure and individuals. Both as public sector with the traditional responsibilities and as employer, decisions made in the local government have major implications to individual citizens. This also applies to situations where the basic problem may be a consequence of international politics. A gender perspective to local government policies and actions, is vital in order to see the fate of the women within a broader context.

Gender

As seen from the interviews, changes at the Tanzanian labour market seem to have profound consequences also to women's everyday lives.

There has for long been a tendency to see gender relations as fixed. In this situation the role as a woman implies fixed, unchangeable status parallel to nationality by birth, tribal belonging and colour.

However, women go into different job activities. Before retrenchment some worked as a secretary, a messenger, a health assistant or a registry assistant and others as an office

manager, a medical doctor, community developer, district manpower officer consultant on live stock medication. The majority runs informal entrepreneurial businesses, several have tried to return to the formal labour market without success. All the interviewees experienced to get retrenched, a majority then started up new entrepreneurial businesses in addition to what they already ran or they invested into the latter. They all have responsibilities towards children, other dependants in the household in addition to younger or older relatives outside the home. Some women are still married sharing household expenses with their husbands (Martha), some are the main breadwinner when the husband's economic assistance is unreliable or low (Catherine). Some women are the only breadwinners in their households (Eulalia and Tuge). This points to women as economic actors.

Therefore we observe a general change in women's lives which also can be statistically registered. The structural changes are linked to individual level by having impacts on the lives of individual women as illustrated above in this report. This change will also affect the observations done by their daughters, their sons, their relatives, their husbands and by politicians since their activities adds to the GNP either directly or indirectly.

We still do not know if or how their activities influence upon how women perceive themselves and how others perceive them. Simply, *what are the effects upon both women and men of these changes?*

As such, this issue also refers to men. With a change in women's roles, most likely also men's roles eventually will be affected. These two roles are seen as role pairs. A change in one may generate a change in the other. As showed, some women have become the sole breadwinner in the family. As mentioned, some have lost their husband either to another woman or he is dead, some husbands are unemployed or they have a very low salary making them unable to feed their family. Two of the successful women remain widows without remarrying. In the long run it is reasonable to assume that this has an impact upon how gender is constructed and also negotiated directly and indirectly. As this also has consequences to men's lives, this also refers to the relationship between men and women, and to *the impact on gender of the structural changes now observed in Tanzania*. Consequently, *what are the impacts of women's positions as major economic actors*, and what are the consequences of the structural changes at the labour market to the women working there, both with reference to *income (money) and remuneration (fringe benefits/payments in kind) and to rank or position*. Again, women's economic activities including related topics are highly relevant research topics.

The main question then, is how the observed changes affect gender roles in Tanzania. This implies a more flexible approach to the understanding of gender roles.

7.0 RESEARCH TOPICS AND CONCLUSIONS

Finally, we will draw some conclusions based on our data as to what research topics these data points to as relevant and important to a research cluster with focus on gender.

The collaboration at this stage between IDM and AUC focuses on research clusters. Apart from the Gender cluster, we also find the Entrepreneurship and small business cluster and the Local Government cluster.

In the present Tanzanian context, all three research clusters are relevant and also closely linked. There are no reason why projects on entrepreneurship or on local government related topics cannot apply a gender perspective to their research. However, according to experiences there is a tendency that this perspective sometimes slips the projects. That is the major explanation behind separate gender projects. Gender does not specifically refer to women. As mentioned above, men are directly and indirectly important in women`s lives. Also, there are all reasons to assume that also the male role eventually will change in Tanzania. This may be more accentuated for some men and less for others, it may be more visible to some women and less to others. So far, this say have moderate impact on the general statistics. Still, behind any statistical average there may be big variations expressing a process.

All together, based on the data on the retrenched women and on local government, we will briefly point to these major or broad research topics:

- I. gender roles in Tanzania
- II. women`s economic activities
- III. social implications of the present political and economic context

These are broad areas as it is important to motivate candidates to develop applications to projects within this cluster as well. The headings and the sub-headings in the above sections can all work as topics, and can easily be linked to I - III. Section 6.3 pointed to several observations that in the long run may influence upon the gender roles in Tanzania. The present general changes most likely do affect the woman role or rather the multiple roles of women which again also may affect men`s roles. However, the general changes do also affect men`s roles directly.

The report has also described changes in women`s economic activities as a result of the

present Tanzanian context. This both refer to jobs in the formal and the informal sector, entrepreneurial activities, wages and remuneration and career potentials. In addition to effects at the labour markets, and effects outside the labour market related to family etc. of changes in women`s economic activities are included, too.

The role or roles of local government, as described above, also refer to interesting and relevant topics well suited for gender perspectives.

More research may not only generate new data, but may also challenge former knowledge and conclusions. There has been a tendency in some areas to present conclusions based upon data from men, as general (cp. Ryen 1997).

The major point to a gender research cluster is the gender perspective. This implies focus on both men and women. However, focus on women will be given preference. Projects focusing on men, should eventually also be linked to women in one way or another, and the other way around.

In this way, the gender cluster may generate knowledge about «does gender matter?», «when does it matter?», and «how does it matter?»

The interview guides

TOPICS FOR INTERVIEWS WITH RETRENCHED WOMEN

Some general questions:

1. general presentation of the project
2. communication as »warming up»
3. »geographical» questions
 - place of living
 - origin
 - commuting etc

Some questions on working and on the labour market (major section):

1. relationship to the labour market
 - »job-history»: employed/unemployed/reemployed/own business
 - where/what/how
1. present or last job
 - wage level/month
2. background
 - formal education
 - training/job experience
1. job searching strategies/new jobs
 - reaction when/if lost
 - strategy to find a new job
 - network/who
 - problems: no jobs available, age, corruption etc.
 - public offices, NGOs

Some more job-related questions:

1. family/household

- number of dependents (children, elderly etc)
- bread winners:
 - who
 - husband/husband's job
- decisions on money (investment, general spending)

1. financial situation

- monthly expenses: kinds of (food, school fees, major »items«)
- how do you get this money/food etc.
(if persons: relatives, friends, map)
- if one of your children fell ill today, could you afford bringing the child to a doctor and pay for medicine?

1. health situation: household

2. network:

- money (receive/give)
- new job
- relax

1. celebrations/amusements

- what
- with who: family, neighbour/village, job colleagues
- if no job: what then?

1. last years: any changes in

- household: labour market activity
- household: financial situation

Last questions:

1. sisters/brothers/in-laws/other wives: background, job activity
2. wishes for the future

**COMMENTS?
THANK YOU!**

TOPICS TO THE INTERVIEW GUIDE FOR THE INTERVIEWS WITH INFORMANTS IN LOCAL GOVERNMENT:

First some general questions:

1. The distribution of men and women in different types of departments and positions, and on different levels of the organisation, their salaries, their chances of promotion, work conditions, job security, etc.
2. A description of the overall situation of the employment in terms of gender (not in the district) in your district/town/municipality council?

Then some questions more focused on the implications of the recent or expected changes:

3. To what extent has a transfer of staff from the central government to the local level effected the composition of the staff of the council in terms of gender, qualifications and so on?
4. Implications for women of privatisation or contracting out of services (if that is an actual policy in this council.)

Attachment 2

REPORT ON THE WOMEN'S DEVELOPMENT FUND (WDF) LOANS AS AT 30th JUNE, 1999 (KIBAHA DISTRICT)

INTRODUCTION

Kibaha is one of the districts which received fund from the Ministry of Community Development, Women and Children for the purpose of availing loans to women with low incomes who run petty businesses in order for them to earn income to improve their living standards.

A total of T.shs.4,052,750 (four million, fifty two thousand, seven hundred and fifty shillings) were received by the district for the purpose mentioned above.

DISTRIBUTION OF LOANS AS AT 30/6/1999

No	Ward	Village	No. Of Women	Loan Amount (shs)	Interest (24%) (shs)	Loan Plus Interest (shs.)	Repayment (shs)	(%)
1.	Soga	Soga	30	710,000	170,400	880,400	737,400	83.8
2.	Ruvu	Mnazi-Mikinda	30	710,000	170,400	880,400	720,400	81.8
3.	Magindu	Magindu	30	710,000	170,400	880,400	466,420	53.0
4.	Visiga	Visiga	30	710,000	170,400	880,400	724,538	84.3
5.	Kibaha	Misangani	30	1,070,000	256,800	1,326,800	617,080	46.5
6.	Tumbi	Vikawe	30	790,000	189,600	979,600	193,200	19.7
		Total	180	4,700,000	1,128,000	5,828,000	3,459,038	61.5 (mean)

The position as at 31st August, 1999 was as follows:

No.	Ward	Loan Plus Interest (shs)	Repayment (shs)	%	Balance Outstanding
1.	Soga	880,400	810,840,	92.1	69,560
2.	Ruvu	880,400	720,000	81.8	160,400
3.	Magindu	880,400	660,380	75.0	220,020
4.	Visiga	880,400	803,183	91.2	77,217
5.	Kibaha	1,326,800	858,100	64.7	468,700
6.	Tumbi	979,600	499,065	50.9	480,535
7.	Mumavu	74,400	24,800	33.3	49,600
	Total	5,902,400	4,376,368	69.8 (mean)	1,526,032

The council faced a number of problems related to the operations of the WDF:

- (i) Lack of funds needed to make follow-ups on the money loaned out.
- (ii) Lack of necessary facilities e.g. transport
- (iii) Reluctance of debtors to repay their loans

The different groups/projects also faced a number of problems:

- (i) El-Nino rains had destroyed the crops of those who ran projects involving paddy (rice) growing and other crops farming.
- (ii) Cholera outbreak led to closure of petty food-vending businesses, thus affecting a lot of women who run such businesses (popularly known as "mama Ntilie")
- (iii) Problems in securing markets for their products as the same type of businesses are concentrated in one area.
- (iv) Problems in securing markets due to competition in the prevailing market economy (trade liberalisation).

Attachment 3

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