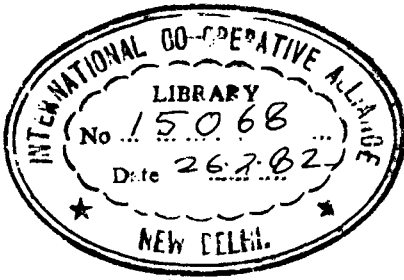
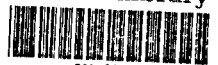


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MOSHI

Tanzania

WOMEN AND ECONOMIC ACTIVITIES

by

Zakia Meghji

(Training Officer (Women))

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Introduction

All true socialist believe that women can only be fully liberated once they get a chance of working outside the home. It is a historical fact that women have been "domestic workers", whose contribution towards economic development of society is sometimes questionable. Some argue that since domestic work does not produce commodities then economically they cannot be said to be playing a fundamental role in society.

I do not agree with the argument that domestic work cannot be said to be contributing towards development. Who cooks the food for the husband (workers) - who takes care of the children, the home and so many other things. It is true that she does not directly sell her labour power for money but this does not mean she does not contribute towards economic development. Let me not dwell on this subject, since this is not the main topic for our paper.

The paper is on "Women and Economic Activities". By an economic activity here, I mean a way in which an individual or group earn their living by making use of resources available. This means that talking on women and economic activities means talking about involving women in income generating activities outside their homes.

The next question will be what form should these groups take. The answer is that the only sound form is the Co-operative form. The word "Cooperate" means "work together" A cooperative is a business formed, owned and controlled by a group of people who agree to abide by certain principles. On emphasising about women and economic activities, a great emphasis is thus said to women coming together in a business enterprise, with the aim of enhancing their economic position in the home.

Women Economic Activities

Amidst problems apertaining to economic dependability, social norms and customs, family responsibilities and constant child rearing, women in developing countries are now taking a greater part in economic development projects outside their homes.

Women are involved in different types of activities. These are handicraft which range from making baskets, pots, tayloring; tie and dye, weaving, plaiting mats, make neckless, etc. These are mainly women traditional activities which were done in their homes. However, women are also involved in runing consumer shops, lodging houses, hotels,

restaurants, bars, transport facilities, farming, poultry keeping, pig breeding, etc.

I have outlined in brief a few case studies, dealing with women economic activities in four countries in the ICA Region. The main objective is to show the type of activities involved, what limitations are there, and problems faced by these groups.

Case Studies

Kalola Women Poultry Group (Zambia)

Kalola Women Poultry group comprise of **fourteen** women members who raise broilers for sale. This group is itself not registered as a cooperative society, but belongs to a larger society - Kalola Multipurpose Cooperative Society.

The society has five hundred members who are engaged in mixed farming mainly in cotton, maize, sunflowers and groundnuts. Of these five hundred, about one hundred are women doing farming. The **fourteen** members of the poultry group are scattered within the society. Apart from raising broilers, the women group members do other farming activities either on their own field or on their husbands fields.

The poultry group began with a membership of eight in 1975. On a promised loan in form of corrugated iron sheets and door frames from Agricultural Finance Company (AFC) the women began construction of poultry houses. When the houses were ready for roofing, AFC refused to give them loan. According to its policies, AFC do not give loans to married women for they argue that in case of a divorce it will be difficult to recover the loan. As a result of this policy the walls of the poultry house collapsed rendering their efforts useless. The group appealed to the main board of their society. The board tried unsuccessfully to convince AFC to give the loan to the women group members. After this failure, the main board of Kalola Multipurpose Cooperative society gave the women group 400 Kwachas. The women shared this money to their individual members giving each 50 Kwachas.

In 1976, the Women Cooperators Education Officer from the ICA Regional Office visited their group. After knowing their problem, she managed to get 120 Kwachas for the group. They shared out the money to members, each getting sixteen Kwachas. Now they were able to thatch their chicken houses. Each member bought fifty day-old chicks, and with great difficulty of buying chicken feed, they managed to raise the chicks to salable size. Each chicken fetched K2.50, yielding to each member a total of K125. During the second round each member bought 100 day old chicks. They did well, and in 1979, they managed to keep broilers four times, increasing the number each successful time from 100 to 150 to 250.

Due to the success of this group more women have joined and more are applying to become members. Recently, the group was boosted by a grant of K2,000 from Cooperative Development Fund. The group has shared thirty two kwachas

to each member. It has allocated K1,100 for purchase of chicken feed. The group aims to increase the chicken in order to increase profitability. They hope to build up their capital through this way, so as to invest for better poultry houses.

By remaining as a group within the main society, the group enjoys the support of the society. They have a bigger say, when it comes to deal with outside people since the society speaks for them. At times, the society gives to the group loans at an interest of 6%. Membership to the group by other women is open. They only have to fill in application forms, buy a share of K20 and entrance fee of 50 Ngwe.

Successful as it is, the Kalola Women Poultry group is still beset with a number of problems. Since the base investment is so low, the chicken houses are very poorly constructed. During the wet season, water ooze through the thatch, making the houses wet, smelly and dry - thus unhealthy for both the families and the chicken. During the dry season, the houses are very vulnerable to fire. One member has had her chicken house burnt twice. The second problem, also arising from low capital investment is a very low level of operation. The houses are small single units. So a member cannot have a continuous streamlined production of poultry. They wait for one batch to ripe, sell it and begin afresh. If production increases along this pattern there may be a problem of marketing in the future, because all members are selling their broilers at the same time. It is also very difficult to make much income under such operations. The third problem is one of getting inputs at the right time, and a manageable price.

Despite all these problems, the Kalole Women group seem happy. Presently the group has begun thinking and planning for other activities such as knitting, dress making, basketry, cooking and pot making.

Tuke Consumer Cooperative Society (Tanzania)

Tuke Consumer Cooperative Society was registered in 1976. Initially members had their own small shops. These shops were rumpered by theft and lack of control. The Department of Cooperative Development in Tanzania advised members to convert their shops into cooperatives. Some members refused some withdrew from the women groups.

Presently Tuke Consumer Cooperative Society has the following activities - lodging, hotel, one main consumer shop with four branches. Tuke has also two milk kiosks. They have started producing tie and dye materials, though on a very small scale. There is a tayloring section and four sewing machines which were donated by UNICEF.

When the society was first registered business was good. Purchases for goods were easy, as these could be obtained from the Regional Trading Company (RTC) in Morogoro and from other sources. So on they began facing some problems. In 1976 there was an outbreak of cholera and typhoid. The milk kiosks were closed. The society was thus left with textile, food and hardware shops to manage.

For the period 1977/78, Tuke Consumer Cooperative society made a net profit of 200,000 Tanzania shillings. Out of this amount, 120,000 shillings was distributed to members while 80,000/- was set aside for development. Their profits would have been higher if RTC had been supplying goods satisfactorily. Tuke people appealed many times to the Party and Government Officials to exert pressure upon Regional Trading Company (RTC) but although RTC agreed in principle to comply, in actual practice it continued to favour suppliers other than cooperatives. Finally, the Regional Authorities gave Tuke consumers permit to buy their supplies from anywhere, within or outside the Region. This saved the society from collapsing.

Tuke is managed by a committee often members elected annually. The committee meets each month. Presently (1981) there are 575 live members. Share capital is 100/-. Dividend to members is not according to purchase or contribution made by members, rather it is equally distributed.

The members of Tuke Society are very happy with the progress their society is making. They are able to distribute profits and increase their incomes. This was lacking in earlier women groups. Secondly, the women are able to get their supplies much easier and cheaper, then would otherwise be the case. They get "Khangas" and "Vitenges" from their shop. They buy very cheap reject materials from Textile Mills and RTC to make very cheap clothing for their children. Such clothing moves very fast and consequently they make much profit out of it.

The successful story of Tuke may be explained partially by the initiative of the leadership of the society and assistance from various institutions from the very beginning

Tuke has had very dedicated chairman and secretary, both of whom have had very long experience in the department of cooperatives. These two women have worked with the former Community Development Department which mainly dealt with promotion of women activities. Tuke has a very initiative and effective manager. With this leadership, Tuke has managed to win support and assistance from many organisations. The Regional Party and Government Authorities gave the society support in form of permits to collect goods directly from manufacturers and wholesalers. This is very key support, at times making a difference between survival and complete collapse. The Ujamaa and Cooperative Department, through the Audit and Supervision fund, gave them Audit services. Other government ministries and town

authorities have given to the society a lot of transport assistance. The ICA Regional Office has assisted Tuke through the training programmes and study tour organised by the women project. Through seminars organised by ICA. Tuke women have been able to realise the importance of keeping proper books of accounts, and above all the importance of more involvement of women in their own consumer cooperative as well as other economic activity.

Future Plans

The most ambitious project they have is the building of a tourist hotel in Morogoro. The hotel project is estimated to cost TSh.5million. Tuke women are working hard to raise 10% of this amount, so that they obtain a loan from Tanzania Housing Bank. So far they have set aside from their own savings 325,000/-.

Tuke business is expanding. The women are real on the move. Their greatest problem however is to some extent beyond their control. Often they do not get enough goods to stock their shops. The Regional Trading Company sometimes do not get goods for some period, and when they do get it is hard for the society to obtain sufficient quantities. The second problem is internal. As operations expand, they will need to have better trained personnel to man their services. A look into their lodging rooms, left a lot to be desired. If their hotel project is to succeed Tuke must immediately embark on a training programme.

The Artecraft Cooperative Society - Mauritius

The Artecraft Cooperative Society started their business in 1978 with only ten members. Artecraft society specialises in production and marketing of handicrafts. This also includes carpentry. Prior to the formation of Artecraft there were individual craftsmen and women who were marketing their produce through private middlemen who exploited them greatly. After a few months production, Artecraft exhibited their products and attracted a large crowd. Other persons who saw their work were interested to join and their membership has risen to seventy five as of late.

Training

Artecraft has had the advantage that one of the founder members is a trained fashion designer who conducts training for new members. The major problem experienced in training of members is that as soon as some of the members are trained they desert the society and start production on their own. In other words they are using the society and then start production on their own. They are using the society only to get the training which they want to use as private business.

The members meet once or twice a month. Most work is carried out in members individual homes. There is a quality control committee which consists of qualified professionals. The committee is the one that finally decides on the price of any item produced.

Marketing is so far done locally through shops or exhibitions. When they sell their products in shops which are privately owned they have to pay 20% on the price on each item sold.

The Chekereni Women Economic Group - Chekereni Ujamaa Village, Tanzania

Ninety five percent of the population in Tanzania live in rural areas. It is here that development during the colonial period was not emphasised. Thus urban areas were developed at the expenses of rural areas. This meant that condition for most peasants or rural people was poor.

It is therefore not surprising that cooperatives initially started in the rural areas - Thus marketing cooperatives. Since people lived very poorly, and given the social position of women in society, the position of women need not be elaborated.

In the village called Chekereni in Moshi District - Kilimanjaro Region, a group of women have come together to try and uplift their economic position. In this village women work mainly for "three masters". They work on communal farms like other villagers. Since in Ujamaa Village each is paid according to contribution made, they also do other village assigned work.

Secondly, they work in their own individual fields alongside family members. Thirdly, they work in their homes. They do domestic works from cooking, clearing, washing, carrying water, taking care of children and many other jobs. We very well know that in most African societies men do not take much part in housekeeping. Thus this is an extra burden to the family.

Those women who have decided to come together and form an economic group, do this outside other work mentioned above. This means that they have to find time mainly during weekend, when they are not involved in other works, so as to take part in these activities.

This group started in 1975. These women were initially involved in farming. During the first year they planted two acres of maize, half an acre of tomato and half an acre of cabbages. After harvesting and selling the produce, they got only 1200/-. They divided all this among themselves. Each woman got 120/- only. Since they did not make any saving they were dormant for sometime.

It was only when ICA Regional Office saw a need to involve women economically, and presented them with a sewing machine that activities revived. Each member contributed 10/-. With this money they bought material and started sewing.

In 1978, the Nordic Project through the Cooperative College, Moshi, gave them three sewing machines, two rolls of cloth, five scissors, so as to boost their morale. The group was very enthusiastic, and to add on to that the ICA Regional Office funded a training programme to uplift their skills. After making different items and selling them they got 2,800/- T shillings with this money they decided to open a consumer shop. They used 2,000/- for the shop project, and the remaining 800/- went into the tailoring project.

Support from the Village Government

The tailoring project is going on, although it is on a small scale.

Future plans

The members of the group who are now seventy five (this was the figure on 14-8-81) plan to expand their shop by increasing their capital. They also want to expand the tailoring project. They are planning to expand their acreage, and plant mainly tomatoes, cabbage and onions.

Lentsive Oodi Weavers Cooperative Society - Botswana

This handicraft cooperative society has a membership of forty eight people. Out of these only eight are men.

The society was initially started by a Swedish couple who built the place and started producing woolen products. At this time, these people were employed and were paid piecemeal. After four years, the Swedish couple left the country and left the project to the workers, who were mainly women. It continued operating as a company up to November 1979 when it was registered as a cooperative society.

The society imports wool from Australia through Port Elizabeth in South Africa. They spin and dye it here. Production has been increasing yearly. The following items are produced by the society:

table runners, wall hangers, bedspreads, handbags, etc.

Products are mainly sold at their workshop. They also publicise their items through exhibitions and trade fairs.

The Oodi Weavers Cooperative Society draws its members who are mainly women from three surrounding villages. These are Matebele, Oodi, and Mlipani.

The society greatly benefits women to uplift their economic standards. The society gives loans to its members so that they may invest in other economic activities.

Out of profits obtained by Oodi Weavers, 25% is set aside for the development of villages. This money helps in building schools, daycare centres, etc. Each member pays a share capital of 24 Pulas which is equivalent to three U.S dollars. This can be paid over a period of one year.

Other benefits that members get includes payment everytime one goes to work. Each member who goes to work and fully participates in production, gets an equivalent of nine U.S dollars per day. In addition to this a bonus is paid to a person who produces a first class item, as determined by the quality control committee.

This society is one of the good examples, whereby women could be economically well off, by coming together in cooperatives. Instead of sitting at home and only do household work, they are involved in an economically viable activity.

The Mraru Women's Group (Kenya)

The Mraru Women Group of Taita/Taveta Kenya is an affiliate to the national women's organisation, Maendeleo ya Wanawake. They had been meeting and holding discussion like any other social group.

Transport had been a big problem for Mraru villagers. Transportation to the nearest town of Voi was extremely unreliable. Since many women needed to make regular trips to market places or health clinics, the women group thus decided to tackle this problem. They discussed the problem and decided to buy a bus. In August 1971 they started to save for their project.

Each member was to contribute 200/- shillings a month in return, she would receive one share of the bus for each monthly contribution.

By 1973, they had saved 37,000/- Kenya shillings, and the order for the bus was placed. The bus was to cost them 47,000/-. However when in 1975 the bus was ready, they got a loan from National Industrial Ltd (East Africa).

Since there was a strong local demand for the bus, as both the women and their communities needed better transportation services, business flourished. They hired three full time employees, the driver, conductor and an inspector. All passengers pay three shillings for the service. By

1977, the Mraru Women's Group had accumulated 12,000/- shillings in their savings account. Half of this money was declared as dividend, and it was distributed among the members.

Later on this group spread to other income generating activities such as a shop and rearing of animals, etc.

"Women who had never owned anything in their lives and many who had pursued this project despite their husbands disgruntled complaints now *were* receiving returns on their investment".

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