

Gender, cooperative organisation and participatory intervention in rural Tanzania

A case study of different types of cooperatives and Moshi University College's support to rural women

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Margareth Msonganzila

Thesis

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ABBREVIATIONS AND ACRONYMS

ADF	American Development Foundation
AMCO	Agricultural Marketing Cooperative
CCBRT	Comprehensive Community Based Rehabilitation in Tanzania
CCD	Community Development Department
CCM	Chama cha Mapinduzi (Party of the Revolution in Swahili)
CDO	Community Development Officer
CIDA	(State) Canadian International Development Agency
COPAC	Committee for the Promotion and Advancement of Cooperatives
DANIDA	(State) Danish Development Agency
Dorcus	Christian Relief and Development Organisation
FAO	Food and Agricultural Organization
F-WBC	Formal Women Based Cooperative
FC	Formal Cooperative
FGD	Focused Group Discussion
FGM	Female Genital Mutilation
GAD	Gender and Development (an approach)
GDP	Gross Domestic Product.
GO	Government Organization
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
HIVOS	The Humanist Institute for Development Cooperation (Humanistisch Instituut voor Ontwikkelingssamenwerking)
ICA	International Cooperative Alliance.
ICCDE	Institute of Continuous Cooperative Development Education
IFC	Informal Cooperative
ILO	International Labour Organization.
IMF	International Monetary Fund
KINSHAI	An organization providing various support in Kilimanjaro
KNCU	Kilimanjaro Native Cooperative Union
MEMCOOP	Member Empowerment in Cooperatives
MUCCoBS	Moshi University College of Cooperatives and Business Studies
NGO	Non-Government Organization
PRA	Participatory Rural Appraisal.
ROSCA	Rotative Saving and Credit Association
RPCS	Rural Primary Cooperative Societies
SACCO	Savings and Credit Cooperative
SF-WBC	Semi-formal Women-Based Cooperative

SFC	Semi-formal cooperative
SIDO	Small Industrial Development Organization
SNV	Netherlands Development Organisation (Stichting Nederlandse Vrijwilligers)
SPSS	Statistical Package for Social Sciences
SSE	Social and solidarity economy
SSEO	SSE organisation
SUA	Sokoine University of Agriculture
Swissaid	Swiss International organization for rural development
TANGO	Tanzania Association of Non-Government Organizations
TANU	Tanganyika African National Union
TdHN	Terre des Hommes, Netherlands
TFC	Tanzania Federation of Cooperatives
TGNP	Tanzania Gender Networking Program.
URT	United Republic of Tanzania.
UWT	Umoja wa Wanawake Tanzania
WDF	Women's Development Fund
WES	Women's Education Section
WID	Women in Development.

Chapter 1. INTRODUCTION

1.1. Introduction

This chapter is an introduction to the main issues and justifications for the study. It presents the principle aspects for research that will be further elaborated in the following chapters. It also addresses the research strategy and methodology, including a short introduction of the area of research and the case studies selected. The chapter ends with pointing at the research limitations, and finally outlines the structure of the thesis.

1.2. Cooperative organisation and participatory development

1.2.1. Renewed attention for cooperatives and participatory development

From their early years from the 19th Century onwards cooperatives were propagated as a means to organise and structure a participatory organisation of production and consumption that acknowledges producers and consumers in their immediate needs and rights of keeping control over their investments, their work and living arrangements, and their capacity to organise those according to their needs. (Birchall 1997) Since then cooperative organisation has taken many divergent organizational forms and was adapted to serve economic, social and political means in manifold ways. Though, its original claim has been kept: to empower groups of producers and consumers to take or keep control in economic and social sense.

Also revolutionary or newly established regimes after civil war or independence have taken up cooperative stimulating policies to restructure the national economies in combination with social objectives. Tanzania has an interesting past with respect to the instrumental use of cooperatives at the end of colonial British rule and its central position of cooperatives given during the Ujaama policy by the first president after independence, Nyerere. Especially, Moshi University College for Cooperatives and Business Studies (MUCCoBS) and its predecessor Tanzania Cooperative College have been part of the process of capacity building for cooperatives in Tanzania from 1963 onwards, and from the 1970s paid attention to the integration of women in cooperatives as well. Nowadays Tanzania with support of Moshi University College is intensively taking part in the renewed efforts to effectuate empowerment, especially for smallholders and women in rural areas through cooperative organisation. (Birchall and Simmons 2010).

The renewed attention for cooperative organisation as a means for participatory development has recently been embraced and propagated as well by the United Nations (UN), in which it cooperates closely with the in 1895 founded International Alliance for Cooperatives (ICA). Especially the UN agencies International Labour Organisation (ILO), covering the one only UN Cooperative Branch, and the Food and Agriculture Organisation (FAO) work together with ICA in the Committee for the Promotion and Advancement of Cooperatives (COPAC). The UN underlined the importance of cooperative by proclaiming the year 2012 as the UN International Year of the Cooperatives, under the motto of ‘Cooperative enterprises build a better world’. The newly given attention for cooperatives as defined and characterised above, fits very well the agenda of the Millennium Development Goals from a participatory development approach. The UN expressed this itself by dedicating the yearly Day of the International Cooperatives on the first Saturday of July respectively the empowerment of women in 2010, and to the inclusion of youth in 2011. In this new era for cooperatives the rephrased definition by the ILO in 2002 (ILO 2002) is generally accepted in global governing bodies since then and reads as follows: ‘an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.’ The values once agreed on within ICA are still considered to be valid and restated: ‘Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.’

1.2.2. Cooperative organisation: institutionalised form of cooperation and participation

Cooperatives can be seen as particular institutionalised organisational forms where cooperation and participation are supposed to meet. Cooperation in its broadest and most general sense as meaning is merely the act or process of people working together. Like in the case of cooperatives it includes exchange of information, carrying out of activities and the sharing of resources for mutual benefit, and to some common purpose. In chapter two it will be reviewed how cooperative organisation can be related to the studies on cooperation and collective action (see Section 2.2 and 2.3). Participation is meant an intercession that attempts actively to involve stakeholders in development processes (see Section 2.6). When cooperation and participation, are combined such as supposed to be in cooperatives, they are considered to bring about effective positive change.

Interventionists do blend cooperatives and participatory intervention processes to secure sustainable development. Cooperative organisation and participation are related in the sense that the first can be regarded as a set of tools or organizational arrangements and the latter as a condition or modality to fully engage people in all core processes. Participatory interventions and cooperative organization of development activities are seen as mutually supportive assuming that self-governance of a group leads to working in the best interest for all. Also in Tanzania, development initiatives prevailed a combination of cooperative organizational and participatory intervention methodologies when seeking to facilitate the advancement of women for a considerable number of years now.

Closer analysis of such initiatives indicates mixed results, with both positive and negative impact (Mayoux 1995, Cornwell 2001), especially for women as well as will be further discussed in Section 2.5. Like Ferguson and Kepe (2012) state, only few studies have looked at how cooperatives and participatory interventions work out together, and more particularly, if and how they actually address women's needs. Even more exceptional are studies that addressed rural women's needs especially or that specifically integrate cooperatives in the agricultural sector.

In addressing the question of how cooperative organisational arrangements work different the following distinct forms are identified in rural Tanzania: formal and informal institutionalized forms or groups of especially income generating cooperation. It will be addressed whether they expose specific differences that can negatively or positively affect the extent and functionality of attempts to advance rural women's position and livelihoods towards more gender equity as envisioned in the Millennium Development Goals (Chapter 5, 6 and 7). The lessons from this study are used to propose measures for improved future intervention processes aimed at development practitioners seeking to maximize cooperation and participation of rural women in order to improve their position within the rural economy and communities.

The thesis concerns a gendered analysis of cooperative organisations in various forms and how participatory interventions by MUCCoBS's GAD department in rural Tanzania have been practiced to support rural women to benefit from them. This analysis will especially be embedded in the gender studies literature on cooperatives and participatory interventions. The wide ranging literature around cooperation will only be referred to when useful for understanding the development of the cooperative movement with respect to rural women and the interventions of MUCCoBS' GAD department and its predecessors. Since the cooperatives can be seen as a particular

formalized form of collective action, this body of literature will be briefly addressed and used for framing the outcomes and aspects for future research and designs of interventions (see Section 2.2 and 2.3).

1.2.3. Cooperative organisation and rural women in Tanzania

This thesis examines the contribution of Moshi University College of Cooperative and Business Studies (MUCCoBS) to address rural women's social and economic problems and needs through cooperative organisation. MUCCoBS has been founded as the Tanzanian Cooperative College in 1963 to support capacity building in cooperative and was restructured in 2004 under its new current name toward a constituent University College of Sokoine University of Agriculture. Examining MUCCoBS is especially spot on when considering the rich Tanzanian history with a mainly agrarian economy and with having experienced policies to stimulate cooperatives as means for development in colonial times, during the first period of independence under Nyerere and the Ujamaa policy as alternative African way for socialism, and more contemporary its transformation for the economic restructuring into a more entrepreneurial based development.

From 1970 onwards MUCCoBS and its predecessor have been dedicated special attention to integrate rural women into it specific task of capacity building for the cooperative movement in Tanzania. It established a Women's Education Section (1970) which was transformed in a Women and Development department in 1989 and finally renamed as Gender and Development department in 1995. A more in-depth look into the cooperative movement and rural women in Tanzania through MUCCoBS' efforts as a case study, provides very interesting angles.

At first this case study enables to gain insight in how context is influencing the effect of cooperative organisation in practice in which twoprevalent modes of institutional action are combined: cooperation and participation. It is especially important to address this from a gender perspective since we know from the gender studies literature that context can restrict women's potential and intervention can reinforce inequality when not addressed on purpose. Secondly, the study will practically support future designs of development by providing aspects that need to be thoughtfully included in future research and assessments since in the current debates these modes of action at first glance seem to fit together seamlessly.

1.3. Gender, cooperation and participatory intervention in rural Tanzania

1.3.1. Acknowledgement of economic role of rural women in Tanzania

Tanzania is a largely agrarian economy dominated by smallholder farm households mainly depending on rain-fed agriculture and hand-held tools (URT 2004, Alexander et al. 2006, Bee et al. 2006). In 2003 the agricultural sector accounted for 45% of GDP, and 70% of total employment (Alexander et al. 2006, URT 2004). Small holders in rural areas, therefore, have a vital role to play in development processes. In performing agricultural tasks in the small-holder sector, there is a strong gender-based division of labour with profound social and economic implications for relations between men and women (TGNP 1999). Men are the owners of land, and control much of the cash income from farming, but women comprise 54% of those economically active in agriculture. It should also be noted that 98% of Tanzanian rural women classified as economically active are engaged in agriculture (URT 2000, 2002, Towo 2004, Alexander et al. 2006). It has been estimated that women produce about 80% of both food and cash crop production (URT 2000). In this way they certainly contribute centrally to the livelihoods of their families.

However, despite this significant economic role, women are rarely recognised as economic actors, either at the household or community level. Their contribution is seen as part of their domestic role, even when they are also engaged in the farm labour on their family farm), and therefore it is not counted in national statistics (TGNP 1999). There is unequal and unfair distribution of power between men and women, as women are not generally involved in decision-making at the household level and do not own resources like land (Msonganzila 1993, 2004, Towo 2004). Also, gender-based violence, such as rape and wife beating, and discrimination, are common phenomena in Tanzanian village societies (Urio 2006). This demands the attention of development analysts. It has been argued that development has social, economic and political dimensions and is seriously incomplete without specific attention to the needs and potential of women (Vijayanthi 2002, Towo 2004).

1.3.2. Tanzanian policies toward gender transformation

It is in line with such arguments that various government and non-government organizations have adopted various transformation strategies and methodologies in an attempt to increase women's participation in and benefits from development projects, and to reduce existing gender imbalances (Mayoux 1995, Cornwell 2001). In this thesis 'transformation' connotes a process of change from a less desirable or

advantageous state, nature or character to another more desirable or advantageous state. By gender transformation, it is implied that there is recognition (by the parties, both activists and communities) of the existing (culturally-embedded) gender differences of status and opportunity for men and women, and that deliberate efforts are made to induce greater equality of status and opportunity between men and women. These transformation strategies and methodologies cover provision of assistance, partnership, self-reliance, cooperation and participatory intervention (Vijayanthi 2002).

The cooperative movement in Tanzania is dominated by crop-based marketing cooperatives that only gradually became gender-mixed. Women nowadays make up about one fifth of the entire membership of these cooperatives, despite of the fact that women play an important role in the production of these cash crops (Msonganzila 1993, 2004, Towo 2004, Bibby 2006). The implication is that there are potential benefits from cooperative organisation that could significantly improve the livelihood of women, but which many women cannot or do not access.

In Tanzania, development agents combined inclusion of women in cooperative organisation with participatory methodologies in their interventions for the advancement of women (Mayoux 1995, see also Chapters 5 and 6). Cooperative organisation is considered to enable them as well to profit from significant economies of scale since scale matters for the channelling of supplies, produce and services or facilities. The inclusion of women in cooperative organisation is also seen as beneficial because it provides them with equal say and share as members. Change agents aimed to engage or integrate more women into the existing cooperatives such as the AMCOs (Agricultural Marketing Cooperatives), or alternatively, they set up women-only cooperatives, henceforth referred to as women-based cooperatives (WBCs). Both forms of cooperatives will be examined in this thesis. One of the purposes is to assess some of these differences by looking more closely, in turn, at each of the main forms of cooperation described. What are decisive characteristics that do and do not support the aim to address women's needs and gender transformation in these different types of cooperative organisation.

The implementation of these programmes takes place in a legal and policy context. In Tanzania, the government has also formulated policies intended to bring about gender equity and equality. These policies are influenced by the international policy environment. The government has assented to and ratified several conventions and declarations advocating or enshrining gender equality and human rights in

international law. These include the 1975 UN World Conference of the International Women's year in Mexico, the 1985 UN Convention on Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform of Action, the Southern African Development Community (SADC) Declaration on Gender and Development (1997) and the resolutions and communiqués of several African Conferences on Women, held in 1975, 1980, 1984, 1994 and 1999 (see Chapter 4). As fundamentally, the Tanzanian Constitution bans discrimination on whatever grounds (Towo 2004). Various national and sectorial policies such as the National Development Vision for 2025 (URT 1995), the National Poverty Eradication Strategy (1998), the Women and Gender Development Policy (2000), the Agricultural Sector Development Strategy (2003) and the National Land Policies (1999) have all been formulated with integral gender transformation commitment, and support for the efforts made by development organizations to encourage gender equality (URT 2002, 2005, TFC 2004, 2006, Towo 2004).

Finally, there are donor organizations and international cooperation agreements with external governments that play a role in the policy context within which cooperatives and development agents act. Since these frameworks have developed over time, this thesis will pay attention to the history of cooperatives in Tanzania, and how the historical and the policy context play a role in the interventions of the GAD department of MUCCoBS.

1.3.3. Interventions of the GAD department of Moshi University College

Below is a brief introduction to the GAD department and its interventions, which serves in this thesis as a case study of a cooperative support institution. The Gender and Development (GAD) department is one of the academic units of the Moshi University College of Cooperative and Business Studies (MUCCoBS). Since 1970 the university college - before 2004 the Tanzanian Cooperative College - has been engaged in promoting gender equality in and through cooperatives while using participatory intervention methodology for a long time (Geiger 1982, GAD 2002). The GAD department of MUCCoBS and its predecessors were tasked within the main mission of MUCCoBS of capacity building training to support the cooperative movement. It had to especially integrate women in their overall efforts as a means to also address women's needs as well as to stimulate gender transformation.

This task is reflected in the GAD department's intervention philosophy: 'development through cooperative organizations' (GAD 2002, also see Chapter 8 of this thesis). The rationale behind this philosophy is that part of the solution to rural poverty must come

through joining hands and effective pooling of local resources more effectively to undertake livelihood-strengthening social and economic activities. Generally, the function of GAD is to support the advancement of women throughout the country (also see Chapter 8).

Despite a favourable policy environment noted earlier, closer analysis of development interventions, such as those of the GAD department, suggest some outcomes are of questionable merit. Several issues need to be addressed. In earlier assessments participatory intervention through strengthening cooperative organization has been questioned for its effectiveness to the improvement of the position of women (Bugengo and Ngalula 1984, Msonganzila and Damball 2000). Though seldom expressed explicitly, there is an unquestioned assumption by development partners and policy makers that stimulating FCs is better than encouraging IFCs. This requires further empirical evidence and critical assessment.

Therefore this PhD study examines cooperative organisation in the existing different forms they operate in rural Tanzania and looks at the GAD department and its intervention processes meant to support these forms of cooperation in adjusted ways. It seeks to understand the contexts in which the different forms of cooperation function as well as the support interventions perform. It pursues to identify mechanisms that help explain outcomes. The aim is to draw lessons on what the different forms of cooperative organisation expose as working well for the advancement of rural women in Tanzania and how participatory interventions of the GAD department of Moshi University College can be adjusted conform the outcomes in order to better meet women members' needs and objectives, and to change gender relations in a progressive direction. As tool to systematically relate relevant aspects of the different distinguished forms of cooperation and participatory intervention practices, a framework of analysis for studying the selected cases of cooperative organisation and the GAD departments' interventions will be offered at the end of the literature review in chapter 2.

1.3.4. My motivation and position

The motive to undertake this study emanated from the fact that for more than 15 years I have been working with the various women's and gender units of the Cooperative College, currently known as the GAD department of MUCCoBS. Throughout the tenure of my job, I have believed that poor women can address their social and economic problems through joining forces and taking action together. In collaboration with various donors, GAD staff (including me) designed, implemented and facilitated

various approaches and measures to support and bring changes to lives of rural women. During those 15 years I have witnessed some positive changes, but have also encountered situations in which few changes have been realised. With this PhD project, therefore, I wanted to probe some of these experiences, and to learn more about mechanisms and processes that could be used to arrive at better functioning rural cooperation in general, and for the benefit of women in particular. The data and analysis provided by this thesis are needed to improve future participatory interventions for the advancement of women through cooperation.

1.4. Concluding statement of the research problem

Despite of the availability of a supportive policy and legal framework in Tanzania, efforts by development organizations to redress gender inequality through cooperation and participatory intervention seem somewhat problematic. Many social scientists, practitioners and policy makers continue to view participatory intervention as the right methodology for community development, given the failure of top-down approaches. Participatory methodologies have been presented as a ‘new paradigm’, a reversal of old ways of thinking, and as a new magic bullet (Chambers 1997, 1999, Pijnenburg 2004). However, critical studies, such as those by Mayoux (1995) and Cornwell (2001) cannot be ignored. They indicate rather disappointing achievements from the use of participatory interventions. We can assume that this also applies to building well-functioning cooperatives in terms of meeting women’s needs (for further elaboration, see Chapter 2). The challenge is therefore to get a clear understanding of how different forms of institutionalised cooperation – while using participatory intervention - actually function to bring about change. This focus is mainly needed because so little is known about the significance (strengths and weaknesses) of different forms of institutionalised cooperation. The costs and benefits of members participating in cooperative organisations are not documented, sometimes wrongly estimated by promoters. Especially, there is hardly any information about informal cooperatives and how they function since they are not registered, and rarely supported. In particular it would be good to know more about those that sustain themselves without external support. At last, only few studies have yet been done on participatory interventions to promote establishing or improving the functioning of cooperatives, how these interventions function, and what enabling or impeding factors affect participatory intervention attempts that support forms of cooperation to especially stress rural women’s needs and their advancement. It is the ambition of this study to help close the knowledge gap just identified by exploring these points for further examination through selected case study in Tanzania.

1.5. Research objectives and questions

The main goal of this study is to contribute to a better understanding of the significance of different forms of cooperative organisation and the contribution of participatory interventions for establishing or improving the functioning of cooperatives, especially in addressing cooperative women members' needs. The ultimate aim is to propose measures for improving future interventions. Specifically, the research questions for this study are:

- What changes can be observed in the history of cooperatives, rural development, and in development programmes and interventions, in particular from a gender perspective and in relation to the advancement of women in rural Tanzania?
- What functions and benefits do different forms of cooperative organisation contribute to the advancement of the position of rural women in Tanzania?
- What were the characteristics of the GAD department's interventions, and how did these interventions contribute to the cooperative organisation and advancement of rural women in Tanzania?
- What lessons can be drawn from better understanding of the functioning of different forms of cooperative organisation and participatory intervention in the rural Tanzanian context?

1.6. Research strategy and approach

This thesis uses an exploratory pilot case study approach and a mix of data collection methods. It involved some ethnographic (observation-based) research (some of it is a reflection upon the author's own professional experiences with the GAD department's programme), participatory reflection in the form of workshops (with GAD department staff), focus group discussions, and the use of simple survey instruments to collect some quantitative data in order to characterise cooperative groups, perceptions, expectations and benefits. All the instruments and interviews were performed in Swahili, the *lingua franca* of rural Tanzania, and later the researcher translated written answers and field notes into English. In a few cases interviewers and assistants used vernacular languages in Mwanza and Shinyanga. Before the small quantitative survey was implemented I pre-tested the drafted questionnaire and then revised it for final use. Since I worked for more than 15 years in GAD department programmes I also made substantial use of retrospection upon my own work experience, mainly through revisiting, reflecting upon, analysing and re-interpreting activities with which I was familiar.

1.6.1. Ethnography and qualitative research

Ethnography is the branch of anthropology that provides qualitative description and interpretation of human social life and material culture. Ethnographic data collection is principally based on interviewing and two direct forms (participant, and non-participant) of observation. This study made use of an ethnographic style of data collection because it is principally concerned with describing and interpreting the choices, actions and perceptions of people and groups encountered in the process of cooperation. The study seeks to understand how rural people engaged in cooperative behaviour interpret the world around them and understand the rationales underpinning their actions (Creswell 1994, Marshall and Rosman 1998).

I also made considerable use of group interviews, followed up by in-depth interviews with key informants to gain further insight into particular cases, life histories or situations. I spent time in the field to participate in meetings, undertake surveys and share time with women while performing their household-level activities. I observed aspects of everyday life, and held discussions with a range of men and women of different ages and classes. While helping women in various tasks, e.g. food preparation, many issues came up for discussion that would not be broached in the formal meetings/workshops I organised. This form of participant observation (Spradley 1980) gave me a better understanding of the everyday life of the rural women I studied.

1.6.2. Reflection and consolidation of results

Basically, qualitative methods and so-called ‘constructivist’ accounts of social life can be criticised in terms of validity, reliability and objectivity of the interpretations imposed by the analyst. This criticism is addressed in this study by adapting the proposition made by Rubin and Rubin (1995) to adhere to four aspects of qualitative research to be convincing: ‘transparency, consistency, and coherence and communicability of research’. Transparent means that the reader is able to see the process of data collection and the data themselves. Consistency means that information should be checked and re-checked for different settings or cases, where possible using different methods to triangulate results. For this reason I introduced a small survey element into the study, in order to cross-check material collected by qualitative means. The survey was intended not to provide a statistical framework for the study (it is too small a sample for that purpose), but to help check out, probe and illuminate information collected by other (participant) methods. Communicability refers to the fact that the picture presented in the research report needs to be coherent, plausible and well presented. Adhering to these four guidelines should ensure a careful, precise and

accurate documentation of results, resulting in a convincing argument (Rubin and Rubin 1995).

Silverman (1993) also comments on how reliability and validity can be secured in qualitative work by imposing a degree of rigour and system in the recording of field notes and transcripts. To make sure I met a minimum standard in this area I transcribed texts of interviews, group discussions, and key informant discussion. I combined these transcripts with my notes from participant observation of various activities in communities. I also regularly checked my collected data against the research objectives and questions I had formulated. I would then identify what information I needed to fill gaps, and planned how to them. In addition, checklist, questionnaires and the interview schedules were first piloted on nearby communities and cooperatives.

Reflection was organised through workshops and focus group discussions (FGDs) involving interviewees from the cooperatives and from MUCCoBS. In these workshops I concluded with giving a summary of the findings, and then we discussed these findings in groups and plenary discussion, thus introducing a further degree of participatory elaboration of focus group materials. In case of issues that needed attention, workshop moderation invited participants to give suggestions on what might be done. This feedback-dense, interactive way of doing fieldwork, though time consuming, was advantageous for the respondents, as well as for me, because it became an opportunity for mutual learning. Basically, in workshops I occupied multiple roles as a researcher, practitioner, programme reviewer, advisor, facilitator and trainer. This multifaceted approach was productive not only in informing me, but also in starting off discussions directly addressing issues that arose among workshop participants. In this respect, the research at times came close to the idea of action research, where the researcher catalyses a process of investigation and knowledge formation among participants in a research exercise. This way the objection that research is nothing more than data mining can be refuted.

My study design was flexible and allowed adjustment as time went on. In the process of interviewing and analysing the material, certain patterns emerged and made me decide to interview other groups of people. For example when I interviewed group members at Kamanga and Ngulyati, I could tell from their reactions that they considered me to be evaluating their projects. After having talked with them I realised that they were holding back some information. I decided to arrange another visit in which I emphasised that my objectives were for my own academic work and that I was

not querying anybody. This led to a better atmosphere, a more open exchange, and a more thorough understanding of a set of local problems on my part.

1.6.3. Feminist standpoint epistemology

The study also used feminist-standpoint epistemology. This emphasises that social science should be balanced by women's experiences, rather than relying on men's only. The perspective of marginalised groups, such as rural women, provides a distinct, and arguably more accurate, view of social reality, when compared to male perceptions shaped in ways that legitimate their power. Feminist epistemology is a form of knowledge production that is socially situated and grounded in marginal lives or people (Haraway 1991, Harding 1993). These scholars insist that taking women's standpoints, and including their experiences, gives access to knowledge of what is tacit, known in the doing, and often not discursively appropriated. My motive to use this approach lies in the fact that, firstly, the methods it advocates are a form of constructivism, based on the idea that knowledge is constructed by the knower based on mental activity. Secondly, it has the explicit goal of understanding women's positions, and from this knowledge, developing shared ideas about how to improve women's everyday lives and bring about a more egalitarian society. These objectives are very much in line with my concerns in this study. Thirdly, due to its grounding in knowledge production, strong standards for objectivity are generated (Harding 1993). Conscious that the approach has been criticised for generating research results that are not value-neutral, I later carefully cross-checked information collected from women-members of cooperatives with male key informants, non-members and other influential or strategic allies. Often the data were confirmed, or were contextualised to produce a more rounded picture. But the most important aspect of this study is the key idea of learning from the marginalised; the thesis strives to make women heard, and to voice out aspects of their experience.

1.7. Study areas, selected cooperatives and resource persons

For the research, cooperatives were selected from two areas occupied by different ethnic groups: Sukuma people occupying Mwanza and Shinyanga region, and Chagga people occupying the Kilimanjaro region. Chapter 3 gives more information on the profile of each of these areas. The study then wanted to see how two different cultures influence the status of women and gender relations in the two areas. The study areas are both renowned for cooperative organizations from colonial times (see Chapter 4). These two areas are also known for having many women-only cooperatives.

Within these areas, a total of ten cooperatives was studied, representing the main types of cooperatives differentiated above. The cases were purposively chosen to provide several instances of formal, semi-formal and informal cooperatives. To select the cases, the cooperative officers in the respective districts were consulted. They gave lists of cooperatives in their areas. The researcher then purposively picked the cooperatives for case studies, based on the consideration that AMCOs and F-WBCs should be included. The eventual list of organisations chosen thus included two types of formal cooperatives: agricultural marketing cooperatives (AMCOs) and formal women-based cooperatives (F-WBCs). Two other types of cooperatives were studied. These were the semi-formal women-based cooperatives (SF-WBCs), and the informal cooperatives (IFCs). Since informal cooperatives are not well known or documented by the authorities, these were identified only after visiting the formal cooperatives. It was with the help of these local leaders of formal cooperatives that informal cooperatives in their own areas were listed. This explains why the informal cooperatives chosen are located in villages also containing formal cooperatives. The definition of these types of cooperative and the basis for choosing them is discussed at greater length in later chapters (2.4 and 5.2).

As a result, the study included cooperatives and informal cooperative groups as follows: i) from the Kilimanjaro region: Nronga, Uru Mawela, Kitandu and Tulivu, ii) from the Manza Region: Bumo, Kamanga and Bagalu ba Lugembe, and iii) in the Shinyanga region: Ngulyati and Iboja. These cooperative organisations are taken as units of case-study analysis and entry points for the larger discussions addressed in the thesis. The GAD department of the MUCCoBS was also taken as a case study of participatory intervention by a supporting institution.

To identify participants for the focus group discussions, interviews and questionnaires, purposive sampling was applied. To select respondents, a sampling frame of four categories of respondents was used, namely: i) women's group members, ii) women and men members of gender-mixed cooperatives, iii) non-members of any formal and informal cooperatives, and iv) women and men professionals from MUCCoBS. Purposive sampling was used to select sufficient members of cooperatives supported by MUCCoBS. Additional information was solicited from key informants. These included village leaders and leaders in the cooperative sector, local NGOs, and local institutions. The GAD department staff members formed the key-actor informant group for this research. A one-day workshop with MUCCoBS' regional centre coordinators (the implementers of the GAD department's activities) was organised at

the beginning of the research period to generate collective reflection on the GAD department’s interventions and notions concerning women's advancement.

The research involved 256 individuals through in-depth interview, focus group discussions, and questionnaire interviews. The breakdown of respondents in each type of cooperative organisation sampled is presented in the respective chapters 5 (formal cooperatives), 6 (semi-formal cooperatives) and 7 (informal cooperatives).

1.8. The research process

Basically the study was built up in four phases, as shown in Figure 1.1. The phases were not carried out consecutively, but overlapped. Below is a description of the phases.

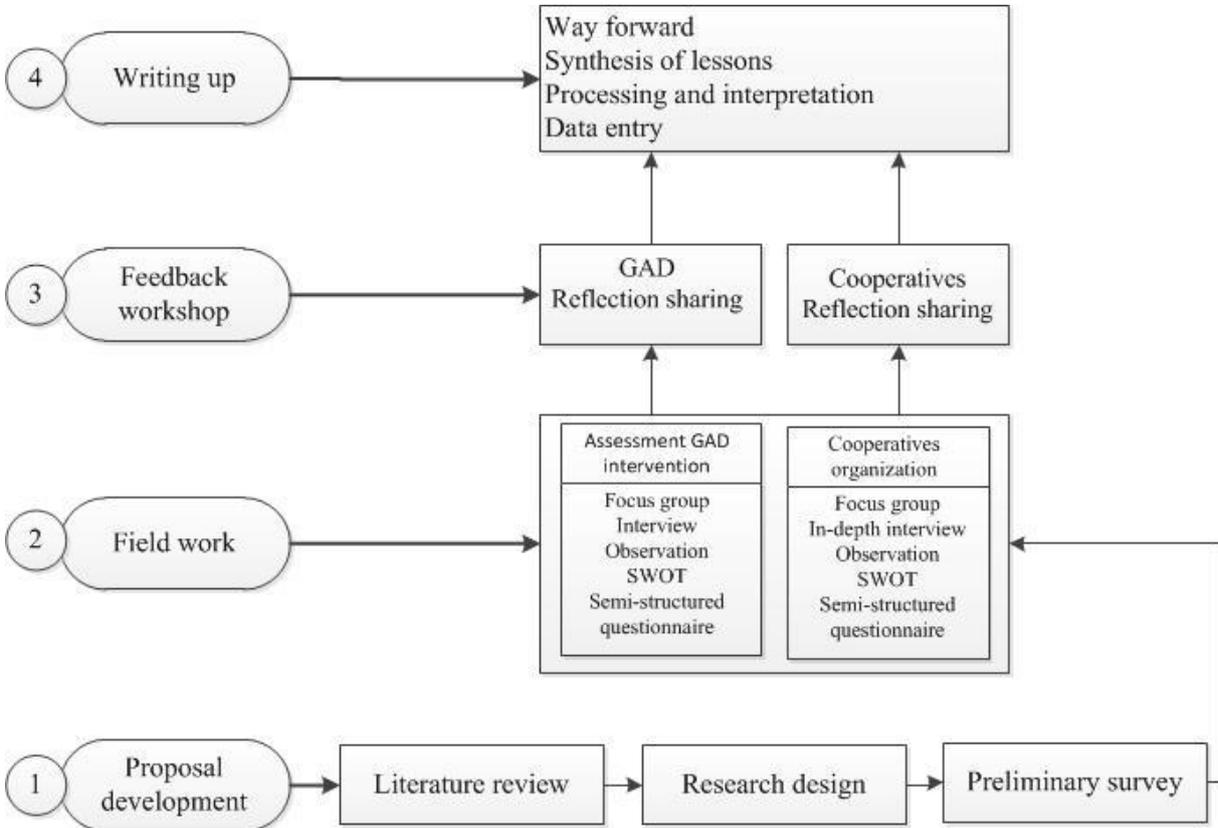


Figure 1.1 Summary of research design and process.

1.8.1. Phase one: research design

The first phase comprised literature review, selection of case studies, design of the research and the preliminary survey. Insights from literature review formed the basis for Chapters 2 and 4. Thereafter I made an orientation visit to the two study areas in July – September 2005. The visit was useful for general understanding, and to try out

the research instruments and make necessary modifications in the research design and time schedule. The visit resulted in the identification of potential case studies of formal and semi-formal cooperatives.

1.8.2. Phase two: data collection

The fieldwork consisted of three parts: 1) the assessment of cooperatives; 2) the reflection on the GAD department's interventions by MUCCoBS staff, and 3) a learning exercise on how to improve future interventions. Two research assistants helped in recording outcomes of workshops and focus group discussions (FGDs), and in completing the questionnaire interviews. Data collection was done in two periods. In February – July 2006 I concentrated on in-depth and semi-structured interviews. In June-August 2007 the questionnaire data were collected.

One-day participatory workshops and FGDs were organised in each of the cooperatives studied. The workshops were attended by both male and female members and officers of the visited cooperatives as well as by local leaders, including village chairmen. Data were gathered through discussions guided by a checklist of pertinent issues and ideas that I wanted to discuss or check. Sometimes I asked workshop participants to work in groups (break-out groups) but most of the time was spent in plenary discussion. These discussions proved useful for the coverage of controversial issues. I was aware of the danger that some individuals might dominate the discussion at the expense of others of lower status. Because in many instances women speak less often in the presence of men I organised a series of women-only group discussions. After the workshops and FGDs I went back to the communities from time to time to validate information collected through individual interviews.

1.8.3. Phase three: feedback workshops

An effort was made to study how to integrate lessons learnt into new or on-going initiatives, by organizing workshops for colleagues and respondents in which I presented results and insights gained from the study. These feedback discussions were the starting point for my own analysis, and are further elaborated in the various chapters of the thesis.

1.8.4. Phase four: data processing, analysis and write-up

The final phase was one of data processing, the analysis and write-up. This involved compiling the data, analysis and documentation. The task was attempted in parts. The first drafting of the empirical chapters was followed by a second period of data

collection in the field. After processing this second round of information, a short third data collection exercise was completed to fill some essential gaps.

1.9. Study limitations

It is important to note that interviews and focus group discussions are time-consuming activities, of an extractive nature. In some cases respondents were reluctant to spare their time unless they were paid some token, in addition to providing soft drinks and bites during the meetings. This was in itself a lesson, to see that people were not ready to discuss issues related to their own development, if there was no token payment. Furthermore, our frequent visits raised some expectations that in the long run the groups might get a grant or involvement into a new development project. In some cases respondents showed intervention fatigue; they were no longer interested in receiving visitors such as researchers and development workers. This must tell us something important about the relative failure of previous interventions.

Another limitation is the fact that women tend to fear expressing their opinions on sensitive issues such as discrimination or gender relations. In many cases we had to convince them that the exercise was purely for academic purposes. Because we stayed in the field with them for a long time, respondents ultimately trusted us and provided adequate information. The aspect of having a dual position - being both an agent of the process studied and a researcher familiar in the places visited - has some advantages and some limitations. The good thing is that I had already a lot of information on the cooperative groups and that it enabled me to access the reports and files of the organizations easily. My long experience in the fieldwork had made me well known to some respondents, and I was readily able to build up a relation of trust and friendship with some of them. The downside was that some MUCCoBS respondents did not take my interviews seriously because they saw me as a fellow worker doing daily work. Some local respondents felt that the GAD department was doing an evaluation exercise, and thus they tried to impress me with their achievements, assuming it would help them to be considered for future projects or assistance. For this reason the 'hard' data of the study have limitations, but against this I can set my great familiarity with the operational environment, which allowed me to assess and interpret many situational clues that might have been remained obscure to an outsider.

1.10. Thesis structure

The first chapter of the thesis has covered the background and justification of the study, the research questions, as well as the methodology of data collection and analysis. It now concludes with the thesis structure.

The second chapter gives a literature review, especially to explore and link concepts of cooperation, gender and participatory approaches to intervention. It lays out a framework for operationalization of the study and critically reviews the significance and relevance of several typologies of cooperative organisation as a means to address women's needs. This chapter also provides a further review of the literature to operationalise the aspects to be addressed, such as the strengths and weaknesses of cooperation and participatory interventions in general.

The third chapter describes the study areas and institutions studied. The fourth chapter provides a historical overview of cooperatives in Tanzania, pressing women's and gender issues, and relevant policies and intervention programmes oriented to rural Tanzania. The chapter adds a brief overview of the GAD department and its philosophy, and finally outlines its interventions since 1990. Chapter 4 gives a historical account of cooperatives in Tanzania, and it reviews the policy and development context of cooperatives with respect to gender issues.

Chapters 5-7 are empirical chapters that provide assessments of the functioning and effects of different forms of cooperation in facilitating women's advancement and gender transformation. Chapter 8 offers an assessment of the interventions executed by the GAD department of MUCCoBS (as a case study). The chapter evaluates the extent to which the department has effectively utilised participatory methodologies to enable changes among women members of cooperatives and contribute to the transformation of local gender relations.

Chapter 9 finalizes this study and provides a concluding statement in which research questions are revisited and the findings framed to arrive at an overall understanding.

The organisation of the thesis is schematically presented in figure 1.2.

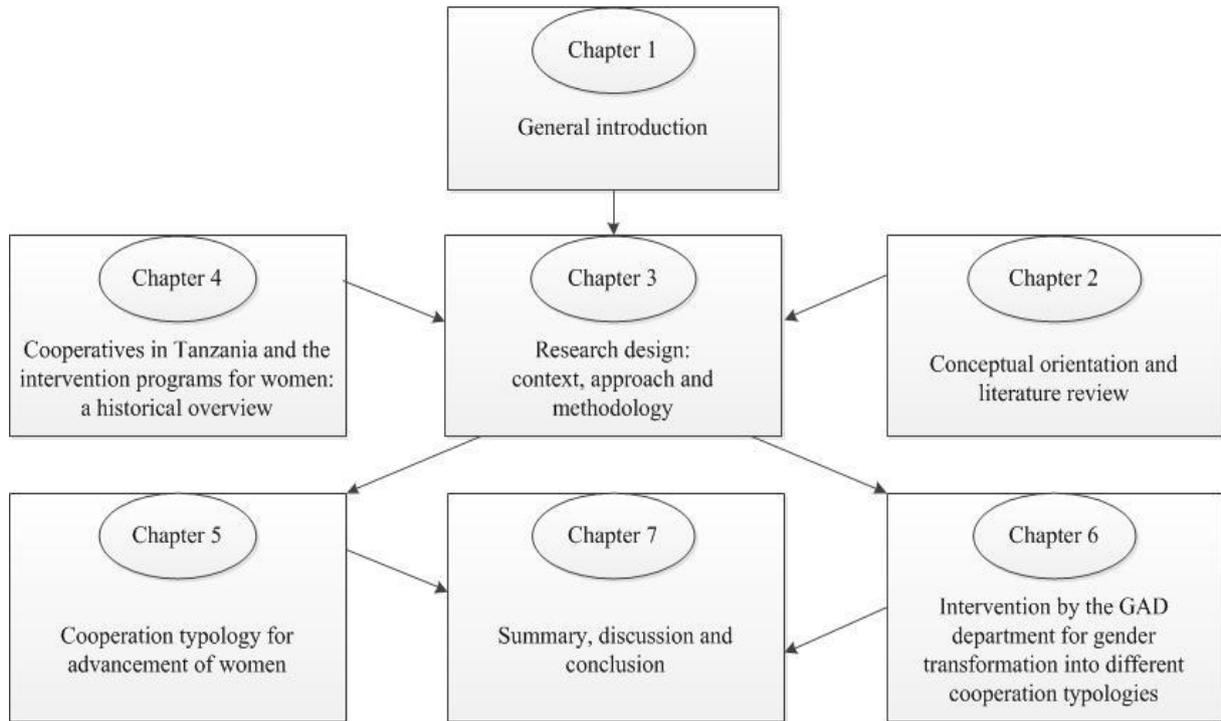


Figure 1.2. Organization of the thesis.

Chapter 2. LITERATURE REVIEW AND CONCEPTUAL ORIENTATION

2.1. Introduction

This chapter presents a review of the literature based on the research questions (see Chapter 1) in order to clarify the conceptual orientation to be used and to distinguish relevant aspects and their connections for the operationalization of the framework for analysis that is presented at the end of this chapter. The chapter draws on perspectives from different disciplines to link concepts of cooperation, gender and participatory approaches to intervention more in-depth than could be presented in the first chapter. It starts by reviewing why and how people in society cooperate, drawing on ideas from Durkheim and subsequent debates about cooperative organisation. These ideas are applied to cooperatives as institutionalised organizations in which members are supposed to cooperate and democratically participate. In this context also research on collective action will be briefly presented and where possible linked to these specific institutional forms of cooperation in cooperative organisations. Then, the typology of cooperatives used for this study is presented in more detail. Thereafter, the concept gender is explained, and related to how concerns about women's welfare have been changing and can be linked to different approaches that all served the integration of (more) women into the cooperative movement as a means to better their position, intertwined with participatory approaches in development-oriented interventions. At the end a schematic overview of the aspects to be researched will be given as framework guiding the presentation of data in the empirical chapters.

2.2. Cooperation, collective action and cooperative organisation

2.2.1. Why people cooperate

Cooperation over livelihoods, in some form or other, is a very significant sociological phenomenon, both in terms of membership and impact. According to one estimate nearly half the world's population depends to some extent on some cooperative forms of production or distribution (UN 1991, McLaren 2007). Nearly 800 million individuals have membership in cooperative organizations and cooperatives generate an estimated 100 million jobs (United Nations 1991, COPAC 2000, NUFFIELD / MUCCoBS 2007).

In simple terms 'cooperation' is the notion of mutual help, translated as *ushirika* in Swahili (the lingua franca of Tanzania). In other words, it can be seen as collective

action that aims at satisfying collective goals or meeting individual needs through pooling of resources. When people cooperate, they tend to share with one another the risks, responsibilities, duties, rights and benefits of their collective efforts (Hanel 1992).

Throughout history, people have also organised themselves into groups for social or economic purposes. In a temporary group, such as a crowd of people gathered to watch a football match, the individual benefit is mostly emotional. At times this emotion of the moment can serve to strengthen and bond a group, with mutual benefits for the group, whether members are aware or not. An example would be the collective resolve felt after a rousing political speech. But this rarely results in an enduring group in whatever institutionalised form. To form the longer term bonds needed for a cooperative group or organisation there must be ensured some form of continuity by for instance agreement on purposes and rules. With respect to formal cooperatives there are explicit and defined purposes, but also agreed rules to govern collective and individual interests, and to increase negotiating power by bulking demand or supply of products. These tend to have clear expressions of purpose and principles that are explicitly formulated, whether written down or not.

For understanding the processes and assumptions underlying this kind of institutionalised rule-guided collective action or cooperation, we consider two bodies of theory. The first is a line of sociological thinking developed by Durkheim concerning the emotional bonds holding groups together and shaping collective representations. The second line of analysis derives from economics, and concerns notions of collective action regulated by rational choices concerning material goals. A third line on gender and cooperation, collective action and cooperative organisation will be presented for its critical potential to both lines mentioned above.

2.2.2. Mechanical and organic solidarity

Durkheim explains solidarity as social bonding generated through shared (group) culture, first formed in sacred contexts. The values and norms that make up collective representations steer the behaviour of the group. These norms and values are constantly re-established via the procedures specific to the group. These procedures are sometimes referred to as rituals. Even mundane “business meetings” are highly ritualised. Village meetings often begin with prayers, for example. Group norms and values are recapitulated and strengthened by ritual means, thus leading to social cohesiveness and organizational longevity.

The concepts of ‘mechanical’ and ‘organic’ solidarity are two forms of social solidarity Durkheim differentiated as the basis of collective action. In the *Division of Labour in Society* (1997, first published in 1893), Durkheim proposed that as a result of an increasingly complex division of labour arising from industrialization and greater specialization of work societies shifted from defining solidarity in terms of similarity to defining solidarity in terms of notions of complementarity. As the way in which labour is organised changed with specialization so did the basic notion of what binds individuals into a group change. Labour in pre-modern or traditional societies is undifferentiated: people joined forces and pooled resources to undertake certain tasks. The cohesion typical for this type of society is ‘mechanical solidarity’, i.e. a solidarity based on a high degree of resemblance and low differentiation in functions performed by members of the society. Everybody has, in principle, similar capacities and needs, and people are seen to make collective decisions based on time-honoured norms and values to which everybody is subject (Eyben and Ladbury 1995). Hyden (1980) applies the idea to pre-modern Tanzanian rural society, and terms it an ‘economy of affection’, rather than a market economy governed by differentiated demands. Industrialization brings labour differentiation and specialization, which makes it important to address problems on the basis of specialization and complementarity. Complementarities mean interdependencies, much as different organs in a body are necessary to make the body functional. This is why, for Durkheim, ‘organic solidarity’ underlies this type of societal ordering. He insisted that mechanical solidarity did not disappear (Durkheim 1957, Morrison 1995) but assumed a less prominent place in modern society.

In contemplating the complex modern society in which labour is organised in larger conglomerates like industries and enterprises, Durkheim recognised that economic benefits increasingly ruled the society (Durkheim 1957). He considered, however, that this economic (i.e. material) ordering would not be sustainable without higher moral values. In a modern society, as in a traditional society, respect and social bonds matter. But these are not based any more on similarity, as traditional undifferentiated society, but on complementarities of skill and function, as, for example, between employer and employed, producer and client. The characteristics of such relations would depend on the activity concerned. Because of differentiation of society, a ruler could not oversee and govern all these different and complex relations, each with their own values and norms. Durkheim saw here a future function for craft and skill-based cooperative bodies. Such bodies existed in mediaeval times, before industrialization, and were known as guilds. In medieval France, these guilds were self-governing professional associations with norms and values through which crafts and professions in the nascent

cities were regulated. The guilds were also the bodies from which representatives were selected to be part of the municipal council, responsible for selecting a mayor. They were thus the building blocks of an “organic” civil society. The development of society brought geographical differentiation and dependency ‘between the organs’ which superseded the local boundaries within which guilds at first operated. Durkheim thought that in modern society cooperative bodies would again play an important part in the establishment of norms and values to regulate society, provided they adapted their organization to a geographic extension of their potential mandates. Central in Durkheim’s thinking is the idea that the group norms and values regulate group functioning: a group is only sustainable if it is able to generate and defend its norms and values. This point provides a link to economic theories on collective action.

2.2.3. Collective or individual interest first: free-riding

Collective action theory has its roots in debates about economic rationality. Olson (1965) argues that rational individuals will not engage voluntarily in collective action to achieve their common or group interests because they prefer to free-ride, i.e. to let others pay (a larger share of) the cost. The metaphor of the ‘tragedy of the commons’ (Hardin 1968) predicts that individual ‘rational choice’ will undermine collective interests. Economically rational behaviour provides a simple explanation of why so many people fail to organise themselves, even though they would certainly benefit from doing so. Nevertheless, analysts such as Ostrom (1990) have shown that groups can often, successfully, avoid free-riding by enforcing rules of membership over the collective governance of resources. Here an important link can be made with Durkheim’s claim that the group rules and norms are the stabilizing factor in larger and smaller societies. Without such group norms and values the organization of a group is not sustainable because there is no punishment for abnormal behaviour. But economists lack an explanation of why rules and regulations are respected at the expense of individual interests. Punishment is not the whole story. This is where Durkheimian theory contributes something important. The respect for rules is religious in tone, and is generated by a universal human propensity for ritualistic behaviour. The organizational protocols of cooperative behaviour matter.

2.2.4. Diversity and the myth of cooperation in traditional societies

Partly inspired by economists that stressed the prevalence of particular individual interest above collective interest in modern highly stratified societies, mainstream research overlooked that also traditional societies knew unequal interdependencies that mattered. One can even argue that gender interdependencies both in family and livelihood, often intertwined in family run livelihoods as farming, were basic to gender

inequality in many so-called traditional societies. Although modernisation built on these traditional unequal interdependencies, it also challenged these through the course of the twentieth century. The idea that modernisation with growing specialisation and differentiation was the cause of gender segregation and inequality was first largely defended in the 1970s but quickly disputed. Jacquette (1982) gives a wonderful overview of different lines of thought by reviewing prominent authors in the debate as Boserup, Rogers and Rosaldo. The debate gradually altered into a more generally accepted historically differentiated approach that acknowledged gender inequalities in traditional societies as well. Nevertheless the myth of harmonious traditional, especially rural life is perpetuated while not based in empirical thorough research.

This brings the question to the fore whether there have been undifferentiated societies ever or how so-called traditional societies might have dealt differently with existing differentiation or hierarchies. When questioning the argument from a gender perspective together with reconsidering mediaeval forms as the guild that were exemplified by Durkheim, it can hardly be sustained that social hierarchies were absent in so-called traditional societies. It seems to be more interesting to question how members might have differently dealt with traditionally accepted hierarchies in cooperative action or organisations in comparison to how new hierarchies grown by specialisation and differentiation under modernisation were (un)successfully encapsulated or kept outside.

It also raises the question whether gender differentiation somehow differently intersects with the generally accepted idea of the consequence of growing stratification in modernisation on cooperation. Especially interesting is the argument for women that they might have not been that much involved in the modernisation process and therefore still are more susceptible and responsive to cooperation and collective action as Agarwal (2000) suggested. This then could be held generally valid for the population that is not well integrated in the market economy and could be the case for parts of the rural population, especially small farm families.

This thesis will therefore mark when and how this argumentation in relation to the modernisation process is used by stakeholders with respect to small farm families and especially women. It comes back where it can help interpret the outcomes and give clues for suggestions for future research and intervention design.

2.2.5. Collective action in relation to cooperatives

Cooperation at the local level got renewed attention in initiatives that sought ways to successfully effectuating decentralisation of governance to self-governance, especially concerning the management of common goods like common land property and natural resource management. Although cooperation in cooperatives entails private property which got no attention in this new line of research so far, it can help or support the selection of aspects that might matter. The overlap can lay where these new initiatives stimulate management with some kind of institutional arrangements like water user associations. Especially in the process of starting a cooperative, involvement of members and thus maintaining it, the new research area tried to formulate possible causalities between success and characteristics in variables for further consideration and research. These will be addressed for their validity for the case studies and design of future research with respect to cooperatives in the concluding chapter.

Basically this research area started to underline that there might be common features facilitating success when interventionists start stimulating people to organise in collective action, thus manage cooperation for a specific purpose. In the pursuit to understand the variation in collective action (Poteete and Ostrom 2004) Agarwal is seen as (2000) a grounding pioneer. With respect how the composition of the group can matter, she states that the likeliness in success grows when participants can build upon networks of informal cooperation. She argues that these can be tapped on as a source for solidarity and help facilitating cooperation functioning and conflict resolution. She thus points at the importance of experience in cooperation among members when starting a cooperative as well. This justifies the choice in this thesis to include informal groups and to follow groups for a longer time before assessing their success because new groups will learn from experience as well.

Though whether or how the composition of the members can be made optimal despite of the voluntary and inclusive principle must be questioned.

Agarwal also addresses that the greater the homogeneity of the group and the interdependence of the members, the more likely the group will sustain their cooperation and even feel less tempted to free-ride. This is explained by the lack of alternatives which feeds the fear for sanctions. Agarwal (2000) suggests that this will be more often the case for women.

At last, Agarwal (2000) addresses the importance of shared values and motivation. In that sense she discusses possible difference in cooperative behaviour but in the end she concludes that behaviour analysts do not provide satisfactory empirical studies. They do not go beyond laboratory research. For this thesis it would reach too far to reach for any contribution in this respect. Though as stated by Agarwal that variety in context

and actual intersections of difference in contrast to behavioural explanation matters (also Meinzen-Dick et al. 2004), contextualisation is taken seriously in this thesis in the selection of topics and aspects in the contextual chapter 3 which are later related to the case studies of chapter 5-8 in the concluding chapter 9.

Interesting though is that the debate developed into to be researched possible causalities between success and characteristics in variables initiated by Agrawal (2001) Poteete and Ostrom (2004) contribute by listing the main factors identified as facilitating collective action: characteristics of the collective problem, characteristics of the group, institutional arrangements, technology, and the actions of national governments and other external actors. The difficulties encountered to actually come to satisfactory conclusion based on comparable research findings and methods are reflected well later on (Poteete and Ostrom 2008). Being related to the sustainable management of (common) resources, it nevertheless goes beyond the scope of this thesis to actually address those discerned possible relationships in detail and rework them for success factors for cooperatives. Nevertheless, the concluding chapter will address the possibilities to integrate this approach into future research where appropriate.

Meinzen-Dick et al. (2004) introduce a special issue on collective action in which they try to cover approaches on collective action for self-governance and management in a broader spectrum of basically community-based activities in rural development projects, agricultural practices and natural resource management. Although the exploration starts off with a critical positioning of cooperatives for development purposes in the 1970s based on the presumption that communities would fully engage in collective activities, further on no reference is made to literature on cooperatives. The grey area between organised and bounded collective action and action within social networks is absent when talking about cooperatives but how they might be linked or empower to other collective action might be of interest, though is not within the focus of this thesis.

Meinzen-Dick et al. (2004) also come up with aspects of collective action that are worthwhile to consider with respect to cooperative as well. They stress the importance of scale in space and time. In this thesis the historical and spatial context are seen as important. They will be addressed and referred back to in the concluding chapter.

Meinzen-Dick et al. (2004) also suggest distinguishing between structure, conduct and performance. In this thesis both the cooperatives and the GAD department will be considered as institutional entities, it will be addressed how leaders and members or staff perceive, act and reflect upon the functioning in relation to the benefits, and the

performance of different stakeholders and actors are reflected upon while presenting the data and the concluding remarks.

2.3. What is a cooperative?

Central in this thesis are the cooperative bodies that Durkheim considered to be potential replacements for the medieval guilds in a modern world, where the division of labour trends towards an organic dependency or solidarity.

2.3.1. History of cooperatives in developed countries

The idea of a cooperative has its genesis in The Rochdale Society, founded in 1844 in North-west England (Birchall 1997, Ortmann and King 2006, Chambo 2009). The society was formed by a group of 28 weavers and other artisans in order to open their own store to sell food items they could not otherwise afford (Birchall 1997). Though many forms of cooperation and cooperative organisation existed from the beginnings of the human race, it was the pioneers of Rochdale who first formulated in formal terms the aims, purposes and specific rules now recognised as the basis of cooperative organization. These came to be known as the Rochdale Principles of Cooperation and became a model for the formation of cooperatives throughout England and other parts of western Europe and North America in the 19th century. These cooperatives were stimulated and embraced to counter the impoverishment and exploitive new labour and trade relationships that followed from the Industrial Revolution in England and the French Revolution in France respectively (Birchall 1997, Ortmann and King 2006, Chambo 2009). Dedicated members, i.e. farmers, producers, artisans and industrial workers, felt engaged in these organizations that enabled them to counteract destabilizing forces threatening their livelihood and to improve their deplorable conditions by self-help. The International Cooperative Alliance (ICA) officially adopted the original ‘Rochdale Principles’ in 1937 to guide the management of cooperatives worldwide (Birchall 1997). In 1966 and 1995 the ICA updated the cooperative principles and adopted seven principles (see Section 2.3.2) as markers of cooperative identity.

The prospect of providing economic returns and social security to members encouraged politicians and interventionists to see cooperatives as a method for development and transformation in favour of marginalised groups such as the poor and disabled (Birchall 1997).

2.3.2. Contemporary types of cooperatives in developing countries

The types of cooperatives as we most commonly know of functioning in developing countries today are, either formal or informal, mostly defined as voluntary, autonomous and self-help organizations with open membership to all persons able to use their services and willing to accept the responsibilities of membership without gender, social, racial, political or religious discrimination (ICA 1995, URT 2002b). The principles of cooperative organizations aim at shared agency, and collective properties are meant to serve the welfare and needs of their members. The characteristics or values of cooperatives include self-help, self-responsibility, democracy, equality, equity and solidarity. Cooperatives, therefore, are formed to address one or more objectives of a social, economic and cultural or political nature. They are meant to be democratic organizations controlled by their members, who actively participate in setting their policies, goals and decisions through deliberation and participation by both men and women. The Cooperative Act No. 15 of 1991 and Act No. 20 of 2003 of Tanzania define cooperative organization accordingly in the following terms:

An association of persons who have voluntarily joined together for the purpose of achieving a common need through the formation of a democratically controlled organization and who make equitable contributions to the capital required for the formation of such an organization and who accept the risks and the benefits of the undertaking in which they actively participate.

This definition is similar to the one given by the International Cooperative Alliance (ICA 1995) stating that cooperation is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA 1995). As the seven guiding principles ICA formulated:

- Voluntary and open membership
- Democratic member control
- Members economic participation
- Autonomy and independence
- Education, training and information
- Cooperation among cooperatives
- Concern for the community.

Other organizations have shorter lists. The USA Department of Agriculture (USDA) adopts just the top three principles, and encapsulates the meaning of cooperatives in merely economic terms of ‘user ownership, user control and user benefit’ (Ortmann and King 2006).

This opens up the debate on whether cooperatives are economic (enterprises) or social (non-profit) organizations (Soboh 2009). In many cases, the purpose of collective organisation does not fit a clear-cut dichotomy between the economic and social. Whatever the label, the main focus and goal is to address people's needs and problems through the provision of various services or benefits to members and the community at large. There is a consensus in the literature, however, that a cooperative can be defined as a user-owned and user-controlled organization aiming to benefit its members (Ortmann and King 2006, Soboh 2009).

2.3.3. Renewed labelling of cooperatives under wider umbrellas

Without going into the question whether or not modernisation has increased this dichotomy, there is a new trend that purposely seeks to strengthen and connect the democratic principle and both dimensions in the labelling and characterising of cooperative organisations under wider umbrella labels. One incentive comes from development initiatives in post-socialist and post-communist economies where historically the need was felt to strictly distinguish old forms of cooperative organisation from new ones (Bock 2006) and often new labelling was sought to inspire people to overcome their reluctance by their past experiences with cooperative organisation and engage in new styles of cooperative forms again. The other incentive can be traced in initiatives reacting on neo-liberalist trends of market liberalisation that especially hit smallholder with restrict market access.

Especially agricultural cooperative organisation has re-gained attention by researchers and policy makers after recognising that market liberalisation has not provided smallholder households with functional and economic access to the market (e.g. Birchall 2003, Develtere et al. 2008, Shiferaw et al. 2011). This led to attempts to reform national cooperative systems from within as a concerted effort sustained by external support of the UN through its agency ILO. Tanzania has been partner and MUCCoBS has been participating. Tanzania has been one of the examples studied to monitor this process on the national level. (Birchall and Simmons 2010).

The establishment of (rural) producer organisations, and integrating them into the value chain, is currently a renewed core focus of many development-oriented interventions. (Penrose-Buckley, 2007) As for the new initiatives that explicitly opt to favour a social and solidarity economy (SSE) they refer 'to enterprises and organizations, in particular cooperatives, mutual benefit societies, associations, foundations and social enterprises' (Reader ILO 2011). Within SSE they are called

SSEOs which ‘specifically produce goods, services and knowledge while pursuing economic and social aims and fostering solidarity’ (Reader ILO 2011). Nevertheless, the cooperative is the sole enterprise among SSEOs that is universally and legally recognized at the global level.

The International Labour Organisation (ILO), established as part of the League of Nations in 1919, claims a prominent role in SSE enterprises and organisations (SSEOs). Especially, ILO has presented itself as one of the promoters by pointing at its historical and recent support to cooperatives and in developing normative instruments relevant to the promotion of SSEOs, such as its Recommendation 193 on the Promotion of Cooperatives (2002) (Reader ILO 2011).

2.3.4. Significance of cooperatives in rural development programming

Cooperative organisation plays a particularly prominent role in rural development programmes and in raising the standard of living of rural people (Kimario 1992, Banturaki 2000, Stephen 2005). In particular, many donors and development partners have considered cooperatives to be a fundamental pillar of rural development policy, as well as a core institution in the process of governance decentralization and for agricultural development.

Several studies (Kimario 1992, Banturaki 2000, Papa et al. 2000, Eber and Tanski 2001, Gibbon 2001, Povey 2004, Stephen 2005) demonstrate that democratically organised cooperatives can address peoples’ needs and provide opportunities for empowerment. In many cases a cooperative is formed as a vehicle in development. It provides a forum through which learning about development can take place and through which training in collective action can be realised. The funding agencies can use them as vehicle to provide support, and members of groups can give access to education and training through them. Cooperatives also enjoy all types of economies of scale, such as enhanced collective bargaining, lobbying and advocacy, and therefore empowerment (UN 2005, ILO 2006). Cooperatives range over fields as crop marketing, consumer goods, housing, transport, industrial activities, and savings and credit (Banturaki 2000, ICA 2000, McLaren and Stephen 2005, Develtere et al. 2008). Farmers for instance, can also organise access to various services, such as farm implement hire, credit, and education through cooperatives.

2.3.5. Discrepancy between design and practice

In order to achieve cooperative advantages, Groverman (1992) says that cooperatives have to abide by the key requisites in the area of Leadership, Committees, Contributions, Communication, Constitution, Co-operation and Confidence and

(finally) Record keeping and Transparency (LCCCCCCR or LC6R, Groverman 1992). The members of the cooperatives need to ensure proper adherence to all of these LC6R. The form of each element depends on group members' ideas, attitude and experience. It is the group consensus which determines the format, which can then be adjusted to suit group needs and situations. In effect, good governance is the essential key to cooperative success. In cooperatives, good governance is achieved when leadership and other supporting systems sustain progress towards member empowerment. According to Prakash (1998) there are four milestones of good governance:

- Accountability,
- Transparency,
- Predictability,
- Member participation.

Only when cooperatives function properly, is generally accepted, they can play a crucial role in bringing about social and economic development for the betterment of all members. But while almost every account of cooperatives stresses their ability to empower their members, some scholars remind us that cooperatives do not always benefit the neediest in each community. Mayoux (1995) and Cornwell (2001) affirm that cooperatives often benefit the more affluent members of rural society, rather than the poorest or most disadvantaged. In Tanzania, rural women often count among the poorest and most disadvantaged groups in society: their traditional responsibilities and social taboos prevent them from engaging fully in the public sphere. Not all women can or will join cooperatives. Mayoux (1995) also argues that participating does not automatically grant equal power to all members.

For that reason it is important to look at the specific historical, political and local circumstances governing the formation and practice of such organizations (Stephen 2005). Various authors see the motivation of people as a crucial condition in the proper functioning of a cooperative, because without such motivation potential beneficiaries are not likely to fully participate. Others point to the importance of understanding how power differences can undermine participatory interventions and cooperative action (Platteau and Abraham 2002, Brass 2007). Elite capture of benefits is something difficult to circumvent by outside-intervention, and requires long-term involvement and capacity building (Platteau and Abraham 2002).

2.4. Experiences with different types of cooperatives

As mentioned above, there are different ways to classify cooperative organizations – e.g. on the basis of the activity undertaken, types of membership, governance and

management style and legal status. There are few efforts to categorise cooperation on the bases of legal status. Both Hanel (1992) and Sanga and Malunde (2005) say formality or informality depends on whether the cooperative organization is registered and regulated under formal laws, and is therefore legally embedded and offers the members potentially juridical protection. They propose a classification into informal and formal cooperation. I adopt this classification in this thesis, and subsequently will look more closely at the experiences of these two distinct types of cooperative. I also look at the experience of so-called women-based cooperatives, a third category of cooperative specifically examined in this thesis.

2.4.1. Cooperation in informal cooperative groups (IFCs)

In simple terms, 'informal' means 'not according to the prescribed, official, or customary way'. Although informal relationships between people may not be based on written procedures and regulations, this does not mean that these relationships do not follow rules. In a stable informal group, social relations are often based on tacit norms and values (as argued by e.g. Durkheim and many anthropologists and sociologists following his lead). In the typology of cooperative groups, as used in this thesis, informal cooperatives are understood to be organised groups that collectively engage in pursuit of a common goal. The rules may be tacit or explicit, they may or may not be written down, but they all lack legal recognition, since the group is not considered to be a legal entity by the law of the land. In the African context of this thesis, informal self-help groups are ubiquitous (Hanel 1992, Udvardy 1998). This help takes many forms. It can range from sharing of emotional burdens to the pooling of resources such as labour, land or capital. At the level of community, sharing is common on occasions of death: women from the neighbourhood come to help in the wailing, in the preparation of food, in carrying water and firewood. In rural areas the herding of livestock is often carried out in turn by herdsmen (Hanel 1992). It is common to find community members helping each other out at times of harvest and hardship, and in tasks requiring major assistance, such as building a house (Hanel 1992, Gibbon 2001). There were also traditional rotating savings and credit schemes, where group members save some funds to give to each other in turn (Bagwacha 1995, Sanga and Malunde 2005). Such informal groups might be gender-based or age-group-based, or of a mixed nature.

Other examples of informal cooperative groups are age-grade associations, clan groups, religious groups, market women groups, and housewife associations providing mutual aid during ceremonies (Hanel 1992, Chikwendu 1997). Some groups

collectively cultivate, weed and harvest each other's land, or hire themselves out as a group to work other people's land in return for food, drink or cash.

For the purpose of this thesis informal cooperatives are defined as cooperative groups not formally and officially registered, operating with or without any written rules. They normally do not require contributing shares for collective purposes because they pay in kind. They mostly operate at the local level, reflecting local contexts with few or no external connections (Mensah and Antoh 2005). They usually are limited in size, do not grow in membership, and are said to be relatively sustainable. Mensah and Antoh (2005) and Sanga and Malunde (2005) report that confidence and trust are the key pillars for survival and success of such cooperation.

2.4.2. Formal Cooperatives (FCs)

Formal cooperatives (FC) thus refer to cooperatives that are legal entities, established and registered under particular government regulations. Such cooperatives usually have external linkages with various government bodies and NGOs (Urdvardy 1998, Sanga and Malunde 2005). Formal cooperatives cut across all sectors of the economy and are found in areas such as agriculture, transport, housing, financial services, industrial production and handicrafts. The historical roots of cooperatives also explain that economic benefits are often connected to facilitating other needs, that can be found in services, infrastructure, equipment, insurance, credits, education, cultural recognition and heritage preservation. These services can be organised as independent profiting sharing or non-profit organisations. That means that beside formal cooperatives, there are other forms of formal cooperation, for instance associations. Although an association can have membership to be consulted, and thus governance also regulated from a democratic principle, it does not include profit making as a purpose, monetary investment, and shared control over the profits by its members. Associations can also be formed and put under legal registration, regulation and protection, by a group to serve their members' specific interests, including offering services to its members. Recently, the term rural 'producers organisations' includes both of formal organisations.

FCs in their modern form as producers, consumers, marketing or credit cooperatives were established in most African countries during the colonial era as a means to promote and modernise agricultural development (Hyden 1980, Kimario 1992, Banturaki 2000, Gibbon 2001, Vargas-Cetina 2005). Some successes were reported for cooperatives in Egypt, Cameroon, Kenya and Tanzania (Oluwo 1989). In Tanzania the example of the Tanzanian Sukuma Cotton Cooperative stands out (Gibbon 2001, also

see Chapter 4 of this thesis). This cooperative became famous when it doubled output and achieved considerable capital formation (Gibbon 2001).

For Tanzania after independence, its president Julius Nyerere, as cited by Hyden (1973), argued that the traditional forms of cooperation could serve as basis for the creation of modern cooperation, thereby paving the way for a for Africa adjusted policy of socialism and rural development in Tanzania, known as *Vijiji vya Ujamaa* (1967-1982). This policy saw the creation of producer cooperatives at the village level as the modern form of cooperative engagement through which people would live and work together for the good of all. Munkner (1995) saw this *Ujamaa* system as a test of ideas of indigenous organizational forms. However, Nyerere admitted that for traditional cooperation to empower the poor and transform society, some shortcomings had to be corrected, for instance to encourage technological innovation (Hyden 1973, Crisp 1990, Vargas-Cetina 2005).

However, in many other African countries FCs encountered severe challenges (Cornwell 2001, Gibbon 2001, Francesconi 2009). FCs were in many cases sponsored by the state, and this became synonymous with frequent government bureaucratic interference (Gibbon 2001, Birchall and Simons, 2004, Povey 2004). Many could as such not function as the semi-autonomous institutions they were supposed to be, and failed to achieve the desired development impact (Vargas-Cetina 2005). Cooperatives founded spontaneously, and run independently, proved more likely to be effective and sustainable (Vargas-Cetina 2005, Francesconi 2009). Few seem capable, however, of operating without some support from state or from development agencies, particularly in terms of capacity building.

Because members had a low level of education, it was deemed necessary to supply instruction for the cooperatives to run well (Hyden 1973). However this capacity development of members was in many respects unsatisfactory (van Cranenburgh 1990, Banturaki 2000, URT 2002b). Chambo (2001) explains this as the result of a combination of factors: 1) cooperative education was delivered as standard subjects and modules, and lacked tailoring to context, 2) donor and government driven cooperative education resulted in members not taking full responsibility, and 3) the type of instruction did not sufficiently contribute to the development of a critical and self-confident attitude among members.

Another challenge facing FCs is the honesty and transparency of management. Cooperatives are people's organizations but due to low capacity of members they are easily hijacked by elites and external forces, including state agents (Groverman 1992).

Cooperatives have too often suffered from poor leadership and bad management (Bibby 2006), lack of accountability to members, untrustworthiness and persistent corruption (see Chapter 4).

There are also entrepreneurial challenges such as competition, and production or market uncertainty (Birchall 1997). Slow and costly decision-making processes are also obstacle to cooperative functioning (UN 2005). In contemporary FCs it has been difficult to practice the principles of cooperation and meet members' needs because in many cases the voluntary and open membership principle is abused. In some situations the membership is externally induced, and such members may ultimately not be committed to the organization. This may explain why in the current FCs in Tanzania it is reported that members lack loyalty and empathy (Birchall 1997, Chambo 2001). In fact, in cooperatives, good governance goes hand in hand with effective member participation, empowerment and healthy internal democracy (Chambo 2001, Birchall and Simmons 2004).

FCs, and in particular the Agricultural Marketing Cooperatives (AMCOs), in Tanzania can be criticised for the marginal participation of women, which leaves traditional male hegemony undisturbed (see Section 2.5).

2.4.3. Women-based cooperatives (WBCs)

The marginal participation of women in the crop-based cooperatives in Tanzania led to the UWT (the women branch of the TANU party, later the CCM) and other agents (notably the GAD department of MUCCoBs) to promote the establishment of women-only cooperatives in the early years after independence (see Chapter 4). These women-only or women-based cooperatives (WBCs) were intended to address the problems of women arising from practical or strategic gender-based needs and interests.¹ Some of these women's groups were qualified for registration under cooperative law, and could become formal cooperatives (FCs), but many were reluctant to register, fearing government bureaucracy and interference.

The WBCs were meant to provide an entry point for improving the situation of women and to help integrate them into the public and political arena (Msonganzila 1993, Papa et al. 2000). Such women's cooperatives typically engage in accessing information, providing credit, and capacity building (Udvardy 1998, Povey 2004). SF-WBCs in

¹Practical Gender Needs (PGNs) are those needs that have been identified by women in response to immediate perceived constraints (e.g., inadequacies in living conditions such as lack of water provision, healthcare, and employment). In contrast, Strategic Gender Interests (SGNs) vary by context and are identified by women as a result of their subordinate social status. These tend to challenge gender divisions of labour, power and control, as well as traditionally defined norms and roles (e.g., legal rights, domestic violence, equal wages) (Moser 1998).

Tanzania are claimed to have helped women to preserve their cultural heritage, achieve greater political awareness and levels of participation, and to follow alternative economic development pathways (Eber and Tanski 2001, Msonganzila 2004, McLaren 2007). Furthermore, WBCs contributed to making women aware of development issues and the importance of working outside their homes. There are vivid experiences from various countries (Iran, India, Latin American countries, Kenya, Nigeria and Gambia) which have shown that WBCs can be instrumental in questioning women's subordination by challenging the state and other patriarchal institutions such as family (Mayoux 1995, Udvardy 1998, Papa et al. 2000, Povey 2004, Stephen 2005, McLaren 2007). They have created a space for women to access outside programmes, and articulate their own specific needs, as a result of which some women have been able to develop negotiation and leadership skills, and have increased their gender consciousness, self-confidence, and capacity for self-determination and promotion of social change (Eber and Tanski 2001, Povey 2004, Mensah and Antoh 2005, Stephen 2005, Vargas-Cetina 2005, McLaren 2007). As self-help organizations women's cooperatives have resulted in attitudinal and visible changes among members (Vijayanthi 2002). This type of activity, it is claimed, enables women to meet and exchange ideas on better running of their affairs. Initiatives involve women in collective action and work outside their homes. So, it is argued, women find strength in unity by working together cooperatively, and are thus better able to fight against poverty in their households. Furthermore, material and human resources or support by development organizations reach more women more efficiently in groups rather than individually. So the prospect of providing economic returns and social security to members encourages development agencies like the MUCCoBS' GAD department to see women's cooperatives as a strategy for rural development, especially as part of targeting vulnerable groups such as the poor, the disabled, and with chronic disease afflicted (GAD 1995, Birchall 1997).

However, despite of their wide spread recognition, WBCs are criticised because of their low economic performance, their small size, their slow growth, inflexibility and low capacity to cope with challenges (Sanga and Malunde 2005) and, as a consequence, of their dependency on donor financial assistance. Since this assistance never lasts long many WBCs collapse when donor support stops. Several analysts - for example, Mayoux (1995), Burkey (1996) and Cornwell (2001) - agree that a majority of WBCs gives poor results, leading them either to disintegrate or to become passive recipients of external assistance. This implies that the majority of the WBCs are unable to challenge existing gender relations constraints or to improve the living conditions of their members. Udvardy (1998) observes, however, that the women's organizations of

that time, whether formal or informal, are significantly different from those of the period before. The previous women's organizations were strong in protesting for their rights. They were well organised, committed and cohesive. She suggests that current WBCs, and supporting development agencies, should learn from these previous groups. However, Vargas-Cetina (2005) argues that women's groups vary in size, orientation, form, legal status, membership, and response to changing economic, political, social and even religious context (Vargas-Cetina 2005), so over-generalization should be avoided.

Other studies support the above negative consensus, but their main argument is that poor performance of women groups is a logical consequence of the untenable workload of rural women (Msonganzila 1993, 2004, Papa et al. 2000). Women's participation in interventions and the public sphere adds another series of activities to their workload (Msonganzila 1993, Eber and Tanski 2001, Povey 2004, Stephen 2005). These authors also refer to political repression, male and community dominance, and resistance, as obstacles to the advancement of WBCs. Rural men and the general public tend to be unsupportive, and it is not uncommon for women who actively engage with society other than in their traditional roles to face harassment, domestic violence and vicious gossip. They may have to struggle to continue with going to their group activities, and risk being stigmatised 'loose women and whores' (Stephen 2005). The communities in which WBCs are located, and development policy makers, tend to generally neglect WBCs, and see them as organizations only for 'women's issues'. However, some commentators retain a conviction that in the long run these women's organizations will become successful, accepted, and respected (Stephen 2005).

The poor economic performance of WBCs has been attributed to a weak financial basis and lack of access to credit (due to lack of collateral and high interest rates). Low education, technical, organizational and entrepreneurial skills are also critical obstacles. Others include limited access to markets (Burkey 1996, Msonganzila and Damball 1998, Eber and Tanski 2001, Sizya 2003). The issue of governance is critical, because just as in other cooperatives, women members at times betray their fellows by swindling resources (Vargas-Cetina 2005). Formation of groups by external inducement is also a factor in weak economic performance. Some groups are allegedly formed to tap donor or government support rather than as a response to an economically viable opportunity (Chikwendu 1997, Maclean 2007).

2.5. Gender and women's issues: a conceptual orientation

2.5.1. Gender as social construct and analytical concept

The following section provides a conceptualization of gender and its manifestation in diverse context and forms of cooperation. Collins English Dictionary (2003) defines 'gender' as simply a state of being male or female. The term has transcended an earlier grammar-based usage (in terms of classifying nouns in some European languages). It now refers to socially or culturally determined attributes of masculinity and femininity. Importantly, the term does not refer to biological attributes but encompasses the socially defined roles ascribed to one sex or the other (Meena 1991, Nicholson 1998).

Mackintosh (1981) differentiated sex and gender, and construed that sex is biologically derived, while gender is a socially constructed category. This distinction between 'gender' and 'sex' has important implications in analysing gender. In essence, the distinction between sex and gender emphasises that everything women and men do, and everything expected of them, with the exception of their sexually distinct function (childbearing, breastfeeding and impregnation) is dynamic; it can and does change. People are born female or male, but learn to be girls and boys who then grow (culturally) into being women and men. In other words, humans are taught, socially, what constitutes appropriate behaviour, attitudes and roles in any given context, and how the genders should relate. This learned behaviour is what makes up a gender identity and constitute gender roles (Meena 1991).

Gender is a dynamic concept because gender roles for women and men vary greatly from one culture to another and from one social group to another within the same culture, race, class, economic circumstances, and age. These roles also change over time. All these aspects influence what is considered appropriate activity and deportment for women and men. Furthermore, as socio-economic conditions change overtime, so do gender patterns of interaction (Agarwal 1997, Nicholson 1998). Relations of power between men and women are also included in the concept of gender. These power relations are not only seen in the division of labour and resource distribution but also in ideas and representations, through which different abilities, attitudes, desires, personality traits, and behaviour patterns are ascribed to men and women (Agarwal 1997, Vijayanthi 2002).

Gender analysis is crucial in the analysis of social phenomena. The strongest attribute of gender analysis lies in the fact that it leads to an understanding of which differences between men and women are based on biological attributes and which differences

emanate from social construction. Gender is thus a key social concept for analysing the roles, responsibilities, constraints, opportunities and needs of men and women in given contexts, with the aim of deriving lessons for addressing gender inequality (Handrahan 1999, Temba 2004). Analysis in terms of gender is thus as much about men as it is about women. Furthermore, recognition of gender dimensions in society has major implications for the theory and practice of development as a field of induced social change.

2.5.2. Gender and women's issues: the global and African perspective

Through gender analysis, one can observe that worldwide men and women are divided into dominant and subordinate groups. Largely they perform differentiated tasks, and they have different roles and powers, depending on cultural context and intersection with other dimensions of difference such as race/ethnicity, religion, age/generation, locality (urban-rural). This analysis brings also to the fore that although women are often made invisible or undervalued, they also have an important and distinctive role in economic and social life, albeit often different from men (Chikwendu 1997, TGNP 1999, Eber and Tanski 2001, Towo 2004). Worldwide, women's work tends to household-based, and includes tasks such as food preparation, caring for children and small animals, collecting water, and clothing for children. It is women who turn a dwelling and shelter into a home and who must in the first place set up the family survival systems (Vijayanthi 2002). In many cases, women's tasks are treated as being of lower value than tasks performed by men. Apelquist (1992) notes "women's work goes unacknowledged and unrecognised by men" and "the women's world is invisible". This is true initially at the level of families, but carries over into the public spheres – into business, trade unions, and cooperatives (Vijayanthi 2002, Povey 2004). Women are also, often, the users of and labourers on land, taking care of and marketing the crop, while often having little or no say in the use of the income realised, since men (typically) are reckoned to be the land owners and the heads of households (Mallya 2005, Urio 2006). Women may only be entitled to the surplus from a subsidiary garden or farm plot.

The social systems of many African societies provide a structure for men to exercise their power (TGNP 1999). Traditionally, in many societies, women do not own land but have usufruct rights (TGNP 1999, Razavi 2003, Tsikata 2003, Urio 2006). Men are also generally the owners of the most crucial household property, including moveable and immovable items such as cattle and houses (TGNP 1999, URT 2000a, Urio 2006, Bezner Kerr 2008). The land is passed from the father to the sons (or nephews in matrilineal systems) as prime inheritors, or from senior to junior brothers (TGNP

1999, URT 2000a, Urio 2006, see also Chapter 3 of this thesis). Even in matrilineal systems, land passes from man to man, albeit through the female line, i.e. a man inherits land from his maternal uncle. It is unusual for a share of land or wealth to pass from the father to daughter, except under Islamic law (Urio 2006).

In response to the economic crises that have accompanied globalization, African women have been forced or stimulated to come up with coping strategies to deal with the above mentioned structural disadvantages. Forming cooperative organizations is one such response (Eber and Tanski 2001, Stephen 2005). Mayoux (1995) and Cornwell (2001) confirm that these strategies have enabled households to hold poverty at bay and have generated some economic empowerment for women. But this is often a losing battle, since it is at the cost of increased burdens on women and children, without challenging existing economic and social structures. Stephen (2005) points to a different aspect. Although there have been some changes in gender relations (i.e. men increasingly support women in domestic chores and cooperative activities) women remain largely confined to the home and the community.

The situation in Tanzania is not much different from the rest of Africa. Despite contributing a major share to agricultural activities, women have little say in key development decisions, are poorly represented politically, and are often constrained by a society that remains culturally male-oriented (see Chapter 5.1).

2.5.3. Gender and women's issues: experiences in Tanzania

Women form more than half of the Tanzanian population. Further, it is estimated that most females in the labour force live and work in rural areas and that most agricultural work is done by women. Tanzanian women produce 60 percent of cash and food crops, and yet are largely excluded from decisions about the wealth they have created (TGNP 1999, URT 2000a, Towo 2004). There are empirical data to support these generalizations:

Rural women perform 70% of the hoeing and weeding, 60% of the crop harvesting, 80% of the portage of crops from the field to homesteads, 80% of crop storage, 90% of the crop processing and 60% of the marketing of produce. Further, they do 95% of the care and feeding of children and aged people, 90% of water and fuel portage, 50% of the care of domestic animals in Tanzania (Kerner et al. 1992).

Clearly, Tanzania's economic development is essentially in the hands of rural women (TGNP 1999, Towo 2004). This is why their economic contribution needs to be integrated seriously into development efforts. Any benefits of liberalization of trade with current globalization provide incentives for men, while the conditions of the

majority of poor rural women have not improved. Women are in fact adversely affected by globalization and the economic upheaval it provokes (TGNP 1999). Globalization has resulted in an increase of women's workloads and stress, especially in the rural areas, leading to a decline of their living conditions (Towo 2004).

At the political level, women are under-represented. In Tanzania, women form only 30% of the members of parliament and 33% of representatives in district councils (<http://www.bunge.go.tz/bunge/index>, retrieved on 7-7-2009). At the household level, often women are excluded from decision-making, especially decisions concerning economic issues such as resource allocation. Women's involvement in information and communication processes is limited by social and cultural norms, which militate against their speaking up in public, and by custom, which does not favour women traveling independently, or being away from home for any period. In addition, women have to face the consequences of illiteracy, large families, alcoholism (by men), ill health, lack of awareness and limited decision-making power. These are acknowledged as arduous obstacles to human development in Tanzania (TGNP 1999).

From the gender perspective, it can be surmised that lack of power over resource, and low participation in development (social, economic and political) have been the most immediate causes of the persistence of women's subordinate and inferior position. Macro and micro policies, and the legal framework, including customary laws, are basic factors contributing to women's low status and position in society. Women's significant contributions to the economy and society need to be considered and integrated seriously within development frameworks. Strategies for achieving these ends should be out in place. Assessing the role of cooperatives as a means of achieving some of these ends is the major concern of this thesis.

2.5.4. Gender, women and cooperative organisations

Gender is a key topic in cooperation. Bibby (2006) points out that where women have participated actively, cooperatives have been more successful. This has particularly been true in Savings and Credit Cooperatives (SACCOs), where women have demonstrated a capacity to save and repay (Bibby 2006). The underlying idea is that women have an affinity for cooperation.

Nevertheless, women in rural life are often invisible in the cooperative movement. Essentially, according to the ICA 1995 guiding cooperative principles, there are no restrictions for men or women to become members of any cooperative, provided the applicant has reached the age of maturity, has a sound mind, and can use the services

provided by the society (ILO-ICA 1995). However, practice has been quite different. Worldwide, cooperatives have been dominated by men (Msonganzila 1993, ILO-ICA 1995, Mayoux 1995, Chikwendu 1997, Povey 2004, Towo 2004). In Tanzania, despite of their importance in agricultural production, women are only marginally involved as members in AMCOs. Tellingly, they form about 20% of the membership of this type of cooperative, but only 10% of the leadership (Macha 1993, ILO-ICA 1995, TGNP 1999, URT 2002b, Towo 2004). Table 2.1 confirms this low participation rate for 4 AMCOs in the study area. Out of 809 members in the four cooperatives only 93 (11%) are women, and only one woman of 37 had a leadership position.

Table 2.1. Number of female and male members and leaders in four selected cooperatives.

Cooperative	Registration number	Membership			Leadership		
		Female	Male	Total	Female	Male	Total
IgololaBasigani	4863	24	76	100	0	6	6
Twiyigwe	824	33	93	126	0	11	11
Misasi	2923	34	233	337	1	9	10
Mapilinga	770	1	49	246	0	10	10
Total		93	451	809	1	36	37

Source: Msonganzila (2004)

Since women are hardly involved as members, it is obvious that they are also fully not involved in ownership, access, and control of cooperative resources such as tractors, farm inputs and credit. This is confirmed in a baseline survey conducted by the GAD department (WID 1996). Crisp (1990) stated this with regard to women in general and for rural women in particular, in the following way:

Tanzanian women have less access as compared with men to control over such essential resources as land, labour, technology, finance and credit. [Rural women also] have fewer opportunities compared with women with formal education and training.

Because women are under-represented at many levels of decision-making, their specific needs are not considered. The gender imbalance in decision-making processes implies that women in rural Tanzania are a silent majority, working without commensurate participation in crucial decision-making process. They have been pushed to the periphery in terms of enjoying the fruits of their hard rural labour (Msonganzila 1993).

2.5.5. Causes of women's low participation in cooperatives

According to ILO-ICA (1995) the poor participation of women in cooperatives can be traced back to the establishment of cooperatives by the colonial powers, which saw

cooperatives as a means to enhance cash crop production and marketing, and thus the tax basis of the colonial state. In colonial perspective, it was most logical to attract men, as owners of the land and heads of households, into cooperatives (see also Chapter 4.1). Women's lack of education and access to resources have also been cited as factors contributing to the low participation of women in cooperatives (see above, Section 2.4)

A number of post-colonial initiatives tried to change this. The UN system and ICA developed programmes focused on the inclusion of women in the cooperative movement (Chikwendu 1997). The Nairobi Forward Looking Strategies (1985), the Lagos Plan of Action (1980) and the third Regional Conference on Women held at Arusha-Tanzania in 1984 all addressed the issue of women's participation in development initiatives in Africa, including cooperatives (Chikwendu 1997). But further efforts are still needed.

2.6. Intervention approaches for the advancement of women

The section below is a review of different intervention approaches that specifically target women's development, including participatory approaches.

2.6.1. From Women in Development (WID) to Gender and Development (GAD) approach

In the 1970s it was recognised that women's productivity and active participation in development would be prerequisites for achieving economic growth and alleviating poverty. Accordingly, what was called Women in Development (WID) approach later was formulated, and gradually was taken as an integral part of many policy approaches (Razavi and Miller 1995, Humble 1998, ADB 2004, 2006). The WID approach focused on women's rights to legal, social and economic advancement, and aimed at special facilities for women to support them, such as training, income-generating programmes, day-care centres, and many others. It focused mainly on the more 'traditional' women's roles and domains (Razavi and Miller 1995, Humble 1998). Women-based cooperatives fitted this approach. Many NGOs in developing countries organised women in cooperative income generating groups with the support of international agencies and bilateral cooperation funds (Razavi and Miller 1995). Such projects usually remained small in scale and scope, and the capacity to assist low-income women to generate income generally proved insufficient (Humble 1998).

In the mid-1980s this 'women-only' orientation became a disputed aspect of the approach. WID often perpetuated or even reinforced women's segregation. The office

or programmes for women that were established in many organizations did not become part-and-parcel of the wider planning and implementation of development interventions (Humble 1998). The WID approach focused on women’s immediate needs first and rarely addressed gender relations as such. There was – in short – no direct way seen to immediately tackle unequal gender relations or women’s low status (Moser 1989, Mensah and Antoh 2005).

As a result, an alternative approach gained ground, that recognised that women’s issues and rights could not be properly addressed if they remained in isolated ‘silos’. Under the Gender and Development (GAD) approach the policy objective was mainstreaming of gender into all aspects of development. The idea behind GAD was to fully acknowledge that women cannot change their lives in isolation or in vacuum. Their lives are strongly shaped and constructed by the societies in which they live, and these societies include both men and women. It thus appeared necessary to change the social structures and processes through which male superiority and female subordination were maintained. This needed the involvement of both men and women (Humble 1998, ADB 2004). Participation and empowerment became important elements in this integrated approach. The organisation of women within cooperative groups was seen as an important way of operationalizing the GAD approach. Table 2.2 shows the difference of the two policies.

Table 2.2. Comparison of the WID and GAD approach.

	Women in Development (WID)	Gender and Development (GAD)
The approach	Increasing women’s control over their lives and self-help for resolving their problems	An approach to inclusive development
The focus	Women’s disadvantageous position	Integration of women in development while acknowledging the power relationships between men and women
The problem	The exclusion of women from benefitting of development	Unequal relations of power prevent equitable development and women’s full participation in its benefits
The goal	Better lives for women and their households	Equitable, sustainable development, with both women and men who share decision making and profits equally
The solution	Make opportunities to development also available to women	Empower women in relation to structures and processes that otherwise reinforce their unequal share in development

Source: Adapted from Moffat et al. (1991).

Mensah and Antoh (2005) refined the changes in discourse on gender and development by distinguishing changes in focus. They discerned change from a welfare approach into equity, anti-poverty, efficiency, and most recently, the empowerment approach. The earliest, the welfare and well-being approach assumed that women were passive recipients who had to be educated and well plugged into processes of development rather than being active participants capable of making decisions on their own. Dissatisfaction with this underlying assumption under the influence of the second feminist wave led to a growing emphasis on income generation activities and equity in legislation and practice. This approach in the 1970s posited that, since men had generally benefited more from development programmes, any redistribution initiative ought to favour women (Moser 1993, Mensah and Antoh 2005). Not surprisingly, the intense resistance from men compelled the women's movement such as Women's Union of Tanzania (UWT) to shift its emphasis to a more general antipoverty approach by the mid-1980s that still aimed at a large group of women. This approach sought to combat poverty among women again by increasing their employment and income opportunities, but also by improving access to social economic resources such as land, capital, education, information and technology (Razavi and Miller 1995). With the advent of structural adjustment programmes (SAP) in developing countries in the late 1990s the women-oriented approaches resorted to an efficiency paradigm, in which women were viewed as crucial to development and stressed that women are essential to good governance of both human and material resources. Needless to say this conformed well to the requirements and expectations of funding agencies such as the World Bank and other bilateral organizations (Mensah and Antoh 2005). In the 1990s the perspective shifted towards a focus on the empowerment of women which sought to beat androcentric power structures in society by strengthening women's role in the management of all affairs that affected them (Mensah and Antoh 2005). Under this framing of issues women were to be supported through gender specific and gender-mixed mobilization. Both places a high premium on cooperation.

2.6.2. Participatory intervention

This section reviews participatory interventions methodology for addressing women's advancement. Douglas (1997) and Reddy (2002) define intervention as a process of interceding in the lives of others to bring about intended changes. They distinguish two intervention approaches for development: the directive (enforced) and the non-directive approach. With a directive approach the target population is given the specific details of what needs to be accomplished or completed, without grey areas for interpretation. This refers to a blue print approach, i.e. projects with fixed goals,

determined inputs and outputs, strict time frames, a technology focus, top-down management and suitably defined performance indicators for cost-benefit analysis. The non-directive approach involves the stakeholders in planning and implementation of the task ahead. This refers to projects that adopt an open and participatory ‘learning’ approach, with emerging goals and flexible strategies, and in which error is recognised and corrected (Chambers 1993, Musch 2001).

In the present study, ‘participatory intervention’ and ‘participatory development’ are used interchangeably to connote a paradigm shift from ‘thing-centred’ to ‘people-centred’ development, resulting from the failure of the directed, blue-print form of development support (Chambers 1995, Nelson and Wright 1995). This was an important shift in development-oriented interventions from the 1980s onwards: many development actors (trainers, donors, extension services and researchers) integrated participatory methodologies into their work. Participatory methodologies were integrated in gender work through the GAD approach, also via an emphasis on and support for women in cooperatives (Udvardy 1998, Vargas-Cetina 2005). As seen above this connected very well with the principles of self-governance, self-determination and empowerment that the cooperative movement from early days had embraced as a resisting force against growing external control.

Since the 1980s many development initiatives have used the label participatory. However Burkey (1996), Cornwell (2001) and Reddy (2002) all have caution against putting too much emphasis on a term. They argue that for any development intervention to bring changes, the key is to empower the target group and to create spaces to be utilised by them for their own self-directed betterment. Basic assumption is that participatory approaches empower local people with the skills and confidence to analyse their situation, make decisions and take action, so as to improve their circumstances, with the ultimate goal of bringing fair, equitable and sustainable development (Guijt and Shah 1998, Vargas-Cetina 2005). Mayoux (1995), Cornwell (2001) and Reddy (2002) all emphasise the need to integrate indigenous knowledge and cultural viewpoints in such participatory development processes.

This was also reflected into the four guiding principles for participatory interventions in MUCCoBS (Eade 1991, Munene and MUCCoBS 2007):

- Recognise that local people are intelligent, know solutions for their problems, but many times may not act until they are aroused to.
- Realise that people are organised as a group or tribe and have leaders with definite status and functions.

- Assess and start with local needs and interests of specific communities.
- Stimulate people to act under their own leaders with the external agency facilitating instead of directing.

It must be noted though that these guidelines do not critically address the above mentioned complexity of existing social hierarchies between men and women, or other dimensions of difference that can cause the earlier discussed elite-capture or growing inequalities as unforeseen and undesired effect in the end.

2.6.3. **Participation, empowerment and transformation**

While the notion of participation is now widespread, the concept has complex and contested meanings in development work. The World Bank defined participation as a process through which stakeholders influence and share control over development initiatives and the decisions and resources which affect them (Nelson and Wright 1995). According to Cornwell (2001) the tension in this definition centres on the words ‘to influence and share’ rather than ‘to increase control’, and on the phrase ‘development initiatives’ rather than ‘resources and regulative institutions’. The point is whether participation is to be transformational or instrumental (Nelson and Wright 1995). Thus the issue is how to get communities mobilised to decide on their own priorities (transformation), rather than cajoling them to buy into donors’ projects as a means to achieve certain (externally-defined) instrumental goals.

In recent decades efforts have been made to classify different types of participation, with the ‘ladder’ of Pretty et al. (1995) being one of the most cited. Authors like Chambers repeatedly raise the importance of reflecting on who participates, how and at what stages, and for whose benefit. Nelson and Wright (1995) consider the differences between merely being told, from being asked, brought into a decision-making process and enabled to determine the shape that action takes. It is not easy, however, to exactly draw any definitional lines between the different types of participation in practice. In the context of this thesis, the classification of White (1996), as modified by Cornwell (2008), is among the most useful as it clearly distinguishes transformative participation from other forms (Table 2.3). It is this typology that most closely aligns with the mission of MUCCoBS and its GAD department.

Transformation and empowerment are two important and related concepts in the mission of MUCCoBS and its GAD department. They are at the same time complex concepts with multiple meanings. In this thesis, transformation means to change something into a different thing better than the original state. Nelson and Wright

(1995) conclude that transformation is structural, not just behavioural. It is therefore argued that the goal of participation is to reach and engage primary stakeholders in ways that allow structural transformation. It is not instrumental or limited to behavioural change only. Very definitely, it is not about getting people to buy into a donor project (instrumental agency) but it is focused on getting people to a sustainable transformational state in which they decide on their own priorities (White 1996).

Table 2.3. Typology of interests related to participation.

Form	What participation means to implementing agency	What participation means to target groups	What participation is for
Nominal	Legitimation to show they are doing something	Inclusion to retain some access to potential benefits	Display
Instrumental	Efficiency to limit funders' input, drawn community contributions and make projects more cost effective	Cost of time spent on project related labour and other	As a means to achieving cost effectiveness and local facilities
Representative	Suitability to avoiding creating dependency	Leverage to influence the shape the project takes and its management	To give people a voice in determining their own development
Transformative	Strengthen peoples' capabilities to take decisions and act for themselves	Empowerment to be able to decide and act for themselves	Both as a means and an end, a continuing dynamic

Source: Cornwell (2008), adapted from White (1996).

Likewise, empowerment is a difficult concept, with different meanings for different people (Nelson and Wright 1995). Undoubtedly, empowerment covers notions of enabling people to understand the reality of their environment, equipping them with the capacity to reflect on the factors shaping that environment, and offering resources and stimuli that allow people to take the necessary steps to effect changes to improve the situation for themselves (Papa et al. 2000, Musch 2001).

2.6.4. Benefits and limitations of participatory interventions for women's advancement

A number of authors – including Chambers (1995), Mayoux (1995), Cooke and Kothari (2001), Cornwell (2001), Hickey and Mohan (2004), and Vargas-Cetina (2005) - have demonstrated the positive impact of participatory intervention for community development and transformation of gender relations. Representative and transformative participation (see Table 2.2) enable participants to have ownership of

their projects and the processes involved, and to become responsible and answerable to each other in executing these projects. Participatory approaches also positively affect the capacity of engaged professionals, since it helps them to gain a better insight into the situation of the communities they serve. Such insight enables professionals to work more effectively and produce better results. The process of working and achieving things together with such professionals can strengthen and reinforce communities or local organizations, and build up confidence, skills, capacity to cooperate, consciousness, awareness and capacity for critical appraisal. Participatory intervention empowers people, both ‘target groups’ and ‘interveners’, by equipping them to tackle further challenges by themselves, whether individually or collectively.

The same group of scholars, however, argues that however good participatory methodology might be on paper, its actual implementation often leaves much to be desired. Many organizations call their work ‘participatory’ in the expectation of gaining access to donor support, but without fundamentally changing their style of working. Pijnenburg (2004), in a study entitled ‘Keeping it Vague’, charges that participation is buzzword, vague and unclear. He suggests that the participation process is covered by politically attractive slogans but is all too often in implementation characterised by poor planning, and lack of forethought and clarity in setting objectives, leading to organizational muddle and incompetent facilitation. Thus (he concludes) participatory methodologies have not always lived up to expectation, due to a manifest gap between theory and development practice (Pijnenburg 2004, see also Pretty et al. 1995).

One of the limitations of participatory methodologies is that they are time-demanding. Seeking proper participation needs a lot of time because it rests on the principle that people cannot be told, but have to find out for themselves. This involves lengthy processes. Though it results in credible outcomes eventually, many donors, development workers and beneficiaries lack the patience to wait for results. Or at times, project planning simply fails to provide appropriate schedules and resources. Even in a project embracing the participatory approach there is usually a rigid definition of the duration over which a process is supposed to unfold, and predetermined management aims, goals and outcomes are written into a “log-frame” document without any consultation with the people concerned. Burkey (1996) argues that:

It is common to find a programme with a fixed time of 2 years or 5 years, while you cannot predetermine the time in which a community will be empowered.

Ideally, goals and exit time should only be roughly defined if true community empowerment is the aim. However, such an open-ended approach does not fit well with financial and managerial realities in many organizations. Expecting such flexibility is rather unrealistic when these organizations have to account meticulously for resources within fixed budget intervals.

Studies of participation (Chambers 1993, Mayoux 1995, Burkey 1996, Udvardy 1998, Cornwell 2001) have pointed to the problem of development agents imposing their own ideas and agenda, even where participatory approaches are supposedly in use. Outside experts tend at times easily to ignore, override or exclude local knowledge. Sometimes, facilitators from outside the community are seen as ‘foreign visitors’, who are, in most cases, constrained by time, and have their own personal agenda (Chambers 1995). Intervenors need to realise that community people know their situation better than anybody and that they know what they need (Hagmann 1996). It is important, therefore, to build in sufficient learning and listening time if outsiders are to help. A point for attention in assessments of development strategies and processes should therefore also be the capacities and direct interventions of the development agent in this respect.

Whereas participation was embraced as part of the GAD approach, there is also the critique that many practitioners who use participatory approaches – and are not focused specifically on gender - actually pay little attention to gender and power relations (Guijt and Shah 1998). Furthermore, participatory development interventions are often implemented without a clear strategy for negotiating the conflicting interests that exist in any society. As a consequence, in many cases, the role adopted by development agency tends to reinforce rather than challenge the status-quo (Mayoux 1995). In participatory interventions that are not carefully implemented this can result the powerful benefitting and poorest being marginalised even further (Cornwall 2001).

Another critique also points out that most of programmes or projects are designed under the assumption that the professionals and donors already know how certain problems of the target group can be solved. This can explain why agricultural cooperative development programmes in Africa have so frequently by-passed women farmers, who are in fact often doing the farm work with a lot of experience and knowledge (Geertz 1983). This author emphasises that this tendency can result in beneficiaries being stranded in abstraction and smothered in jargon. Geertz writes that ‘the native point of view is epistemological [and it is important] that we see things from the native’s point of view’. This led Mohanty (1991) to observe that there is also

a need for internal critique of hegemonic western feminists, who may be equally inclined to lay down the law and ignore local perspectives at that time.

Finally, there is a danger in ‘participation’ that allows too much scope to the ‘old ways’ of doing things, which include deep rooted traditions, and routines, structures, policies and procedures that somehow need to be altered. But trying to stimulate change may bring fear, uncertainty and threat to the people, for as Kibwika (2006) concedes ‘learning to do things differently is not a simple matter’.

From these different inter-connected debates on cooperation, gender transformation and participatory approaches it is obvious that designing and implementing an effective cooperative intervention is not an easy task. Considering this interconnectedness and complexity this study will devote some later space to self-critical reflections on the interventions by the GAD department of MUCCoBS, of which I was part. I want to analyse how these interventions came about (in terms of approaches, planning and funding), how they were implemented, and what their impact was, as perceived (in hindsight) by the beneficiaries. The research questions formulated in chapter 1 are intended to support this reflection, in order to generate deeper insights into my own professional activities, and those of my colleagues.

2.7. Schematic presentation of aspects for analysis

The significance of cooperative organisation and participatory intervention for the advancement of rural women in Tanzania is simplified into a conceptual framework of aspects for analysis in Figure 2.4. below.

The thesis looks at the relevance of different forms of cooperative organisation in relation to participatory intervention from the perspective of women’s advancement as pointed at before in chapter 5-7. The aspects assessed or analysed (in each form of distinguished institutionalised cooperation) include formation and legal status, goals, activities, membership composition, organizational structure and management style (member participation), scale, policies and plans, attainment of benefits and challenges. In assessing the GAD department’s participatory interventions in chapter 8, the main issues looked into are goals of intervention, programme implementation, approach and design of the GAD department’s intervention, and beneficial outcomes and challenges associated with the GAD department’s intervention (Figure 2.4.). After the presentation of relevant contexts in chapter 3 and 4, the discussion and analysis of these aspects will be elaborated in the above mentions chapters and concluded in chapter 9.

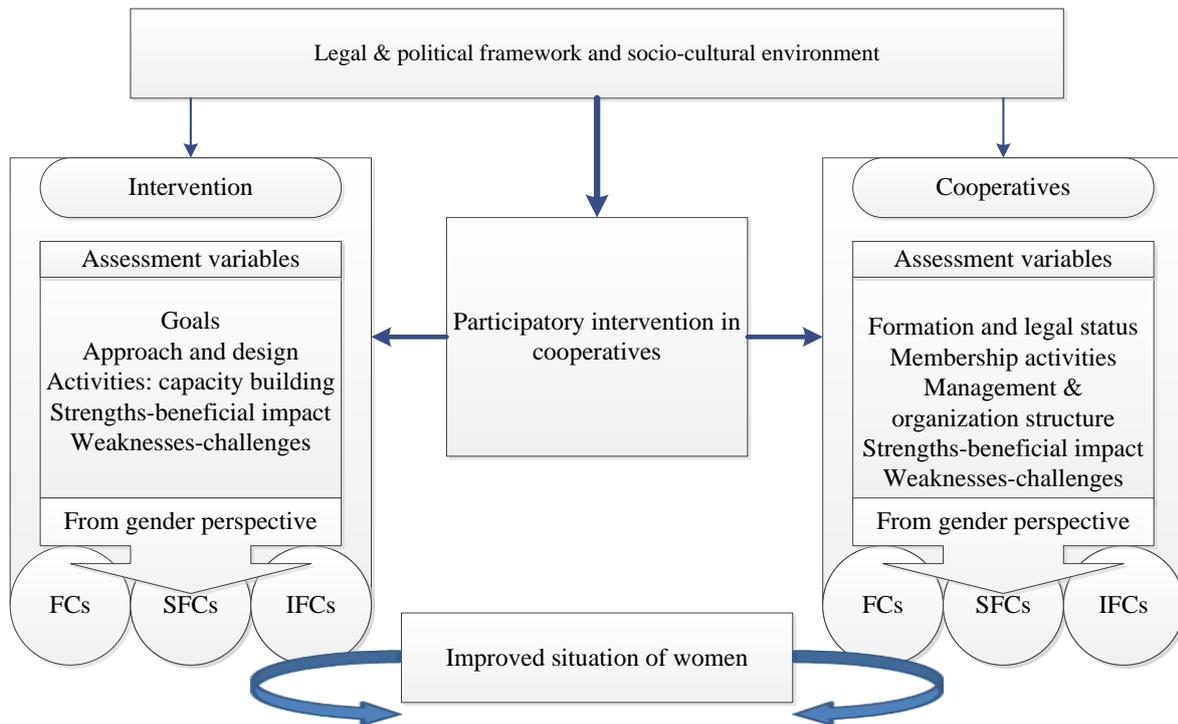


Figure 2.4. Framework for analysis of aspects relevant for cooperative organisation and participatory intervention.

Chapter 3. CONTEXTS TANZANIA: HISTORY, CASE STUDIES AND RURAL WOMEN'S LIVES

This chapter provides the context of the study. It gives a brief political history of Tanzania, and a short description of the characteristics of the study areas. In addition, it presents a picture of the daily life of rural women and how this is shaped by their traditional culture.

3.1. Introduction

Tanzania is the largest country in East Africa with an area of 945.234 km². Based on the National census (2002), there are more than 120 ethnic groups constituting the population estimated at 34.6 million people of which 17.6 million are women and 16.9 million are men. Tanzania is an agricultural society and around 80% of the population lives in rural areas where many are dependent on small-scale farming (URT 2004). There are a few plantations where tea and coffee, tobacco and cashew nuts are planted. Tanzania also has considerable mineral resources, mainly gold, diamonds and Tanzanite, and some fishing activities. It also has great potential for tourism, as it has several national parks with animals like lions, leopards, crocodiles, giraffes and hippopotamus (URT 2002c). Today Tanzania is still very poor: the GDP per capita is estimated US\$ 1.300 (URT 2004). The inflation rate has declined from 30 percent in the 1990s to below 4.5 at the end of 2003 (URT 2004).

3.2. Brief history of Tanzania

In the 19th century Europeans began to explore inland Tanzania, then called Tanganyika. In the 1860s missionaries arrived, and in 1885 the Germans began taking over the region while the British took control of the island of Zanzibar. In 1890 Britain and Germany signed a treaty to divide the area between them. However, from the start, the Germans faced resistance in Tanzania from people like the Hehe and Ngoni, because they were forced to work on cotton plantations and schemes. This violent opposition to colonial rule continued until the end of the First World war in 1918 when Germany surrendered to the allied powers and the entire territory came into the hands of the British (Hyden 1980). Under British rule Tanzania exported cash crops like cotton and coffee, grown on European-owned plantations and by some African smallholders. On 9th December 1961, Tanzania became independent, with Julius Nyerere as its first Prime Minister. Next year he became President of the Republic of Tanzania.

In 1967 Nyerere adopted a policy of a self-proclaimed alternative of African socialism. In the Arusha declaration he outlined his vision of a socialist society (URT 2001a).

The cornerstone of that policy was called *Ujamaa* (family hood). The core strategy was to create large collective farms for group cultivation. The people were moved into *Ujamaa* villages in which production was to be done by the whole community. However, the policy proved unsuccessful, and agricultural production, and the Tanzanian economy in general, dropped (Hyden 1980). Nyerere resigned in 1985 and his successor Ali Hassan Mwinyi spent most of his time in office trying to repair the Tanzanian economy by privatizing business and encouraging foreign investment. In 1995 Tanzania became a multi-party democracy with Benjamin Mkapa as the first President under that regime. In 2005 Jakaya Kikwete was elected president.

Since the late 1980s Tanzania has undergone drastic political, social, economic and monetary reforms. With support from the International Monetary Fund (IMF), the World Bank (WB) and other donors, the government formulated a set of macro and micro-economic policies and frameworks for the development of human resources (capacity building) to promote self-reliance as the key to people-centred development. The policy formulation process has increasingly become an outcome of an emerging partnership between different stakeholders including the private sector. Among relevant current documented development policies are the National Development Vision 2025 (1995a), the Microfinance Policy (URT, 2000b), Poverty Reduction Strategy Paper (PRSP, URT 2002c), the Cooperative Development Policy (CDP, URT 2002b), the National Growth Strategy and Reduction of Poverty statement (NGSRP, URT 2005), the Rural Development Strategy (RDS, URT 2001a) and the Agricultural Sector Development Policy (ASDP URT, 2002b).

Another aspect of the policy framework relates to the establishment and functioning of cooperatives. Cooperatives have played an important role in Tanzania from colonial times onwards. The current Tanzanian Cooperative Development Policy of 2002 and the Cooperative Societies Act No. 20 of 2003 consider cooperatives, both formal and informal, to be essential instruments for social and economic empowerment of the people, and women not the least. This means that many policy frameworks are in place to support development of the people through their active involvement, as facilitated by participatory processes and cooperative organizations.

Finally, there are donor organizations and international cooperation agreements with external governments that play a role in the policy context within which cooperatives and development agents act. Since these frameworks have developed over time, this thesis will pay some attention to the history of cooperatives in Tanzania, and how

history and the policy context play a role in the interventions of the GAD department of MUCCoBS.

Throughout the country, cooperatives have been and remain prominent organizations in the rural economy for people-centred development. These have been the kingpins of development intervention aimed at implementing the above-mentioned policies, as will be further elaborated in Chapters 4 and 6. It is within this context that the present study aimed at understanding the relevance of cooperatives for advancement of women finds its relevance.

3.3. Case studies: Study areas and Moshi University College

Fieldwork was undertaken in Misungwi District in Mwanza Region, and in Bariadi and Kahama Districts in Shinyanga Region, areas where the Sukuma people live, and in Moshi Rural and Hai districts in the Kilimanjaro region in the northern part of Tanzania, where the Chagga people live.

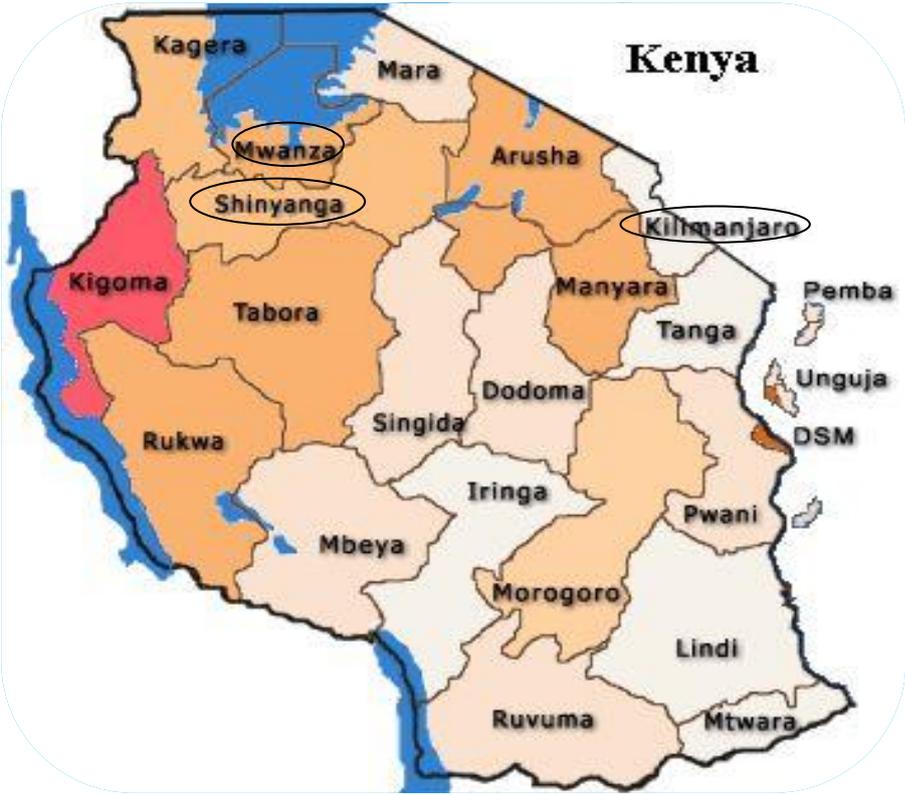


Figure 3.1 Map of Tanzania showing the areas of study.

3.3.1. Misungwi, Bariadi and Kahama district (Mwanza and Shinyanga Region)

Misungwi district is an area of 2553 km² situated about 50 km south of the Mwanza city along the Mwanza-Shinyanga highway. The land area is 2378 km², and 175 km² is occupied by water (URT 2008). According to the 2002 population census, the district has a population of 257,155, of which 131,185 are female and 125,970 are male (URT 2002a). The people of the district comprise the Sukuma tribe. Kahama district is 8477 km², and is in Shinyanga Region. It has a population of 596,456 people (300,878 female and 295,578 male) (URT 2002a). Bariadi District is also located in the Shinyanga Region and has an area of 9445 km². The ethnic group of this district (the Nyatuzu) speak a dialect of Sukuma. The district population according to the 2002-census is 603,604. A projection for 2008 estimated an increase to 733,422 (486,555 females and 246,867 males, so notably two third of women!) (URT 2002a). The Sukuma dominate in this area of North-western Tanzania and are the largest ethnic group in the country (Andersen 1992).

About 90% of the people in this region live in the rural areas and base their livelihoods largely on smallholder farming and cattle rearing (URT 2006, 2007a). The remainder (10%) engage in small-scale business, fishing (for those living along the shoreline of Lake Victoria) and other forms of small-scale production activities. Cotton is the most important cash crop while food crops include rice, maize, cassava, sorghum, potatoes and leguminous crops such as groundnuts and beans. Rice is produced for consumption and cash. Animal husbandry is also a major economic activity, with cattle, goats, sheep and a few donkeys mostly reared in an open grazing system. Basically the two regions are the major cotton producers in the country.

The climate of Mwanza and Shinyanga region is tropical, with clearly distinguished rainy and dry seasons. Average temperature is about 28° C (day-time maximum). The regions experiences 600-900 mm of rainfall per year. The rainy season usually starts mid- October and ends in the middle of May (URT 2007). The rainy season is often interrupted by a dry spell, usually in January. Rainfall is unequally distributed across the region and unpredictable (URT 2007). Water for domestic and production purposes is often problematic. Under drought, soils are hard to cultivate, pastures become very poor, and availability of water for domestic use and livestock is extremely limited.

Topographically, Shinyanga region is characterised by gently undulating plains covered with low sparse vegetation. The north-western and north-eastern parts of the

region are covered by *Miombo* woodlands.² The eastern part of the region is dominated by heavy black clay soils with areas of red loam and sandy soil. Mwanza has an undulating topography with the soils varying from the red friable clays to the more dominant brown, the yellow red loamy sands and pure sand. Misumgwi district has moderately heavy rainfall (more than 900 mm per year), but it is of unreliable amount and distribution. The soils are mainly red to yellow-red, gritty sandy clay loams, and are widely cultivated. There are also some areas of poorly drained and wet greyish loamy sands and black clays (URT 2007).

3.3.2. Moshi Rural and Hai district

Moshi Rural and Hai districts are in the Kilimanjaro region in the northern part of Tanzania. Moshi Rural district covers an area of 1713 km² (URT 2004). According to the 2002 census, the district has a total population of 402.431 (209.433 female, 192.998 male) (URT 2002a).

The Hai district borders Moshi Rural district to the east and has an area of 2111 km² (URT 2002a). In 2002 the total population was 259.958 people: 132.176 female, 127.782 male (URT 2002a). The districts are characterised by mountainous topography in the north with lowlands in the southern part. The districts are dominated by the Chagga people, who concentrate in the mountainous areas, and by the Pare people in the lower part.

Agriculture is the major economic activity in both districts. Rice, maize and sugarcane are grown with irrigation in the lower part. Farmers at mid-elevation grow maize, banana, and beans. The upper zone is famous for coffee production, introduced by missionaries in the 1930s (Hyden 1980, URT 2009). Coffee is intercropped with banana, the main staple food. The importance of maize and beans as staples has increased due to persistent shortage of banana because of drought. Production of both food and cash crops depends on rainfall, traditional irrigation and use of agricultural inputs. Women take care of both cash and food crops (Msonganzila 2004, Towo 2004). In addition, cattle are reared by stall-feeding in the high and middle zone and by free ranching in the low zone. The livestock are both indigenous breeds and hybrids. Goats, sheep and pigs also are kept in both the mountain and the lower areas (URT 2009). Livestock are a burden to women because they have to carry fodder mainly from lowland areas.

² *Miombo* is the Swahili word for *Brachystegia* tree

The Kilimanjaro region has two rainy seasons – a major one in April-May and the minor one in September–November. There is a marked variation in the amount of rainfall according to altitude and the direction of the slope in the mountainous areas. The mean annual rainfall varies from 500 mm in the lowlands to over 2000 mm in the mountainous areas. Temperature is average about 22° C. The hottest season lasts from October–March and humidity is high. Maximum temperatures can rise to 40° C in the lowlands, but range from 15° C to 30° C in the mountain areas. The soils of the region vary, but include alluvial soils with high potential for irrigated agriculture.

3.3.3. Resources of average households in the study areas

In Kilimanjaro, the average household owns about 2.5 ha of land, and has 2 to 4 cows or small ruminants. With an average of about 4 ha, the farms are slightly larger in the lower parts of the region, but the land is drier and poorer. In Mwanza and Shinyanga the average household own about 4 to 5 ha, but the agricultural productivity is limited by water and people lack of funds to invest in farm inputs. The per capita annual income in Shinyanga is Tshs 233.116 (c. US\$ 210), and in Mwanza Tshs 309.577 (c. US\$ 280) (URT 2007). The Kilimanjaro region is relatively better-off than Mwanza and Shinyanga with a per capita average annual income of Tshs 375.873 (c. US\$ 340). Because of persistent droughts, people in rural Shinyanga, Mwanza and the lowlands of Kilimanjaro are sometimes unable to feed themselves (URT 2007).

Within the rural communities described above, women are poorer and are socially and economically more marginalised than their menfolk (URT 1995b, 2000a, TGNP 1999, Towo 2004). This is because they lack access to critical productive resources such as land (Msonganzila 1993, 2004, TGNP 1999, Towo 2004, Urio 2006).

3.3.4. Moshi University College and its GAD department

Moshi University College of Business and Cooperative Studies (MUCCoBS) is a higher learning institution with over forty years of experience of residential training and outreach programmes throughout the country (see Chapters 4 and 6). MUCCoBS results from an up-grading of the status of the former Cooperative College Moshi into a constituent University College of Sokoine University of Agriculture (MUCCoBS 2006/2007). MUCCoBS was established under the Declaration Order No. 22 of 2004 as a semi-autonomous academic institution with its own Governing Board (SUA 2004). As a long established rural development and training institution it offers a combination of studies covering theoretical, professional and skill-based training in various fields. For instance, the institution offers training in business management and organizational development for the cooperative sector and other organizations.

MUCCoBS has a main campus in Moshi and second campus at Kizumbi, in Shinyanga Region. It also runs 18 regional centres, located in the capitals of most of the regions of mainland Tanzania (Figure 3.1). The college’s activities are diverse, and include classroom training, rural outreach/intervention programmes, research and consultancy services, tailor-made programmes and short courses, including gender programmes, which are customer-oriented. The institution comprises two faculties and four institutes (Figure 3.2) MUCCoBS is unique in two features. First, it directly links with the rural village level. Through its regional centres, MUCCoBS implements grassroots training programmes - mainly tailor-made - and pilots new approaches in rural communities. The second unique feature is a focus on group-based economic activity and transformation-oriented rural interventions.

The GAD department of MUCCoBS is mandated to deal with gender-based programmes and cooperative organization, as discussed further in Chapter 6.

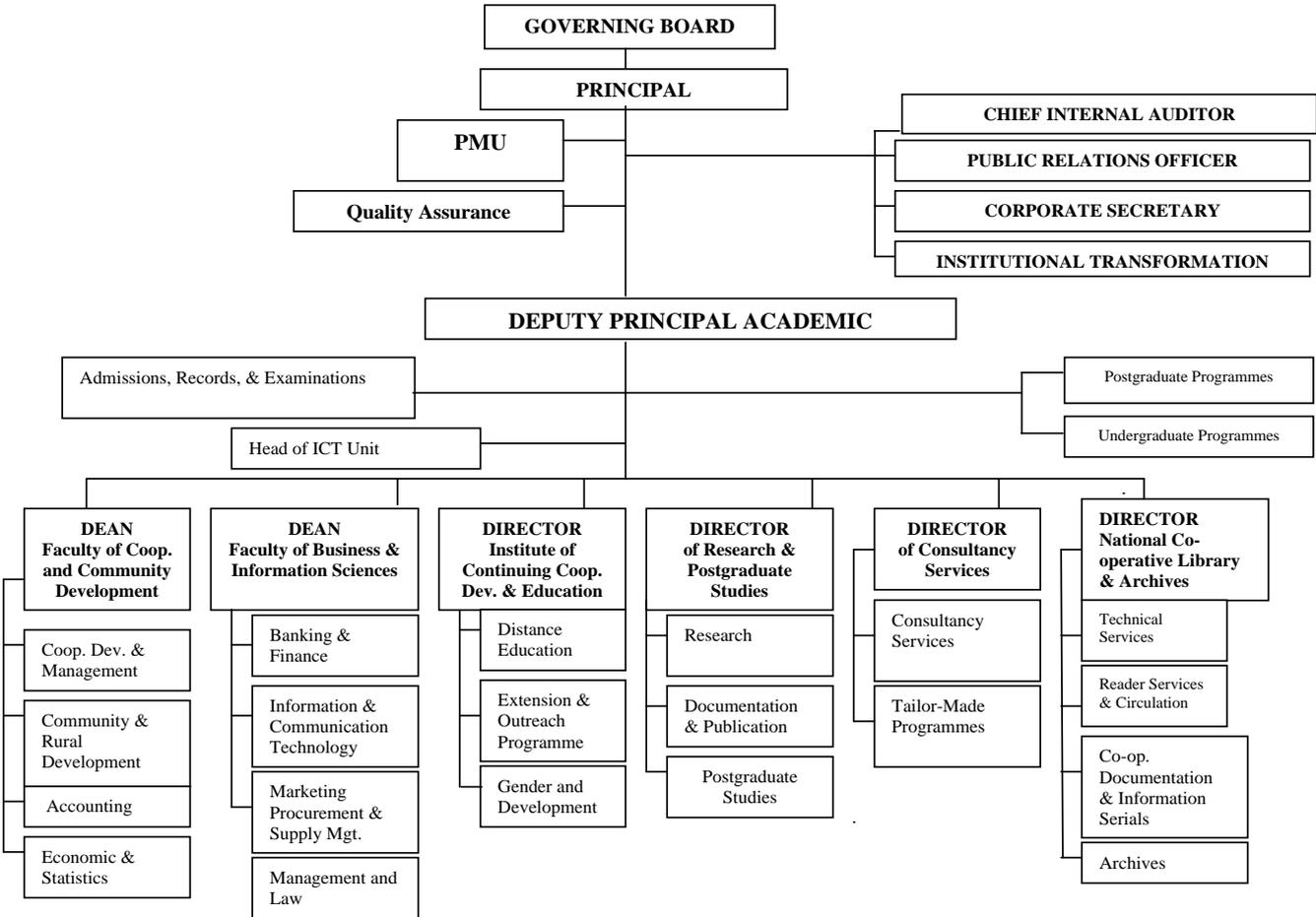


Figure 3.2. The organizational structure of MUCCoBS.

3.4. Rural life of women in the study areas

The division of labour and responsibilities, ownership of resources and the practice of traditions in the study areas are in large measure common across a large northern Tanzania. Where necessary, the present account is amplified with information derived from the FGDs held to understand functioning of cooperatives and the associated gender aspects. The rural life of women is sometimes hardly influenced by the type of cooperative with which they are affiliated. Where relevant, differences between the coffee-growing Chagga people and the cotton-growing Sukuma people will be presented.

3.4.1. Men and women's participation in cash crop production

In FGDs there was no uniform agreement on the share of work carried out by men and women in coffee and cotton. The majority considered that men and women contribute almost equally to cash crop production, but a minority disagreed. An inventory of hours spent on different activities yielded the data presented in Table 3.1.

Table 3.1. Estimation of hours spent of different activities in coffee and cotton production (per planted acre).

Activity	Coffee		Cotton	
	Men	Women	Men	Women
Land clearing	4	0	12	0
Digging/hauling	3	3	15	20
Seedlings & Sowing	3	0	12	12
Thinning	3	3	6	6
Weeding	0	18	20	20
Irrigating	3	0	N.A.	0
Manuring	0	15	6	6
Spraying	3	0	3	0
Harvesting	6	18	40	40
Processing (sorting and grading)	9	15	36	32
Market & selling	0	3	6	0
Burning plant residue	0	0	18	10
Total	34	75	150	146

Source: FGD, 2006.

The inventory also shows that clearing the bush, spraying of pesticide and the burning of plant residues are traditionally done by men (Table 3.1) as it is believed that this work is too dangerous to be undertaken by female, unless necessitated by the absence of the men. One man commented: "women never spray because it is dangerous. You know they are delicate." One woman reposted with the statement: "men like simple

tasks which do not make them toil; they run away from repetitive and routine work”. Women are traditionally most involved in the weeding, harvesting and processing. Digging and hauling is one of the heavier tasks in cotton, in which women and men participate equally.

The time allocation of men and women to different activities suggest that women spend about twice the time men spend in coffee production. In cotton men and women seemingly spend equal amounts of time. But these results were hotly debated since each group wanted to defend its own position. In the cotton area women argued that they spent more time than men in attending cotton production, while men claimed the opposite. Finally a consensus (of equal time allocation) was reached. A woman member of Bumo cooperative qualified this by stating that:

This estimation can be right only for an ideal household where both the wife and husband are responsible. In many cases men spend more time for drinking.

Men did not react on that statement, but one old man clarified:

Women spend less time in cotton production, processing and marketing because they have to attend the household. Women wake up earlier than men at around 5.30 am. They do some household chores before they proceed to farm. That is why they seem to spend fewer hours for cash production. They produce food, and we rarely help them.

An old woman confirmed this, stating that:

Cultivation of food crops for family subsistence on household plots is our responsibility. Few men participate in cultivation of staple food such as maize, rice and cassava but they rarely do the harvesting and processing. The other food crops, such as beans, vegetable and potato, are done solely by women; these are women's crops.

Differences between the coffee and cotton growing areas are further extended by the need to care for and milk cattle. In Kilimanjaro, among the Chagga, one man said:

It is a taboo for a man to milk, even to touch or take milk without the consent of the owner (woman). It is a taboo for a man to go to the kitchen and cook, unless the wife is not around.

In Sukuma land, with the exception of the Ngulyati area, men take the cows to graze in the open, and also do the milking. They prepare fire for *Kikome* - a fire to warm-up men and herds during the evening when the herders sit outside and have their meal. This is not the tradition in the coffee growing area, where cattle are often stall-fed. Here, the milk belongs to the women, but the cow and calves belong to the men – even if bought by the wife - as apparent in the common saying “coffee and cows belong to men, banana and milk belong to women”. Only one special type of banana served on

special occasion is under the control of husband. By custom, each family in the coffee growing area ought to have at least one cow. A man with many cows may therefore give an animal to a friend or neighbour, with the agreement that he is paid back with a new-born calf. A man without a cow may ask a neighbour or a relative to provide him with one, because his wife does not have a place to throw away the banana waste. In Chagga land, banana is the main foodstuff and banana waste is fodder for animals. A family without cattle cannot make use of banana waste and as a result the *Kihamba* (homestead farm) is without manure and becomes infertile.

3.4.2. Household responsibilities of women

The inventory during the FGDs and interviews showed that both men and women contribute to cash-crop production. Women do the harvesting, processing, and ensure food security in their households. This comes on top of multiple household chores. Women noted some changes in laws on property, power relations and sharing of domestic responsibilities, but they still do a disproportionate share of the work. Basically, all male respondents confirmed that women are responsible for all domestic chores. They spend greater amounts of time covering household responsibilities than men. Men and women agree that men are not engaged in any of household chores unless the woman is sick or absent. A man commented:

We never go to the kitchen. If people see a man going to the kitchen, it will be the talk of in the village. They will say "oh, the woman is sitting on him". Unless the wife is sick, then it can be accepted.

This means that the average day of a woman comprises a full day farming (with simple manual tools) plus assuming all the responsibilities of childcare, food preparation and general housekeeping, i.e. collecting and carrying firewood and water, cleaning, laundry work, food processing and cooking, caring for children, organizing bedding, grinding grain (in the cotton area, where the main food is maize or sorghum) and banana peeling (in the coffee growing areas, where banana is the main staple food). One woman said:

We do some activities concurrently. This is to see that the family is fed, clothed, and looked after as well as possible. We are usually the last to eat and the first to do without.

A typical working day may extend from 5.00 a.m. to 10.00 p.m., with little time to rest. While the men normally rest after the mid-day meal, the women usually clean and wash up. Basically, the situation remains the same throughout the year, as reflected in the daily schedule in Table 3.2. In the wet season men plough, cultivate and weed, while in the dry season they construct and repair houses. For women there is little contrast between rainy and dry seasons. Although the work in the field may be

reduced, the domestic chores remain the same. An important activity is to fetch water, and this is often much more time-consuming in the dry season.

Table 3.2. Daily gendered time-table in wet and dry season of Mr Majo's household in Busaga village in Mwanza region.

Wet season		Dry season	
Women	Men	Women	Men
5 a.m. – 6.30 a.m. • Wake up • Milking and milk processing • Fetching water • Sweeping	9 a.m. – 2 p.m. • Wake up • Milking • Working in social groups such as IFCs ^(*)	6 a.m. – 7.30 a.m. • Wake up • Milking processing	6 a.m. 12 p.m. • Wake up • Harvesting • Brick making
6.30 a.m. – 8.30 a.m. • Washing utensils • Cooking for headers	2 p.m. – 4 p.m. • Lunch • Rest	7.30 a.m. – 9.30 a.m. • Fetching water • Washing utensils • Sweeping • Cooking for shepherds	• Collecting grass for thatching • Building of houses 12 p.m. – 6 p.m. • Rest • Lunch
8.30 a.m. – 2.30 p.m. • Farm activities • Collection of vegetables • Fetching water • Lunch preparation • Farming women's crops e.g. legumes • Washing utensils and clothes	4 p.m. – 6 p.m. • Farm activities 6 p.m. – 9 p.m. • Bath • Supper • Sleeping	8.30 a.m. – 1 p.m. • Food preparation • Collecting fuel • Handcraft	• Rest again • Sports (for teh youth) or traditional dance Bagalu IFC gathering ^(*)
3 p.m. – 7 p.m. • Preparation for supper • Milking processing		3 p.m. – 6 p.m. • Fetching water • Washing cloths and utensils • Participation in social groups ^(*)	6 p.m. – 9 p.m. • Bath • Supper • Sleeping
7 p.m. – 10 p.m. • Supper • Putting animals in the kraal • Prepare bed and sleep		6 a.m. – 10 p.m. • Food preparation for supper • Separation of butter from the milk • Super • Putting animals in kraal • Bath children • Sleeping	

Source: Field work, 2006.

(*) The IFC activities take place once in a week or a month.

While men are more concerned with earning cash, women have to ensure food security. The gender division of labour within the household gives women a primary responsibility for child care, family health and food provision. According to Niehof (1999) this places food security in the hands of women. However, I have noted that in

case of acute hunger, men contribute to household food supply by selling household items which normally belong to men. This I witnessed during the study when the whole country was facing shortage of food. A man in Usagara village said:

I have to sell all my cattle because the maize we were given by our President is too little for my household consumption.

Basically all domestic responsibilities for reproductive and productive purpose are with the women. They are subjected to a heavier work-load than men, yet their labour is invisible. This historical situation remains a reality today, and the multiple roles and workload of women hinders them effectively to participate in activities outside their traditional domestic arena. Altogether, time is a constraining factor in the life of women. There is no indication that this situation has changed or is changing in rural Tanzania.

3.4.3. Access to resources

The study examined the distribution and control of household assets and resources among men and women.

In FGDs, Chagga and Sukuma men and women, participants listed various assets and resources and assessed their access and control (Table 3.3).

Table 3.3 Access and control by women and men over assets and resources in households(*)

Resources	Access		Control	
	Women	Men	Women	Men
Money: Cash/Credit	L	H	L	H
House	H	H	L	H
Livestock	H	H	H	H
Furniture: bicycle, chairs, bed and farming tools	H	H	O	H
Kitchen utensils	H	L	H	L
Subsistence crops: e.g. yams & beans	H	L	H	L
Main food crops e.g. maize, banana	H	H	S	S
Land	H	H	O	H
Tools: Plough and hand hoe, machetes	H	H	O	H
Trees	H	H	L	H
Labour	H	H	O	H
Technology such as tractor	L	H	O	H
Education opportunities	L	H	L	H
Employment opportunities (outside home)	L	H	L	H
Political representation.	L	H	L	H

Source: field workshop with focus group discussion, 2006.

(*) H= high, L= low, S=shared, O= No.

Chagga and Sukuma people agree that men control the main means of production, notably land and family labour. Men also have access to and control over ox-ploughs, livestock, bicycles, furniture, tools, the radio, and the house, including wives and children. Males are the heads of the households and they control the crops that contribute to the cash income of the family, such as cotton and coffee. Women have access and control over items such as kitchen utensils. By custom, they also control non-commercial food crops, but this embodies a contradiction, because if they want to sell food they need the consent of the head of the family. It was for this reason that participants labeled the control over food crops as 'shared'. Sometimes women control low-income crops such as groundnuts, yams, sweet potatoes, beans, and milk. These crops are therefore often designated as 'women's crops'. The traditional control in the Chagga culture over cows and milk by men and women respectively (see above) is today subject to change: men are increasingly interested in milk because the product is gaining in economic value. The same trend is visible in banana.

3.4.4. Ownership and inheritance of land

Land ownership and inheritance is a controversial issue in both the Chagga and Sukuma areas. Traditionally, land was common property or the property of the chief. Under the colonial regime land became increasingly individually owned (see Chapter 4.1). Both patrilineal and matrilineal systems of inheritance are found in Tanzania. The patrilineal system of inheritance has three relatively common variants. Firstly, there is lineal inheritance whereby a man's land right was passed directly to his sons when he died. Secondly, there is lateral inheritance whereby the land would pass to the brothers of the deceased before descending to the sons' generation. Thirdly, there is the house property complex in which the sons inherit the land their mother had cultivated. This last system was found mainly in polygynous societies (Makombe 2005). In matrilineal societies, societies reckon descent through the female line. As in patrilineal societies, inheritance practices vary. In most cases the women did not inherit land, but it would go to her brothers or sons. In both systems, the rights would usually go to the head of the family, invariably a man. Practically speaking, women had no direct access to land in either system, but only had usufruct right (Makombe 2004, Mallya 2005).

In the Chagga patrilineal tradition, women rarely own land. According to customary law, land is passed from father to sons. The most junior son is given a piece of land plus the homestead of the deceased parent. The hamlet leader of Nronga village explained that this is to ensure that land remains within the clan.

With the Sukuma tribe, the main properties in the household are land and livestock. The secretary of Bumo categorised the ownership of land as follows:

Land ownership depends on three types of acquisition: i) clan land is normally owned by a member of the clan; ii) acquired land, whether by wife or husband, is under the head of the family; and lastly iii) land obtained through allocation by the government belongs to a namugi, a the head of the family.

In Chagga tradition, it is assumed that daughters will be married into another clan. So it was pointless to give her any property because it would go to her husbands's clan. A daughter who never marries is traditionally given a temporary plot at the edge of her father's land if is still alive, or the male son's land (usually the last born, the inheritor of the home). She is not supposed to stay in the same homestead with her brother. There is a saying that "one kitchen is never used by two females". When she dies, she is buried at the boundary of the homestead. This indicates that she was supposed to be going somewhere else and would have belonged to other clan had she married.

About widows, a key informant from Uru Mawela said:

The last son is the one who takes the homestead after the death of the head of the family. As a general rule, widows never inherit any property but they take care of young children until they are grown up and they inherit the property left by their deceased father.

This custom is in direct contradiction to the Tanzanian Marriage Act of 1971 that stipulates a woman has a right to inherit a certain portion of the deceased's properties (URT 1971). Nevertheless, few women in the study areas said they knew about this law.

3.4.5. Decision-making and use of money

When talking with farmers about decision-making the general view of both men and women is that the most important decisions are taken by men (see Table 5.2.7). Sometimes women may be partially involved, but rather as a formality. For instance, where a man wants to marry another woman, the wife may be informed, but even if she disagrees, a man goes ahead. The existing wife can choose whether to stay or to divorce. Interviewees reported in most households that there is gender specialization over use of financial means. Women are responsible for purchasing food items such as beans, salt and oil, whereas men are responsible for purchasing of farm inputs, building houses, slaughtering or selling livestock, selling crop harvests, and paying school fees. Since cash crops are no longer profitable, some of the burden financial has shifted to women. Women currently cover items of expenditure once thought to be the sole responsibility of the man.

Table 3.4. Decision-making in the household by women and men(*).

Decision-making topic	Women	Men
Schooling of children	N	Y
Strategic spending (property acquisition)	N	Y
Day to day purchases (food, kitchen utensils)	Y	N
Strategic or long spending	N	Y
Use and distribution of surplus earning	N	Y
Remarrying another wife	N	Y
Sales of surplus crops/ household property	N	Y
Child bearing	Y	Y
Borrowing of money	N	Y
Meal to be cooked	Y	Y

Source: field work shop with FGDs, 2006.

(*) Y=Yes, N= No.

In a FGD with Sukuma women, the unequal distribution of surplus accrued from family labour was raised as an important issue. The group considered men and women working together on the farm, and noted that women actually do more of the work. The returns from this labour are not equally shared. For example, women in Iboja district complained that their spouses sold crops while still in the farm (not yet ripe for harvest).

While we are still weeding, men are selling the expected harvest in advance and use the money for drinking.

According to the women, men pocket all the money and use it for unproductive purposes, thus rendering a woman's time, and physical and financial resources useless. This has both a negative impact on the household's economic status and burdens the women with extra work to bridge the financial gap. Mrs. H. is a typical example of how a poor woman makes a living (Box 3.1). When visiting the village in 2008 again, the woman had left. According to her friends she had decided to move with her children to another area near Lake Victoria to try to sell fish. The husband was still in the village and continued drinking.

The evidence confirms that men and women have different decision-making powers (Table 3.4). FGDs showed that this gender state is reproduced through the socialization process, whereby a male child is brought up to be a ruler and a decision maker. He is supposed to be strong, forceful and imposing. A girl is prepared for motherhood. She is expected to be passive, submissive and hardworking. Generally, women expressed the view that they were oppressed, regardless of marital status and age. They conceded that these days things were changing a little, compared to the time of their parents and grandparents. For instance, although it is still rare for men to

involve their spouses in household decisions, at least nowadays there are parents who give land to their daughters.

Box 3.1. How Mrs H. makes a living.

Mrs H. is a 35-year old woman from Busagara. She told us that her husband is alcoholic and wastes his earnings on liquor. She said there are days her family goes without any meal. She gave the following example to illustrate the way she survives, though the business hardly brings in money. She has no alternatives. Her business is to make local brew. She spends Tshs 14.800 (about US\$ 12.80) at a time to make 20 litres.

Costs for making local brew:

Millet	4 kg x 800 per kg	4000
Cassava flour mill		1000
Equipment		3200
Firewood		2000
Water		3000
Helper		1600
Total		14800

On average, she gets Tshs 14.000 from selling the 20 litres. This means the activity is not profitable unless she sacrifice herself by fetching cheaper water and firewood (which can take her two days to get enough for a single brew). This saves her Tshs 4000 and thus brings a profit of Tshs 3200 (about US\$ 2.80)

Source: field visit, 2006

3.4.6. Women constrained by custom in rural Tanzania

The custom of bride price is widespread in the study areas, although the magnitude and modalities vary from one culture to another. In Chagga areas respondents reported that the groom typically pays a heifer, and two or three goats (normally to be given to a mother of the bride). In addition, he gives a blanket to the mother and grandmother (worth about Tshs 50.000 per blanket) and money to buy 2-3 drums of local brew for the brides’ relatives and for village members. These drums of local brew can be given in phases. In absence of livestock, hard cash is a substitute. In the past, after payment of bride price, the bride-to-be was usually taken to the home of groom’s father and kept indoors for six months before she was given to the groom.

In Sukuma land the groom’s family pays 10-50 cows, depending on the girls’ appearance. Lighter skinned, hardworking and good-mannered girls require a higher bride price. In Sukuma tradition they do not give local brew as part of bride price: the wedding celebration is organised and hosted by bride’s family. There are variations from one area to another, but the tradition of the bride price is still common and does not change fast. However, because of the economic situation, the amounts involved are

dropping, and some families now waive lower and some families have dropped the necessity. In Shinyanga region, respondents explained that nowadays bride price only requires 10-20 cows. Bride price can be treated as an index of the strength of the customary relations within which rural women are locked. But it should not be seen as the purchase price of a woman, as if she was an item of property. Rather, it should be considered an expression of thanks to the family of the bride for bringing up a wife well-schooled in her traditional duties. In this sense it can be seen as part of the process through which women's subjugation and docility is reproduced for the benefit of a conservative rural social order.

Some eating traditions also have a gender element, especially in Chagga tradition. For example, when the Chagga slaughter a cow (a task for men), the meat from the different parts has a have names and meanings and are eaten by particular groups or family members. For example, a piece near to the leg is known as *ngarimari*. This is a special meat for the father's sister. Other parts are eaten only by men, and again others are only for the women. Also, men and women never eat together, and the reasons given by men are that some cuts of meat are not by custom eaten by women. Another explanation that men give is that women are shy, and thus cannot freely chew meat in the presence of the men. Women could not give me any reason or explanation. One of them said it is simply their tradition and they cannot question it. One woman whispered to me:

The hidden fact is to enable men to take the best and largest portion because women are seen as being low in status.

These customs vividly illustrate the way in which a customary order locks women in marginal positions and results in them being inactive participants in the society.

Chapter 4. COOPERATIVES AND INTERVENTION FOR WOMEN'S ADVANCEMENT IN RURAL TANZANIA: A HISTORICAL OVERVIEW

This chapter provides an historical context on cooperatives and intervention programmes intended to address gender issues in rural Tanzania. The chapter starts with an account of the developments of cooperatives in Tanzania and how the women's question fared in relation to cooperatives from colonial to more recent times in Tanzania. Secondly, some attention is paid to political and development efforts to address gender inequality in rural Tanzania.

4.1. Cooperatives and women before and during colonial rule

4.1.1. Cooperative development

Several authors, reporting on the history of cooperatives in Tanzania, affirm that modern cooperatives have their roots in traditional indigenous groups which in this thesis are called IFCs and forms of collective action (Hyden 1980, van Cranenburgh 1990, Kimario 1992, Munkner 1995, Birchall 1997, Banturaki 2000, Gibbon 2001). These groups exemplified the notion of mechanical solidarity as proposed by Durkheim (1893). Durkheim hypothesised that the history of collective consciousness progressed from feelings of solidarity based on similarity of situation (mechanical solidarity) to more highly elaborated forms of social solidarity based on mutual complementarity (organic solidarity). Mechanical solidarity is encountered in gathering, working the fields and building houses. We share because we have identical needs. If you help me build my hut, I will help build your hut. Such notions of share-and-share-alike are the basis of traditional informal cooperation.

Organic forms of collective action are encountered in modern cooperatives intended to supply distant markets with specialist products, such as tropical cash crops. These were first introduced to Tanzania during colonial times. The colonial regime supported the formation of FCs because it wanted to control cash crop production for markets in Europe (Birchall 1997). IFCs were regarded as primitive and an impediment to development (Akpoghor 1993), even though they retain viability, even today, as will be shown below (Hyden 1980, Akpoghor 1993).

Formal cooperatives have an 80-year history in Tanzania, at times turbulent and entangled with political developments after the independence in 1963 (Figure 4.1).

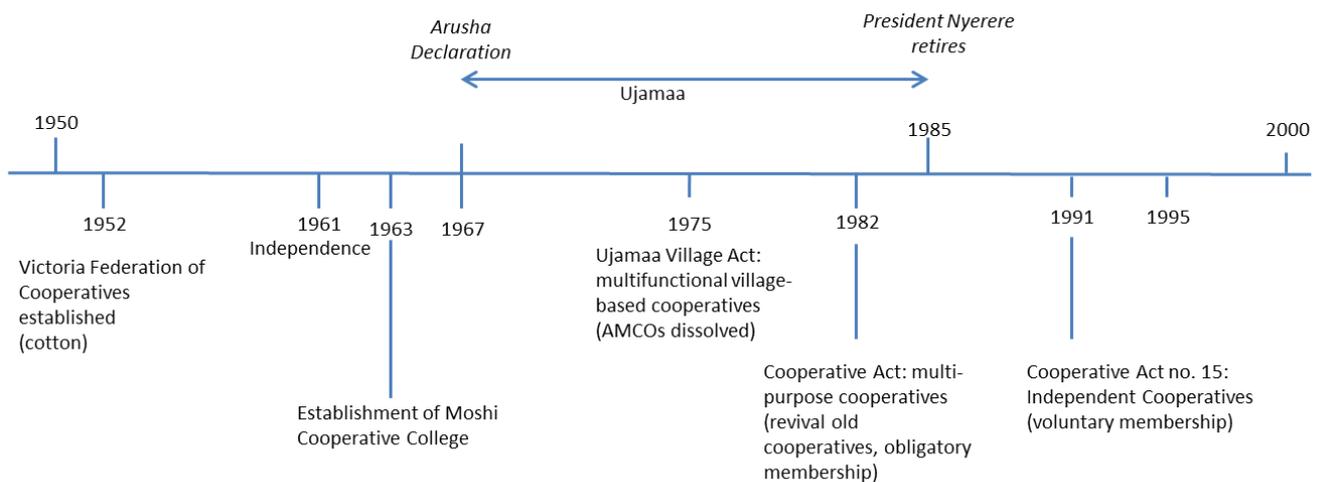


Figure 4.1 Political and legislative context of cooperatives in Tanzania (1950-2000)

Basically, in Tanzania, the enactment of the first Cooperative Ordinance of 1932 formalised existing cooperatives by act of registration. The first cooperatives in Tanzania had been formed earlier by smallholder farmers dissatisfied with the prices offered by Indian traders (Kimario 1992, Banturaki 2000, Chambo 2001, Gibbon 2001). In the case of coffee, small-scale farmers formed a cooperative in 1920s named the Kilimanjaro Native Planters' Association (KNPA) in order to extract better prices from produce traders (Banturaki 2000, Gibbon 2001). This and other cooperatives became formalised legal entities under the 1932 Cooperative Ordinance. Henceforth cooperatives could legally transact business, and sue and be sued before the law. The main objectives of the cooperatives were to protect and promote the interests of the small coffee farmers, improve the quality of coffee and solicit fair market prices for their produce (Banturaki 2000).

Following the first cooperative legislation, smallholders organised themselves all over the country. In Sukumaland (and in Mwanza region in particular) many cotton cooperatives were established from the 1950s as a result of the mobilization of Paul Bomani, a famous orator and leader (Gibbon 2001, see chapter 3). Farmers formed cooperatives with polemical names, such as *Idetemya Bageni* meaning 'let foreigners quake', *Chinula balimi* meaning the 'cooperatives are the lifters', and *Kiguna Bahabi* or 'protectors of the poor farmers'. The cotton cooperatives increased in number and in the volume of crops collected. Cotton farmers formed the Victoria Federation of Cooperatives (VFC), later renamed the Nyanza Cooperative Union (NCU).

Later, the colonial government granted the cotton and coffee cooperatives a formal marketing monopoly (as the sole agencies for cotton and coffee marketing), later extended to the ginning, i.e. the process of separating cotton seed and lint (Gibbon 2001, see also Chapter 5). These early cooperatives helped farmers to receive better prices. They were also a means of channelling voice and power, allowing a section of African farmers to exercise leadership within cooperatives and to challenge the powerful Asian traders (Gibbon 2001, Sizya 2001). Members were also able to get farm inputs at reasonable prices, because cooperatives bought inputs in bulk and distributed to farmers on cash or credit term. As a result of these benefits, the number of cooperatives dealing in cash crops and the membership lists of individual cooperatives increased. By 1961, Kenya, Uganda and Tanzania (embers of a short-lived East African economic union) counted between them more than 2800 cooperative societies, with 670.000 farmer-members (Table 4.1). Bee (1996) and Sizya (2001) argue in their studies that up to independence in 1961, cooperatives were member-owned, and democratically controlled along the lines of the ICA Principles.

Table 4.1. Number of cooperative societies in 1960 in East Africa.

Country	Number of societies	Number of members
Kenya	576	158.429
Uganda	1598	187.860
Tanganyika	617	324.994
Zanzibar	67	5.161

Source: UK information services 1961, cited by Gibbon (2001).

4.1.2. **Women and cooperatives**

A widely cited work on the role of women in economic development (Boserup 1970) posited that prior to colonization the relationship between men in women in Africa was characterised by equality in division of labour, even though they had different roles (see also Makombe 2004). Women enjoyed control over their labour and wielded substantial political. Men and women had complementary roles in agriculture; for instance, men cleared land while women weeded and harvested. As far as ownership of land was concerned, this belonged, by custom, to the clan, the collection of families claiming a common ancestor. The man had the right to use the land; rights of tillage were temporary (Makombe 2004).

Prior to colonial conquest, land was abundant, and women could also access land for cultivation. Whatever was obtained was utilised for the family. Later, the colonial regime imposed new rules and norms over traditional modes of production (Makombe 2004). There was thus an interaction between pre-capitalist and capitalist modes of

production. This highly affected the societies concerned, and the situation of women changed (Andersen 1992, Razavi and Miller 1995, Makombe 2004). With the advent of cash crops, the traditional division of labour was disrupted, and communal land holding customs gradually changed into individual ownership rights. Colonial ideas about land ownership assumed male dominance, and resulted in muting of women in the public and political activities, and increased the workloads of women in the private sphere (Udvardy 1998). With more emphasis on cash crop production land became increasingly scarce. Less land was available for food production, which resulted in chronic food shortage (Andersen 1992).

Once the idea of land being owned took root then women were at a disadvantage. This was because land was increasingly seen as property, and was inherited by men (see Section 3.6), despite the fact that women did most of the work in the cultivation of cash and substance crops (Andersen 1992). In general, the introduction of crops like cotton and coffee drastically increased women's workload and interfered with the production of food crops for home consumption (Andersen 1992). Extension services and training cooperative management focused on cash crops and the presumed male owners; women were by-passed (Makombe 2004, Mallya 2005).

Women in Tanzania were generally not engaged in other economic activities, in contrast to West Africa where women are often reported to be successful traders. Women in Tanzania are only engaged in petty trading of seasonal agricultural produce like banana, beans, and fruit, and milk and butter. Frequent failure of Tanzanian women in commercial entrepreneurship is attributed to their limited education and lack of business skills (Razavi and Miller 1995, Mallya 2005). Women hardly participated in formal cooperatives in Tanzania and were practically absent in the decision-making processes. They were left with little more than a sense of gender-based social solidarity for purposes such as helping each other in burial and wedding events.

With its focus on cash crop production, the colonial regime considered the men automatically to represent the entire household in cooperatives. This biased perception is also reflected in the Cooperative Act of 1932, in which it is stipulated that only land-owners could be members of cooperatives. This was misinterpreted to mean that only men could be cooperative members in AMCO, as they were understood to be the owners of land. Later Cooperative Acts were silent with regards to promotion of gender equality in cooperatives. In addition, according to Majamba (2002), laws in Tanzania contain many ambiguities, due to the existence of more than one code of law (pluralism). Due to this pluralism in combination with male-biased interpretations, the

customary laws concerning ownership of land and property, applicable to 70 % of rural Tanzanians, has for a very long time operated to the detriment of women (Majamba 2002).

4.2. Cooperatives and women after independence in 1961

4.2.1. The period 1961-1966

After independence, the new Tanzanian government realised that cooperatives were suitable instruments for implementation of its policies for development in rural areas. The government promoted cooperatives by encouraging farmers to join, and in areas with no cash crop production, e.g. the central regions, cooperatives were organised around food crops like maize (Hyden 1980), in order to coordinate the supply of inputs and collection and marketing of produce (Gibbon 2001). The number of primary level agricultural crop marketing cooperatives (AMCOs) increased from 457 in 1961 to 1533 in 1966. Basically these cooperatives were formed without considering their potential, or the capacities of members (Kimario 1992, Bee 1996). No feasibility studies were carried out to ascertain members' needs and economic strength, as should have been done according to the policy guidelines.

This resulted in many unviable cooperatives (van Cranenburgh 1990, Kimario 1992, Chambo 2001), and in a rapid decline in efficiency, coupled with corruption and nepotism in the cooperative unions (Gibbon 2001). This forced the government to conduct a commission to evaluate the situation. The Mhavi Special Committee of Enquiry of 1966 was assigned the task to review the future of cooperatives in the country. In its report the commission indicated that cooperatives in Tanzania had degenerated to a body whose members lacked knowledge on cooperation and in which personnel had become dishonest and were inadequately trained (Gibbon 2001). The committee recommended intensive training on cooperative business management, to be implemented by Moshi Cooperative College, established in 1963 (URT, 1966).

4.2.2. The period 1967-1982: *Ujamaa*

In 1967 the government proclaimed the policy of socialism and self-reliance, better known as *Ujamaa*. This policy was to function as the blue print for social, political and economic transformation (Bee 1996). Cooperatives had an important role in this policy, as the vehicles for transformation. The basic principles were public or common ownership, and cooperative management of the means of production and allocation of resources. The government assumed that cooperative principles and values fitted *Ujamaa* policies, and therefore cooperatives had two tasks: i) to be centres of high

production and ii) to promote socialism and self-reliance. This implied that cooperative members had the capacity to manage their own affairs, independent of outside support, and that the pooled resources of members would provide the necessary means. Although, the *Ujamaa* policy proclaimed democracy and popular participation, the government took the role of giving directives and controlling cooperatives. Instead of utilizing the cooperative organizations as change agents, the government began to interfere in cooperative affairs, by for example imposing conditions on the election of cooperative leadership. A typical example is the dissolution of the AMCO in 1976, and the transfer of their functions to village governments, as proclaimed in the *Ujamaa Villages Act of 1975* (URT, 1975). This Act states that:

In the socialist countryside single, multi-functional village production and marketing cooperatives will be formed, run by village governments and to which all villagers who are farmers would belong automatically.

This policy resulted in formation of many non-viable cooperative societies increasingly determined or controlled by external force (notably, the government) rather than an internal dynamic (i.e. the needs and interests of members) (Bee 1996). This Act represented the high point of political interference in cooperative affairs; it dissolved the earlier cooperatives formed by farming people and imposed obligatory membership of multifunctional cooperatives at the village level. People lost hope in their cooperative organizations. The Act did away with cooperative principles of common interest among members, and resulted in a situation in cooperatives belonging to everybody, and consequently the sense that belonged to nobody (van Cranenburgh 1990, Kimario 1992, Gibbon 2001). Cooperatives lingered on, but without life, as attested by Munkner (1995):

The government did not encourage the development of self-reliant, participative and democratic or autonomous, member-supported and member-controlled cooperative organizations.

Gibbon (2001) has argued that in the period 1966-1984 the defence of popular interests by cooperatives was subsumed by state interests, almost to the point of the eclipse of farmers. Ropke (1992) notes that through this approach, the cooperatives became part of the official government machinery and a centrally planned economy. In effect, cooperatives became dependent on the government machinery, and highly vulnerable to political changes.

4.2.3. Women and cooperatives after independence

After independence there was silence over the issue of women's role in cooperatives. The Cooperative Act of 1968 perpetuated the mis-interpretations of membership built into colonial thinking (Majamba 2002). But there were important new developments. In 1962 the Union of Women of Tanzania (UWT), in Swahili language *Umoja wa Wanawake Tanzania*, was formed. The UWT was principally the women's branch of the TANU (Tanganyika African Nation Union) and dealt specifically with the problems and concerns of women (Msonganzila and Damball 2000). Its constitution emphasised that UWT was formed to unite all women of the nation in order to encourage and stimulate their political, economic, educational and cultural development. It was also meant to work with the government to fight for the dignity and equality of women, for the good of the nation (Geiger 1982).

An important objective of the UWT was to encourage and support women to form their own cooperative groups and undertake income-generating activities. This aligned with the prevailing Women in Development (WID) paradigm (see Chapter 2.6) under which it was deemed that women-based cooperatives (WBCs) would provide a better space for women to pursue their economic or social improvement than the mixed AMCOs (Claassens 1993). It was also considered that more informal approach was preferable, because women were not ready to face the complexity of initiating formal women-based cooperatives (WBCs). UWT also organised instruction for these women groups on petty commerce, cooperative organization, business management and other activities such as handicrafts, poultry keeping and pottery (Mercer 2002). The GAD department (then Women and Education Section) of MUCCoBS was one of the institutions through which the UWT channelled support to rural women.

4.2.4. The period 1982-1990

The poor performance of cooperatives after 1967 became so alarming that the government was pressured to form another special Presidential Commission, the Ngwilulupi Commission, to restudy the situation of cooperatives in the country. Following this study, the Government eventually decided (in 1982) to re-establish the defunct (and dissolved) cooperative movement on a new footing (URT 1982b). A new legal framework was enacted, namely the Cooperative Act of 1982. Under this act, farmers were forced into membership of multi-purpose cooperatives. These new multipurpose cooperatives did not perform well, either economically or in terms of cooperative governance (Bee 1996, Kimario 1992). Again mismanagement, and misappropriation of cooperative resources by elites, emerged as problems (Kimario 1992, Gibbon 2001).

4.2.5. Women during the re-establishment of cooperatives

It was during this period (in the late 1970s and early 1980s) that discourse on gender and development began to have started influence on thinking about cooperatives. The Tanzanian government signed various international conventions supporting advancement of the position of women (see Chapter 1.3) and the attention from donors and development partners influenced the formulation of the new Cooperative Act of 1982. In this act, women's role in cooperative organizations is recognised and provisions are made to allow formation of women-specialised cooperative groups. But these modifications were not very helpful in changing the position of women in cooperatives because the Cooperative Act restricted registration of other cooperatives in areas where there was already a registered cooperative (URT 1982a). This meant that a WBC, or any other specialised cooperative, could only be registered as an affiliated society under the already existing cooperative in the area. The Nronga and Marawe Kyura women cooperatives in Kilimanjaro region are examples of F-WBCs that originated in this way (see Chapter 5). A leader of Nronga women's group recalled that:

Though the Act recognised our cooperatives, we could not make our own decisions unless the primary cooperative approved.

It meant that for example the processing of a loan needed an approval or recommendation from the leadership of the cooperative to which they were affiliated. Despite the provisions for women-based cooperative groups in the 1982 Act, there was in practice little attention to the issue of participation of women in the AMCOs (Macha 1993). Only through training institutions like MUCCoBS, UWT and NGOs were programmes organised to address this situation.

In the early 1990s, the government realised that fundamental changes in cooperative structures in Tanzania were required. In 1991 the Cooperative Act No 15 enabled the formation of independent member-controlled cooperatives, based on ICA principles (Munker 1995). It was now open for the cooperatives to operate under the existing four-tier system, namely the (rural) primary cooperative society at lowest level (RPCS), Cooperative Union, Apex (the highest level of cooperative vertex structure in Tanzania) and Federation level (URT 1991). This automatically provided direct linkage between a primarily cooperative society, the Union, the Apex and the Federation. In this system, the Cooperative Unions were responsible for the provision of farm pesticides and were responsible for the marketing of cash crops in collaboration with the government Marketing Boards, while the AMCOs (i.e. the

agricultural RPCS at grassroots level) act as collecting centres. The Act also recognised the specialised groups like women's cooperatives.

4.2.6. Cooperative development under market liberalization (post-1991)

Early in the 1990s market liberation was set in motion in Tanzania. In the following years a series of law liberalised the market different commodities (coffee in 1993, cotton in 1996). The free market economy was both a threat and opportunity to the cooperative movement in Tanzania. It was a threat because, with no preparation, cooperatives suffered from deregulation of trade, fiscal and monetary reforms and on-going devaluation. It was an opportunity because it ushered in much-needed reform of cooperative legislation (Birchall 1997). In addition to the Cooperative Societies Act No. 15 of 1991, mentioned above, the government also formulated the Cooperative Development Policy of 2002, and revised the cooperative regulations in the Cooperative Societies Act No. 20 of 2003. These all emphasised membership participation in matters pertaining to their cooperatives. The legislation recognised cooperatives as private self-help organizations belonging to their members, rather than treating them anymore as state-controlled instruments. The law required cooperatives to have strong a capital base to be able to compete with private traders. The legislation also sharply reduced the powers of the registrar of cooperatives. The registrar's role was transformed into one of facilitating member-based cooperatives by providing appropriate direction and supervision (Kangara 1995, Birchall 1997). The legislation also provided the freedom for people to form cooperatives depending their needs, and to meet the challenges of the liberalised market economy (Bee 1995). New cooperatives were formed, but the majority of cooperatives was revived by re-registering; room was created for cooperative autonomy and democratic participation.

The market liberation and changes in the cooperative structures in the 1990s went hand-in-hand with changes in the intervention approaches of supporting institutions such as the Cooperative College of Moshi (now MUCCoBS). MUCCoBS changed from a focus on cooperative education to emphasizing participatory skills in their trainings for members of cooperatives. This was combined, however, with the condition that trainees had to contribute to the costs of their training. Few cooperatives were able to do so. This meant that despite of favourable legislation the free market economy remained a challenge to cooperatives, in particular to AMCOs, now operating without any directives or free government support (Munkner 1995, Bee 1996, Ngailo 1996).

To support the revival of cooperatives, the government set up a Task Force to advise the President on rehabilitation, strengthening and development of cooperatives. This group produced the ‘Kahama Report’ (URT, 2001b). Like earlier commissions, the report noted problems of low membership levels and un-informed members, weak capital base, weak management and leadership, leading in turn to weak internal control, rampant embezzlement, declining cash-crop volumes, and decline in the standard of living of cooperative members (URT 2001b). The report also observed weak linkage between AMCOs, Cooperative Unions, Apex and Federation level. In addition, problems of low market and erratic supply of poor quality farm inputs to farmers were signalled. The report proposed a cooperative structure which would be cost-effective and member-owned and in which decisions emanate from members. There was to be emphasis on a strong capital base and economic viability. The government followed and implemented the recommendations of this plan in the expectation that this would lead to strong and vibrant AMCOs.

From 2001 to the present, formal cooperatives struggled to keep their market share. The strong competition from non-cooperative buyers diverted sales by members of cooperatives to private buyers if their prices were better. As a result, cooperatives lost market share, though they remain the major channel for marketing of the cash crops of the rural poor (Table 4.2, Sizya 2001, see further elaboration in Chapter 5).

Table 4.2. Collection of cash crops (000tons) from 1995-2000.

Crop	1995/96	1996/97	1997/98	1998/99	1999/00
Coffee	52.0	42.4	38.0	46.6	47.9
Cotton	84.2	84.5	69.9	39.0	35.0
Cashew nuts	82.0	63.0	93.2	103.3	121.2
Tobacco	28.0	35.4	52.0	38.0	31.81

Source: bank of Tanzania, 2000.

Market liberalization has done little to improve the position of women. In AMCOs the role of women continued to be marginal. Likewise, they are not faring well in their women-only cooperatives. In addition to an unrecognised and marginalised position in relation to cash crops, women were strongly affected by structural adjustment policies in the late 1980s that led in deterioration in living standards of the rural population as a whole (Birchall 1997). Until today, women importantly contribute to the production of cash crops without recognition of their work (TGNP 1999, URT 2002b, Towo 2004).

4.2.7. Current status

The status of registered cooperatives in the various sectors of the economy at the end of the 1990s is shown in Table 4.3. AMCOs are the dominant type cooperatives, followed by Savings and Credit Cooperatives (SACCOs), industrial and various service cooperatives. In this list, formal WBCs are grouped into the category of 'others'. As noted earlier, SFC and IFC are not considered in the national statistics on cooperatives. Sex and age disaggregated data are also not available, as further discussed in Chapter 5.

Table 4.3. Status of registered cooperatives at December 31st, 1999.

Type of cooperative	Total	Active	Dormant
Federation of cooperatives	1	1	
Specialised coop apex organizations	4	3	1
Cooperative unions	45	32	13
AMCOs	2640	2240	400
SACCOs (rural and urban)	921	606	315
Livestock	108	73	35
Industrial	295	180	115
Fisheries	70	46	24
Transport	12	6	6
Services	284	146	138
Mining	7	5	2
Housing	45	15	30
Banks	2	1	1
Agricultural processing	5	1	1
Others	69	26	43
Total	5205	3471	1734

Source: COASCO status report on statistics of cooperative societies, June 2000.

More recently, coffee cooperatives have innovated mechanisms to realise better prices for producers by linking them to consumers in Europe through fair trade arrangements. The amount of the coffee sold via this channel is small but it represents an opportunity for increased income to producers. Furthermore, cooperatives are not only economic ventures, but also cater for social needs by providing of social welfare facilities (field data 2006). For example, coffee and cotton cooperatives are noted for the support they provide for education of the children of farmers. The AMCO Uru Mawela currently contributes 20% of its earnings to the health and education of members (field data 2006). Finally, cooperatives offer financial services to peasant households. The commercial financial services and banking (private) do not reach poor farmers. The need for Savings and Credit Societies to offer financial facilities to rural people is greater than ever, and especially to improve the economic status of women.

The literature – e.g. Birchall (1997), Banturaki (2000) and Sizya (2001) - points out that cooperatives in Tanzania act as a forum for the poor. Representatives from the cooperative movement are included in the boards of the statutory marketing authorities, soliciting the export of agricultural produce (Sizya 2001). However, due to current organizational weakness, this representation is less than fully effective.

4.3. Historical overview of interventions to address gender issues

Activity to foster development of women has a long history in Tanzania, pre-dating independence. The different approaches to support for women are linked to the shifting paradigm and perceptions of support agencies. These agencies were mainly the missionaries prior to national independence and international aid donors thereafter.

4.3.1. The colonial era (1940-1960).

During the 1940s and 1950s missionaries were important catalysts for the organization of women, aiming at imparting religious knowledge, instruction on home economics and stimulus to income generating activities (von Bulow et al. 1995, Mercer 2002). The aim was mainly to enable women, as mothers and managers of the home, to take care of the family (Claassens 1993). The organization of women was set-up around their traditional roles (Mercer 2002); the missionaries taught women to knit, cook, and to be a ‘good spouse’. Orientation on (western) female roles did little to overcome the social and economic constraints of rural Tanzanian women (Urdvardy 1998).

In parallel, in some tribes, women had their own indigenous local women’s organizations. These were mainly to protect women’s rights or to protest against anti-social behaviour, such as rape, or beating a pregnant woman (Diduk 2004). One such organization was a women’s moot or council called *Girgwaged Gardemg* among the Barbaig (Diduk 2004). These kinds of organization were mainly rural-based social groups of women allowed a right of protest through punishing the culprits, or demonstrating protest (e.g. by stripping naked and defecating in public). These groups might at times meet to discuss problems affecting the group or a member. Generally action was in spontaneous protest against men’s practices, and the protests were rarely well accepted by men.

4.3.2. After independence (1961 – present)

After the Arusha Declaration of 1967³ social equality was an important issue in official political ideology. Gender equality was defined as part of the socialist strategy of the Tanzania government and the Tanganyika African National Union party (TANU) (Andersen, 1992).

Women's advancement in Tanzania after independence can be described in terms of five aspects: welfare, equity, antipoverty, efficiency and empowerment (see Chapter 2). In Tanzania, the global discourse on development and gender was a strong influence over the intervention perspectives of UWT, NGOs operating in Tanzania, and other key organizations such as MUCCoBs. The history can be sketched in as shown below.

First aspect: political awareness and women's agency

The first aspect is political awareness and agency of women. This is when women started to get limelight in the political movement. Those were the days of the women's political league of Tanzania - the Union Women of Tanzania (UWT) - established in 1962 (see above, Section 4.2). Quite a number of elite women affiliated with UWT acquired political posts and became ministers, members of parliament, ambassadors, and regional and district commissioners (Table 4.4).

Table 4.4. Male and female ministers from 1965-1990.

Year	Total	Female	%	Male	%
1965	31	3	10	28	90
1970	15	1	7	14	93
1975	24	0	0	24	100
1980	33	3	9	30	91
1985	30	3	9	27	90
1990	25	3	12	22	88

Source: Parliament, 2000.

The approach of the UWT to unite all women and contribute to the development of Tanzania was through cooperative organization. In addition to political mobilization, UWT held meeting to stimulate women to form their own organizations. In those days the UWT channeled an important part of its support through the GAD department (then WES) of MUCCoBs. As stated earlier, in those days the welfare approach was commonly used. This meant efforts by supporting institutions were to ensure that the

³This was a declaration by Tanzanian President Julius Nyerere on 5 February 1967, outlining the principles of *Ujamaa* to develop the nation's economy. The declaration called for an overhaul of the economic system, through African socialism and self-reliance in locally administered villages through a villagization programme. It commanded all the means of production to be under government.

physical, social and financial conditions under which people live were satisfied (see Chapter 2). Under this aspect, agencies provided economic assistance to women in need to promote the well-being of women. Supporting institutions formed women's cooperatives to cater for welfare purposes not empowerment among women.

Second aspect: economic awareness and agency

In late 1970s, development theorists and practitioners realised the need for economic advancement by and increased agency of women and this view found its way into the strategies of donors and NGOs supporting interventions targeted at women in Tanzania. Development partners encouraged women to use their talents for business (Msonganzila and Damball 1998). This contrasted with the earlier household well-being approach. These women's ventures were opened countrywide with support of GOs and NGOs. This marked the beginning of emphasis on the equity perspective in development projects intended to foster greater equality among men and women (Mensah and Antoh 2005), as discussed in Chapter 2. These efforts were augmented by UWT, reflecting the international women discourse at this time.

Third aspect: donor awareness and equity (1980s)

The 1980s were characterised by dissatisfaction among economists over the redistribution of resources between men and women. To correct a manifest imbalance donor strategy became characterised by efforts temporarily to favour women, on the grounds that men had been disproportionately benefited by previous development programmes (Moser 1993). Donor such as the Scandinavian countries, Australia, The Netherlands, Canada and Sweden provided material and financial resources to women groups through both GOs and local NGO partners (Moser 1993). This was in line with the antipoverty approach, aiming to reduce poverty among women by increasing their access to capital, information and appropriate technology.

Fourth aspect: donor fatigue

The late 1980s is characterised by donor fatigue, explained by the disappointment and discouragement of donors over the poor performance of women groups. As a consequence, donors started to withdraw their support (Msonganzila and Damball 1998). Also, intense resistance from men compelled the women's movement to shift its emphasis. Rethinking led development agencies to the conclusion that top-down support-oriented intervention programmes were problematic, and thus ought to be replaced with bottom-up approaches (TGNP 1999).

Fifth aspect: participatory intervention

The participatory approaches dominated interventions in the 1990s, and emphasised that targeted beneficiaries should be effectively involved in their own development programmes (Burkey 1996, Chambers 1999). Development workers supposed that if women participated in planning their affairs and contributed something in kind or cash, they would more readily feel ownership over interventions, and this would enhance the sustainability of programmes (Chambers 1993, 1999, as also discussed in Chapter 2). Based on this philosophy, material support was only provided if needed. To establish if support was really needed - for example, in projects targeting cooperative groups - the local project partner of international donors (notably DANIDA) would make a feasibility assessment of the capacity and needs of cooperatives. This approach continues until today, although women's support projects are not now as high a priority as they were some 20 years back. Nowadays, support to women is in many cases not a theme on its own, but a cross-cutting issue integrated into a range of priority themes (e.g. biodiversity, food security or climate change). The GAD department continues to use participatory intervention methodologies in its programmes for the advancement of women.

4.4. Concluding remark

This review of cooperative history in Tanzania shows that developments are closely linked to the evolution of state policy in colonial and post-colonial Tanzania. Colonial governments considered that cooperatives were instruments to make cash crop production effective, whereas after independence the Tanzanian government used the cooperative model as a vehicle for advancing its socialist model of society. In both phases, development-oriented interventions involved government support for and direction of cooperatives. The role of women was overlooked in both phases, and also at a global level there was no attention to women or gender issues as such, apart from mission-based support for women in their traditional roles. Cooperatives offered the possibility of a new start, but if anything, marginalised the position of women still further by giving operational expression to a fiction men, as owners of the land and heads of households, were also sole producers and owners of cash crops. With later, global, attention on women's issues, the cooperatives movement made efforts to be more inclusive of women. Initially, this involved special focus on formal and informal women-based cooperative groups. The involvement of women in mixed formal agricultural cooperatives got less attention. The agricultural cooperatives after independence were dogged by economic failure, and thus further limited scope for gender reform. A socialist policy of *Ujamaa* was detrimental to economic viability. Later, after market liberalization, it became obvious the management of the

cooperatives and the cooperatives structure was now dysfunctional. Gender reform must now go hand in hand with re-invigorating the cooperative principle.

Chapter 5. FORMS OF COOPERATION I: FORMAL COOPERATIVES (FCs)

5.1. Introduction

The three following chapters, Chapter 5, 6 and 7, now examine different forms of cooperation - formal, semi-formal and informal cooperation - in rural Tanzania, and seek to assess how such organizations address the social and economic problems of members, with a especial focus on gender aspects. The purpose of these chapters is to address a gap in our knowledge on cooperatives in Tanzania. It is not well known how these different forms of cooperation vary in functionality. What are their strengths and weaknesses in addressing the needs of rural people, and particularly women's needs? The chapters focus on a number of topics. These include questions relating to how well the different forms of cooperation address the needs of women and young people. The chapters also attempt a general appraisal of how cooperatives are managed to ensure their functioning and member participation. The present chapter focuses on formal cooperatives, as recognised by the state. A conceptual orientation pulls together information from the definitions, concepts and methodological choices presented in chapter 1 and 2, and contextual information from cooperative history in Tanzania (see Chapter 4). It offers some indicators for differentiating all three forms of cooperation addressed in this thesis. The chapter then turns to formal cooperatives, paying attention to membership profiles and case studies of activities. The chapter concludes with an assessment of the performance of formal cooperatives in relation to the needs of both men and women.

5.2. Conceptual orientation

In this thesis cooperatives are considered to be collaborative organizations (either in modern or indigenous form) providing mutual benefits and protection against through some form of socially networked activity (Sanga and Malunde, 2005, Towo 2004). As an aspect of Tanzania's history as a colonial and later a socialist state, formal cooperatives have assumed an important place in the country's economic system. The most common activity of these formal cooperatives in the agricultural sector is the marketing of cash crops such as coffee, cotton, pyrethrum, cashew nuts, tea and tobacco. The main reason for their establishment (during colonial era) was to eliminate what was perceived to be the exploitative role of Asian traders (e.g. Gibbon 2001, Chambo 2001, see Chapter 4 this thesis).

The colonial authorities may at first have been interested in cooperative organization for their own purposes of controlling the cash crops production for their market in

Europe. Once established - about 70 years ago - cooperatives then seemed a possible way of bringing social and economic advantages to weaker social economic groups in their struggles to secure livelihoods and address poverty (Sizya et al. 2007). The cooperative movement has a history in Tanzania closely connected with the independence of the country in 1961 and President Nyerere's *Ujaama* policy that followed (see Chapter 4). The formal cooperative sector in Tanzania is still large. Formal cooperatives in Tanzania are found in a range of economic fields – the agricultural sector, but also in industrial activity, housing, savings and credit, banking, fishing, mining and transport (see Table 4.3). In 2007 it was estimated that 8597 cooperative societies were active in Tanzania, as compared to 617 in 1961 (see Table 4.1), embracing a total of 704.000 members (URT 2007), as compared to 325.000 in 1961 (see Table 4.1). With a total population in Tanzania of approximately 35 million, this implies that 2.5% of the population has membership in a legally registered cooperative group.

These membership figures need to be related to the size and make-up of the Tanzanian population as a whole. According to the housing and population census of 2002 (see Table 5.1), 48% of the population is female and 27% is in the youth class of 15-30 years old.

Table 5.1. Age distribution (%) of Tanzanian population with and without population of 15 years.

Age class	Women	Men	Total	
			Entire population	Population older than 15 years (*)
< 15	44	45	44	
15-30	28	27	27	48
31-45	16	15	15	27
46-55	6	5	6	11
56-70	5	5	5	9
>70	3	3	3	5
	100	100	100	100

Source: calculated on the basis of data URT (2002). Population and household census.

Though data are not easily disaggregated by sex or age, studies estimate that women and youth only make up about 20% and 31% of cooperative membership (Macha 1993, Sanga and Malunde 2005). These estimates signify a strong underrepresentation of women as compared to the proportion of women in the national population. To look at representation of the youth, we corrected the 2002 census for the fraction of the population younger than 15 (because children below this age cannot be members of cooperatives). The class of youth then makes up about half of the population over 15 (Table 5.1). This thus means that youth also is under-represented in membership of

formal cooperatives. The under-representation of youth in cooperatives is highly significant, since the youth are among the strongest, healthiest, most ambitious and most highly educated elements of the nation (Sanga and Malunde 2005). Of the rural women 98% are estimated to be economically active and work in the agricultural sector (URT 2000a, Towo 2004). Taylor and Sakafu (2004) make it clear that young people in Tanzania are also strongly involved in both farming and non-farming rural activities, and that they form or join specialised groups related to these activities. So, the low involvement of youth and women in marketing cooperatives, relative to older men, is an issue of concern. Taylor and Sakafu (2004) insist that many people, including youth, are more interested in forming their own associations and informal groups than in joining established crop marketing cooperatives. This suggests the need to understand better what deters women and young people from participation in formal cooperative organizations. Age imbalance suggests that formal cooperatives may be dying institution, and we need to know why.

A second issue to be addressed as part of an overview of cooperatives in Tanzania is typology. There are various categories of cooperatives, but the taxonomy is not fully agreed in the literature (see Chapter 2). Classifications can refer to both activities undertaken and to legal status. In terms of occupations, cooperatives cut across all sectors of the economy (see Table 4.3). As for legal status, some literature seeks to classify cooperatives into formal and informal institutions depending on their status in law (Hanel 1992, Bagwacha 1995, Sanga and Malunde 2005, Bibby 2006). The formal cooperatives are official in the sense of being constituted in accordance with accepted conventions or regulations for cooperatives, and are legally registered and thus recognised by the state. Informal cooperatives do not have this general recognition. They function according to internal regulations and members' wishes, provided their activities are lawful. To reflect actual practices, and in the context of this thesis, these two forms of cooperation are re-categorised into three ways into formal, semi-informal and informal cooperatives (see Section 2.4).

The case for recognizing semi-formal cooperatives as a distinct entity is that these are proto-formal cooperative organizations, in the sense that they are not (yet) officially registered (and therefore are regarded by the majority of people as informal), but function in a way that recognises the kinds of rules and regulations prevailing in the formal cooperative sector (and therefore in this thesis are considered semi-formal cooperatives). They are (in this sense) aspirant formal cooperatives, and may one day become formal cooperatives. They are testimony to the fact that in Tanzania the cooperative movement carries considerable political clout and prestige, so that some

groups seek to regulate their affairs as if they were full cooperatives, even though perhaps, for reasons of opportunity, they cannot achieve formal status. Informal cooperatives, in contrast, are simply functional organizations. People come together for a common purpose, and adopt rules and procedures best suited to attaining those ends, without reference to the rules, operating procedures or style of formal cooperatives.

In the context of this study, cooperation is seen as the process of working or acting together to attain the objectives of an *economic enterprise* or to seek some collective *social aim* that addresses needs and problems through provision of various services to members and the community at large (see Chapter 2). In simpler, local terms, *ushirika* (in Swahili) is ‘to help one another’, or to go ‘hand in hand’. The characteristic of cooperation (in local terms) is togetherness, to attain a common objective, in a voluntary manner. This togetherness is operationalised through certain techniques of economic and social mobilization known in Swahili as *vikundi* or cooperative organization. Cooperatives (or rather those groups that fit this wider definition and with which this study is concerned) share the following basic characteristics:

- They are voluntary.
- They are founded on the principles of self-help (members join as a means to help themselves to address a social and/or economic need).
- They are run according to democratic principles.
- They observe in practice the basic tenets of co-operation (whether or not entitled in law to call themselves cooperatives).

While various forms of cooperation have their own distinctive features, it is this above list of commonalities that qualifies them as cooperatives in the Tanzanian context.

Some further indicators or characteristics are used in this thesis to categorise and describe the ten cases selected detailed study. The ten case study organizations qualify as cooperatives on the basis of sharing of benefits and risks, their character as formal, semi-formal and informal organizations (reflecting legal status, and linkage with other formal institutions). Two main types are considered: mixed (male and female) and women-only groups.

Table 5.2 differentiates the ten case studies with respect to formation criteria, goals, membership and types of activities undertaken (source: field data 2006). The formal cooperatives deal mainly with produce marketing. The semi-formal and informal types concentrate on both economic purposes (such as income generation) and social

purposes such as burial support activities. These can be either male, mixed or female. In this study the semi-formal groups are women only and the informal ones are mixed.

Table 5.2. Characteristic and indicators used in categorizing and differentiating the ten selected cooperatives for this study(*).

Indicators/ Characteristics	Formal cooperatives				Semi-formal cooperatives				Informal cooperatives	
	UruMawela	Bumo	Nronga	Kamanga	Kitandu	Iboja	Ngulyati	Tulivu	Bagalu	Wananjembe
Legal status	1	1	1	1	2	2	2	2	2	2
Benefit and risk sharing	1	1	1	1	1	1	1	1	1	1
Goal	1	1	1	1	1	1	1	2	2	2
Formation	2	2	1	1	2	2	2	2	1	1
Linkage	1	1	2	2	2	2	2	2	3	3
Membership	1	1	2	2	2	2	2	2	1	1
Activities	1	1	1	2	2	2	2	2	3	3
Management	1	1	1	1	1	1	1	1	2	1
Capacity building	1	1	1	1	1	1	1	1	2	2
Share contribution	1	1	1	1	1	1	1	2	2	1

Source: field study, 2006.

(*) Legenda:

Legal Status: 1 = officially registered, 2 = No registration

Benefit and risk sharing: 1=yes, 2=no

Goal: 1 = Poverty alleviation , 2 = Mutual support/ such as burial support

Formation: 1 = spontaneously initiated, 2 = externally initiated

Membership: 1 = Male and female members, 2 = Women only members

Activities: 1= Marketing of produce, 2 = Income generation, 3 = Mutual support

Management: 1= Democratic management, (ICA principle), 2 = Non-democratic

Linkage with other formal institutions: 1 = Vertical linkage, 2 = Horizontal linkage, 3 = No linkage

Capacity building: 1 = Supported by outsiders, 2 = No outside support

Share contribution: 1 = Paid share contribution or fee, 2 = No share contribution

Other differences concern linkage with other institutions. Agricultural marketing cooperatives (AMCOs) are primary cooperatives linked vertically into Union, Apex and finally Federation (see Section 4.2 on the re-establishment of cooperatives). The formal women-based cooperatives (F-WBCs), however, are mostly involved in activities for which no higher level structures exist, such as dairy processing. The semi-formal cooperatives do not have formal institutional linkages. Instead, they have horizontal (i.e. co-operative) links with external partners such as the GAD department or donors, providing material and technical support. Informal cooperatives lack

connection both to larger structures of cooperation and to external partners; in other words, they lack vertical and horizontal connectivity.

From this brief characterization of cooperation it follows that there are similarities as well as differences within and between categories and cases. While there is dissimilarity in organization, size and membership all the institutions share, at least in principle, the basic principle of cooperation, namely, the commitment to ideas about pooling resources and burdens (such as costs and duties) and sharing benefits.

In seeking to understand how cooperatives contribute to addressing members' needs we need to ask whether formal and informal organization makes any difference to functionality in terms of benefits delivered. We need to ask this question across the full range of types of cooperative, since all but formal cooperatives have been neglected by Tanzanian policy makers, researchers and government workers (see Chapter 2). Previous Tanzanian cooperative legislation simply did not recognise and pay attention to informal (i.e. unregistered) cooperatives. However, other literature on cooperation has shown that these other forms of cooperation are often very useful in addressing the needs of poor rural people (see Chapter 1 and 2).

It is for this reason that the strengths and the weaknesses of informal as well as formal cooperatives need to be assessed, by looking carefully at how they are organised and function, and what stream of benefits they supply. In this thesis a major point will be to establish that these neglected forms of cooperation, next to addressing the economic needs of the members, often also address their members' social needs. The next three sections of this chapter will therefore look more closely at the characteristics and functions of formal, semi-formal and informal cooperatives, to establish the significance of what they contribute in meeting the needs of their memberships, and in particular, how they supply the needs of women members. Behind this lies a key point; put bluntly, cash benefits of cooperation are often monopolised by men. Will women benefit more if the organization is woman-only, and/or when cooperation results in non-cash benefits?

As explained in Chapter 1, this study adopts an exploratory pilot case study approach. Sampling was used only to amplify what was discovered by other (observational and interview-based) means. In total, ten cooperatives were taken as case studies and four of them were formal cooperatives. This emphasises that in no sense does the thesis offer a statistical sample valid for the country as a whole. The cases were purposely drawn from just two areas – Kilimanjaro, and the Mwanza and Shinyanga regions – in

order to represent places well known for coffee and cotton, respectively, and because of the long history of cooperation in these places. The Kilimanjaro area is occupied by the Chagga people. The other area (Mwanza and Shinyanga) is occupied by the Sukuma people. Gender factors play out somewhat differently in these two different cultures (see Chapter 3). The procedures for selecting the different cases were described in more detail in Section 1.7.

The present chapter focuses on formal cooperatives, and is divided into three sections. The first section is an introduction to the case study cooperatives. The remaining sections describe how the cooperatives meet member's needs (including their women members) and how organizational matters are handled. Attention is paid to members' motivation and expectation. The performance of formal cooperatives in meeting members' needs is assessed. Services supplied to and benefits accrued by members are discussed, and finally other structural and gender issues within the cooperative are outlined.

The main methods used in collecting data comprised semi-structured interview, in-depth interviews with key informants, focus group discussions, and participant observation. A questionnaire survey and consultation of secondary sources was used to obtain some basic numerical data. Since no randomization was used and sample sizes are small no attempt has been made to apply statistical treatment. The numbers are used to indicate (rough) proportions, and thus to provide a basic framework or context for understanding claims made by informants or opinions expressed. The study started with an interview with respondents from formal cooperatives (members and leaders) picked from the register of members by the researcher. The purpose of this first interview was to solicit basic information on how the cooperative in question was formed, how it was organised and managed, what constraints it faced, and the advantages accrued from membership. In addition, a focus group discussion of members was organised for each cooperative. Each focus group discussion comprised about 5-10 members. Overall, 38 male and female cooperative members were involved in focus group discussion and in-depth interview. The solicited information mainly related to members' perceptions of their cooperative, their expectations, the services provided and the benefits accrued, and the limitations members face in performing cooperative activities. A questionnaire was administered to respondents in order to solicit personal views and feelings towards their cooperatives and towards the situation of women in particular. The total membership of the cooperatives studied was 2252, (1805 are men and 447 are women). Out of that total, 19 male and 21 female members,

and 25 male non-members and 17 female non-members, were surveyed using a questionnaire.

5.3. The case studies of formal cooperatives

Four formal cooperatives were studied - Bumo, Uru Mawela, Nronga and Kamanga. All four were (re-)registered in 1994 under the Cooperative Act of 1991, which re-created autonomous cooperatives with voluntary membership (see Chapter 4.2). Unlike earlier registrations, the 1994 registration was done on the basis of an assessment of economic viability.⁴ The cooperatives studies varied greatly (Table 5.2), also in size ranging from 23 members of Kamanga women's group to the 1655 members of Uru Mawela. Bumo and Uru Mawela are AMCOs and have mixed membership, with respectively 13% and 3% women. Nronga and Kamanga are formal women-only cooperatives. Table 5.3 profiles these cooperatives, showing factual information on registration, membership, share contributions,⁵ and composition of leadership.

Table 5.3. Status of the four studied FCs: two AMCOs and two F-WBCs (*).

Name (type FC)	Registered Members (No)	Membership			Leadership		Entry fees (Tshs)	Share value (Tshs)	Internally generated capital (Tshs)
		Total (no.)	W (%)	M (%)	W (no.)	M (no.)			
Bumo- (AMCO)	707	232	13	87	1	5	200	200	162.400
Uru Mawela (AMCO)	2957	2655	3	97	0	6	500	500	2.482.500
Nronga (F-WBC)	476	342	100	0	6	0	1000	5000	1.710.000
Kamanga (F-WBC)	1045	23	100	0	6	0	200	300	11.500

Source: field study, 2006.

(* Abbreviations: Tshs= Tanzanian Shillings (US\$ 1= Tshs 528 in 1994), F=Female, M=Men.

5.3.1. Bumo Agricultural Marketing Cooperative Society

Bumo is an AMCO for cotton production and marketing, with members in three villages (Sanjo, Busagara and Nyag'homango) in the Busagara Ward of Misungwi district. Each village is about 5 km distant from the facilities belonging to the

⁴A cooperative qualified for registration if it could handle a certain volume of business, ensuring it could grow and be sustainable.

⁵ Share contribution or share capital is the amount a member has to subscribe to the cooperative as part of working capital of a society. Members usually receive a small share of dividend according to capital subscribed if surplus is generated. Amount of shares issued, the value of each share and how paid is decided by members and stipulated in their bye-laws.

cooperative. It is one of the rural primary cooperatives under the Nyanza Cooperative Union (NCU), formerly the Victoria Federation of Cooperatives. Crops of non-members are also marketed by the society to increase total volume handled, but non-members are not entitled to services such as credit for farm inputs or a second payment when prices are higher than expected.

Members interviewed could not tell exactly how the cooperative was formed since this was long ago - apparently in the early 1950, when many cotton cooperatives emerged in Sukumaland (see Chapter 4). Some remembered a story told by their fathers and grandfathers that the cooperative society was formed to defeat the Indian traders, who were not giving farmers fair prices. Interviewees noted that previous cooperatives were closed by the Government in 1976 and revived in 1984, under the Cooperative Act of 1982 (see Chapter 4). The cooperative was newly registered in 1994, after the Cooperative Act of 1991 reformed the cooperative sector, in anticipation of market liberalization of cotton, implemented in 1995. Because of the various changes in the cooperative legislation, some members commented that they joined at the urging of politicians. Others said they did so because they were farming cotton, and there was no alternative place to sell the crop. Seemingly, Bumo cooperative was instigated by politicians or the state, rather than being a product of member initiative.

The 232 members of Bumo all contributed Tshs 200 as their entry fee⁶ and bought a Tshs 500 share to contribute to the capital⁷ of the cooperative. Most members are farmers cultivating (on average) 1-5 ha of rice, potatoes, maize, vegetables, leguminous crops and cotton, the principal cash crop. Most agricultural activities depend on rain-fed farming and the hand hoe.

Agricultural marketing cooperatives (AMCOs) in Tanzania are commonly organised by commodity. They may function as contract and price bargaining cooperatives, or may be involved in processing or manufacturing of specific agricultural commodities. Bumo is primarily a centre for collecting cotton. Its main activities are to collect seed cotton from members, store it and to transport it to the facilities of the Nyanza Cooperative, the umbrella organization for cotton marketing in the Lake Victoria zone. The NCU owns ginneries separating lint and seeds. It also distributes farm inputs, especially seeds and pesticides, and offers farm management knowledge.

⁶The entry fee is an admission fee paid by each member on joining a cooperative. Buying a share and paying an entry fee are conditions for membership, according to the Tanzanian Cooperative Act.

⁷The money raised by the issuing of shares forms the capital of the cooperatives.

As with other formal cooperatives, the main governing body of Bumo is the members' Annual General Meeting. There is also board of management, comprising six elected members (in 2007, these were five males and one female), to supervise the day-to-day activities and affairs of the cooperative society on behalf of members.

5.3.2. Uru Mawela Agricultural Marketing Cooperative Society

Uru Mawela is also a rural-based AMCO. It is a large organisation, with (as noted) as many as 1655 members (Table 5.3). The main activities are to collect coffee, and pack and transport it to be sold in the coffee auction in Moshi town. It is located in Uru Kati ward in Moshi rural District, about 8 km north of Moshi town.

Uru Mawela is part of the Kilimanjaro Native Planters Association (KNCU), a regional cooperative union established in 1932. The union was formed as an umbrella organization for the rural primary cooperatives in Kilimanjaro region to market coffee. Like other AMCOs in Kilimanjaro, Uru Mawela was formed to challenge private traders who were buying coffee from farmers. As happened with Bumo, Uru also re-registered in 1994 as required by the Cooperative Act No 15 of 1991, and took the registration number 2957. Like other AMCOs in Kilimanjaro, Uru Mawela is cooperative society whose existence is strongly influenced by state intervention in its formation and function.

The members come from three villages (Kitandu, Kaliua and Uru Mawela). They are farmers with c. 1-3 ha of land on which they grow coffee as a cash crop, and banana, maize and beans as food crops. Farmers also keep stall-fed livestock. Members' join the cooperative by paying an entry fee of Tshs 500 and contribute to the capital of the cooperative by buying a Tshs 1000 share (Table 5.3). Each member is supposed to buy five shares, but nobody surveyed had bought more than one.

Management and leadership comprise a board of directors of six selected members who supervise the affairs of the cooperative. The Annual General Meeting of members is the governing body of the organization (Section 5.4).

5.3.3. Nronga Women's Dairy Cooperative Society

Nronga Dairy Cooperative Society is a formal women-based cooperative (F-WBC) involved in milk marketing and distribution of dairy inputs. The cooperative was formed in the 1980s, after being encouraged by the UWT, which is the women's branch of the ruling party, the CCM. The party promotes women's advancement

throughout the country (see Chapter 4.2). Nronga re-registered in 1994 under the Cooperative Act No 15 as a fully-fledged cooperative society (see Section 4.2)

According to Chagga cultural norms, cattle are owned by men, but milk belongs to the women (see Chapter 3.6). The cooperative was established to seek market opportunities for the dairy production of the women in Nronga, and also to supply consumer goods to members. Its formation was triggered by the low prices offered for milk on the local market. To find a better market the women needed to cross a river. Several women, and their children, had been drowned as a result. More organised group marketing would reduce this risk.

Members keep cattle individually and bring the milk daily to the cooperative, either in the evening or early in the morning. Personnel are employed to handle the collection of milk, which is then kept in large containers. Every morning the unpasteurised milk is decanted into smaller containers of 20 litres and taken by a pickup truck owned by the cooperative to the nearby towns of Moshi and Arusha, 35 km and 98 km distant. In town the milk is sold to hotels, institutions and individuals. Individual customers pay per sale, but many institutions pay weekly, or per month, according to agreements. Members are usually paid their share of the revenue every two weeks. Some milk is processed into yogurt, ghee and butter, especially when there is a surplus of unsold milk for that particular day. Demand is now easier to anticipate because the amount needed each day can be estimated from the contract sales.

The second aspect of the society is supply of goods to the members. The cooperative was initiated at a time of acute shortage of essential consumer goods. As a cooperative, the women were given a preference by public distributors. Nronga group started with a shop for consumer goods but later established a project for dairy supplies. Currently the shop supplies consumer goods, animal feed and artificial insemination services. The organization was not induced by political pressure but originated in the pressing common needs of members.

The Nronga area is well known for milk production in northern Tanzania. Members of Nronga cooperative have milk production from an average of 5 to 10 cows, each producing 5-15 litres daily. The society started with eleven members. Nowadays there are around 340 members. This is impressive evidence that the cooperative meets members' marketing and other needs. According to the by-laws of the cooperative, members have to pay an entrance fee of Tshs 1000 and in addition each member needs to pay Tshs 25.000 for five shares.

Like other formal cooperatives, the management is in the hands of six elected members who form the Board of Directors. In this case (as could be expected) all are women. As with the AMCOs, the members' Annual General Meeting serves as the governing body of the cooperative.

5.3.4. **Kamanga Women's Multipurpose Cooperative Society**

Kamanga is a multipurpose cooperative society for women that undertakes selling of prepared food at Kamanga port, on the shore of Lake Victoria in Mwanza region. The society also has a cereal milling machine and owns a building erected from money saved from member savings earned at Kamanga sub-urban centre.

The society started in the 1970s, after encouragement from the UWT. It was later registered as a full-fledged cooperative in 1994 with registration number 1045. It started with a shop project in 1978, and in 1982 the cooperative expanded and diversified its food selling activities. The society made the foundations of what they hoped would become a guest house - something that would make a good fit with their food preparation activities. But this never eventuated, and the building was in the end rented to a private businessman who uses it for a dispensary and maternity clinic.

The members of this cooperative are all women, and it was formed specifically to address women's needs. There were seven founding members, and numbers have now risen to 23. Members pay an entrance fee of Tshs 200 and make share contributions of Tshs 100 each towards the investments in the restaurant and Tshs 200 towards the milling machine. The society has closed entry to new members. One member in the focused group discussion explained this as follows:

In our group, we agreed not to allow new members but [want] the young generation come in by inheritance from former members who pass away.

It is a rule of this group that if a member dies her daughter or daughter in-law will inherit membership. This is not in conformity with the rules laid down in the Cooperative Act, because according to the Act and the ICA guiding principles of cooperatives, membership of cooperatives is open to all those willing to pay an entry fee and buy shares. Members of the Kamanga group said they did not allow this because their efforts in the past have created a lot of value, to which new members had not contributed.

The seven initial members were all heads of female-headed households and responsible for family welfare. They joined together to form a cooperative society to provide them household income, but also for socialization. Other members insisted mainly on the importance of income generation. Selling cooked food and milling corn were both activities that combined well with caring for families, preparing meals and other aspects of women's lives. Cooperation allowed this group of women to turn what otherwise would only have been an individual household-based set of activities into a cash income earning opportunity as well, and thus provides an illustration of how cooperation can help women, when they are directly in charge.

Again, the management of the cooperative is under a six-person board of directors who supervise activities on behalf of the other members, with the Annual General Meeting serving as the governing body.

5.4. Organisation, management and members' participation

5.4.1. Rules and regulations

Formal Cooperatives operate under the guidance of the Cooperative Policy of 2002 and the Cooperative Act No. 20 of 2003. These prescribe how a cooperative should be formed, organised, managed and distribute its benefits. The Act consists of several elements including objectives, appointment of registrars, formation, organization and registration of cooperatives. Other parts of the Act are related to rights, liabilities, duties and privileges of members (URT 2003). The Act also gives directions concerning the management, property and funds of the cooperative society. Issues such as inspection, amalgamation, division, dissolution and how to deal with offences in the organization are all clearly stipulated. The national Cooperative Policy states that the government supports, respects and recognises the diverse nature of cooperative organizations, and commits to a vision of eliminating social and economic injustice in the societies, and thereby guaranteeing their autonomy (URT 2002).

For day-to-day operations, each cooperative has its own bye-laws. A bye-law is a legal instrument specifying the internal rules and procedures for leadership and members. The bye-laws are obliged to align with the conditions defined in the Cooperative Act or other higher laws. In other words, they can be regarded as specifying what the Cooperative Act and other acts leave open, as matters to be defined by members. These bye-laws typically concern issues of membership, capital contribution and distribution of benefits. The bye-laws of FCs tend to be very similar because most cooperatives use a format supplied by the Department of Cooperatives of the Ministry

of Agriculture, Food and Cooperatives (MAFC). The bye-laws concerned with the leadership of the cooperative specify the representation of the members in the board, the organization of an Annual General Meeting and the formation of a supervision committee to ensure the democratic functioning of the cooperative (Box 5.1).

Box 5.1. Rules and procedures around leadership of cooperatives.

Each cooperative is expected to have a board of at least six directors or committee members who each serve for three years. Each year, one third of the board should be replaced by newly elected members. Candidates should be members of the cooperative of at least 3 years standing and have basic qualifications in terms of schooling. In some cases, members make nominations, and the nominees are approved by raising of hands. In situations where candidacy is contested, members may be asked to fill a form as a way of anonymous voting.

The board oversees the activities of a hired manager and other employees, and scrutinises important decisions. The board is also responsible for organizing Annual General Meetings and extraordinary meetings when needed. The board is normally divided into sub-committees responsible for day to day planning and management. In addition, there is a supervision committee, independent of the Board. This committee is directly responsible and answerable to the AGM and is the right arm of the members in ensuring any doubtful decisions by the board are reported to AGM. Basically, through the AGM the leadership of the FCs is in the hands of members: at the AGM all essential decisions are taken or ratified.

In some cases, daily management is often the task of the secretary of the cooperative. This might be the same person as the manager. Trustworthiness, honesty and politeness were mentioned as basic considerations in recruiting of personnel. Newly hires are normally prepared for the job through apprenticeship. The major activities of hired personnel in AMCOs include crop procurement, storage and transportation of the cotton to ginning centres or union premises. In UruMawela, the manager also handles the other projects of the cooperative, such as the shop and the transport business. At Nronga, the manager and her assistants are responsible for milk collection, processing and transportation of milk products to nearby markets. The same team is also responsible for accounting, record keeping of AGM and board meetings, and maintaining the assets of the cooperative. In the smaller cooperatives there is usually no treasurer: in most situations the secretary takes care of all financial matters. The accounts of the formal cooperatives (with the exception of Kamanga) are audited by the Cooperative Audit and Supervision Corporation (COASCO).

Source: Cooperative Act No.20, Field work, 2006

Members of cooperatives confirmed that they have no internal policies to guide them other than the bye-laws and the rules and regulations of the Cooperative Act. Some informants admitted that they are not familiar with the content or stipulations of the Policy and legislative document. A board member from BUMO commented:

I do not have a copy of our own bye-laws, Neither have I ever seen the Cooperative Act.

Unsurprisingly, neither members nor directors refer to the bye-laws or stipulations of the Act, or make use of them in the day-to-day operations of the cooperatives.

5.4.2. Members' participation and representation

Despite the defined democratic structure and functioning of the formal cooperatives, participation and representation leaves much to be desired for all four cooperatives here examined. Interviews with members and leaders brought forth mutual accusations concerning the adequacy of cooperative governance in practice. Members say their leaders are not transparent or inclusive. Leaders complain that members lack cooperative spirit and are uncommitted. For example, in a FGD with BUMO members, it was clear that the members did not really feel the cooperative belongs to its members, because the leaders take the important decisions without consulting the rank and file. One member of BUMO complained that:

Our leaders are the ones who know everything, but they also do not involve us. They rarely convene meetings. They decide everything without neither involving us nor informing us of anything. When we attend meetings, they give us orders without considering us as equal partners. Generally, there is low involvement contrary to our expectation in such a democratic organization.

The leaders on the other hand feel that the interest of the members to influence the course of the cooperative is lacking. One leader lamented:

When we call members to meetings they never turn up unless they hear a rumour that there is something to eat at the meetings.

Data from the records of the Annual General Meetings (AGMs) of the four cooperatives suggest that members' attendance rates in annual meetings are usually below 50% (Table 5.4). These data are below the rate of attendance specified in by-laws (varying between 40-60%, depending on the association). Such low attendance makes the AGM as governing body very weak. One key informant said members did not attend the AGMs of Uru Mawela any longer because they were able to get the same services from private buyers. This was evidenced by the fact that in Uru Mawela the attendance only increased after members were promised food at the meetings. This explains the gradual increase in attendance from 2001 to 2004 (Table 5.4). Others explained this improvement in attendance differently. They said it was because farmers started selling their produce to their cooperatives after realizing that private buyers' prices fluctuated and that they actually got a better deal with the cooperative. With a reason to value their cooperative they started to attend meetings.

For Nronga and Kamanga WBCs, attendance was well above that of the AMCOs, averaging over 50% of total membership (Table 5.4).

Table 5.4. Number of members and the percentage of them attending the annual general meetings of the four studied FCs for the period of 1999 – 2004.

Year	Bumo	Uru Mawela	Nronga	Kamanga
1999	197 (40) *	2178 (11)	340 (52)	26 (85)
2000	184 (73)	2175 (14)	349 (52)	24 (83)
2001	182 (42)	2070 (24)	352 (66)	23 (91)
2002	182 (57)	2069 (26)	352 (80)	23 (83)
2003	172 (37)	2069 (26)	364 (70)	23 (83)
2004	172 (46)	2067 (32)	388 (76)	23 (91)

Source: Annual General Assembly's minutes of Bumo, Urumawela, Nronga and Kamanga.

* Percentages of members present in the annual meeting in brackets

Cooperative bye-laws also require board members to step down after serving a fixed term, but board members at Nronga and Kamanga have held their positions for more than ten years. The chairwoman and secretary of Kamanga group have been in place since the group started in 1978. Board members stand and are re-elected every time elections are held. It was only the ordinary committee members who changed during the elections. However, the members have a profound trust in their leaders, especially the chairwoman. Interviewees said they were aware of the provision, and they confessed they violate the rule because they trust their leaders, and are worried that they might elect someone who would prove to be dishonest, and so end up with problems. One woman said:

Our chairperson has not committed any wrong, why should we change? We are not ready to take risks by electing a new person who can cause problems.

So provisions of the Act and the Cooperative principles advocating democratic and shared management are ignored.

5.4.3. Women's participation and representation in formal cooperatives

With low membership of women in the AMCOs, it is no surprise to find so few women in the leadership and management (Table 5.3, see also Table 2.1). The

The Cooperative Act and Cooperative Policy are not inhibitive: they accord equal opportunities to men and women. Both male and female respondents explained that women cannot hold leadership posts in these cooperatives because the tasks involved are time consuming and tiresome. In addition, women do not own land, which makes it impossible to register themselves as members, even though they may grow their own cotton on land owned by men who are members. They sell produce to the cooperative societies by using a male relative's name or as non-members, which means they are excluded from dividend and refunds, or other benefits and services provided by the

cooperative. In the AMCOs visited for this study, there was only one in which a woman was a member of the board (see Table 2.1).

Despite advice from different quarters encouraging these cooperatives to have a specific policy to address women's problems and to seek their active involvement in cooperative affairs, the leadership of two AMCOs admitted that they had not yet taken up the matter. None of them could lay hands on any written document related to women's involvement in the cooperative. Nevertheless, some leaders considered that greater female participation would be good for the cooperative. At Bumo they had thought about introducing a quota system with preferential treatment for women during elections. This would help ensure that some women would be appointed shall positions on the board.

Poor leadership and management at primary and union level

In conversation, AMCO members expressed that they considered leadership and management as poor. A staff member of GAD confirmed that poor leadership is a serious problem and 'tarnished the name of cooperatives'. This is not only a problem in primary organisations but also at the union level. It explains why membership commitment and participation are poor. Some members have little loyalty to their cooperatives and sell their crops to private buyers. One female AMCO member commented that members do not attend meetings even though these are an essential forum. This implies that members have disowned their organizations, leaving room for leaders to behave how they like. As a consequence, people do not see the need to belong. As one non-member put it: 'Why should we join a crop marketing cooperative that is not providing us services?'

Low competence of members and lack of entrepreneurial capacities

Members of F-WBCs said that they maintained the same leadership because the ordinary members lack literacy, so have little ability to articulate issues concerning cooperative business. For instance, they have little competence to check the status of accounts against the price of milk at market since they do not know how much milk has been sold. They have little option but to trust their leaders, so long as modest benefits flow. A member of the Nronga cooperative emphasised that:

We trust our leaders. The chairperson is our 'mama', she has been leading us for a very long time, and she cannot cheat us. She has never cheated us.

And another woman said:

Our leaders are very honest, so we are never suspicious. They always do whatever is needed.

Due to limited education, members often simply place their hope and trust on the few who are educated to a higher level. Also board members lack competence due to absence of training for the role. In one village a male member of the Bumo cooperative explained:

We never got any training about our role in cooperatives; it is only through sharing among ourselves. Sometimes we teach ourselves wrong things. That could be the reason for the poor performance of our rural cooperatives.

Lack of information and training made it difficult for members to fully participate in their cooperative, an old woman from Kamanga was vivid in her comments:

We are faced with total black out, whatever our leader tells us we accept. We don't know how to read and write, so we cannot question anything. This makes us rather less participative and less authoritative. We cannot articulate issues and we are afraid to challenge decisions made by our leaders.

In short, internal control by members is weak or absent. MUCCoBS trainers in regional centres admitted that they were not able to offer all cooperatives the necessary training, because there are no financial resources from donors or cooperatives themselves to pay for such training.

Vertical and horizontal linkages and their value to members

As explained in Chapter 4, the Cooperative Act No 15 of 1991 gave room for both types of cooperatives to operate under the four-tier system based on the primary society at lowest level, the Cooperative Union, the Apex and the Federation level (URT 1991). Bumo and UruMawela are AMCOs affiliated to Nyanza Cooperative Union (NCU) and Kilimanjaro Native Cooperative Union (KNCU) respectively. The Unions provide services that would be uneconomical at primary level, such as marketing of crops and supply of farm inputs. A key informant from MUCCoBS explained that the weakness of this four-tier system is the low involvement of members in decision-making in the higher levels of the system. Although the system is based on democratic representation of members in the board and annual meeting, the limited capacity of members and self-interest of (hired) union managers hinders proper functioning. The system is also bureaucratic and inefficient because major decisions take time, for example because some have to be made at higher levels. An additional aspect of this four-tier system is high overhead costs. As one key informant at union level lamented:

There are so many costs involved in maintaining this system. At each level there are a number of employees, offices and vehicles to maintain and meetings to be organised and members are paid allowances. All this is borne by members.

The F-WBCs are not part of a hierarchical system and so escape these costs and delays. Their only linkage is with the GOs, NGOs and collaborating donors who provide them with access to training and material support. Some feel they do not need such a higher management structure because they sell their produce (milk) and services locally; others say they have no knowledge of the advantages of being part of such hierarchical structure.

5.5. Characteristics of the surveyed FC members

In the field study for this thesis I undertook interviews with members of different kinds of cooperatives. The interviewing was intended to gain some insight into motivations of cooperative members, and in particular to compare the views of men and women. Since this was purposive rather than random sampling it would be misleading to draw any conclusions about cooperative memberships as a whole, even at the level of specific cases, and certainly nothing can be said about Tanzanian cooperatives overall. But it is still important to clarify members and their characteristics.

Table 5.5 Age, marital status and education level of surveyed female (F) and male (M) FC members .

		Female	Male	Total
Age	15-30	0	0	0
	31-45	6	10	16
	46-55	7	5	12
	56-70	8	4	12
	Total	21	19	40
Marital status	Married	16	19	35
	Single	2	0	2
	Divorced	1	0	1
	Widowed	2	0	2
	Total	21	19	40
Education level	Illiterate	1	0	1
	STD I-VII	19	18	37
	Form I-IV	0	1	1
	Professional training	1	0	1
	Total	21	19	40

Source: field survey, 2006.

No men or women were interviewed under the age of 30 (Table 5.5). There are few members under this age in formal cooperatives, and where appropriate I shall tackle

this issue (why young people have little time for formal cooperatives) separately. Over half the men were in the age range 30-45 years old. The women interviewed were somewhat weighted towards the older age groups (with more than two-thirds falling into the age ranges 46-55 and 56-70+). All the men were married, but some of the women were single, divorced or widows. Nearly all the people interviewed (whether male or female) had primary education. This reflects socialist emphasis on rural education for girls as well as boys over many years in Tanzania. What perhaps should be mainly emphasised is that there were very few interviewees who had any form of education at a post-primary level. Basic literacy and numeracy is an important characteristic of rural populations in Tanzania, because this provides a platform for rural cooperation not yet found in every African country.

A second comment concerns the lack of young people and more highly educated people in the sample. This is because very few of either categories were encountered as cooperative members during fieldwork. Although the caution about non-random sampling must be repeated it really did seem during my field enquiries that cooperative organizations mainly comprised of members in the middle and older age ranges. This is consistent with the findings of other studies of Tanzanian rural cooperatives - e.g. Msonganzila (1993) and Macha (2006) – where it is reported that most members in formal cooperatives belong to older generations and have only a basic level of education. Key informants confirmed that young people are not interested in joining such cooperatives. It was suggested by key informants that young people are rarely involved in marketing cooperatives because they have little involvement in growing export cash crops. Especially girls can have as an explanation their limited access to land ownership as women rarely own land, as was mentioned by interviewees, confirming what was shown in Chapter 2 and 3. Basically, during the fieldwork I did not encounter adequate numbers of young people to interview. Instead, I asked adult members and they explained that the young people are engaged mainly in farming non-traditional crops and in off-farm income-generating activities. When necessary they form or join informal cooperatives (and sometimes formal cooperatives) related to these activities (Taylor and Sakafu 2004). Having not encountered young people when interviewing members of formal cooperatives, I made an effort to track down some of young people who might have been expected to join a cooperative. These key informants shared their experiences as summarised in the three boxes and confirm the information from key-informants. The first case (Box 5.2) is that of a young man, Mr. M. who decided to go to town to look for employment, after realizing that he was not gaining much from farming cotton.

Box 5.2 Mr. M. who migrated to town to look for employment

Mr M. was 29 years old when interviewed, and was born at Usagara village in 1981. He is married with two children. He went to school from 1987 and finished his primary and upper level of secondary school in 1999. It was unfortunate that he could not go for professional training because his father was unable to pay the required fees. He opted for farming instead. He spent four years, from 2000 to 2003 producing cotton as his main crop. He joined a cooperative society in the village in order to get farm inputs and sell his cotton. Out of this business he earned an average of Tshs 150,000 per year and found it inadequate to his needs. In 2004 he decided to stop farming cotton and engaged in fish selling. He used to go to the shore of Lake Victoria and buy fish in bulk to bring to the village to sell in small quantities. This business also disappointed him, since in many cases the fish deteriorated, since he lacked means of refrigeration or preservation.

In 2005 he went to Mwanza town to seek employment. With some secondary education he was convinced he ought to be able to get a job. Fortunately he managed to secure a job as a supervisor of casual labourers in the Nile Perch fishing industry. He admits that the job is not very pleasant since it involves filleting fish, in a cold room, where chemicals are sprayed to reduce decay. Though the job is tough and demanding, he still reckons it is far better than farming cotton which earned him very little. Currently he is earning Tsh 5000/ per day, which gives him about ten times what he earned from cotton in a year. He was an active member of the Bumo cooperative, but his membership ceased when he got the new job. He has few regrets, since cotton was simply not profitable. Nowadays he comes home at the weekend and brings money for his family. He also likes the life in town since there are amenities such as water, electricity and transport.

Source: Field work, 2006

The second informant (Box 5.3) was a young woman who decided to move to a small town to do petty business (food vending) after failing to make a success of a rural farming life.

Box 5.3 Ms. A.J.: from farming to food vending in town

A. J. is 27 years old and a single mother of three children. The father of her children left her and she currently lives by food selling at a local market on the road to Mwanza town. She explained that a farming livelihood was not open to her since being a woman she did not have a big enough farm to sustain herself and her children. Normally in Tanzania women grow food crops, but expect husbands to contribute cash as well. Without a husband the farm was not enough to survive on due to small amount harvested. Initially, Ms. A. J. thought of joining a women's farming group in the village. Joining an informal cooperative would have helped her since she would have been part of a larger-scale operation. But when she approached the leader of the group she was told to contribute share capital of Tshs 25,000. This she simply did not have. She was further discouraged to hear that members of the group get income from their dividend shares only once in a year. She had daily and weekly cash income needs. She decided that cooperation was not for her, and she moved to an urban centre to do business.

Now she finds life in town better than in rural areas. In town there is transport, electricity and other services such as running water. Though she admitted that she is not earning much, she still thinks she is better off staying in town engaged in petty business than being back in the village trying to make an income from her single-handed farming efforts.

Source: Field work, 2006

The third case, Mr. C. (Box 5.4) is different from the others, in that it did not involve moving to town. Mr. C. stopped farming coffee in order to grow vegetables. The basic reason was that vegetables were more profitable than coffee. There was no vegetable cooperative. To join a coffee cooperative was irrelevant. This raises the question why there was no vegetable cooperative. Probably it is due to its nature as a perishable product. This is a point for later discussion.

Box 5.4 Mr. C., a young man who diversified from coffee to vegetable production

C. was born in 1978, in the village Uru Mawela. At the time of the study he was 27 years old. He lives in Uru Mawela Village. He has half an acre farm land which he inherited from his father, who died in 2001. Initially C. devoted his time to tending coffee, but the return was not enough to cover production and meet his family needs.

He later decided to use a portion of his farm for growing vegetables. This means that he uprooted some of the coffee to grow carrot, cabbage and tomato.

Since he started the vegetable business, he is able to sustain his family and make some savings. He is still a member of Uru Mawela cooperative, but is inactive, because he sells nothing to the society. Old people are maintaining their membership, he remarks, because they have big coffee farms, which enable them to earn a reasonable income from the amount of coffee they sell. In that way, they benefit from membership and services provided. But he adds that the services offered today are not as good as ten years ago due to falls in the exchange rate of Tanzanian currency. He emphasized that growing vegetables is much more profitable than growing coffee. This is because costs involved in growing coffee - especially the farm inputs such as labour, seedlings, pesticides, fertilizer - are now so high.

Source: Field work, 2006

Focus group discussion revealed other reasons for low membership of youth in formal cooperatives. One is that people below 30 years are often still completing schooling or training. It is not uncommon to meet youth in their late 20s still involved in higher education of some kind. Therefore these people will not be involved in farming at any level. Also once a certain level of education has been achieved the main desire is for formal employment and life in towns. A third reason is that young people find the image of cooperatives in the country to be tarnished, and they hesitate to join (Taylor and Sakafu 2004)). One church leader stated:

Long ago, cooperatives were important. Before independence, they were really owned by the people. They were powerful economically, socially, even politically. Then [the] sense of ownership was lost; they were given too many monopoly functions, they lost their way, they swallowed money and suffered from corruption. The ideal of cooperation is still a very good one. Working is something we should all be willing to do. But the word cooperative has been spoiled here in Tanzania.

Basically, these discussion uncovered few success stories about formal cooperatives, and especially those in the agricultural cooperative sector have a tarnished image. This tarnished character is a major finding of the present study, and will be discussed again later in the thesis.

5.6. Expectations and benefits from being a cooperative member

The previous sections have provided a sketch of the formal cooperatives studied in this thesis, and have profiled members. Here we consider factors motivating members to join and to continue their membership in gender-mixed AMCOs and F-WBCs. The aim is to understand better what members expected, and later to make an assessment of whether needs were met or addressed.

Basically, literature review suggested that people joined cooperative organizations in Tanzania to reduce production costs and improve income (see Chapter 2). A small survey for this thesis, involving 40 members (21 women and 19 men involved in the formal cooperatives being studied), was undertaken to check this impression. The survey asked members of formal cooperatives to pick the three most salient factors (for them) out of a list of seven possible reasons for joining. The top three reasons for joining were 1) to market produce as a group (and thus get better prices, or reduce transaction costs), 2) to address poverty, and 3) to obtain farm inputs (at lower cost) and other welfare support. The other factors are listed in Table 5.6.

Ngailo and Towo (2004) claim that better marketing of members' produce is the key function and objective of AMCOs in Tanzania. In this study 74% of male members and 76% of female members of AMCOs and F-WBCs gave this as the first reason (see Table 5.6). The manager of Nronga F-WBC elaborated on the context:

We formed this WBC after two sad incidents of two children who were drowned in the river when they were crossing to the other side to sell milk to the only nearby market. It really affected us and we decided to find a solution.

Farmers also need better prices. This factor was mentioned by 58% of male members, and 76% of female members (Table 5.6). The gap between men and women on this factor is worth noting. This confirms the point that women are very sensitive to the need for a cash income to cope with family necessities. It is something of a surprise that only just half of the men mentioned cash income as a major factor. Assured markets help alleviate poverty by improving incomes. Chairperson of Kamanga F-WBCs elaborated from the women's perspective:

A majority of us are female heads of households. We have inadequate land to gain our livelihood through farming. It is for that reason we decided to start a restaurant and sell together to capture the market so that we generate income for ourselves and for our families' needs.

Better access to farm inputs and to other services were mentioned by 58% of male and 71% of female members. Cooperatives buy farm inputs in bulk and sell to members at lower prices than traders, or on credit. The formal cooperatives have the purchasing power to obtain products and services at lower prices. Further discussion with members of AMCOs indicated that access to farm input was often one of the incentives to be a member since items were supplied on credit. Poor households find it especially hard to prioritise expenditure on farm inputs when limited amounts of cash income have to cover all basic household needs.

Table 5.6 indicates that 21% of males and 24% females saw cooperatives as a forum for learning and for sharing skills and capacities. Cooperatives are not only economic ventures, but also facilities to cater for educational needs, such as learning about risks and their mitigation. These members expected training in farming techniques. Also, members explained that being together in cooperatives gives them chance to articulate their needs. Focus-group interaction showed that some members expected cooperatives to be a place where they can be heard, especially on issues to do with economic activities. One male interviewee from Uru Mawela expressed it this way:

The poor can be represented through cooperatives structures. How can we influence polices if we are not together, and when we are far away from the decision-making structures. Apart from marketing our produce, we also need a place where we can send messages through [to those] responsible in the ministries.

Table 5.6. Particular motivations and expectations on joining formal cooperatives mentioned by surveyed female and male FC-members.

Motivation/expectation	Number of times mentioned (*)		
	Female (n=21)	Male (n=19)	Total
To market our cash crops together	16 (76)	14 (73)	30
To alleviate poverty	16 (76)	11 (58)	28
To get services like farm inputs & other welfare	15 (71)	11 (58)	26
Forum for learning, sharing skills & capacities	5 (24)	4 (21)	9
Forum for representation of the poor	2 (10)	3 (16)	5
It was a requirement for every villager	1 (5)	1 (5)	2
Convinced by someone	0	0	0

Source: field survey, 2006.

(*)Between brackets: percentage of the interviewed male or female respondents mentioning this motivation/expectation.

Some women members also insisted that they needed a strong voice to represent them in various forums and to articulate women's issues. For example, the Nronga F-WBC requested to be represented in the village council. But because women are perceived as incapable of participating in such forums, it took some time to battle this one through. The women wrote several letters in appeal and sent a task force to argue their case at higher level (the district council). Eventually they finally achieved their aim; since 2000 Nronga cooperative has had a woman representative in the council.

Some members also chose conviction and peer or political pressure as a relevant factor in explaining their decision to join. This was more marked for men than women (21% male and 10% female) but the reader is again reminded that the sample was small. Informal conversations with one woman at Bumo led to the recollection that the regional cooperative officer in a village meeting had encouraged women to join AMCOs by explaining the benefits. She was one of those who heeded the explanation.

A handful of people (5% male and 5% female) joined because they thought they had to. In focus groups, some members commented on the way changes in legislation brought changes in membership conditions. They referred to the years 1975 and 1976, when government intervened heavily in cooperative affairs, and re-established the movement along new administrative lines. The government issued a directive that each village was supposed to form a cooperative and that each farmer or villager was automatically to be a member (see Chapter 4). Today, membership is voluntary, but those who were earlier obliged to join have often continued their membership, despite several changes in legislation; these people are perhaps unsure how free they are to leave. Since all people in this group are older than average this necessarily swells cooperative membership lists by a few percentage points, and tips the balance a little bit further towards the older generation.

Reference to the bye-laws of formal cooperatives showed that farmer expectations were in line with what the cooperatives were supposed to do - namely, market members' produce at better prices and obtain inputs and services at lower costs than they could obtain elsewhere. Since members also stated this was why they joined we can conclude that there is no problem over aims: in this regard cooperatives met their members' expectations. But we can also ask whether and to what extent the cooperatives were able to achieve these objectives, and whether this was the basis for attracting people to join and subsequently maintain their membership.

Responses from men and women members indicated that for most of them the economic benefits were by far the most important outcome from their cooperative membership. This comprised the earning of an income, having an assured market, and possibility of receiving (so-called) second and third payments (Table 5.7).

Table 5.7. Female and male FCmembers mentioning the most important benefits

Benefits	Number of people (*)		Total
	Female (n=21)	Male (n=19)	
Earn income for family & house building	8 (38)	2 (11)	10
Assured marketing place; nearer service	6 (29)	6 (32)	12
Second/third payments over selling price	1 (5)	3 (15)	4
Leadership skills/knowledge	3 (14)	3 (15)	6
Accessing agricultural inputs & credit	2 (10)	3 (15)	5
No any advantage	1 (5)	2 (11)	3
Total	21	19	40

Source: field survey, 2007.

(*) percentage of the interviewed male or female respondents mentioning this motivation/expectation.

Members told the researcher that they used the income from produce marketing to buy land, build or improve a house, install electricity, start up a butchery activity and pay for the children's education. One member said she was able to buy building materials for construction of her house. The assertions "it is through coffee I was able to educate my children" was very common in the coffee growing area. A female member from Uru Mawela said:

Since my husband and I started our (married) life 20 years ago, we have relied on coffee production. We had no other income, but were able to earn our living from coffee selling and to save some money to build our house.

The above evidence indicates that both men and women members rely on earnings from cash crops sold through cooperatives. But how did the cooperatives address the needs of the members and what were the issues around them? This is what the following sections will look at.

5.7. Services provided by FCs: AMCOs

The Bumo and Uru Mawela AMCOs deal with the collection of cash crops and transport to the related Union.⁸ In the Kilimanjaro region, coffee is a cash crop, while banana and maize are the principal food crops. Coffee is produced by a few large-scale farmers, and a much larger number of small-scale producers. Both men and women

⁸ A union is a cooperative organization formed by primary cooperative societies in order to provide certain services on behalf of the primary cooperatives (see Chapter 4). In most cases the Unions are formed by cooperatives dealing with crops like cotton, coffee, cashew nuts and tobacco and others. There is no union dealing with milk products.

members of marketing cooperatives participate in growing mild Arabica coffee which they process individually at home. After harvesting the coffee berries, the farmers take care of the primary processing, which includes pulping and drying the berry to get the coffee beans. The pulped coffee beans are washed and dried, which requires good weather. This is a very sensitive stage and one of the primary determinants of the final quality of the coffee. After drying, the beans are delivered to Uru Mawela cooperative society (located in the village of that name), mainly by women and children. However, the money realised from deliveries is claimed by men, because (traditionally) cash crops belong to men, even though the production and processing is mainly a product of women's labour. The curing of coffee from the Kilimanjaro region is generally done in a coffee-curing factory owned jointly by the various coffee cooperatives and primary societies in the region. After processing, the coffee is taken by the regional cooperative Union to be sold on auction in Moshi town.

In Mwanza, cotton is the most important cash crop for farmers, who also grow food crops like cassava, maize, vegetables and rice. For cotton, farmers grow, harvest and pick cotton individually. Picking occurs in the dry season. After cotton is collected and checked to remove immature bolls and rotted seed, it is then taken to Bumo cooperative society in Usagara village. The tasks involve both men and women. Bumo deals with the collection of cotton from the farmers and where the Union (NCU) picks it up to transport it to its ginneries for ginning. Cotton ginning, the process of separating lint from seed, is then performed (most often) by machines in the ginning factory. The ginning factories are managed by Unions but owned by members of the primary cooperatives. Cotton lint is then sold within Tanzania by the Union, or abroad by the Cotton Marketing Board. Cotton seeds are sold locally to oil manufacturers where they are pressed for extraction of cooking oil.

Basically, farming and processing of coffee and cotton is done by farmers individually at household level, but another part of the processing and marketing is done collectively through the AMCOs. Women are more involved in production processes, as explained later. How these cooperative organizations meet member's needs is a subject dealt with below. But in order to address that question, we first need to review the activities or functions of these cooperatives in the broader context of the market, prices and their availability of capital.

5.7.1. Market liberalization and performance of the AMCOs

As discussed in Chapter 2, AMCOs have had a monopoly role in marketing key cash crops since Tanzanian independence in 1961 until 1995/1996 when the monopsony

ended with the liberalization of the market (Gibbon 2001). Basically, the primary cooperative societies were the sole buyers of coffee from small-scale farmers. This means that their key task has been to collect and sell the scheduled cash crops. Since liberalization in 1995 cooperatives have had to compete with private traders in this function. Table 5.8 gives some indication of the volume of business handled by AMCOs in the respective cooperatives in recent years.

Table 5.8. Collected volumes of produce by FCs, 1999-2004.

	Bumo (cotton in kgs)	Uru Mawela (coffee in kgs)	Nronga (milk in litres)	Kamanga (food)
1999	35.100	63.673	479.866	NA (*)
2000	25.548	75.280	460.315	NA
2001	30.209	56.894	474.405	NA
2002	17.060	32.673	501.574	NA
2003	35.100	27.253	524.402	NA
2004	34.400	33.214	524.402	NA
2005	35.800	33.500	531.120	NA

Source: field study, 2006.

(*) NA = Not Available.

It shows a slowing down in the collected volumes of coffee, in particular: these nearly halved between 1999 and 2005. Cotton showed a sharp falling away between 1999 and 2002 but has picked up to former levels since. In 2002 there was sharp competition with private buyers, and the figures suggest that many cooperative members were selling on the open market rather than bringing it to the cooperative. This makes it interesting to hear what members said were the reasons for the drop in 2002 for both Bumo and Uru Mawela cooperatives. They listed a) competition brought about by trade liberalization, b) drop in price of cash crops on the world market, c) decrease in quality of cash crops (perhaps due to low prices), d) prolonged drought, and e) lack of working capital of the cooperatives, resulting in crops being purchased on credit from farmers. These factors certainly undermined the ability of formal cooperatives to meet members' needs.

5.7.2. Trade liberalization

Marketing of cash crops by cooperatives in Tanzania has been affected by stiff competition resulting from trade liberalization reforms (Gibbon 2001). Under the free market system since 1995 private traders are allowed to buy and sell cash crops, replacing the cooperative monopsony established in 1961. The crop marketing role after 1995 was open to any person or firm. Trade liberalization allowed private buyers to buy crops directly from farmers, and they quickly took a large portion of market share, because they were able to offer farmers a better service or more attractive prices

(Gibbon 2001). An important drawback for the cooperatives was the lack of working capital and ginneries. Because of this they could only purchase a portion of the harvest early in the season (Gibbon 2001). As a result, formal cooperatives rapidly lost their market share. Over the whole country, the cooperative share of the domestic coffee market in 1994/1995 was 83.2%. This was the beginning of liberalization and possibly 16.8% of the total coffee production harvest of this season was already commercialised through private buyers. By 1997/1998 the market share had dropped to 12.3 % (Ponte 2004). Cooperative coffee market share improved a bit in 1998/1999 (to 16.5%) and again to 26.4% in 1999/2000 after mobilizing members to patronage to their cooperatives (Ponte 2004). The balance was taken by private buyers, mainly foreign companies or local partners of such companies, such as Tchibo Estate, Mazao/City Coffee, Dorman (Tanzania), Taylor Winch and Unieximp (Tanzania). There were also local firms such as SB/Tropex, Shrif Dewji, ACC/Milcafe and Coffee Exporter (Ponte 2004).

An interview with a key informant from the Nyanza Cooperative Union (NCU) explained the situation as follows. Due to change in liberalization policies, farmers and cooperative members can sell their produce wherever they want. This means that AMCOs are not the only institutions buying cash crops from farmers. After trade liberalization, private buyers have become active in cash crop marketing. But he insisted that AMCOs were not well prepared for that change, and therefore were no longer able to offer competitive prices or keenly priced farm inputs to their members. As a result, some members started selling their cash crops to private buyers. Table 5.9 shows a list of dealers in cotton and coffee, and the prices offered from 1999 to 2005.

Table 5.9. Average price offered by FCs versus private buyers, 1999 – 2005 (Tshs/kg)⁽⁺⁾.

	FCs	Private Buyers	1999	2000	2001	2002	2003	2004	2005
Cotton	NCU ^(*)		180	185	200	250	250	280	320
		COOPCOT LTD ^(***)	220	230	200	300	300	330	350
		Virian Ltd ^(***)	200	220	200	280	290	320	350
		Birchand oil mills ^(***)	200	200	220	280	280	320	330
		Olam Ltd ^(***)	220	220	225	300	-	325	350
Coffee	KNCU ^(***)		850	700	500	650	750	900	1050
		Taylor winch ^(***)	900	900	850	700	800	900	1200
		Kili Café ^(***)	900	950	800	800	800	950	1300
		Dorman ^(***)	900	950	900	800	900	1000	1200

Source: field visit, 2006.

^(*)Nyanza Cooperative Union, to which Bumo is affiliated; ^(**) Kilimanjaro Native cooperatives Union, to which Ura Murawela is affiliated; ^(***) private buyer.

⁽⁺⁾ Exchange rate Euro 1= Tshs 840 in 1999, Tshs 859 in 2000, Tshs 785 in 2001, Tshs 964 in 2002. Tshs 1254 in 2003, Tshs 1357 in 2004 and Tshs 1380 in 2005.

The export manager of Kilimanjaro Native Cooperatives Union (KNCU) explained that private traders gave higher prices for cotton and coffee to attract farmers. But seemingly this was a loss leader, to attract business. Members explained that private traders offer the higher prices only at the start of the season, but that later in the season, their prices are lower. Farmers therefore rush to private traders at the beginning of the season, but later return to their cooperatives. It was also noted by these informants that private buyers always waited for the Unions (NCU and KNCU) to announce their prices so that they could offer a bit extra. As a result, the cooperatives suffer because some of their members opt for the slightly higher prices from private buyers. Some viewed this as betraying their own organization. This suggests a lack of familiarity with the meaning of the phrase 'free market'. In any case, it points to the apparent inability of ill-prepared and/or tactically inept cooperatives to compete with private dealers in a liberal economy. Needless to say, this had implications for the ability of the cooperatives to meet the needs of loyal members.

Despite of this complex situation and lower prices offered by cooperatives, some members maintained their membership and continued to sell their crops to their own cooperatives. It is thus interesting to know why. The reasons put forward were firstly that members wanted to maintain membership in their cooperatives since it was an assured market. This is because AMCOs have been in existence for many years now, and to that extent farmers have confidence in them. Secondly, other members said the differences in prices offered by private buyer (about Tshs 20-100 per kg, equivalent to 0.0012 Euro) were not significant enough to induce producers to betray their cooperatives. Thirdly, the frequent fluctuation of prices offered by private buyers made farmers feel insecure, inducing them to go back to their cooperatives, and maintain their membership by utilizing their services. Fourthly, there is a sense of social solidarity and attachment that farmers share as a result of participation in a cooperative over a number of years, and this tends bind them to cooperative services. They say they do not have the same sense of solidarity with private buyers. Lastly and most important is the system of payment of farmers in phases. Contrary to private buyers, cooperatives (especially those dealing with coffee) pay farmers in two or three phases. Members selling coffee and cotton through cooperatives get a first payment (based on kilograms sold) immediately after delivery to the primary society. Phased payment gives members income over a longer period and helps them to spend more prudently.

Bumo members admitted, however, that the current system is different. Previously they received a first payment on the delivery of cotton to Bumo, and then received a second payment after the cotton was ginned and exported. Members say that today they rarely get second payment. They are paid everything at once and sometimes the cooperative do not have funds to pay them instantly, and crops are taken on credit. For coffee the situation is somewhat better. The first payment is done immediately the coffee is delivered to Uru Mawela. A second or third payment is made after the unions have calculated all the costs involved, normally at the end of buying season. Though cooperatives give lower initial prices, when the second and third payments are added the final price can total more than payments from private buyers. For example, in the years 2006/7 and 2007/8, Uru Mawela paid higher prices than private buyers after all subsidiary payments had been received, as shown in Table 5.10.

Table 5.10. Prices offered by KNCU (in three phases) and KILI CAFÉ (Tshs/kg), 2006-2009 (*).

Year	KNCU				KILI CAFÉ
	1 st payment	2 nd payment	3 th payment	Total payment	
2006/07	1474	63.64	158.42	1696.06	1500
2007/08	1837	72.40	199.95	2109.35	1700
2008/09	1680	120.00	--	1800.00	1200

Source: field study, 2009.

(*) Exchange rate 1 Euro = 1641 in 2006, 1691 in 2007, 1674 in 2008 and 1987 in 2009.

Basically, such a system of payment (with, in effect, an end of season bonus), was mentioned several times by members as the main advantage motivating members to remain in cooperatives. They said that they like to be paid in instalments because the bonus comes in handy at a later stage. Women members particularly liked the extra liquidity later in the season. This helped them meet basic needs almost throughout the year.

On the other hand, members of both cooperatives are dissatisfied with the effects of trade liberalization. As they perceived it, the liberalization had reduced the effectiveness of cooperatives. In one FGD, comprising both men and women members, one male respondent (seconded by another man) stated that:

We have stopped farming cotton because it is no longer profitable. The price given is very low compared to the costs of production. We do not know the reasons. May be our union leaders are not keen enough. We are disappointed with the performance of our cooperative, worsened by the current trade liberalization that allows everybody to be involved in crop buying business.

This statement is particularly interesting and deserves further comment. It seems to indicate that farmers who have grown up belonging to and trusting cooperatives are not confident in the operations (and purported benefits) of a free market. The difficulty needs to be appreciated from their point of view. They experience sharply fluctuation prices, and sometimes in periods of price decline it is very hard to see what is the cause, since supply and demand on distant international markets are not visible to them in the same way that the impact of supply and demand fluctuation is visible for (say) vegetables in the local market. This causes them to wonder whether re-organization and increased competition has demoralised their own officials, causing them not to press so hard for the best prices. To their way of thinking too much competition discourages effort. Any efforts at cooperative reform and revitalization in Tanzania need to pay attention to this local ‘model’ of how the market works. This is a practical instance of the ‘economy of affection’ described by Hyden (1980).

5.7.3. Declining prices of cash crops at the world market

Good world market prices of cash crops ranked highly when farmers were asked about the major challenges facing their cooperative. A representative of NCU explained that he believed that falling prices of cash crops on world markets had contributed to a decrease in volumes of cotton and coffee sold. He argued that liberalization of markets was expected to improve crop prices due to competition, but this was not the case, he insisted; farmers now got lower prices. Table 5.11 shows the real picture.

Table 5.11. Annual average world market coffee and cotton prices, 1999-2005..

Year	Cotton (US cents/lb)	Coffee (US cents /lb)
1999	53.10	85.76
2000	59.01	64.56
2001	48.12	45.67
2002	46.12	47.69
2003	63.21	51.92
2004	61.93	62.03
2005	55.33	82.76

Source: Extracted from WTO (2006).

Prices fluctuated, but were as good at the end of the period as at the beginning. It is true that cotton in 1999 fetched US \$ 0.53/lb. and went down to US\$ 0.46 in 2002. But then it came bouncing back to US\$ 0.63/lb. in 2003. Coffee fetched US\$ 0.86/lb. in 1999, decreased to US\$ 0.46/lb. in 2001 and bounced back to US\$ 0.83/lb. in 2005. So we might wonder why farmers and an official are more gloomy than the data allow. One factor is that liberalization in 1995 coincided with the worst world market prices

for cotton in the period 1999-2005, and the second worst prices for coffee (though the 2003 price for cotton was the best in the entire series). This was bad timing! But it seems also that an argument over-stating the problem could be a useful explanation when members challenge officials and vice versa about the perceived lack of cooperative competitiveness. This is ‘evidence’ for the views of the member who thought that competition had ‘discouraged’ cooperative officials.

Fluctuating prices for coffee and cotton meet a specific response in the young. They prefer to grow vegetables, for which there is rising demand and a steady cash income. Again, the case of Mr C. who opted out of coffee because of low prices (see Box 5.4) should be recalled. Also an older interviewee in the cotton zone noted that young people have shifted from cotton to vegetable production, apparently because it is more profitable. One young man reported he earns about Tshs 200.000 to 400.000 per harvest of tomato, from one acre of land (and that he can harvest two to three times in a year), compared to the much lower average of he previously made from an acre of cotton. He explained that in the 2001 season he received only Tshs 54.000 for cotton from the same farm. Another male farmer added that cotton is no longer an economic mainstay. Generally, these mixed views support a conclusion that cooperatives still have some attraction for older farmers with larger amounts of land suited to cotton or coffee, but that young people with limited land have had to find other livelihood opportunities, either outside agriculture, or in new forms of farming, such as vegetable growing, as in the case of Mr C.

5.7.4. Decrease in quality of cash crops

Poor quality of crops also contributed to low prices for Tanzanian produce on the world market, the only outlet for many cash crops. An official from KNCU noted that:

No one is concerned about quality. The situation has been worsened by weak regulation of open market operations. Nobody checks on the quality anymore and there is no sanction for poor quality coffee, and also no premium for high quality coffee. Poor regulation of open market supplies at the primary market level leads to poor quality of cash crops produced. This tends to act as a disincentive for farmers to engage in cash crop production and to improve quality.

Private traders in coffee and cotton are seen by co-operators as to be blamed why quality standards have declined, resulting in low prices for Tanzanian coffee exports. This is said (by the co-operators) to be because the private traders buy unripe coffee beans. But doubtless producers are also to blame, because some sell wet coffee and cotton lint mixed with water or sand, hoping to increase the weight of their produce

and thus the amount they are paid. The cooperatives would normally spot this and prevent it among members (in the interest of all); private traders are not so careful, is what informants imply. Whether they have any evidence is another matter. Private traders are normally concerned to build a reputation for quality since this is generally a better way to build profits in the long term. Possibly, there is a short-term problem here in that many private traders have crowded into produce buying, and some may not yet know what is needed to sustain their businesses over the longer term.

Co-operators also allege that some private traders form cartels in coffee marketing, and thereby pose stiff and unfair competition to the cooperatives. How much of this is true could not be ascertained, but there is firm evidence that the overall quality of Tanzanian cotton and coffee has decreased in recent decades. For example output of coffee of grade 1 went down from 81% in 1994/95 to 61% in 1999/2000 (Ngailo and Towo 2002). Evidence of cartel formation is, in its nature, hard to collect, but perhaps it is more that some private traders have engaged in vertical integration in coffee processing and marketing (Bee 1996). This is perfectly legitimate activity since it will have made them more efficient, and thus they are able to undercut the business of the less well-integrated cooperative marketing and processing chain. So we may be dealing here with false perceptions, based on the threat posed by a free market to established ways of doing cooperative business. But it is important to know that officials hold these negative views of private sector operations, since false perceptions may hold back reforms needed to make cooperatives more able to compete. One such area of reform would be to introduce a grades-and-standards regime, e.g. payment of price premiums on top-grade produce - and then help cooperatives to meet quality standards (on grades and standards see Busch, 2000).

5.7.5. Inadequate capital of AMCOs

Another failing of AMCOs is that sometimes the Unions do not have the cash to pay farmers due to weak their capitalization. Cooperatives depend on loans taken by the Unions to finance crop purchase. Delay in loan acquisition and processing leads to lack of funds to buy from farmers. Delay in payment means that farmers supply their crops on credit, thus members are paid later after the crops are sold at the world market. Collecting crops on credit is sometimes an explicit instruction of the Unions to the cooperatives, but is a point of grievance with members. One member put it this way:

We are not ready to sell on credit because we need money. Nowadays we have to buy food because of the drought affecting our farms. We are short of food [from the farms] so we need cash to buy food.

In consequence of the farmers being unsatisfied they deliver fewer crops to the cooperatives, and a vicious circle sets in. This also contributes to the drift towards private traders. In FGDs members made it clear that they are aware of the problem that cooperatives lack capital. One informant attested:

Our primary society is just a collecting centre. Our union is responsible for soliciting funds, but the union has been depending too much on loans from the bank. Now it is unable to pay back the loans, and in this way they have allowed us to sell our cotton to private traders.

I cross-checked this with the NCU Manager, and he admitted:

We cannot buy crops on cash terms. We cannot supply the necessary agricultural inputs. We cannot offer extension services. We cannot afford to buy appropriate technology to cope with recent developments. We are finding difficulties to obtain loans from financial institutions due to stringent conditions such as the high interest rates charged by commercial banks.

Weak finances have undermined the ability of cooperatives to stimulate the flow of business they need to succeed. This is because the affiliate unions have big debts with local banks, and thus it is difficult to obtain operating capital. Stringent conditions, including high commercial interest rates, make it even more difficult for cooperatives to repay their loans. Meanwhile, it is the case that the cooperative unions have failed to develop their own strong cooperative financial institutions that might otherwise have helped them weather the current crisis. By 2004, they have become indebted to various banks and others agencies to the amount of Tshs 48.312.936.070, equalling more than 30 million Euro (URT 2004). Those who think that Africa is insulated from the global banking crisis have only to look at the financial fragility of the Tanzanian cooperative sector, as just summarised. Some might suppose it to be poised for a fatal crash and perhaps younger people are wise not to hitch their futures to such a vehicle that is so un-roadworthy in financial terms.

It is thus almost amazing that despite the above complex situation - already translated into low monetary incentives to members - some members still remain loyal to their cooperatives and persist in demanding cooperative services. Some members seem to realise that the game is up, and have already (at least on the quiet) begun to switch to private buyers. Others doggedly persevere, despite the current poor services offered by their organizations. One possibility seems to be that some of the older members still remember the way in which they were once exploited by private buyers (or that they have inherited such stories from parents and other older relatives at second hand).

Some economists have recently begun to uncover evidence that indirect memories of the slave trade still undermine trust among community members in a number of African countries (Nunn and Wantchekon, 2011). Distrust linked to extreme exploitation by Indian traders in the colonial period seems still to induce a similarly ‘perverse’ reaction among some Tanzanian farmers. Their attitude, as evidenced by the ‘irrational’ preference for cooperatives just described, is that probably without cooperatives, the new profit-hungry private buyers will start to exploit farmers more by conspiring to lower the prices still further in order to make super-profits.

5.7.6. Other services

Other services such as education and training, providing farmers with a voice and social welfare are offered by formal cooperatives as needs or opportunity arise. Though to a limited extent, cooperatives enabled members to be reached by a range of government outreach programmes such as leadership training and training in crop production. Various government and non- government organizations support members through their cooperative organizations, as more fully discussed in Chapter 8. Cooperatives (according to their principles) are also obligated to contribute to various community welfare activities. Coffee and cotton cooperative are reputed for the support they provide for the education of children of farmers (Sizya 2001). In Mwanza, the NCU established secondary schools throughout the region. These were mainly intended for poorer farmers who cannot afford to send their children to more expensive schools. Members appreciate for these services and call cooperatives undertaking such activities *Kiguna bahabi*, meaning ‘helper of the poor.’ Members also use cooperatives to voice views on agrarian and community issues.

5.8. Are the AMCOs useful for women?

As discussed in Chapters 2 and 4, direct involvement of women in AMCOs is low. But as explained above there is a certain category of mainly older cash-crop farmers in Tanzania (including some women, either as members in their own right, or as indirect beneficiaries via their husband's income) who still feel a strong commitment to formal cooperatives as a bulwark against exploitation by produce traders. We were curious to learn how and if women members view their membership in as a positive light as some of the men. A small survey explored members’ opinions and asked how AMCOs have been useful to women. The results were mixed. Out of 40 members interviewed 25 respondents (10 men and 15 women) responded positively that AMCOs were indeed useful for women, and 15 respondents (9 men and 6 women) said these cooperatives were not useful for women. The actual reasons given by each group of informants is listed in Table 5.12.

Table 5.12. Number of female farmers (n=21) and male farmers (n=19) giving reasons for AMCOs being useful or not useful for women (*).

Reasons for being useful	Female	Male	Total
Earning income for family use	2 (10)	4 (21)	6 (15)
Access to credit & farm inputs	5 (24)	3 (15)	8 (20)
By educating them on various skills	3 (14)	1 (5)	4 (10)
Liberated by knowing their rights	5 (24)	2 (10)	7 (18)
Reasons for not being useful			
They are shy, not confident and not educated	2 (10)	3 (15)	5 (13)
Women are not allowed to speak freely before men	1 (5)	2 (10)	3 (8)
Formal cooperatives are not strong, poor image	0 (0)	1 (5)	1 (3)
Women's workload limits them	2 (10)	2 (10)	4 (10)
Women's negative attitudes, feeling inferior	1 (5)	1 (5)	1 (3)
Total	21	19	40

Source: field survey, 2008.

(*) Between brackets: percentages.

Focus group discussions (FGDs) confirmed that some members consider female members also benefit from income from the cooperative. Those women who are not married gain income they use mainly for family expenditure. Those who are married, sell crops through their husbands, and thus benefit indirectly. Husbands are the ones who cash the income, but in many cases their earnings are used for family welfare, except for a few who are irresponsible.

Women members also get access to services provided, such as credit (this is for Uru Mawela) and farm inputs (Table 5.12). Uru Mawela also has a savings and credit scheme where members deposit their savings and take loans in case of need.

The opinions summarised in Table 5.12 also show that some female interviewees felt that women members were getting education and training through the cooperatives, just like the men. A male member said that women who are members are more enlightened because they have been exposed to training on farming techniques, members' responsibilities and leadership skills. This training is offered either by MUCCoBS or government departments of agriculture, cooperation and community development department. He added:

You see this woman? She is more confident and more liberated than other women who are not in cooperatives. Honestly, cooperatives help women to change their way of seeing things.

Some of female interviewees gave a rather different impression, complaining that they are rarely invited to attend trainings organised by other institutions, and that no good reason is given.

Other interviewees said women do not benefit because of gender tensions. Men claim women are shy and uneducated. Women do not feel free (or are actually not allowed) to speak when men are in the meeting. Their activity in cooperatives is also hampered by domestic workload and feelings of inferiority. Women draw the inference from the fact that they are not free to speak in meetings dominated by men and that formal cooperatives are, in fact, organizations mainly meant for men. A key informant from KNCU conceded that activities provided by AMCOs do not focus on what women do in their traditional roles. For example, little effort is made to market women's crops like food and milk products. Women are key producers of these cash crops, but knowledge dissemination through cooperative education and training programmes on production techniques and leadership pass them by. They are not invited when such opportunities are available because men assume that they have limited time due to domestic responsibilities. A woman from Uru Mawela was clear on this point:

When there is a training or study tour, we women are not invited, as they think we are not fit for that.

The assumption of the men is that the women are busy in the kitchen, so women are not involved actively in cooperative meetings where they could express their point of view, and contribute ideas on how to improve AMCOs' services so that they would better meet male and female needs. Thus there is something of a vicious circle, since local assumptions make it impossible for women's views to be heard, with the risk that formal cooperatives will lose even the lingering relevance that they currently retain.

5.9. Services provided by the formal women-based cooperatives (F-WBCs)

5.9.1. Services provided by the Nronga dairy cooperative

The functions carried out by formal WBCs vary from one cooperative to another. For instance, while Nronga F-WBC cooperates at marketing level, Kamanga cooperative runs a restaurant. Nronga collects milk from women members and sells in bulk or in smaller quantities to several markets. The chairperson of Nronga explained that the group started with a shop, but in 1983 it specialised in the dairy project, including milk selling and processing, because the members have a lot of milk to sell. The Manager added that the:

Nronga group was established at the time when there was a shortage of essential items like cooking fat. Since difficulties are a mother of success, our efforts were rewarded as a result of looking for a solution to our excess milk.

The Nronga dairy cooperative society collects members' milk, processes it and sells it in nearby towns. At Nronga, animals are kept under a zero grazing system, since land for grazing is scarce. Nronga women members keep their cattle individually at home, and cooperate with others only at the level of milk marketing and processing. Members bring their milk to the society's centre, and then the cooperative takes charge of the milk for sale. Members are paid their money either two weeks or a month after the sale of milk. In the Nronga areas private buyers also compete to buy milk from producers (Table 5.13).

Table 5.13. Average milk price (Tshs/litre) offered by Nronga F-WBSCe and private buyers(*).

Buyers	1999	2000	2001	2002	2003	2004	2005
Nronga	180	180	190	200	200	220	240
Tanzania Dairy Limited	150	150	180	180	200	200	200
Private traders	180	180	200	200	200	200	200

Source: field work, 2006, Nronga reports.

(*). Exchange rate Euro 1= Tshs 840 in 1999, Tshs 859 in 2000, Tshs 785 in 2001, Tshs 964 in 2002. Tshs 1254 in 2003, Tshs 1357 in 2004 and Tshs 1380 in 2005.

Average milk prices show a slight increase between 1999 and 2005 (Table 5.13). It will also be seen that in this period Nronga cooperative was able to match and later exceed prices offered by other buyers. The largest differential was in 2005 (240 Tshs/l. compared to 200 Tshs/l.)

There was an increase in output by the cooperative over the years caused by enrolment of new members attracted by good prices offered. The manager of Nronga said that in 2008 there were 342 members, which meant an increase of more than 50% as compared to 1994. The cooperative also has a shop in the village, selling consumer goods and animal feed at reasonable price, but still with some profit margin. The shop offers its services both to members and non-members, thus encouraging milk production by women more generally. Some of these other producers will doubtless be encouraged to join the cooperative if the trend towards good prices (relative to those offered by private buyers) continues. It should be added that milk marketing is an activity entrenched in women's traditional roles, and that to a large extent the income from this activity remains under women's control.

The study enquired why members were more motivated to sell their milk to Nronga cooperatives over other dealers. The answer basically was that the cooperative is able to offer better prices. An earlier study by Mdoe and Nyange (1990) included Nronga and looked at the issue of costs and payments (Table 5.14). In 1996 Nronga also offered better prices than rivals. Due to higher volume of sales, the margin over capital (Tshs 15) was higher than for a rival para-statal Tanzania Dairy Limited that operates in northern Tanzania and for one of two small traders included in their study. With strong margins over capital and a good price to producers Nronga cooperative appears to have a viable business model. One of the two small traders out-competed Nronga in terms of profit margins (returns to capital) but this is in part because small traders tend to have low administrative costs (Table 5.14).

Table 5.14. Marketing costs (Tshs/litre) of Nronga and other market intermediaries for 1996.(*)

Economic data	Dairy market intermediaries				
	TDL	Nronga	Trader 1	Trader 2	Trader 3
Volume Marketed ('000 litres)	212.5	223.97	42.41	3.7	17.3
Retail Price (mean selling price)	105	88	89.5	88.2	89.1
Costs and Margins					
Labour	4.43	1.13	1.46	0.46	1.18
Transport	14.12	4.46	4.28	0	4.28
Administration	6.83	1.62	0	0	0
Miscellaneous	21.93	1.47	5.55	3.7	0.86
Total Cost	47.31	8.68	11.29	4.61	6.32
Producer Price (mean buying price)	51.33	67	64.35	64.2	64.2
Margin to Agent	6.36	12.32	13.86	19.39	17.98
Producers' Share (%)	48.9	76.1	71.9	72.8	72.7
Margin Over Capital	7	15	12	23	26

Source: Mdoe and Nyange 1990.

(* Exchange rate US\$ 1= Tshs 592 in 1996.

Whereas in the case of AMCOs it looked as if they were running on borrowed time, the business model of the F-WBC examined here seems sound. This milk cooperative works for women because it improves their financial position in an activity over which they have some control over proceeds.

A further advantage of selling milk through the cooperative is that Nronga pays dividends yearly to its members (they share the profit of the business) in addition to the money they get from sales of milk. For example in 2000 they paid Tshs 24.000 per each member. Other services such as supply of animal feed, insemination services and training on animal husbandry and organizational management are additional

attractions. There are also a number of clear economies of scale. Nronga maintains a number of collection centres, so that delivery points are often not far from producers. In terms of selling strategies, Nronga is large enough to have contractual arrangements with hotels, retail shops and institutions. Nronga attracts customers because it sells milk at lower retail prices than other intermediaries. In 1996, the Nronga retail price was Tshs 88 per litre whereas TDL and other traders sold at Tshs 105 and 88-89 Tshs per litre.

5.9.2. Services provided by Kamanga multi-purpose cooperative

Kamanga cooperative runs a restaurant at the Kamanga shore, where travellers going to Mwanza or Sengerema buy food. It used to be a good site to sell food when the group first started, because they had no competition. Now there is more competition, and this has helped the cooperative to develop. The women are organised in such a way that each member is given a turn to provide services in the restaurant, and she then appropriates the money realised from the turn after paying a token of Tshs 5000 (about Euro 3) into the group fund. The women also operate a cereal mill and rent out a building they own. The cereal milling services are provided to members and non-members, using a milling machine bought from money raised by the restaurant business. The original plan for the rental side of the business was to offer lodging. Unfortunately the group never finished the construction necessary to open a guest house. Instead, they now rent the property to a businessman, who uses it to operate a dispensary and maternity clinic. Members stated that they have profited from these activities for a number of years. I had hoped to substantiate these claims from examining the group records, but frankly the accounts were in a mess. This was something of a disappointment, because the group is a long established and registered formal organization, and it has been offered training in bookkeeping and record keeping, yet the accounts are not well kept.

According to entrenched local ideas about the proper gender division of labour, it is a man's responsibility to earn cash income earning while women take charge of 'subsistence' products such as milk and food (see Chapter 3). It is interesting to find that this stereotyped idea reproduces itself in the world of formal cooperatives. The AMCOs Uru Mawela and Bumo market classic 'cash' crops (cotton and coffee) and this is seen as being primarily 'men's work'. One key informant was clear this is how it is supposed to be:

Traditionally, land is owned by men as heads of household. Coffee crops are for commercial purposes and all belong to men, but banana and dairy products belong to women since they are 'food', although all the activities concerning coffee, banana and dairy production are done by women.

The income from cash crops is thus firmly under the control of men. Women take part in AMCO activities (not least because they produce the crops!) but somehow their role is marginalised. But when the commodities produced happen to be ‘food’ then a space opens for women to engage in cooperation in their own right. This is why F-WBCs exist, as formal cooperatives under women's control. So long as it is marketing of milk or food selling - activities linked to women's traditional roles - then men stay out of the way and the earnings are to a large extent under women's control. What we now need to do is to see whether F-WBCs meet members' expectations by discussing how useful and beneficial they are.

5.10. Are formal WBCs useful for women?

Discussion with members revealed that the two F-WBCs had contributed much to the changes in the life of the women and their families. Through these cooperatives women had been able to acquire new skills in, for example, animal husbandry. Some described the cooperative as their ‘liberator’. One woman member from Nronga stated that:

It is through this cooperation that now we see a calf as an asset; a calf is manure, a calf is food, a calf is money, a calf is a project, a calf is a bed a calf is everything.

In FGDs women claimed that they were satisfied with the returns from cooperation after sale of their products, and the dividends distributed after realization of annual profits. For instance, each member of Kamanga group got Tshs 300.000 in 2004 (equivalent to Euro 222) and Tshs 150.000 in 2005 (equivalent to Euro 108) in dividend. The dividend is the profit of the organization after all costs have been deducted. These amounts are not small by Tanzanian rural standards, and illustrate very well how much a well-run cooperative can contribute to poverty alleviation. However, it is worth commenting on the drop in dividend in 2005. This was due to lower sales resulting from increased competition from private entrepreneurs. At Kamanga, for instance, rival milling machines and restaurants were opened. This reminds us that cooperatives in Tanzania are now part of the competitive world of business in an open market. The members have to grasp this fact, and organise their opportunities for training and other kinds of support to ‘stay ahead of the game’ by diversifying or offering better services.

Six women from F-WBCs were interviewed to see how much they have earned and what this contributed to household expenditure before and after joining the F-WBC (see Table 5.15) Table 5.15 offers clear evidence that all these informants had

benefited significantly in financial terms from their cooperative membership. An important point was that the money went to household support, so dependants benefited as well. For example women stressed that earnings from cooperation had enabled them to send children to school. They also noted that they had acquired some assets useful for their families but which remain under their control (Table 5.15).

Table 5.15. Assets and financial contribution (per month) to household expenditure of six women before and after joining a F-WBC.

Before joining the F-WBC		After joining the F-WBC		
	Assets	Financial contribution to the household	Purchased assets	Financial contribution to the household
# A	Cloths, kitchen utensils	0 (contributed labour)	Bicycle	50.000-100.000
# B	Cloths, kitchen utensils	0	Furniture, bed, TV	100.000-150.000
# C	Cloths, kitchen utensils	10.000-50.000 (kept poultry)	Bed, TV, Bicycle	100.000-150.000
# D	Cloths, kitchen utensils	50.000-100.000 (selling food)	Furniture, TV	150.000-200.000
# E	Cloths, kitchen utensils, household items	50.000-100.000 (selling second hand clothing)	Furniture, TV	150.000-200.000
# F	Cloths, kitchen utensils, household items, TV, bicycle	100.000-150.000 (employed teacher)	New furniture, land, construction of a house	>200.000

Table 5.15 indicates that all the women interviewed had clothes and kitchen utensils even before they joined F-WBCs. In many cases a women after marriage goes to her husband with her clothes and some kitchen utensils. These are assets that the women by custom must own and control when she is in her husband's house. Women who engaged in petty business or who had employment owned other assets as well, such as TV sets, radios, sofa sets, beds and bedding, in addition to the minimum of clothes and kitchen utensils traditionally under the woman's control. However, no woman owned land, a vehicle or a house before joining a cooperative. The married women lived in their husbands' houses. Respondent E was special case. As a single mother she lived in a rented room. After joining the cooperative, all these women acquired or increased assets. For instance, respondent F managed to build her own modest house in town which she rented out for income. After joining cooperatives respondents B, C and D either bought or changed the furniture of their homes. Respondent A, a housewife previously owning only clothes and kitchen utensils, and respondent C, who owned some household furniture, were both able to acquire new bicycles. Bicycle is an important asset in cotton growing areas: in rural areas it is the only reliable means of transport, and it can be hired to transport goods or people to remote localities. Owning

a bicycle is therefore a prestige item, like buying a motor vehicle in a developed society. Anyone with extra income will think of buying a bicycle.

A member of the Nronga cooperative gave the following testimony:

I am a woman from Nronga village. Ever since I joined this cooperative in 1991, I have benefited a lot. I joined the group with 3 cows, from which I got twenty litres of milk per day. I was able to secure a market through my cooperative organization where I sell my milk. Our cooperative collects the milk and sells at neighbouring towns of Moshi and Arusha. With the income I receive from my cooperative, after they have sold the milk. I have been able to pay school fees for my two daughters who are now in secondary school and university. I use some of the earnings for home expenditure, as we get little from coffee. Basically my family relies on this dairy project more than other sources of income. I am really happy to be a group member, and I advise my fellow women to join in cooperative groups because they are very helpful in our life.

Others confirmed her views. However, despite those achievements, women members admitted that dairy activity is a tough and demanding job. Women wake up at 3.00-4.00 am to milk, feed, clean the cattle shed and take the milk to the centre. The same routine is again repeated from 3.00 to 6.00 pm (evening milking). Zero-grazing work undertaken by Nronga women is a very demanding task as well. In the morning they have to go out of their home to cut grass for feeding the animals. Women admit this is a tedious task on top of the work they already have as mothers. They feel the pain in their bodies, they said. Some of the more successful Nronga members get extra support from family members or employ someone to help them. Husbands who own vehicles sometimes help carry animal feeds and take milk to the collecting centres. In general, the level of success is not the same for all members. Some do better, others worse, depending on the support given by family members, and the number of cattle handled.

5.11. Factors conducive to success of formal WBCs

Through a small survey, members of F-WBCs were specifically asked what they thought contributed to the success of their cooperative. They ranked five factors conducive to their success. Table 5.16 suggests that members saw the need to work hard as the key to group success. In FGDs, members suggested that success reflected real need. Women from Nronga explained that the memory of problems they were earlier having in selling their milk does not afford them to let the organization collapse. Their living now depends on the organization. This seems to imply that cooperatives have a head start where they first form to solve genuine problems, shared by all members. The common problem serves to bind the group together and members

become committed to ensure that the organization works well. Perhaps no cooperative should attempt to form unless this real need can be demonstrated.

Table 5.16 Ranking of reasons that according members of two F-WBCs explained the success of their cooperative (n=12).

Reasons	Frequency of ranking			Ranking score (*)
	1 st Rank	2 nd Rank	3 rd Rank	
Initiated of the group on the basis of genuine needs	8	0	0	24
Respect and trust each other	2	4	2	16
Commitment & entrepreneurial leaders	2	6	3	21
Group cohesion	0	1	5	7
Motivated by benefits	0	1	2	4
Total	12	12	12	72

Source: field work, 2006.

(*) To arrive at the overall ranking, a total score was calculated by multiplying each individuals' first, second and third ranking with respectively 3, 2 and 1.

In addition, members said that they respected each other, and that the views of others are given due attention. This aspect scored 16 points in total. It is striking that both the F-WBCs examined stressed the need to be serious about group commitments, and the need to create and maintain an attitude of trust in the group. One woman opined that women's activities often do not work because of lack of sufficient mutual respect. In some groups members struggle for precedence or feel superior to their fellows. In such situations quarrelling and conflict is inevitable, she felt. So group dynamic is the main challenge among many cooperative groups. According to Macha (1993) it is the main cause of collapse of many women's cooperatives in Tanzania. So we should be cautious about generalizing from the two examples described in this chapter. They turned out to be happy examples of what can be achieved when the organizational dynamic is favourable. Members have also helped pinpoint some of the points of weakness that have to be attended to when things do not go so well. But it is important to stress that success can be achieved.

However, members also cautioned that achievement also depends on the commitment and entrepreneurship of group leaders. Nronga interviewees especially appreciated the part played by their manager. They call her a 'creative woman' as she works very hard to ensure members' milk is sold even in time of surplus production. The success of the formal WBCs can thus be said to depend on good business performance triggered by commitment by both members and leaders. One informant emphasised:

I personally feel that the success is because of good leadership and our contribution as members. Also among ourselves there exists a strong bond arising from the benefits we

get from this organization. Back-biting among members is low and we work towards achieving high.

Commitment and entrepreneurship in total had the second highest ranking (Table 5.16), marking it out as an important cause of the success.

In conversation, members insisted that the togetherness of the group (group cohesion) contributed importantly to good governance - e.g. upholding their constitution –, another important factor behind their success. This was emphasised by women from Kamanga group, when they said that they adhered strictly to their bye-laws. Any action taken has to be in conformity with these laws. Where there is any dispute or problem with the functioning of these rules they call an extraordinary general meeting, and amend the constitution if necessary. In other words, they have a very clear respect for organizational process. Nothing is improvised and the members feel involved in all big decisions.

Finally, members expressed that their motivation depends crucially on visible, direct benefits. During discussion, women several times insisted that they are motivated to continue only if they see or realise tangible benefits. Participation of members in cooperatives is accelerated by the level of benefit accrued. Members of a focus group said:

When we see tangible benefits through this cooperative, we then become more committed and motivated to work hard and care for our cooperative. The more we get the more we work hard. It is through hard working and caring of the organization that enables us to get more.

For Nronga, members are happy with the payment system after two weeks from the sale of milk. Kamanga members are paid after each turn to provide services in the restaurant. In addition, members of both groups are attracted by the fact that they can access credit in cases of urgent need. These tangible benefits tie members together and motivate them to retain their membership. Members were also proud to explain their commitment in terms of tangible items such as houses, advanced education for their children, ability to afford good meals and to acquire other family belongings. There is thus no mystery about what encourages participatory development. As rightly claimed by Ladbury and Eyben (1995), members' effective participation will grow if tangible benefits accrue. And in this regard, as has earlier been shown, there is no better recipe for success than a good business model.

5.12. Discussion and conclusion

This chapter has addressed the central question of this thesis - do cooperatives in Tanzania benefit women - by examining four cases of formal cooperatives. Formal cooperatives are those that follow the organizational guidelines for cooperatives as laid down by the state of Tanzania. A formal cooperative needs to be registered, and keep to certain specified operational procedures. It requires a board and key decisions need to be ratified by a general meeting of members. To join, members need to pay a fee and take out shares. These requirements are met by the four cooperatives examined, but not very precisely. A stickler for organizational correctness might wonder about why members have often been allowed to join without taking up the full amount of shares required, for example. Nor was it always clear that proper records had been kept and meeting protocols applied. Poverty of members and some failures of oversight probably explain these departures and adaptations. However, most members seem to have a grasp of the basic principles of cooperation. Membership is more than nominal or tokenistic. Evidence has been presented to suggest that the spirit of cooperation has been quite deeply absorbed into the fabric of Tanzanian rural communities. Members argue quite vociferously that life would be poorer without cooperatives. In particular, many older members fear a return to the old days of exploitation by monopolistic Asian traders, and see cooperatives - however dysfunctional in their present state - as a defence against earlier levels of exploitation.

The chapter has been organised as a comparison of two mixed-gender large-scale formal cooperatives for marketing of major export commodities (cotton and coffee) and two women-only formal cooperatives. Care has to be taken with this material since it is in no way intended to be a sample representative of the larger landscape of formal cooperation in Tanzania. These are simply four cases, with their own intrinsic interest, and usefulness as objects for comparative discussion. Whether and how well they can be compared is a moot point for discussion. The women-only cooperatives are much smaller than the mixed-gender crop marketing cooperatives. It is likely that scale is an important factor in functionality. A cooperative can be both too small and too big. A feature of the two women-only cooperatives is that they are big enough to generate real benefits for members, but not so big that they require top-heavy professional management. They are undoubted successes, and that is part of the message that this chapter wishes to convey - formal cooperation can work in Tanzania, and it can work especially well for women when women are in sole charge.

Possibly the big mixed-gender cooperatives are too large in their present form. Certainly they suffer from organizational problems. This has been traced to a

fundamental problem with cooperative finance. When the cooperatives had a monopoly they had no competition. They also had access to cheap government finance. After the market liberalization in the 1990s cooperatives have to compete with commercial marketing companies and trader, and borrow money at competitive rates from the banks. Members also have in many cases not fully paid their shares to contribute to the capital of the cooperatives. The cooperatives do not have sufficient capital and borrowing money at competitive bank rates, which is working out unfavourably on the prices they can offer farmers for their produce. This decreases the farmers' confidence in the cooperatives that still face the tarnished image from the past anyhow, and increases the practice of farmers to sell to private entrepreneurs. Just as the benefits increase the commitment of the members of the F-WBCs, the lack of benefits decreases the commitment of members of the AMCOs. So, cooperatives function with little capital, are burdened with debts and the entire system is close to bankruptcy. The formal cooperatives thus operate under a severe handicap. They have facilities and are run by knowledgeable officials, and can continue, for a time at least, to market the crops so long as farmers continue to believe in 'their' cooperative. But it is a hand-to-mouth existence, and it has been shown that many of the services that make cooperative membership worthwhile are no longer fully functional. Some members are already tempted to try the service of private marketing companies. The challenge is to turn around the downward swindling of confidence of the members. The lack of funds within the overall cooperative system means that the individual cooperatives will find it very hard to modernise so as to compete with these private sector trading houses. But, paradoxically, their big asset, it has been shown, is the belief that members retain in the cooperative principle, and the scepticism they retain about private traders. Some informants think that the private traders are simply softening up their new clients ready to lock them into eventual exploitative deals, thus recalling the bad old days. Members believe that 'their' cooperative is vital to rural social cohesion as well as to keeping exploitation at bay. So they tenaciously hang on to their membership, despite indications that it might be time to leave. This seems a truly remarkable finding about the durable legacy of Tanzanian socialism in the countryside. What is in question is whether there can be any turn-round or rapid modernization to compete effectively with private traders given the current shortage of capital in the system as a whole.

In terms of gender relations the chapter has told a fairly predictable story. Cotton and coffee are 'male crops' even though women do most of the work on them, and so although commodity cooperatives have both male and female members, the effective membership lies with the man. Cooperative social programmes do offer some benefits

that women value - for example the societies contribute to the running of schools that benefit the woman's children. Women can also take part in trainings. But no real evidence was uncovered of any real attempt to empower women and make them an integral part of the functioning of the large formal cooperatives. The attitude of men is not necessarily hostile. But they admit that few women will speak in a meeting with large numbers of men, which they put down to factors such as culture and lack of education. At low financial ebb, the commodity cooperatives seem hardly in any shape to take on a major programme of reform in the area of gender relations and empowerment. So we arrive at one major positive finding - that AMCOs remain important to the economic practices and social imagination of coffee and cotton producers, but in other respects the story is not very hopeful.

Then we consider the women-only cooperatives and the reader finds a much more positive story begins to unfold. The two cooperatives examined have been in business long enough to show that women can run formal cooperatives successfully. Here 'traditional' gender attitudes actually favour women's enterprise, since food and milk are 'female' activities. This opens up a space for women to organise. The milk business, in particular, is a heartening case, since members have access to a successful improved technology – stall-fed cattle - and the cooperative helps with a really key problem: successful marketing of a highly perishable product. The women interviewed for this study were clear that although they have warm feelings towards their society, and for each other, it is the economic success of the milk marketing cooperative that is the key to its long-term success. This is supported by an economic study, details of which are carefully examined in the chapter. This confirms interview material from the present study; women benefit from cooperation when they have a really sound business model and are in charge of the running of the organization. But this leads to an important issue for discussion. How many women-only cooperatives are soundly based? Milk marketing seems to be a very successful example. But the women cooperating to sell food in a restaurant tell a slightly different story. Here their success has been such as to inspire imitation and competition. As a result profits are falling. Maybe they need to reorganise and innovate to revitalise their business model, but it is not clear that a small cooperative with little access to professional managerial support is readily capable of doing this, when women members have so many other calls on their time. There is food for thought here for those who offer technical and training support for cooperative enterprises. A second issue that requires additional reflection is the issue of inter-personal relations. Members of the two cooperatives studied had good inter-personal relations, but they knew of other women's cooperatives where the situation was not so positive. It will be important in further work to examine some of

these negative cases. A question to be resolved is whether the poor personal relations reflect fundamental problems with the business model. It is easy to be positive and polite when things are succeeding. A more severe test is whether women-only cooperatives can survive periods of adversity and reform their business without falling into personal quarrels and animosity. Perhaps the falling profits of the restaurant cooperative indicates that such a testing period is about to arrive for this group, and it will be of interest to follow it closely in the next few years. Overall, this chapter concludes that cooperation can benefit rural women in Tanzania, but only where they are in charge from the start, only where they have a sound business model, and only when organizational structures and commitment are right.

Chapter 6. FORMS OF COOPERATION II: SEMI-FORMAL COOPERATIVES (SFCs)

6.1. Introduction

Women-based cooperatives (WBCs) are thought to be potentially beneficial in addressing problems and needs of women. The previous chapter considered formal WBCs (F-WBC). The groups considered in this chapter do not come under the heading formal cooperatives because they do not conform to government regulations on cooperatives. They are not registered and are thus not considered corporate entities in regard to litigation; they cannot be sued for example (see Table 5.1). They do, however, have a cooperative structure, and function accordingly, as will be described. Their status can thus be described as semi-formal, hence the abbreviation adopted here for Semi-Formal Women-Based Cooperative will be SF-WBC. A feature of these cooperatives is that they have quite strong external linkage - e.g. to government and non-government organizations - and they receive support in the form of material goods and training, as will be evidenced in this chapter.

Thus SF-WBCs are associations at community level formed by women with shared interests who come together voluntarily to undertake a common activity. There exist also semi-formal men-based and mixed cooperatives, such as groups of men growing and marketing vegetable and bricks making. Some SF-WBCs originate in the pre-1970s missionary discourse, while others have been fostered by the later gender discourse (see Section 4.2). Many SF-WBCs were formed in the period 1980-2000. This was when development agencies encouraged women to organise themselves, in order for the most disadvantaged to pool limited resources, and to build a sense of collective commitment to fight for rights and to better their social and economic position through undertaking income-generating activities. The current chapter covers four cases of SF-WBCs: Kitandu, Tulivu, Iboja and Ngulyati. As mentioned in Chapter 3, Kitandu and Tulivu are located in the Hai and Moshi rural districts of Kilimanjaro, in coffee growing areas. Iboja and Ngulyati are in the Kahama district of the Shinyanga region, a cotton growing area. These four case studies are used to exemplify the social functioning of groups of this sort. As in chapter 5, this chapter asks how well they meet members' needs. Attention is paid to how women manipulate their social networks and use their social capital to access resources to address common needs.

The four SF-WBCs were purposively selected from the same areas as the FCs, and because all four were supported by the GAD department. Information was collected

through surveys, interviews, and focus group discussions (FGDs). To provide a general impression of the characteristics of each group, a sample of 50 women was involved in a small survey. In addition, 20 women-members (most of whom also participated in the survey) were interviewed further (Table 6.1). Eight non-members were also interviewed; these non-members were reached through the members, who were asked to suggest someone suitable. The members were picked at random from lists of group members provided by chairpersons or secretaries of each group. In the interviews, the main issues addressed concerned members' expectations in joining their groups, their feelings towards management, and the advantages and limitations of the cooperative to which they belonged.

Table 6.1. Composition of respondents for the study of four SF-WBCs.

Groups	Surveyed members	Interviewed members	Interviewed non members
Kitandu	14	5	5
Tulivu	12	6	2
Iboja	8	5	0
Ngulyati	16	4	1
Total	50	20	8

Source: field study, 2006.

In addition, four FGDs were carried out. Each FGD involved between five to eight women-members of each of the four SF-WBCs. The major issues in the FGD were the members' motivation for joining the group, their opinions on the functioning of their group, and their sense of the challenges the group faced. Key informants were also interviewed. These comprised MUCCoBS staff, and village and church leaders.

6.2. The case studies of semi-formal women-based cooperatives (SF-WBCs)

Table 6.2 summarises the characteristics of the four SF-WBCs in relation to formation, membership, share contribution and current state of affairs. The following sub-sections describe each of the groups in turn:

Table 6.2. Overview of the characteristics and status of the four studied SF-WBCs.

Group	Kitandu	Tulivu	Iboja	Ngilyati
Activity	Cereal milling	Since 2002: support vulnerable children and elderly	Cereal milling and groundnut farming	Cereal milling and tailoring
Started	1991	1994	1987	1988
Members (no.)	26	20	12	30
Entry fee and share (in Tshs, at the moment of establishment)	Entry fee 1.000 Share 20.000 each	No share paid	Entry fee 200 Share 300 each	Entry fee 200 Share 300 each
Generated group capital (in Tshs)	546.000	-	6.000	15.000
Support given	<ul style="list-style-type: none"> • 50.000 Tshs from a well wishers • Training from MUCCoBS college 	<ul style="list-style-type: none"> • Promised to get milling machine but could not due to failure to meet required condition (1994-1995) 	<ul style="list-style-type: none"> • Milling machine • Training from GAD (1992) • Loan from WDF 	<ul style="list-style-type: none"> • Milling machine from GAD (1992) • Ten sowing machines from GAD (1995) • Training from Coop college
State of affair	Poor performance, no benefit realised	Reorganised and offer social services to vulnerable children	The group collapsed and reorganised for different activity	Collapsed, planning to start a tailoring school

Source: GAD report (2002).

6.2.1. Kitandu women's cooperative group

The Kitandu cooperative is a SF-WBC with premises in Kitandu sub-village, Uru Ward, 8 km from Moshi Town. The members are women farmers who live in Kitandu and a second sub-village, Uru Mawela, within the Uru Ward. Their major agricultural activities include growing maize and banana for food and production of coffee as a cash crop. The women also keep some livestock (cattle, goats, sheep). Since the group started in 1991 (with 30 persons), four have died, and no new members have joined.

The group was established after a visit of a politician, Mr. Lyatonga Mrema, campaigning for election. He was then the Minister of Home Affairs. When the women told him that their most pressing need was a maize milling machine, he suggested they should establish a group, to access a loan. The current leader of a group, Mrs M. explained:

At that particular time, a milling machine seemed to be our [most] pressing need because we had to go to neighbouring villages, or to town, to get our maize milled. The Minister helped us to prepare a project proposal later approved by SIDO.

All 30 women contributed funds towards a deposit for purchase of a cereal mill from the Small Industrial Development Organization (SIDO), a parastatal organization manufacturing such machines locally. The machine arrived in 1993, and after its installation the women started a milling business by offering services to the entire Ward. The chair explained that initially business was good. The machine gave good service and generated income, which enabled them to pay back a purchase loan from SIDO. The machine remains in operation, though stiff competition from other mill machines later installed by private businessmen means that not all of the machine's capacity is used. The mill now only generates about Tshs 2500 (c. US\$ 2.00) per day. The annual electricity bill (Tshs 350.000, i.e. around US\$ 300) accounts for about 40 per cent of the earnings. Over the last couple of years group members have, as a result, received no dividend from their investment. It is hard for the women to explain why the private businesses are doing so well or why (by contrast) their own business struggles; members feel they lack the management skills and capacity to compete with the private operators.

The group has had moral and material support from a number of sources. These include the politician already mentioned, the development agency SIDO, Moshi District Council and a Mr. Chuwa, who is a businessman from the same village. The last named also offered the women loans to repair the milling machine when it broke down. The group also had training from the GAD department on organizational development, cooperative governance, resolution of conflicts in organizations, problem-solving techniques, and roles and responsibilities of group members (Chapter 8). The GAD department and the Community Development Department of the Ministry of Women and Community Development also provided regular follow-up and advice. Five women are responsible for the day-to-day supervision of group activity, but the governing body of the group is the members' meeting. This means that the governance of this group, in theory, is in the hands of members. In practice, however, this is not always the case, as will be shown in a later section (Section 6.4).

6.2.2. Tulivu women's cooperative group

The Tulivu group is also a SF-WBC, based in Hai district, Kilimanjaro region. Members come from three villages: Chekimaji, Maji-chemka and Kawaya. The members are all farmers, growing mainly maize, rice, beans and vegetables. Rice and vegetable are grown for food, as well as for cash. The group started out with six female members in 1994, running a shop with their own funds. Initially the group had

a plan to establish a cereal milling machine, and they were promised a grant by the GAD department staff (from a project fund provided by Terres des Hommes from The Netherlands), with the condition they construct a shed for the machine, a condition they could not meet due to lack of funds. They decided, instead, to set up a farm input shop by using contributions already collected. The shop and, consequently, the group, collapsed in 1998. According to current members this was because of poor leadership and management. Unlike many other groups, the six members had not bought any shares or paid entry fees. They became members of the group simply by participating in the activities.

In 2002, the six women reorganised, and recruited other women. The group now has 20 members, and engages in economic activities to provide social services. They run a programme for 'vulnerable children' through the support of a church organization, Dorcas. This programme provides material support such as mattresses, mosquito-nets, school uniforms, food, soap and medical care to about 70 children. The group receives donations from the Kilimanjaro Network Against STD & HIV.⁹ This is an NGO providing humanitarian support to disadvantaged people. The organization provides material assistance for children and older people who are taking care of orphans. Light Africa and Comprehensive Community Based Rehabilitation of Tanzania (CCBRT) also provide medical support for disabled and aged people via the group. Basically, the group's main activities are, these days, to solicit funds from potential donors to support children and old people in the community. Its evolution from a cooperative store to a village-based social welfare organization is, in a way, a symptom of the era of AIDS/HIV in Africa.

The group is managed by an executive committee of three members: the chair, the secretary and the treasurer. The members' Annual Meeting is the governing body of the group. According to the members there have been few Annual Meetings since they re-organised as Tulivu group in 2002. Power lies with the executive.

6.2.3. Iboja women's cooperative group

Iboja women's group is a SF-WBC based in Iboja village, 147 km from Kahama town in the Shinyanga region. The members grow cotton, maize, millet, groundnuts, potatoes and rice. Cotton is the principal cash crop, but sometimes rice is sold as well. The group was established in 1987, but has never registered in any form. It had 20 members when it started. They each contributed TShs 200 as an entry fee and 300 as share capital (c. US\$ 0.30 and US\$ 0.45 at that time).

⁹ Sexually Transmitted Diseases and Human Immunodeficiency Virus

The main group activities were cereal milling and groundnut production. The milling machine was donated by the Danish Development Agency (DANIDA) through the GAD department in 1992, five years after the group was formed. The GAD department also provided training for capacity building (see below). In addition, the group obtained a loan from Women's Development Fund (WDF), a special fund for women administered by local district councils.

Because of poor handling and lack of regular maintenance the milling machine frequently broke down, meaning that the business performed badly. Clients were unwilling to use an unreliable service. This led in 1997 to a decision by the group to sell the machine. Leaders of the group were then accused of misappropriating money from the sale of the machine, and a conflict arose which led to the collapse of the group in 1998. However, in 2002, 12 of the women reorganised themselves and started a farming business with the same name.

From previous experience they had learnt that it was important to stick to their by-laws. They decided that to become a member of the new Iboja group, women had to pay Tshs 2000 as entry fee and contribute share capital of Tshs 3000 (about US\$ 3.50 and US\$ 5.00 at the time). They modified old bye-laws and divided the responsibilities, so that each member had a task. They devised strict measures to discipline members who failed to attend a meeting or a farm working session without prior notice. They also opened a bank savings account to keep group funds. This reduced any temptation on the part of leaders to use the society's fund for private purposes. They bought a four-acre farm from the capital accumulated from entry payments, on which they now cultivate maize and groundnuts during the rainy season. After harvest, they store the maize and sell it during the dry season.

In 2006 they were able to farm four acres of maize and harvested 32 bags. They kept the maize in the village godown and sold it off during the dry season at Tshs 25.000 per bag, twice the harvest season price. Their future plan is to increase acreage for maize production and to cultivate rice.

The group is managed by an executive committee of members voted by the membership, and consists of a chairperson, a secretary and a treasurer. The existing committee has been in charge since establishment; no elections have been held since.

6.2.4. Ngulyati women's cooperative group

Ngulyati women's cooperative is located in Ngulyati village in Bariadi district, some 20 kms north of Bariadi town. The women members grow maize, millet, potatoes and legumes (beans, groundnuts and green peas) for consumption. They also grow cotton as their main cash crop and have some free-range cattle for milk production and goats for consumption.

The group was established after the representatives of the women's political party UWT held a meeting for women in Ngulyati in 1988 and advised them to form a group. One member recalls:

I was convinced by the UWT secretary to join a group because as a group we would get material assistance from donors. Donations go to women who are in groups.

Initially, the group had 20 members who each paid an entry fee of Tshs 200 and 300 Tshs share capital (approximately US\$ 0.30 and US\$D 0.45 at that time). The group then expanded and now has around 30 women members.

In 1992, four years after the group was formed, the members requested a milling machine when an advisor of an aid project visited them. The milling machine would save them much time because otherwise they had to walk 20 km (to Bariadi town) in order to mill their maize. DANIDA, through the GAD department, donated a milling machine. In 1995 they then acquired 10 sewing machines from the Community Development Trust Fund (CDTF) via the Community Development Department of the Ministry of Women and Children's Affairs. The group is not yet registered, but works under the umbrella of the Ngulyati Agricultural Marketing Cooperative Society.

Members sold the milling machine after it broke down repeatedly. It only worked properly for about 4 years. The women used the money from the sale to offer loans to some of the members, but, as I was told, these borrowers had not been able to pay back yet. Members explained that they had earned little due to rising costs of maintenance and need for frequent repair. They also noted that the machines donated through grants from Scandinavian donor organizations were not well suited to milling the hard local maize and sorghum; they were meant for soft cereals like wheat.

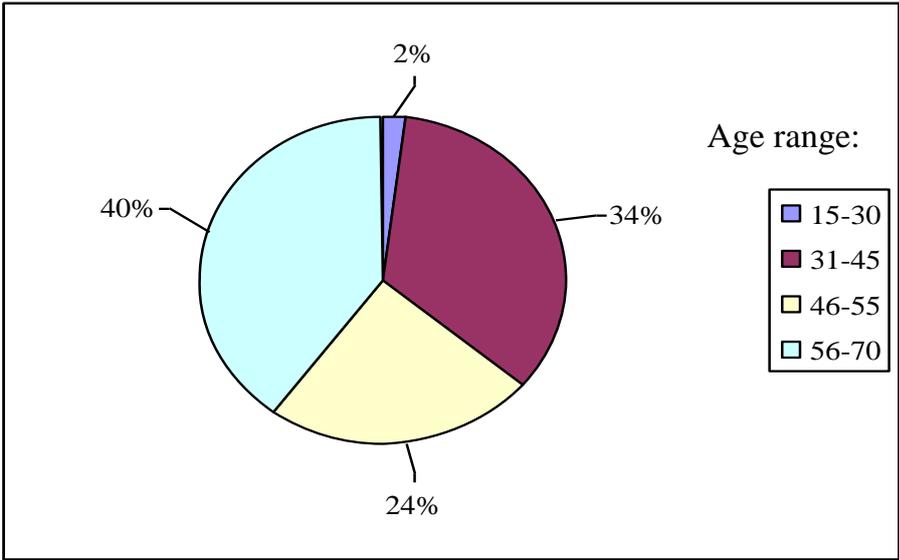
At the time of study, the sewing machines were still lying unused in the village government offices. The members were not doing anything collectively with them, but planned to establish a tailoring course at their premises where young girls could join and learn tailoring. Informants considered that investing in tailoring business is much more promising than operating a milling machine. However, plans sounded a bit

vague. When asked, for example, who would teach tailoring they said they still had to look into that.

Ngulyati is a good example of why these groups are termed semi-formal. They are not registered as a cooperative, though they have an informal link with a formal cooperative, and perhaps because of this, have a set of written out bye-laws kept at the business premises, specifying that a team of committee members is to be elected every three years. On the other hand they have not, in fact, elected any other chair group treasurer since they started in 1988. This is contrary to what they state in their own bye-laws. Group records were not available to evaluate the financial status. This means there is no information from which members can evaluate progress and efficiency. Members explained this by stating that the person who kept the records migrated to another place far away, and handed over neither her task nor her records (if they existed) to any other member. The other members were sufficiently distant from what it takes to run a proper organization that they apparently never raised a fuss.

6.3. Characteristics of the surveyed women members of SF-WBCs

Survey results on characteristics of members give us a snapshot of the membership of the four SF-WBCs, in terms of age, marital status and education. Figure 6.1 showed that 65% of the women surveyed were older than 45 years. There is very low membership by women below 30 years (2 per cent).



Source: field survey, 2006.

Figure 6.1. Age distribution of members of four studied SF-WBCs (n=50).

Informal discussion with non-members in Kitandu area indicated that the younger women feel it is not worth joining such groups because members gain little. The younger women emphasised that they are still young, so they can easily run here and there on profitable tasks. For example, one non-member in the Kitandu area stated that she buys banana at the local market in large quantities and transports them to Dar-es-Salaam where she sells them at a higher price. This gave her a good income, so she saw no point in becoming involved in cooperative women’s groups. Another reason for the limited presence of young women among the members of the SF-WBCs is that some groups restrict the number of new members allowed to join. This was the case for both the Iboja and Tulivu groups. They state that they want to keep management and organization simple, but possibly they are also wary of new members challenging their authority.

As for marital status, Figure 6.2 show more than half of the members of the four SF-WBCs are married. This follows from the fact that few young women are members. It is also worth noting that a sizeable proportion of the women is widowed, single and divorced. The relatively large percentage of women without husbands stands in contrast to the formal cooperatives. These women without husbands commented that the groups served an important social function, as far as they are concerned. These women need to rebuild their networks, and keep loneliness at bay, and membership of a cooperative helps in both respects. Also, they are free to socialise with other women, since there is no man to stop them from doing so.

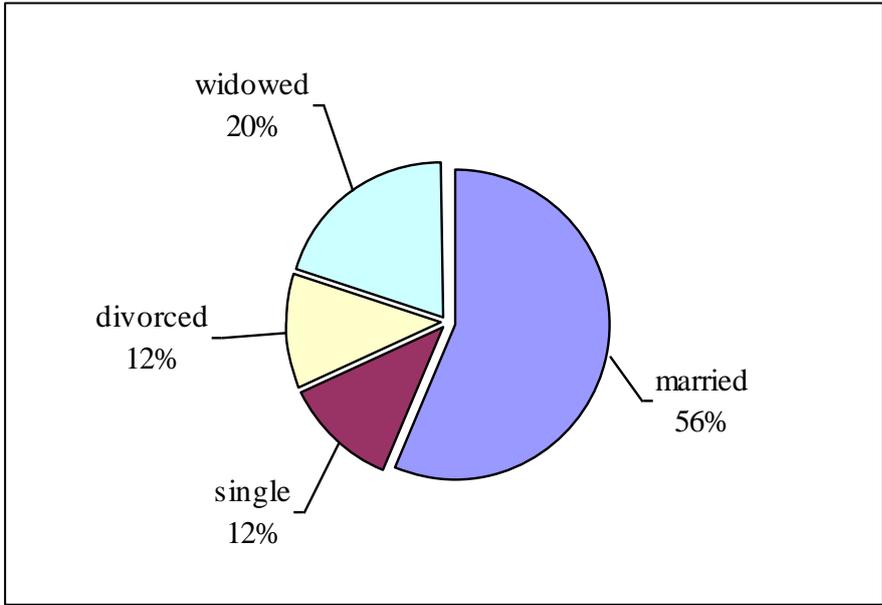


Figure 6.2. Marital status of members of four studied SF-WBCs (n=50).

Source: study survey, 2006.

As heads of household they are also solely responsible for the care and survival of their families. They therefore have to exploit all available means to augment income. Participating in SF-WBCs helps them produce cash crops and milk, and to take part in a range of off-farm activities.

Married women were asked if their husbands posed any limitation on their participation in the SF-WBC. Some said their husbands were indifferent to their involvement in WBCs and give no support or encouragement. One women said that men despise women’s group activities, and see them as a waste of time. A man from Kitandu who was interviewed said:

Women can be spoiled in those groups because they learn different manners from different women. Those groups make women to waste time and they get nothing out of it.

There are, however, mixed feelings on this issue. While some men interviewed saw no use in women groups, there were also men who argued that women’s groups were useful because they provided an opportunity for women to learn different skills and generate some cash income (see below).

With regard to the education, Figure 6.3 shows that more than half the members had primary education (Standard I-VII). Eighteen percent had some education beyond primary school and another 26% was illiterate.

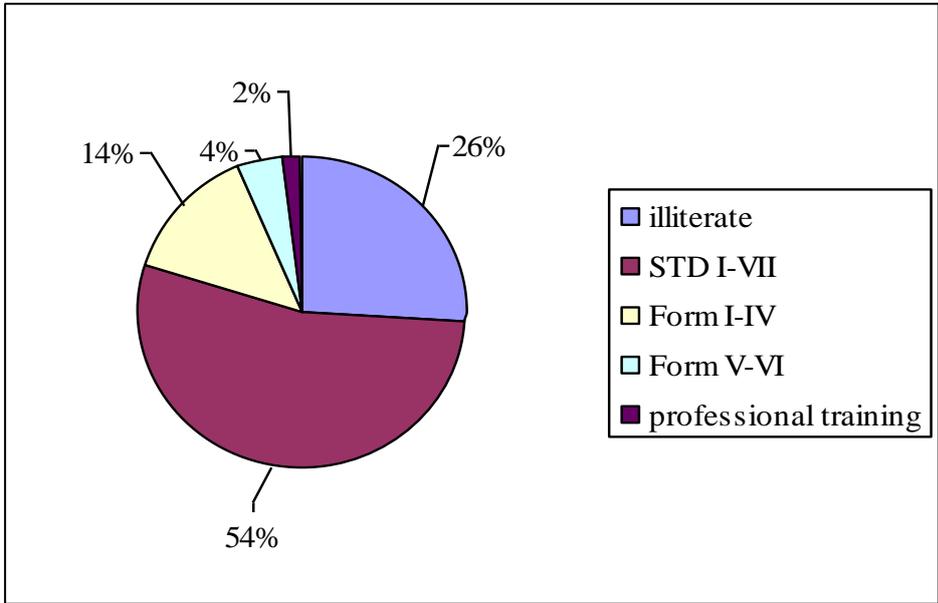


Figure 6.3. Education level of members of four SF-WBCs (n=50).

Source: field survey, 2006.

The relatively high proportion of illiterate women, as compared to formal cooperatives (see Table 5.5) and national statistics (see Table 5.1) suggest that SF-WBCs meet the needs of older, less well-educated rural women, but that young people (who are these days better educated than the older generation) are more oriented towards individual employment and business activities, and find cooperatives less attractive. We might conclude that not only young women, but also women with more education, and therefore more employment opportunities, find it less attractive to join SF-WBCs. The niche occupied by semi-formal groups, therefore, seems to be one that serves the needs of especially older, non-married women with limited or no opportunities outside the village.

6.4. Organization, management and participation

Unlike the two F-WBCS in this study that had employed staff, three of the SF-WBCs have no employees. Only Kitandu group has employees: a machine operator and a security guard. Ngulyati and Kitandu have office premises, but Tulivu and Iboja do not even have offices, and members hold their meetings and other activities at members' houses. Management and leadership of these groups are in accordance with cooperative values and principles laid down in the 1991 Cooperative Act. For example, the SF-WBCs have written bye-laws formulated by group leaders, in most cases with the assistance of development workers such as staff of GAD or the Community Development Department. In theory, bye-laws serve to guide the management of cooperative affairs. Day-to-day running of the groups is normally in the hands of an executive committee of 5 or 6 persons and includes a chairperson, a treasurer and a secretary. But compliance with formal procedure varied, as noted above.

6.4.1. Members' participation and representation

The study asked how much members are involved in running their cooperative and in raising their concerns? The following is an assessment of members' participation and representation in SF-WBCs. The bye-laws of SF-WBCs stipulate that leadership has to change after each three years. However, in all four groups there has been no change of chair and treasurer for at least 6 years. Furthermore, based on the interviews with members, it became apparent that few or no meetings were convened by the leadership of the Iboja and Ngulyati groups, and that no progress and financial reports are prepared. Members said that they have no written policies and plans, though they have unwritten agreements to guide them in running their affairs. I saw some development plans, typed or handwritten. These plans were mostly found, after some searching around, in folders obviously not used very much, stuck away on a shelf or table. The documents did not state how plans were to be operationalised.

In interviews on group management issues, ordinary members often complained about their leaders. But it was observed that they only did this when the leaders were not around. In other words, it was implied that open complaint was not allowed. Basically, they seemed bitter about the lack of tangible results and misuse of the funds by their leaders. On some occasions, members accused leaders of dishonesty and self-enrichment through the use of group funds. Members in Ngulyati complained that when they asked the officials to report on activities, no relevant information was provided to members. Interviewees felt there was a lack of smooth communication and transparency between members and leaders, and that leaders were prescriptive rather than facilitative.

From assisting in group gatherings, I observed on several occasions how efforts by some members to speak out were suppressed by more vocal and assertive members, especially leaders. The leaders, in effect, ordered the rank-and-file around rather than consulting or discussing with them. Ordinary members of Ngulyati and Tulivu, for their part, seemed to fear to interrupt the management team. On the question why they do not do something about dissatisfaction with their leader, they responded that after all, the women who are in the leadership position are chosen by them with the assumption that they will do everything for them. A woman of the Ngulyati group affirmed:

We nominate leaders to work on our behalf, which is why we give them some allowance.

But the result is that leaders usurp all responsibilities and take total ownership of the group. In other words, members are weak in their own organizations, and dominated by their more educated leaders. In three of the four SF-WBCs examined in this study (Ngulyati, Iboja and Tulivu), the chairpersons were divorced or non-married women who seemed relatively wealthy (see Box 6.1). They talked to me about ordinary members in a way that indicated they did not see them as their equals.

Box 6.1. The Tulivu group

Part of the group of women who run the 'Vulnerable Children Project'. The woman on the right is the chairwoman since the group re-established itself in 2002.

**6.4.2. Openness to new members**

The total membership in the four SF-WBCs ranged from 10 to 30 members (see Table 6.2). A non-member complained that she and others were prevented from joining the Tulivu group, and they did not know how to start their own group. The chairperson of Tulivu confirmed that this was true, and explained that they did not allow new members because they feared to share their little achievements with new-comers. They are also worried that if the group becomes larger it may be more difficult to manage, and that this might lead to quarrelling among members. GAD department staff pointed out that they also advise women to keep numbers small. In theory, the advantage is that this way people are closer to each other and can communicate better. This is beneficial, the GAD department argues, in maintaining trust, whereas 'distance' – both geographical and social - encourages misunderstandings and free riding.

However, the closure of these SF-WBCs to new members contrasts with the first principle of cooperatives, which advocates 'open and voluntary membership'. However, SF-WBCs are not formal cooperatives, and therefore do not have to be, nor can they be, regulated by the Cooperative Act. The members of two SF-WBCs,

Kitunde and Ngulyati, said that membership is open, although nobody had shown interest to join them up to the moment of enquiry. This is readily explained by the fact that they were not doing well in terms of business performance.

6.4.3. Entrance fee and shares

According to cooperative principles, every member of a cooperative must contribute a reasonable amount to enable it to undertake profitable ventures (URT 2003). The Act emphasises that each member has to pay an entry fee and buy at least one share. These requirements are little honoured by SF-WBCs. For the Tulivu group, for example, a list of members is kept, but no one had paid anything as entry or share contributions. Inability to open up for new membership limited the capital the group needed to construct a machine shed - a condition given by a donor for receipt of a milling machine. More members would enlarge working capital, through contributions, so we tried to inquire further about cost issues and other requirements involved in becoming a member. A spokesperson for the Tulivu group said:

We know that there are obligatory costs for becoming a member, such as to pay shares and an entry fee, but our main contribution is time. If a woman can spare time to participate outside her home, it is a great commitment.

A cooperative officer responsible for legal aspects of cooperation explained that any member who has not paid an entry fee and or bought a share is illegal in the eyes of the law. For non-registered SF-WBC this is not applicable, but the payment of share contribution is still important since it is the main way the cooperative raises its working capital. However, even with entry fees and share contributions, the problem of raising sufficient working capital is not necessarily solved. For the Ngulyati, and Iboja groups, members paid Tshs 200 as entry and Tshs 300 as share capital, which was c. US\$ 0.30 and US\$ 0.45 at the time (Table 6.2). This is too small an amount to set up any viable project, or to allow the group to repair its milling machine. The point of raising sufficient working capital is important. Members admitted that they would never succeed in obtaining loans from commercial banks for group activities because they could not produce the required (reliable) business plans and loan collateral, upon which such credit is conditioned. All in all, these small SF-WBCs are strictly limited in what they can achieve because funds are so limited, and thus they are likely to remain marginal.

6.4.4. Linkage, capacity building and support

Most SF-WBCs had external informal links with various donors and supporting organizations such as the GAD department of MUCCoBS, UWT, the national

Community Development Department and various NGOs, i.e. the organizations that helped these cooperative groups to form (see Chapter 2.4 and Chapter 4.2). Through these links they received training and material support. The four SF-WBCs studied here received such support from the GAD department, in collaboration with donors such as the Nordic Project (funded by Scandinavian countries), DANIDA and ILO-COOPNET. The GAD department staff and Community Development Department officers in the villages or wards regularly visit the offices of these cooperative groups to follow up on developments. Sometimes, group members seek support by coming to the GAD department in Moshi.

6.5. Expectations and benefits from forming or joining a SF-WBC

In many cases the SF-WBCs were formed by women in the hope that as a group they would be able to address social and economic needs. Socially, cooperation could provide child-care, give access to water, and offer socialization. Economic activities included cereal milling machines, sewing and farming. From this, it is apparent that SF-WBCs engage in activities reaffirming the traditional role of rural women in Tanzania. This is reminiscent of an earlier period when women groups were mostly supported by missionaries (see Chapter 4). Assessment of the extent to which SF-WBCs meet members' needs to look at livelihoods support, but also at how well this type of cooperative solves the social and strategic gender needs of women members (such as the need for more equal gender relations, see Chapter 2).

This assessment will start with an examination of members' expectations and motivations in initiating or joining a SF-WBC. In the 2006 field survey, fifty women members were asked to pick three from seven possible reasons why they had formed or joined their group, and rank these in importance (Table 6.3).

Table 6.3. Ranking of reasons why women had formed or joined a SF-WBC (n=50).

Reasons	Frequency of ranking			Ranking score*
	1 st Rank	2 nd Rank	3 rd Rank	
1. Earn income to reduce poverty	33	12	5	128
2 Address gender needs	6	8	8	42
3 Experiences and skills sharing	2	12	10	40
4. Milling services	1	8	13	32
5 Assistance provided by donors	4	5	3	25
6. Voicing forum	1	4	7	18
7. Convincing by outsiders	3	1	4	15
Total	50	50	50	300

Source: field survey, 2006.

(*) To arrive at the overall ranking, a ranking score was calculated by multiplying each individual's first, second and third ranking by respectively 3, 2 and 1.

The results aggregate the most important reasons to form or join a group. These were to earn income and reduce poverty, followed by the motivation to address gender specific problems, and to share experiences and skills.

The high score for income can be explained by the level of responsibility these women assume for the survival of their family. This is particularly clear from the relatively large number of members who have no husbands. The explanation for the high score for addressing gender issues was given by the women in the FGDs. They said that they liked to work in groups because this helped them accomplish their roles as mothers, built confidence among themselves, and helped them to fight for their rights.¹⁰ A woman from the Tulivu group said:

I decided to join my women friends so that we can give courage to each other in addressing problems facing us and by supporting each other to get basic needs. Generally we do that in order to build our own capacity, to feel stronger so that we can even contest for leadership position at village level or elsewhere. By being involved in leadership position, we can raise issues that are our concern and that of our children.

Sharing experience and skills came out of the survey as an important reason to be member of a SF-WBC. In FGDs, women insisted that due to their low education and exposure, coming together in groups helped them to teach each other some skills that are useful for their advancement. This is important because the majority of members either did not go to school or completed lower (primary) levels (Figure 6.3). Also, outside support in the form of training could be accessed more easily as a group.

Having access to a cereal milling machine ranked fourth in importance because the main staple food *ugali* (stiff porridge) is made from milled maize or millet. Women explained (in the focus groups) that it is the role of a woman to ensure that there is adequate flour in the household and therefore they have to find the easiest way of milling the maize or sorghum. Iboja women insisted that if there was no cereal milling service close to their home, it would be a real burden because they would have to crush the grain in the traditional way with a stone, or walk a long distance by foot. They said that in the 1990s cereal milling machines were a stronger need of women than today because in those days there were not many milling machines around.

¹⁰ Practical Gender Needs (PGN) are those needs that have been identified by women within their socially defined roles as a response to an immediate perceived necessity, e.g., inadequacies in living conditions such as water provision, healthcare, and income and employment (Moser, 1989). These are then aspects need to have them in order to enable them fulfill their roles as women and mothers in their households. Basically, addressing such needs does not challenge gender divisions of labor and women's subordinate position in society. In contrast, Strategic Gender Interests vary by context and are identified by women as a result of their subordinate social status. They tend to challenge gender divisions of labor power and control, as well as traditionally defined norms and roles (e.g., legal rights, domestic violence, equal wages, and women's control over their bodies).

A GAD department staff member remarked that donors like DANIDA liked sponsoring milling machines because these were considered also helpful in reducing the work burden of women, a significant aim according to the gender discourse at that time. These opinions were also shared by GAD department promoters, one of whom said:

We gave them milling machines because women were suffering from milling maize and millet - a staple food for most of these communities. Generally, our main consideration is to facilitate not only income generation but also to reduce women's burden of work.

With further probing in FGDs on why women formed groups, participants said:

We work collectively so that we can be easily supported by donors or government departments.

This reason is supported by the results of the survey (see Table 6.3).

Women members of SF-WBC also said that they wanted to be heard and have a voice in village government, or to protest when they feel dissatisfied or mistreated. They saw women's groups as a type of social solidarity necessary to defend their interests.

A minority of the women in the survey admitted they joined their group after being convinced by development workers, friends and UWT leaders. As mentioned in Chapter 4, the UWT played an important role in encouraging women to form groups around traditional income generating activities. One woman from Kitandu said:

One day I met Mrs Shayo – she was the UWT secretary of Moshi district by then. She talked to me about the importance of joining a women's group. She said that I could learn a lot from there. I could also get income through doing business together. From there I decided to join the Kitandu women group. And I am still a member of the group, hoping to meet my dreams of getting something.

Another question in the survey was aimed at finding out how members formed their cooperative. It turned out that 42% of women said they joined a cooperative only after being promised donor support. Another third said the GAD department mobilised them to join to become stronger. Only 17% said they joined voluntarily, while four women mentioned that they just found their names on the list of membership (field survey, 2008). The high percentage of women becoming organised only after being promised support is a measure of the extent to which SF-WBCs were donor or agency driven. It implies that the needs referred to in Table 6.3 may not be urgently felt, and that the advantages of a group were not known to the women beforehand. A clear example is the Kitandu group, formed only after a political leader promised support in

getting a loan for purchasing a milling machine. At least in this case the group formed around a capital loan. Other groups clearly hoped for donations. The Kitandu members are still hoping for a grant. One of them noted:

Since we started our group, no one has given us a grant, we always get loans, the machine was a loan, we got another loan from our local council and another from a well to do villager.

The chairperson remarked:

We hope, today you have brought us good news. May God bless you so that we also benefit from your visits! You have been coming to us several times; definitely we expect that your visits might bring to us something.

A third member explained:

It is unfortunate that we did not get any assistance, but we are still waiting. We have not given up because we believe that our time is not ready. The day will come.

One of other SF-WBCs I encountered (not one of four reported on here) consisted of members who were said to do nothing collectively. Each member was farming individually, but they call themselves a production group. When I asked them why, they said frankly that they have to have such a label in order to be considered for donor support. One ‘member’ of this shadowy collective said:

You never know, by being in a group we can get any useful information or donation from anywhere – merely by being in a group. After all we heard a call from the radio arguing people should be in groups so that they can easily get support.

In short, SF-WBCs (at least on the data examined here) cannot be considered true cooperatives, or evidence of a spontaneous desire by Tanzanian rural women to come together to better their position. They are, instead, largely an expression of a participatory style of organizing development assistance. But this is not to say that women did not gain by responding to these donor inducements, either in livelihoods or in experience and empowerment.

6.6. Are SF-WBCs useful for women?

This part of the chapter will now look at some of these possible induced gains. It looks specifically at cooperative activities, functionality and benefits accrued by members.

With one exception, the core activities of the semi-formal cooperative groups here studied centred on milling machines (see Table 6.2). The exception is the Tulivu group, which took a rather different path and is today a social welfare support

programme rather than business oriented cooperative. It runs support activity for vulnerable children and elderly people.

Fifty members of the four SF-WBCs were asked to list the most important benefit they received from joining their cooperative. Every point mentioned was recorded and tallied. The outcomes of this exercise gave the following ranked list of five main items: 1) earning income, 2) learning various skills, 3) assisting each other in certain problems or troubles, 4) getting grain milled by machines without travelling far off, 5) knowing our rights and getting an education. Other answers included ‘bought goats and ducks’, ‘used the income for home expenditure’, ‘access to credit’, ‘acquired knowledge on crop improvement’, ‘found and assured market’ and ‘able to build a house’ (Table 6.4).

Table 6.4. Benefits accrued by members of four SF-WBC (n=50).

Benefits	FQ	%
Earning income used for family	30	60.0
Learning various skills	6	12.0
Assisting each other when in trouble	3	6.0
Milling at reasonable price	2	4.0
Nearby milling services at a nearby place (free milling by group members)	2	4.0
Knowing our rights (education)	2	4.0
Others:		
Study tours and sharing experience	1	2.0
Access to credit	1	2.0
Bought animal and home support	1	2.0
Knowledge on crop improvement	1	2.0
Assured market and built a house	1	2.0
Total	50	100

Source: field survey, 2008.

- **Earned income for family use**

Table 6.4 shows that 60% of the women interviewed believed that cooperative organizations had enabled them to earn income. It was stated that this income was for own use and for household items, such as to purchase (cooking) oil, pay for medicine, buy children's clothes, and pay school fees. Interviewees said that before starting their group they contributed less (or nothing) to the household expenditure. Cooperative activities enabled them to have money under their own control. A woman from Ngulyati said:

I used to handle money which belonged to my husband. When I joined this group, it was my first time since I got married to have money over which I had a say and control. It was not much, but I was proud of it. We feel bad that our project could not last long.

In FGD members said that they used their earnings for family purposes without consulting their husbands. Other women said they would make purchases with their own money, and later inform their husbands. They asserted that when the project was profitable, their husbands were also happy with the earnings realised.

- **Learning women's rights, skills and knowledge sharing**

The survey results also indicate that women acquired knowledge and skills through cooperative groups. A woman from the Tulivu attested:

After joining the group I have participated in trainings offered by GAD department in 1998. I also participated in the women's seminar organised by Kilimanjaro Women's Information Exchange and Consultancy Organization (KWIECO). In this seminar I remember I learned most on women's rights and we were exposed on the marriage act and inheritance rights.

The roots of many SF-WBCs lie in the fact that women were stimulated to organise themselves for more effective support by both government and NGOs. One aspect of this was that GAD organised training programmes to expose women to leadership skills, business management and legal matters related to marriage, inheritance and land rights (see Chapter 8).

Box 6.2. A women of the Tulivu group showing her latest *Khanga* (a piece of wrapping cloth): the outcome of the group cooperation



- **Assisting each other when in trouble**

Three respondents said the group had played a significant role in assisting members in addressing various social and economic needs. Since the SF-WBCs are small the members had become close, and now, for example, helped each other during times of sickness, and in mourning and burial ceremonies. They helped each other emotionally, but also by contributed some funds to show their sympathy. They also help each other when a members' son or daughter gets married. The Tulivu members at one point mobilised funds for the hospital treatment of a girl with a severe infection after undergoing genital cutting. Women also referred to their cooperation as a way to raise issues with the authorities. At one time, the Tulivu group decided to take up a concern about their daughters having to travel a long distance to a school, far from their village. They took the matter to the higher authority, the District Local Government, as a group. This meant the issue was taken more seriously, with the result the authority found funds to construct a secondary school in the village.

- **Milling at reasonable prices**

At the time of establishment of the groups the most immediate support was in the form of cereal milling machines. The Kitandu, Ngulyati and Iboja groups all acquired a mill with donor support. Tulivu group would also have had one if they had managed to construct a shed for the mill. In the survey, however, only a few (4%) members mentioned it as the most important benefit from their group membership (see Table 6.4). This probably reflects the repeated difficulty groups had with these mills because of frequent breakdown.

- **Other beneficial outcomes**

Table 6.4 shows that other benefits also included access to credit, acquisition of knowledge on crop improvement, assured market, and building houses with money made as a group member. A positive picture emerges from exploratory interviews and the survey, showing that members considered cooperative group activities broadly beneficial to them, despite small gains. A woman from the Kitandu group, for example, stated that:

Cooperation plays a vital role, particularly in addressing social and economic problems. Cooperatives enable vulnerable people like us to participate in development initiatives and invest in income generating activities that we carry out as our groups. We also get support and extension services. If not together in a cooperative, it would not be possible to get it. If you are alone at home, who can follow you there?

These benefits have an impact at both individual and household level, as one member from Iboja attested:

We benefit through ability to access education, health care, housing and general improvement in standard of living of our families because with the earning from the group activities, now we are able to pay education fees for our children. Personally I was able to take my children to school. Being a single mother, I would not manage. We buy medicine and build houses and other members are able to pay rents.

The economic impact of the benefits came out when women were asked to mention a single item they had never owned but which they acquired after they had joined their group (Table 6.5).

Table 6.5. Assets acquired by women members before and after joining groups.

Respondent	Assets owned before joining WBC	Assets owned after joining WBC
# A	Poor wooden chair	Bought a sofa set
# B	Only two pair of <i>vitenge</i>	Four pairs of <i>vitenge</i> (*)
# C	Small radio	Music system-National
# D	Primary schooling of children	Secondary level
# E	Plastic dinner plates	Ceramic dinner plates
# F	Never owned shoes	Bought shoes for me and my children
# G	Poor bedding	Bought two beds and matrices
# H	Grass thatched house	Corrugated iron sheets roofing

Source: field study, 2007

(*) *Vitenge* is the traditional pair of clothes used by women in Tanzania for wrapping themselves around the chest or waist.

Discussions with some women members revealed that on a personal level cooperation had made them feel more self-assured and assertive. This was expressed with phrases like ‘feeling confident’, ‘having more control over their own circumstances’ and ‘having gained knowledge and skills’. This is illustrated by a woman of the Tulivu group, who said:

I was able to buy this dress and others. I am not a coward anymore. I used to be very weak before my husband. I never opened my mouth to utter a word, but being in this group, I am confident enough and he has never victimised me anymore I can now talk before people. Let me tell you the truth, I was very shy. I would not talk even with you. But nowadays I can stand and talk in front of any person. I participate in community leadership and speak in public confidently. Unlike before, community members too appreciate that we, women of today, have wise ideas and we have demonstrated leadership capacity.

This is striking testimony, and suggests that some members have been empowered through their participation in their group.

6.7. Discussion and conclusion

Basically, the four SF-WBCs were very similar. All were relatively small groups of women engaged in tasks that traditionally belong to the woman's domain: milling of cereals, crop production, and social services (caring for orphans and disabled). The women had been purposefully brought together by outside agencies in the 1980s-1990s to reduce women's work load in tasks such as milling of grain, for which they are responsible by custom) and also to support income generation. In part this was because development agencies, including the government, felt they could only target groups rather than individuals. In other words, the groups did not emerge spontaneously, but in response to outside stimulus and offers of support. Since income generation was only a secondary aim, it is perhaps not surprising that the economic benefits remained modest, albeit not insignificant in the life of women with very few other opportunities. Exposure and training has impacted the women positively, some more than others. The empowering effect of SF-WBCs on some women (primarily leaders) is therefore undeniable. However, SF-WBCs face serious drawbacks. Many of the women members are single, with little education. This keeps them among the poorest, and also makes them vulnerable. Their poverty does not allow large sums to be invested in joint economic activities, and there are few apparent economies of scale. Low level of education inhibits business and capacity to stand up against more powerful, better educated leaders, who often see their members as a subservient entourage necessary more to capture donor support than to attain collective goals. But despite this reservation, exceptions were encountered. The Iboja women's group, for example, has had some reasonable economic success, and also functions quite well. The group does not generate enormous sums of money, but given its modest size, the joint economic activity is quite impressive, and the women benefit economically to a useful extent. The question arises if profitability is the key to a well-functioning group. Just possibly, if donor assistance had been better thought out, and the milling machines they supplied had been better suited to local conditions, more of the SF-WBC would have found an incentive to solve organizational and governance issues.

Chapter 7. FORMS OF COOPERATION III: INFORMAL COOPERATIVES (IFCs)

7.1. Introduction

In this thesis informal cooperation refers to activities of people purposefully organised to address their social or economic limitations. This study noted that the informal grassroots organizations often refer to themselves as cooperatives, although most do not follow classical formal cooperative principles. Such informal cooperatives (IFCs) are widespread in Tanzania. Whereas many of these groups were initially clan-based, they are nowadays mostly community-based associations, comprising members of different groups pooling efforts.

In the regions where this study was carried out these groups are given different local names depending on the objectives and activities undertaken. They are variously referred to as *Upatu* or *Kisahani*, *Mafogong'ho*, *Jumuiya*, *Vikundi vya mifereji*, *Bagalu*, *Bagika*, and *Kiarano*.

Upatu groups are organised around rotating savings and credit associations (ROSCA) and are scattered all over the country. Group members save money and give the accumulated amounts to each member in turn. By taking turns members access amounts of money for larger purchases or investments. Many are women-based groups.

Mafogong'ho are comparable to ROSCA: clan or community-based groups form voluntarily to operate micro savings and credit schemes. *Jumuiya* are faith-based groups, and found especially among Roman Catholics. *Vikundi vya mifereji* refers to the organised water-distribution groups that construct, maintain and manage traditional irrigation canals collectively. In Kilimanjaro, these groups share in building, digging, harvesting, financing operations, organizing weddings, and in providing support during sickness and at burials, and known as *Kiarano*, a Chagga word for 'voluntarily coming together'. In Sukumaland, and especially in the Shinyanga and Mwanza regions, some groups came together initially as traditional dancing groups, e.g. *Bagalu*, *Bagika*, *Bayeye*, and *Bazuba* (Bessire 2005). Initially organised around dancing, some groups have more recently begun to engage in reciprocal self-help such as farming and ROSCA activity.

These forms of cooperation are not registered and operate in a local context; they are rarely formally linked to external world, and not considered in national statistics (see

Chapter 2). They are, nevertheless, important due to their ubiquity. This chapter asks the same question – how well do IFCs in address members’ needs? Results are provided for two selected cases - namely *Bagalu* of *Lugembe* and *Wananajembe*. The first group is based in Busagara Ward in Misungwi district and the second one is in Uru Mawela Ward in Moshi Rural district. The groups were identified through members of the FCs examined in the earlier stages of fieldwork. A reason to concentrate on these groups was to explore how informal groups without apparent direct economic rationale came together and functioned, and what kinds of benefits they deliver. This provides a contrast between FCs and IFCs, and offers further insight into cooperation dynamics. They were selected on the basis of proximity to the houses of FC members to facilitate the interviewing, but this also means they operate alongside (and perhaps also to some extent in competition with) the FCs studied in this thesis.

A number of FGD were held with IFC members, generally between 5 and 8 people per session. Participants were selected on the basis of suggestions of the chairman and on the proximity of reaching them. After the FGD, some members were asked for a follow-up interview at their homes. Further issues concerning membership, management and members’ feelings towards their cooperative were addressed. In all, 16 members from each group were visited in 2006-7. A simple survey instrument was used to systematise the questions posed – the list of interview topics covered information on how the group was formed and what benefits accrued. Also a number of non-members were interviewed (Table 7.1).

Table 7.1. Composition of respondents for the study of IFCs.

Group	Members			Surveyed members		Surveyed non-members		Interviewed	
	Total	Women	Men	Women	Men	Women	Men	Women	Men
Bagalu ba L.	27	8	19	4	9	2	3	2	3
Wananjembe	38	22	16	7	12	4	4	5	6
Total	65	30	35	11	21	6	7	7	9

Source: field study, 2006.

Other information was obtained from interviews with key informants, such as village and church leaders. Secondary information was sought through the literature on IFCs.

The following summary of results profiles and characterises the two groups studied and also covers expectations of members and motives for joining or forming these

groups. Services provided, members' perceptions of the advantages they derive, gender relations and issues of group management are also considered.

7.2. The case studies of informal cooperatives (IFCs)

7.2.1. Bagalu ba Lugemba group

The Sukuma are famous throughout Tanzania for their creative dancing and dancing competitions. Singing and rhythmic lifting are tools that have helped lighten their long days of heavy farm work. Working to the rhythm of drumming or singing keeps the energy up and improves labour output, e.g. it can speed up planting or weeding (Richards 1993). Groups of farmers work their plots in turn and rent their services to third parties. These Sukuma dancing societies are firmly linked to agricultural activity, and thus are quite distinct from the Beni musical associations known for mimicking the (colonial) military system and its brass bands (Ranger 1975).

Traditional competition dancing in Sukuma area began with the formation of two dancing societies or groups; the *Bagalu* and *Bagika*. These two societies were initiated by Ngika and Gumha, two famous dancers and composers in the 19th century. According to Bessire (2005), both lived for many years with traditional doctors to learn the knowledge of magical medicines used (and potentiated) in the course of dancing. The story goes that Gumha and his dancers were successful because of his powerful medicine. The jealous *Bagika* dancers challenged them, and did everything possible to bewitch Gumha. Local informants claim that this then developed into competitions intended to attract spectators to one side of the dancing field and force bad luck on the opponents. I can recall witnessing such competitions when I was young. We used to move around watching the dancers beat big drums and dancing vigorously. When one of the competitors stood out in the drumming and jumping we would move to that group. As spectators we would migrate between the groups until special judges settled which group was more attractive and thus the winner. Such competitions continue today, mostly held after harvest, as a celebration.

The *Bagalu* now represents a cluster of small informal associations or groups scattered over many parts of Sukumaland (in Mwanza and Shinyanga regions). *Bagalu* and *Bagika* are still performing and participate in competitions, and they still continue to use powerful medicine from trusted traditional doctors consulted for special advice and good luck. *Bagalu* groups are also hired as cooperative farming groups. They till their own farms but also work for cash on other people's farms. Members of a *Bagalu* group from *Lugembe* said they preferred group work, especially when tilling land.

Working alone is more tiring and less effective. To help pass the long day and to maintain energy the groups (sometimes men alone when tilling the land before the rains, but otherwise mixed) compose songs and coordinate their hoe strokes to the rhythm of singing and drumming (field interview, 2007, FGD, 2008).

In this study the main focus is on *Bagalu* from Lugembe, i.e. *Bagalu ba Lugembe*. Lugembe lies in the Usagara Ward, 25 km from Mwanza town in Misungwi District. As mentioned earlier, Bagalu groups are not registered, and therefore the group does not form a legal entity. The group does not have office premises and does not keep any records, but has, like all other such groups, a leader or chairman. The group has 27 members, 19 are male and 8 female members.

The *Bagalu ba Lugembe* are farmers who grow cotton and millet, cassava, potatoes and some other food crops. The members join the group voluntarily for reasons of mutual support. There is no entry fee related to becoming a member; one is considered a member when (s)he makes payments required at a particular time and for a particular purpose, and participates in farming activities. Membership ceases the person stops to participate in the activities and meetings or fails to make financial contributions for burial or wedding purposes. A few who attempt to “free ride” are called *ntulugu*, meaning ‘escapees’.

The group performs traditional dances after harvest, mainly for recreation and entertainment and as practice for future dancing competitions. As with other such groups, members also collectively engage in farming tasks on their own land, and offer farm labour to other people on a cash basis. They also support each other in facing a wide range of financial challenges, such as buying medicines, payment of bride price, payment of fines, and costs associated with weddings and funeral services. The group also runs a ROSCA. One member of *Bagalu ba Lugembe* noted:

Last year we agreed to start a ROSCA. We have arranged exactly when to start, how to do it and who will do what (Field study interview, 2007).

I asked them if they had these plans in writing. They do not write things down, they said, because they know it in their head. Whatever they agree they keep in mind and they remember it throughout. They said they used this style from the beginning. Although *Bagalu* members do not document their activities or agreements, there are principles and rules to which all members of the group adhere. In the performance of the group activities there is no gender consideration: men and women participate equally in group activities. The major exception occurs in regard to decision-making

by the group: women are busy cooking food for members attending meetings and therefore are not present when decisions are taken.

The *Bagalu ba Lugembe* is part of the *Bagalu* scattered in many parts of Sukumaland . The chairperson of each *Bagalu* group is known as *mganga* and the secretary called *ntwale*.

Unlike formal cooperatives, election of a leader of the *Bagalu ba Lugembe* does not make use of conventional democratic practices. Normally, selection of a new leader is arrived at through consensus, but voting may be involved. When the *mganga* is elected by the members, he is ritually ordained: all members gather, pray to God, offer sacrifices and end up dancing and eating. To confirm the new position, the new leader is obliged to pay; thereafter he becomes (in principal) a leader for life. A situation was described in which an elected leader was elected to a top position if he could contribute a bull. This payment is logical in the eyes of the members because high position gives a bigger say in key decisions matters and also in fringe benefits such as the portions of meat distributed when the group slaughters a goat or a cow in its celebrations. Also, when surplus is distributed, the leader gets the largest portion. Only when a leader misbehaves or acts in conflict with the principles of the group, can he be voted out in a meeting called by the members. The members said that women cannot be leaders because they would have to be away from the house for some time, and lack the cow needed to confirm the position.

Group decisions are made in one of the two meetings per year. There is usually a meeting in July – to celebrate the harvest - and another in September - to plan for the start of the new growing season. There are additional meetings as needed, sometimes in smaller groups, e.g. to discuss activities and earnings. Everything is discussed without documentation. Basically *Bagalu ba Lugembe*'s bonding is performative rather than bureaucratic – it is based on dancing and tilling land.

The group does not have formal external connections and rarely if ever gets material or technical support from outside. A leader from *Bagalu Ba Lugembe* said they would distrust external links: “We do not want to be legally registered, we do not like interference from outside”.

7.2.2. **Wananjembe Kiarano**

Wananjembe *Kiarano* is a group in Uru Mawela, formed by 16 male and 22 female members. In that particular area many such groups exist and are known as *Viarano* (plural - *kiarano* is the singular form). Unlike *Bagalu*, *Kiarano* groups are not linked

through dance competitions: each group is independent in its activities, though all are known as *Kiarano*. At present the focus of mutuality is financial assistance; formerly, support in kind. Although groups of this sort were said to exist even before Tanzania's independence, the members reckon the Wananjembe *Kiarano* group was established in the 1970s by elders to solve needs that single families found hard to manage, such as purchase of building materials. Reducing financial insecurity and providing mutual help is the main basis for group bonds. The group began with a ROSCA. Now the scheme works more as a mini-bank: members deposit spare cash and the fund gives loans (to a maximum of twice the amount deposited) to any member seeking credit. From such loans members have managed to establish their own income-generating activities – maybe a poultry or pig-rearing venture, or selling second-hand clothes.

The members are all farmers who grow coffee as a cash crop, and maize, banana and beans for food. Membership generally involves both husband and wife, although (unmarried) youths are also allowed to join if they pay Tshs 10.000 (about US\$ 9.00) as an entry fee and Tshs 1000 as a monthly fee (less than US\$ 1.00) or Tshs 12.000 as an annual subscription. Each member should make the above payments at the beginning of the month or year, but many members are said to be behind on their payments. The entry fee and the monthly or yearly payments are used for group gatherings and to support members with problems. Trustworthiness is the main criterion for being considered for membership. Anybody can apply by putting a request to the chairman or other leading member, upon which the group decides on the applicant. Members can reject stubborn people.

Leadership of Wananjembe *Kiarano* includes a chairperson, a secretary and a treasurer – all democratically elected. The main qualification for a leadership post is trustworthiness, knowledge and wisdom. The group has formulated and approved its own bye-laws and regulations, signed by every member. Unlike *Bagalu ba Lugembe*, the *Wanajembe Kiarano* these bye-laws and regulations originate proposals by members, and are approved and signed by every member. The document gives direction on membership, management, fining, finance and asset management. Any member who goes against the bye-laws is subjected to disciplinary action and may result in fines or even termination of membership in serious cases. Both men and women can become elected leaders, although for this particular group no woman has so far been elected. The explanation given by both men and women is that women have too many family responsibilities, and therefore too little time.

The group has no premises, but members meet (by rotation) every three months in the house of a member, preferably on Sunday. Members who host the meeting are responsible for preparing food and drinks, but the other members contribute to the costs. The *Wananjembe Kiarano* group keeps some records (e.g. bye-laws) but could not show any written documentation concerning plans or administration.

The *Wananjembe* does not collaborate with any external organization. Members claimed that they do not get external support because they are not known and they do not know how to go about publicizing themselves. They would like to be known in order to get support.

7.3. Characteristics of members of IFCs

This section describes the characteristics of the members on the basis of the survey data. Again, these data are indicative, not a statistically valid sample.

Table 7.2 shows that the studied IFCs comprised both male and female members, with just under half (46%) of all members between 31-45 years old; the remainder are divided more or less equally between those in the age group 46-60 years and another those between 56 and 70 years, apart from a small percentage (6%) in the 15-30 age-group. The age composition of the non-member group involved in the study was quite similar.

Table 7.2. Age, marital status and education level of surveyed female and male members of two IFCs and surveyed non-members.

Aspect	Variables	Members			Non-members		
		Female	Male	Total	Female	Male	Total
Age	15-30	1	0	1	2	1	3
	31-45	4	9	13	3	5	8
	46-55	2	8	10	0	1	1
	56-70	6	2	8	0	1	1
	Total	13	19	32	5	8	13
Marital status	Married	12	18	30	4	7	11
	Divorced	1	0	1	1	0	1
	Widowed	0	1	1	0	1	1
	Total	13	19	32	5	8	13
Education level	Illiterate	1	1	2	0	1	1
	STD I-VII	12	18	30	3	7	10
	Form I-IV	0	0	0	2	0	2
	Total	13	19	32	5	8	13

Source: field survey, 2008.

When I discussed what lay behind this weighting against young people with a few of the non-members I encountered they stated that they would join an organization only if it enabled them to earn money quickly; IFC they felt were not meant for income generation. The youths interviewed thus gave the same reasons for holding back as those who commented on their non-members of FCs, as discussed Chapter 5.

Table 7.2 also shows that a majority of both members and non-members is married (91%) and has basic education. Only 7% of are illiterate, but at the other extreme none of the respondents have any professional training. Generally the profile of members and non-members is similar in sex, age and education.

It is perhaps important to note that *Bagalu ba Lugembe* keeps no written records even though a majority of members can read and write. This is possible evidence that literacy decays from lack of use, or that members simply feel they can cope on the basis of verbal commitments. It might also reflect leadership needs, since, although he does well, the chairman is one of the few who cannot read and write.

7.4. Why people cooperate in IFCs

Through survey, 32 respondents from the two groups were asked about their expectation and motivation to join their group. They were asked to select three of five reasons that had emerged in earlier FGDs, or give other reasons, and then rank them in importance. Processing the outcomes resulted in aggregated scores (Table 7.3).

Table 7.3. Ranking of reasons why women (n=11) and men (n=21) formed or joined IFCs.

Factor	1st rank		2nd rank		3rd rank		Ranking score (*)		
	W	M	W	M	W	M	W	M	Total
1. Helping each other with problems	5	5	3	6	1	2	22	29	51
2. Counseling and advise	1	4	3	5	2	4	11	26	37
3. Labour sharing	0	4	2	4	7	3	11	23	34
4. Recreation and socializing	0	2	1	4	0	8	2	22	24
5. Learning and sharing skills and capacities	1	1	2	1	1	2	8	7	15
6. Other motivating factors	4	5	0	1	0	2	12	19	31
Total	11	21	11	21	11	21	66	126	192

Source: field work, 2008.

(*) To arrive at the overall ranking, a ranking score was calculated by multiplying each individual's first, second and third ranking by respectively 3, 2 and 1.

Helping each other in various problems is the most highly ranked aspect for both women and men, scoring 22 and 29 respectively (Table 7.3). Members indicated that giving help to other members is important because they themselves may also need help one day, either financially or in kind. Members insisted that the future is uncertain: joining hands together in the group is like insuring yourself. For example, if one gets sick, one might need assistance in the form of food, money for medication and moral support. Also, material or financial support is needed for major life events such as weddings, baptism and other religious and traditional rituals. Both the *Bagalu ba Lugembe* and *Wananjembe* are now run savings and credit schemes to meet this need. Loans are provided at reasonable interest, usually 5-10%. Members have used loans to enable them to acquire assets and buildings (see also Tables 7.5 and 7.6).

The groups also provide counsel and advice in cases of misbehaviour. This was mentioned quite often, resulting in aggregate scores of 11 and 26. In FGDs some members firmly emphasised this reason: it was important to combat moral decay, which in their view was taking place at an alarming rate. It was explained that especially young people misbehaved and acted badly. Incidents of wife beating, excessive drinking of illicit alcohol and theft were mentioned (Box 7.1).

Box 7.1. How *Wananjembe* sees and deals with misbehavior in society

The chairperson of *Wananjembe* insisted bitterly:

“There is something seriously wrong with our society at the moment. There is a general decline in moral fitness, and, when it comes to our youth, one observes no strength of character and internal code of behaviour. There is a real loss of self-discipline, as a greater proportion of our population says it see no purpose in one’s life”.

He further elaborated on the rise in domestic violence, alcohol and drug abuse, rape, child abuse, suicide, incest, family break-ups and weakening family unity. These signal a major threat to the social integrity of the population. He opined that these problems are a reflection of moral decay in the country. But *Wananjemabe*, he admitted, cannot say they have done much about it or that they have addressed the issue. This cannot be addressed by an IFC like theirs because it is a national issue, but they have done a good job, at least in counselling and reconciliation processes. They meet people who are quarrelling and talk with them. A *Wananjembe* leader gave the example of a couple who used to fight all the time, especially after drinking illegal alcohol. *Wananjembe* groups counselled them, and the couple no longer fight; they joined the *Wananjembe* group and now live peacefully. They also told of a young boy who used drugs and refused to go to school. Efforts by his parents to change him were not fruitful, until they decided to ask assistance from the *Wananjembe* group. The group talked with the boy and suggested various activities he could explore to keep him busy. They even contributed some funds to support him in starting a small business. He now buys bananas in local market and takes them to Dar es-salaam. Generally, he is now doing well.

Helping each other in this way implies physical and moral support. They say it is better to have an informal mechanism to deal with such issues within the community rather than to take them to higher authorities. The examples provided indicated that IFCs not only deal with affairs within the group but also cover broader community issues. Members of *Wananjembe* insisted that their group comprises older people who are respectable. The community non-members trust them and come to them with their problems and request their assistance in reconciliation.

Labour sharing was ranked high as well, particularly among men. This partly overlaps with the reason 'helping each other in farming', but in FGD members of *Bagalu ba Lugembe* insisted that it is not because of problems in farming, but because of the added value of working together – notably, the socialization and energy they get from singing together during the work. For them the main expectation they have from being a group member is this aspect of support in the physical work. The IFCs are important spaces for socializing. One member of *Wananjembe* asserted:

After [the] hard work we undertake on week days, we need a sort of relaxation; to come together, eat and drink. You know the way we Chagga people like 'Kuriya' (means: drink). Drinking and eating together refreshes our minds and we get more energy for more work in the following days.

The members of *Bagalu ba Lugembe* said that they work very hard for a whole year, in their farms and those of others. They then need to come together and relax. Members from both two groups reported that these gatherings are especially memorable and highly valued by members. When members of *Bagalu ba Lugembe* generate money through working for others, they feast by slaughtering cows, and eating meat. Eating beef is an event everybody looks forward to. A woman member from *Bagalu ba Lugembe* said:

We eagerly wait for 'lushiku lwa nyama' - that means 'a meat day'. No one misses the day unless very sick. We eat, drink and dance. We invite even non- members, especially leaders of local institutions and village leaders.

Wananjembe members hold such gatherings quarterly and combine eating and dancing. They consider these events important in keeping relations warm and trusting among members. One member of *Wananjembe* insisted that in order for a human being to live long, one has to work hard, but also relax and enjoy. The IFC enables both.

The group as a forum for learning and sharing skills ranked lowest. In FGD members nevertheless thought this was an important function of their group: through sharing they educated each other in aspects such as health and farming techniques, and

exchanged information they acquired from other persons or institutions. A woman in one of the groups noted that she had trained her fellow members in producing mushrooms. She had learnt the skills in a seminar she attended in Arusha town. They had also invited an expert to talk about the growing of organic coffee with the use of local pesticides. Some members have tried to follow his advice and they are seeing the results. Normally they share such knowledge in the monthly meetings.

7.5. Are IFCs useful for their members?

The services cooperative groups provide to their members largely overlap with the reasons given by members for joining the group. Members come together to cultivate, weed, harvest and dig on members farms in turn. Also cooperation assists members in material terms during sickness, burials and weddings. They also get together for religious or spiritual purposes – for prayers, for example. The groups also provided micro-finance. Members in both groups strongly emphasised that maintaining social support is the main focus of their cooperation. IFCs also bring people together to relax and socialise.

In the survey, members of IFCs were asked to list the most important benefits they had had from their participation in their group (Table 7.4). Again, outcomes largely coincided with the reasons that people gave for being a member, with the difference here that reciprocal support came out as the most important benefit for the men and socialization as the most important benefit for women (a distinction also confirmed in FGDs).

Table 7.4. Benefits accrued by 11 female and 21 male members of two studied IFCs.

Benefits accrued	Female		Male	
	No.	%	No.	%
Reciprocal physical and financial support	2	18	9	42
Recreational and socialization	5	45	6	29
Credit	2	18	5	24
Knowledge sharing and advices counseling role	2	18	1	5
Total	11	100	21	100

Source: field survey, 2008.

Members reported that their IFC have existed for a long time (at least 30 years) because they are useful to their members. One member noted that ‘unity is strength’. Members offered various testimonies concerning ways in which they benefited from the group. A female household head explained how the group helped her to pay school fees for her child. One man testified how other members had helped him with the burial ceremony when his wife died. Another man confirmed how he had been

supported in the payment of fines when he fought with another man in a local bar. Support in paying of fines and penalties were cited quite often. A member of *Bagalu ba Lugembe* shared the following experience:

I was motivated to join by my father who was also a member. Since I joined in 1982, I was able to get a range of benefits. In 1986 the group members cultivated my five acres of cotton in a day, something I could not afford. Out of that I got Tshs 120.000 which I used to buy six cows. My father encouraged me to stay in the group so as to get cows to pay bride price. After three years I was able to accumulate enough funds to buy some more cows. I paid the bride price for my first wife from these cows. So my wife is an outcome of this group, otherwise I wouldn't have one. Not only that, the IFC was useful on the day I was fined for fighting at a local bar. Members of my group rescued me from being jailed because they paid the fine immediately. I remain in this network as I have seen much benefit from being a member in this group.

In FGDs individuals frequently affirmed that at some time or other the group had offered crucial supported. The assets declared by members before and after joining are in line with these statements (Table 7.5): some had received support in the payment of a bride price (i.e. purchase of cows), others had been able to finance wedding ceremonies, pay school fees for their children, or buy assets such as bicycles.

Table 7.5. Asset base of male and female members of the two studied IFCs before and after joining informal group (*).

Mb	Sex	IFC	Before	After
# A	M	<i>Bagalu ba Lugembe</i>	Could not have a bicycle	Bought a bicycle
# B	M	<i>Bagalu ba Lugembe</i>	Not married due to lack of bride price	Got married after getting a loan from the credit scheme to pay the bride price
# C	W	<i>Bagalu ba Lugembe</i>	Not doing off-farming activities	Opened small shop at the center of the village
# D	M	<i>Wananjembe</i>	Could not afford eating meat	Buy meat three times in a week
# E	M	<i>Wananjembe</i>	Old house with poor roofing	Repaired the house with aluminum sheets, and build an improved modern kitchen
# F	W	<i>Wananjembe</i>	Could pay school fees for her two children	Paid school fees from the loan taken from the credit scheme.
# G	W	<i>Wananjembe</i>	Wickedly family members	Peaceful family after counseling by this group

Source: field survey, 2008.

(*) Abbreviations: Mb= member, M=man, W=woman.

7.6. Factors underlying the functioning of IFCs

Three key factors can be distilled from the study of these two IFCs:

- **Sense of belonging, trust and mutual respect**

When members were asked the reasons behind their commitment to their organization, they repeatedly mentioned trust, respect and valuing members' views as key pillars for survival of their organization. Members are loyal to their groups:

It is not easy to miss or not to perform your duties. We really feel obliged. We also fear that in case you do not participate well in other people's events, then other members may not also participate in your turn.

In IFCs, support is rarely monetised. Members indicated a high degree of will-power and commitment are the main determinants of success. Though the *Bagalu ba Lugembe* do not have written bye-laws, the group has clear norms and principles to guide group behaviour. They reckon that they need each other, and this binds them together and helps form trust and respect. They also recognise that small size – the fact that they all know each other - is an important factor in the cohesion of the group. This closeness fosters strong social control and makes it less easy to cheat. Free-riding is reported to be uncommon in both organizations.

- **Low overhead cost and no bureaucracy**

Because groups are small, they operate “mean and lean”. They do not need costly formalities to keep the group operational. To the contrary they share an aversion to formality, which they strongly associate with government bureaucracy. They also do not need to rent premises, pay wages, or pay for advertisements, and are not bothered by depreciation, insurance, interest, legal fees and taxes. Because of this, members feel their groups are easy to manage, by contrast with complicated rules of formal cooperatives. One member of *Wananjembe* said:

Our group is small and not bureaucratic. It is much concerned with members' social needs and we are quick in addressing such needs.

- **Easy to form while maintaining rules and principles**

Forming an IFC is easy, as it does not need complicated procedures or registration. Members of *Wananjembe* explained that they started their cooperative when one person came shared the idea with a friend who offered support. They decided to invite another 10 persons to a gathering and presented the idea. The IFC is not reliant on a

hierarchical structure, unlike the FC. The organizational structures function in a loose way such that people do not feel constrained by group obligations. There is no ‘boss’ relationship and this makes all members feel equal. Because there are no complicated procedures and there is a ‘feeling of being equal’ members can respond quickly to emerging needs, and meet whenever they feel an urge. Members of the *Wananjembe* gave an example of a case in which one of the members experienced complications during delivery time. Unfortunately the husband did not have money to take his wife to hospital. When the matter was reported to the secretary of the group, he quickly took some group money to address the situation. They then rushed the pregnant woman in a critical condition to the hospital. Immediately after arrival at the hospital, she was operated on, and mother and baby were saved.

7.7. What do IFCs mean for women?

Members were asked to express how their IFC had addressed women’s specific gender needs and gender inequality. About 62% of male members (n=21) and 36% female members (n=11) felt that IFC had contributed to addressing women’s specific problems.

Table 7.6 indicates that those who felt that women benefitted gave as a main reason that cooperation enabled women to access loans (mentioned by 3 women and 3 men).

Table 7.6 Do women to benefit (according to 11 women and 21 men from two IFCs)?.

	Reasons	Women		Men	
		N	%	N	%
Women benefitted by	Access to credit	3	27	3	14
	Earned income for family use	1	9	6	29
	Educating them on various skills	1	9	1	5
	Liberated by knowing their rights	2	18	3	14
Women did not benefit because	They are not confident & educated	2	18	3	14
	They are not allowed to speak before men	1	9	1	5
	IFCs are not strong and not known	0	0	1	5
	Women’s workload limit them	1	9	2	10
	Women’s attitudes, feel inferior	1	9	0	0
Total		11		21	

Source: field survey, 2008.

Individual interviews with women uncovered that they used these loans to invest in income generating activities and assets, for example by buying a plot of land, a house or a bicycle. The second most important reason was also an economic one: to earn an income (mentioned by 1 woman and 6 men). There were also 2 women and 3 men who said that women were helped by IFC to know their basic rights. Further probing

elucidated that they meant that through the interaction with men in meetings, women built their confidence and felt more free to express their feelings and ideas. The members who indicated this benefit were all from *Wananjembe*.

Members who felt that women did not benefit from the IFC explained in FGD that women's low education limits their participation in discussing issues concerning the group and that they do not speak out or contest for leadership positions. Women specifically insisted that many of them do not feel free to participate in events outside their homes or feel they cannot contribute good or wise ideas (Table 7.6). It was also pointed out that women's workload also limits their participation. In the FGD *Wananjembe* members emphasised that male chauvinism holds women invisible and passive. When there are meetings and celebrations, women are assigned women's tasks such as cooking, fetching water and other petty tasks, while men discuss and take decisions. This is the traditional culture. In many places, women who dare to talk in front of men are seen by men as 'not the ideal woman' and are considered to be bad mannered. Those who dare to shout are often nicknamed and still many men do not allow their wives to be involved in the public sphere out of jealousy. The reasons men gave for these views were 'that is how we think about it' or similar expressions that reflect the traditional values of these communities.

The chairperson of *Bagalu ba Lugembe* admitted that women never miss a meeting, but they rarely talk. He said that this is because of the way women are brought up among the Sukuma; they are not supposed to talk in front of men. He further explained that he encourages them to speak but there was only one who speaks freely because she was not shy. In, women are not very shy and they do contribute ideas in the meetings. The culture of the Chagga people is somewhat different and women are less restrained by convention and tradition. This might explain why I found women members of *Wananjembe* to be more forthcoming in expressing their needs and ideas than the women of *Bagalu ba Lugembe*.

7.8. Conclusion

A close look at *Wananjembe* and *Bagalu ba Lugembe* has revealed two groups with clear goals, well organised and not lacking rules and values. This means that although these groups lack formal registration and documentation of their decisions and procedures, they are in some other aspects comparable to the cooperatives reported in Chapters 5 and 6, even if the label 'informal cooperative' (IFC) seems nevertheless to be merited. IFC are small in size, and income generation is not their prime goal in cooperating. This places them somewhat close to the four SF-WBC described in

Chapter 6. The SF-WBCs were also seen to be relatively small. SF-WBC, however had, as a major (perhaps primary) goal the capture of donor resources, supplemented by modest income generation activities. The goals of the two IFs presented in this chapter are as much social as economic; reciprocal assistance is a key concern, and while this is in part for economic reasons, members were not slow to emphasise the importance of socializing function, based on commensality and in particular (for the *Bagalu*) dance. This social bonding, in a small face-to-face group, generated strong values and commitments important for the functioning of such groups, operating beyond the reach of cooperative legislation. Remarkably, there was no (or very little) free-riding, and bad behaviour was quickly corrected. Explicit moralization was part of the discourse of membership. These strong values, however, are still rooted in a traditional social system with little or no independent space for women. The chairperson's complaint about modern youth (see above) was in effect an expression of desire for the strongly-regulated values of the traditional village. There is little evidence uncovered in this study that IFC could contribute much to a change in local patriarchal attitudes, according to which women are to supposed to be, everlastingly, submissive and quiet. Therefore the benefit for women of membership in such groups is mostly indirect, through meeting needs or objectives of household survival. There was little or no evidence that IFC could serve as vehicles for women's rapid economic or social advancement. They offer some lessons to other cooperatives in Tanzania, however, by demonstrating a degree of organizational efficiency and functionality not found in all formal or semi-formal cooperatives. The small size and cohesion of IFC helps in maintaining the rules of the group, even without documentation. This shows that cooperation does not always need complicated management or expensive governance. Rural Tanzanians know how to cooperate. The challenge is to focus that capacity on progressive economic and social change for women.

Chapter 8. INTERVENTIONS BY THE GAD DEPARTMENT OF MOSHI UNIVERSITY COLLEGE

8.1. Introduction

It has been common in recent years for development agencies to emphasise a mix of cooperation and participation in support to women. The present chapter looks specifically at the interventions made by the Gender and Development (GAD) department of Moshi University College of Cooperative and Business Studies (MUCCoBS). Attention is paid, in particular, to the planning and implementation of the participatory intervention methodologies used by the GAD department to facilitate capacity building of different types of cooperatives from 1990-2005. I will also look into the experiences and perceptions of facilitators who implemented the GAD department's interventions.

From when a special Women's Education Section (WES) in MUCCoBS was founded in 1970, its role expanded. Currently, the mission of this in 1995 renamed section into GAD department, is to create favourable conditions for sustainable, gender-sensitive and -balanced social and economic development of Tanzanian communities through organizational and human resource capacity-building (GAD 2000, 2002). The basic aim of the interventions of the GAD department is to empower rural women - and consequently where appropriate men - with skills, competence and confidence to analyse their own situations, reach consensus, and take decisions, so as to improve their circumstances. The main intervention framework is through education and training, research and consultancy, counselling and advisory services, and the development of training materials (MUCCoBS 2005, GAD 2005). Since the start of the WES in 1970, the pattern of activities has changed. This chapter describes these changes and shows how these were influenced by the prevailing international gender and development discourse, as presented in Chapter 2. This chapter will also address the effectiveness of the GAD department's interventions in supporting women's interests through formal and semi-formal cooperatives.

The information for this chapter comes from respondents in the cooperatives covered in Chapters 5, 6 and 7. In addition, 12 facilitators from regional centres of MUCCoBS at Mwanza, Shinyanga and Kilimanjaro who were available to the researcher during her visits, were interviewed and completed questionnaire surveys. Four colleagues from the staff of the GAD department served as resource persons, as did (former) members of the MUCCoBS management. Key informants from the respective districts, and members and leaders of cooperatives also provided information on the GAD department's interventions. The researcher also organised a workshop with facilitators,

and focus group discussions (FGDs) with cooperative members, which also included the filling in of simple questionnaires. In total, 134 respondents were involved in the assessment exercise (Table 8.1). Secondary data included the GAD department documents and reports.

Table 8.1. Composition of respondents consulted for the assessment of the GAD department's interventions.

District/institution	FCs: AMCOs and F-WBCs		SF-WBCs	Key informants		MUCCoBS Regional Facilitators	
	Women	Men	Women	Women	Men	Women	Men
Hai			17	2	2		
Moshi (Rural)	10	9	9	2	3		
Misungwi	11	10	13	1	3		
Bariadi			6	1	5		
Kahama			5	2	3		
MUCCoBS			N.A	0	4	7	9
Total	21	19	50	8	20	7	9

Source: field data, 2006 and facilitators workshop, 2005.

8.2. From Women's Education Sector to GAD department, 1970-1995

8.2.1. Establishment of the Women's Education Section (WES), 1970

The staff of the Cooperative College of Moshi, which was established in 1963 to support the cooperative sector (see Chapter 3) noted in the 1970 a low level participation of women in the Agricultural Marketing Cooperative Organizations (AMCOs). AMCO membership was dominated by men, viewed as heads of households and owners of the land. Because women were doing most of the farm work, staff in the college felt that this situation needed to change. Accordingly, the management board of the Cooperative College established the Women's Education Section (WES), which later became the Gender and Development (GAD) Department. WES was among the pioneer in women and gender specialised units in public research and training institutions in East Africa. This section of the College was tasked to plan, organise and carry out research and training of women, with the ultimate goal of integrating women into cooperatives and cooperative management (Claassens 1993).

After the creation of WES, its staff contacted various donors who then assisted in implementing its role. The activities of the section were mainly supported by foreign donors; only staff salaries were paid by the Tanzanian Government. The office for Eastern and Southern Africa of the International Cooperative Alliance (ICA), located

in Nairobi, provided financial support and staff training of staff on women and gender issues. From the 1980s onwards, Denmark (DANIDA) was a major donor of WES (DANIDA 1987), followed by other Scandinavian countries. A gender expert joined WES from 1986 to 1990 to support the capacity building activities for staff and community groups. The expert came with a vehicle to support mobility and project funds for grassroots training, together with equipment such as overhead projector, flip charts and other workshop materials. A widespread training and support programme was implemented over the following years.

Generally, the WES worked with groups of women and existing cooperatives to achieve a larger participation of women in cooperatives. The section implemented two key programmes. The first was to sensitise both men and women on the importance of active women's membership of AMCOs. The second programme was to provide training and material support to women-based cooperatives (WBCs). Engaging women in WBCs and enabling them to run economically profitable ventures for their own income generation fitted the discourse at that time (Figure 8.1); economic independence was seen as the preparatory stage or stepping stone for fuller involvement of women in mainstream development initiatives (Claassens 1993, see also Chapter 2.5, this thesis). Coordinators from the regional centres of MUCCoBS's predecessor implemented the programmes.

8.2.2. Change to the Women in Development (WID) department, 1989

In 1989 MUCCoBS changed WES into the Women in Development (WID) department. Essentially, the name change meant to make clear that the department aligned with the WID approach that aimed to give women's organizations and activities a more visible and recognised status in development policy. (See chapter 2 and Table 2.2.) While the name changed, the functions and capacity building activities remained the very much same, but with a higher institutional status within the College. This implied more respect, autonomy, and finance. The alignment with global discourse among aid donors went hand-in-hand with the attraction of more funding. Scandinavian countries continued to be the major supporters (WID 1996).

8.2.3. Change to the Gender and Development (GAD) department, 1995

In 1995, the WID department changed its name to the department of Gender and Development (GAD). Staff considered the change necessary because of a realization that to address gender issues a broader development and community approach was needed. This realization was associated with attention to issues such as HIV/AIDS, women's sexuality, prevention of female genital mutilation (FGM), and poverty

alleviation (GAD 2002). These issues required fuller contextualization of the relationships between men and women in terms of prevailing social, cultural, economic and political conditions. The department also developed a multifunction capacity, and now carried out research, training, consultancy and advisory activities.

The college management established three units in GAD: the research unit, the training unit and the consultancy unit. Although the key focus was women’s advancement, the ultimate aim is to facilitate gender equality, through gender awareness training that would impact on the communities in broader ways than development activities alone. The more integrated way of dealing with gender issues, as represented by the GAD approach (see Table 2.2) synchronised with a wider embracement of participatory approaches (Figure 8.1), as advocated in the publications of Axinn (1988), Chambers (1989) and many others. The 1996-2007 InWent-project supported by IFAD and also FAO were important for capacity building in participatory approaches in MUCCoBS, including the GAD department staff. From around 1995 onwards the GAD department applied a participatory approach in its interventions and support to women’s groups.

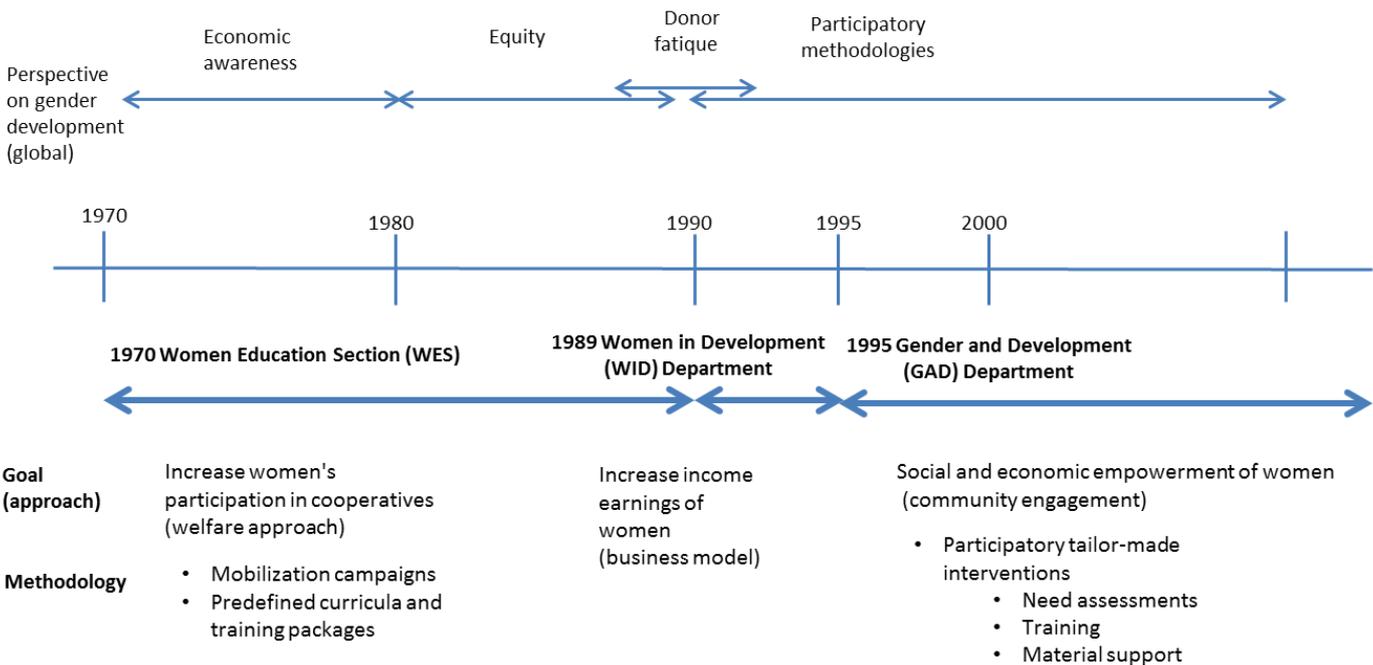


Fig. 8.1 Goal, approach and methodology of interventions in the different periods of the GAD department at MOCCuBS (i.e. WES, WID and GAD department), and its alignment with different global events and gender discourses.

The GAD department was a unique and attractive partner for donor organisations at that time; it was a public institution that combined all fashionable concepts of the

1990s in its mission, i.e. gender, participation and cooperation. Donors supported the GAD department and GAD was at the forefront of implementing gender-related interventions. The GAD department and its Scandinavian partners worked closely on what they saw as a highly ambitious but good cause. Because gender was high on the international agenda, there was good access to funds.

After changing the name of the department into the GAD department in 1995, the WID approach (see Table 2.2) continued to be used in the support to women-based cooperatives: it did not take the need away first to build women's capacity. Without that capacity it would be difficult for women to effectively participate. The head of the department explained:

We have two main programmes which are in line with the propounded approaches of WID and GAD that came in early 70s and 80s respectively. The department uses WID by promoting women's only economic groups through provision of training and material support.

Underlying the use of the WID and GAD approaches it was the assumption of the college and thus department that cooperative organisation would be valid as a basis of development for women as well. Also, arguments related to more effective channelling of project inputs such as loans, training and equipment continued to be a reason to continue to strive to organise women in groups. One of the staff members commented that:

Organization [of women] in groups offers significant economies of scale such that resources can be delivered in bulk and for many people at the same time, thereby broadening the impact of the assistance offered.

8.3. Perceptions of the GAD departments' programme facilitators

The GAD department's programmes were mostly implemented by facilitators who worked in the outreach regional centres of the MUCCoBS. As stated in chapter 2, their understanding of the programme and participatory intervention would be decisive for a successful implementation. Therefore, the facilitators were asked to contribute to the research of this thesis. Sixteen (out of 28) of them participated in a workshop to gather data for this study: seven female and 9 male facilitators. One question that the workshop moderator (a professor from MUCCoBS with expertise in gender and participatory methodologies) asked the facilitators was what their perceptions and feelings were towards gender issues and the need for special gender programmes.

Later, after the workshop, the moderator and I classified participants (on the basis of their responses) into ‘believers’ and ‘non-believers’ in gender equality (Table 8.2).

Table 8.2. Clusters of comments from facilitators who were classified in believers and non-believers of gender equality on gender issues.

Believers (n=11)	Non-believers in (n=5)
Women are marginalised in many aspects (n=4).	The gender issue is an unnecessary aspect (n=1).
Traditional norms and values bar women’s participation in development programs (n=3).	Women are inferior, therefore they need special attention (n=1).
There is male dominance in decision-making (n=2).	We will never achieve equity between men and women: women are born weak (n=1).
Interventionists should bear in mind that women have a heavy workload (n=1).	Women fear to discuss issues freely in front of men (n=1).
Women contribute in social & economic development, so need to be respected (n=1).	Most women never participate well because of babies (n=1).

Source: study workshop, 2005.

The group of 11 ‘believers’ included all seven female facilitators. In the plenary discussion they said they felt that women are not accorded fair recognition, considering the contribution they make to social and economic development. The comments of the ‘non-believers’ reflect a view that considers the prevailing unequal gender relations as a natural phenomenon, and that there is no need to tamper with it. One of them insisted:

Women are born weak naturally. Imposing western feminists ideologies, which are unfit [for] our societies, will never realise big change. Women should be in that position, because attempting to change the situation is a political agenda and therefore cannot be achieved.

The moderator also asked the participants to explain in their own words what they thought should be done in relation to the gender situation, as commented upon in the above scenario. The outcomes confirmed the earlier observed differences between ‘believers’ and ‘non-believers’ (Table 8.3).

Table 8.3. Clusters of comments of facilitators who were classified into believers and non-believers in gender equality on how to improve women's situation.

Believers (n=11)	Non-believers (n=5)
Need for attitude change among men and women in order to empower women (n=4).	Advancement of women is a challenge and difficult to realise change (n=2).
Need for affirmative action to change the situation (n=3).	Better to forget it completely, do nothing. There is no big harm (n=2).
Need for gender training to reduce women suffering & promote productivity (n=2).	Gender equality is a political issue [with] no serious agenda among [its] promoters (n=1).
If given right support things can change (n=1).	

Source: study workshop, 2005.

In further discussing their ideas, one facilitator suggested that gender debates are a political trick to benefit elite women, while the actual targeted population benefits little. Although the facilitator spoke from a position hostile to gender equality, the criticism nevertheless bears some consideration.

There is a danger (as with all donor-driven development work) that we will find among the main beneficiaries those who are employed to implement the scheme. This is why it is essential to undertake assessment studies, to try and bring out the extent to which gender empowerment programmes benefit intended beneficiaries and not just project staff or an elite group. When it came to discussing why ‘non-believers’ were so entrenched in their views (to the point of brutal honesty about their views) the group recognised that different views exist because of differences in up-bringing and socialization. Some Tanzanian men (and even some women) are raised in the belief that women are always weak and marginal.

Some participants frankly admitted that they implemented GAD programmes because it is their duty to meet the requirements of their employer, not because they internally felt any need to support women. One male facilitator said openly that:

We are obliged to implement gender programme to meet organizational interests or for commercial purposes, not because we are touched or internally motivated. It is for this reason I talk ‘gender’ - when I do consultancy, research or training. When I am back at home I do not need it.

When I reported on the outcomes of the workshop to my GAD colleagues in Moshi there was general surprise. It was concluded that this conflict of views represented a serious challenge. As a result it was decided that further gender sensitization work was necessary, but this time directed at the programme's own employees. The paradox of staff who conduct gender sensitization requiring gender sensitization should not pass unnoticed.

To understand the perceptions of facilitators on the goals and objectives of GAD interventions, participants were asked to write down what they viewed as the mission of the GAD department. The responses did not show clear signs of the above believer-unbeliever differentiation (Table 8.4).

Table 8.4. Clusters of comments of facilitators on the mission of GAD (n=16).

Responses	Number
To facilitate capacity building for women's empowerment and equal participation for gender balanced and sustainable development	8
To enable women to control resources for improvement of livelihoods	3
To promote the poor, including women, through cooperation	2
To enable women to meet their basic needs and the needs of their families	2
Do not know	1

Source: study workshop, 2005.

Group members elaborated their views by explaining that they believed the development of any society (particularly in Africa) depends largely on women's labour. Providing rural women with the necessary means of production (including improved personal or organizational capacity) benefits the development of the country as a whole. Two respondents said that the mission of GAD is to ensure development of the poor (including women) through cooperation, reflecting a belief that the poor can change their life by pooling resources and efforts. This also comes back in the words of the Head of the GAD Department who, in an interview, emphasised that:

The ultimate aim of GAD is to facilitate involvement of women in the mainstream development [of] cooperatives, and for sustainable women's organizations which are owned and controlled by members to address their needs.

To understand the perception of their potential to have impact, GAD facilitators were asked to make an inventory of their strengths and the challenges they face. Table 8.5 shows these strengths and challenges, but in no order of importance.

Table 8.5. Strengths and challenges of GAD interventions according the facilitators (n=16).

Strengths	Challenges
<ul style="list-style-type: none"> • Adequate, knowledgeable, competent & expert in gender issues. • Positive support from inside and outside the college. • Favourable national legislation and commitment by government. • Effective networking with other partners. • Rich documentation and long experience in women and gender. • Ability to organise and conduct trainings • Availability of physical resources. 	<ul style="list-style-type: none"> • Communities are rigid to change and have negative attitudes on gender issues. • Wrong assumptions & poor planning of gender programmes. • Donor driven programme, imposed programme. • No criteria to measure gender programmes. • Inadequate capacity of many GAD staff. • Inability to use participatory methods and to acquire new knowledge. • Inadequate financial resources for gender programmes.

Source: study workshop, 2005.

The workshop followed this aspect of the enquiry with an exploration of the concept of participation as used in GAD work. Definitions varied, and included ‘being involved in action’, ‘a chance to give your view’, and ‘participation is equal to democracy’. This showed that different facilitators have different understandings of the concept.

8.4. Implementation of the GAD department’s interventions

The GAD department interventions can be differentiated into support for AMCOs and support for WBCs. In the case of AMCOs, the support was largely investment in awareness raising, in order to increase the active participation of women in the cooperatives. F-WBCs and SF-WBCs were supported through a combination of training and material support. The following section outlines the practices around these interventions and their effect.

8.4.1. Support to AMCOs

The GAD interventions to AMCOs made up the major part of support for cooperatives by WES after it was established in 1970. The interventions were meant to create awareness among members of the importance of active participation by women in their cooperative.

The interventions

GAD department staff made a purposive selection of AMCOs, with proximity to the College or regional centres an important criterion. GAD department staff would then write a letter to leaders of the selected AMCOs urging them to invite members, including women, to attend to a meeting organised by the GAD department. Non-members would also be invited through the village government. In the meeting facilitators would ask questions related to women’s contribution to the household and agricultural activities. Then a discussion would follow on the questions of why so few women were members of the cooperative, and how they could be involved as equal partners. Subsequently, AMCO members, men for most part, were encouraged to campaign for the active participation of women as members and leaders. Such meetings would usually take three hours, sometimes followed by another three-hour meeting next day. At the end of each meeting participants prepared action plans to implement what had been agreed. On several occasions the planned action was to call a village meeting of both the men and women, to further discuss gender and cooperative issues and whether men might allow their wives to participate in cooperatives. Other actions that members planned included holding informal gatherings in local markets or bars to try and motivate members. The chairperson of Ngulyati AMCO recalled that he used to give a talk on joining cooperatives to church groups, because he believed that his message would have more impact with them, as

they share high levels of mutual trust. Another strategy to enhance women's participation was to introduce a so-called 'quota system'. This entailed reserving a certain proportion (depending on agreement of members) of the seats in AMCO leadership groups for women. From interviews for this study, it has become clear that many action plans were not implemented, and were simply dead letters. Many times I have heard the argument that there was a lack of funds to do what was necessary.

Impact

Has the awareness raising had any impact? A base line study from 1989 showed that in AMCOs in Arusha and Kilimanjaro campaigning had resulted in a modest increase in women's participation (Table 8.6).

Table 8.6. Impact of project on women's participation in AMCO in selected regions.

Area	AMCOs	Before Project				After project			
		Membership		Leadership		Membership		Leadership	
		Men	Women	Men	Women	Men	Women	Men	Women
Arusha	Singisi	1200	4	10	1	1200	40	11	1
	Makuyuni	350	-	11	NA	350	50	11	-
	Mliman garshi	540	10	11	NA	540	98	11	-
	Manyara/kalo	488	N.A	10	NA	488	146	11	-
	-	-	-	-	-	-	-	-	-
Kilimanjaro	Masaseni	2287	-	11	-	2287	100	9	2
	Makiidi	1535	-	11	-	1535	83	11	-
	Keni	2912	-	11	-	2912	92	11	-
	Mrere	502	2	11	-	502	2	11	-
	Mashati	1891	4	11	-	1891	4	11	-
	Useri	3870	6	11	-	3870	165	11	-
Mbeya	Izumbe	424	4	11	-	424	9	11	-
	Ilunga –Itimba	150	123	11	-	150	125	11	-
	Imezu	183	30	10	1	183	32	10	1
	Inyala	122	35	10	1	122	36	10	1
	Nsongwe	294	256	9	2	294	259	8	2
Ruvuma	Lilondo	298	89	10	1	298	197	10	1
	Matetereka	150	91	11	-	150	103	11	-
	Saluti	101	61	11	-	101	83	11	-
	Namarengo	78	-	11	-	78	-	11	-
	Nahoro	96	17	11	-	96	30	11	-

Source: (WID 1989)

In interviews for this study, AMCO members said they appreciated these awareness raising meetings. They said they wanted to see more participation by women because women are the main producers of cash crops. They supposed that when women would be partners with responsibilities in cooperative management, this would motivate them to work harder. Some men said they appreciated the intervention and acknowledged that beforehand they had not known that women's participation was a problem to be

addressed. They promised to support the objective, and as a result quite a number of women joined (Table 8.1). But some respondents, especially older men, still considered that this kind of empowerment would spoil existing ‘good relations’ between married couples. An older man from Uru Mawela said:

These politics of involving women in AMCOs [will] have to wait until we die and [then] introduce it to our sons and grandchildren. How can a man’s pension be shared with a woman?

On the whole, however, younger male members interviewed thought that the GAD department’s interventions had improved their understanding of gender issues and the potentially enhanced role women might play in cooperatives.

Cooperatives do not have gender-segregated data on their membership. Cooperative department officers who regularly visit AMCOs for inspection and auditing agreed that they would collect gender-segregated data to assess if membership of women was increasing over the year. Also an evaluation study by the GAD department in 1999 indicated an increase of female membership by around 33% (GAD 1999). However, it seems from feedback that the meetings organised to create awareness and mobilise female participation in AMCOs were too short to make a lasting impact on all; in effect there was too much to deal with and discuss in one or two 3-hour sessions.

8.4.2. Support to F-WBCs and SF-WBCs

The GAD department staff and facilitators in regional centres sought to use participatory approaches more fully to integrate members of cooperatives in their initiatives. Prior to this change, the assessment of what cooperative groups needed was made most of the times by the GAD department staff or facilitators in the office, on the basis of what they knew of the group and thought most useful. Sometimes, an additional rapid needs assessment was done by facilitators from the regional centres. After adopting the participatory approach, the input from a needs assessment became conditional. This basically remains the approach until now. A GAD department staff member explained that:

Sometimes the needs might be non training needs. If that is the case, then the role of the department is to find a way of linking the group to institutions that can support them. The non-training needs could be to support them materially or in terms of finance.

Training

If training was required, the trainers would develop a tailor-made programme, comprising objectives, training materials, delivery methods and a timetable. The first step would always be a rapid assessment of the need for training. According to

accounts given by facilitators, in many cases the initiative was with them, rather than with the members (trainees). Although this consultation might take one or two days, facilitators admitted, in retrospect, that these assessments were rather shallow and did not enable them to really grasp the needs and desires of the beneficiaries. Thereafter, a training plan would be elaborated. Though the GAD department's intervention principles advocate involvement of beneficiaries, in reality trainers defined in their offices the training objectives, content and materials to use. Following up on this, the participants said in interviews that their low level of education made it difficult for them to contribute to the design of the training. They found it hard to know in advance what they wanted to know. In most cases they just accepted whatever the facilitators proposed. Facilitators would write letters to the leaders of respective cooperatives notifying them of the planned event. Normally the cooperative leaders selected the participants to attend the training, and normally chose those who could read and write. Thereafter, logistic and administrative arrangements would be made.

Usually a training would run for one or two days, implemented by the GAD department staff, regional facilitators and/or outsiders, at the premises of the women's group or in some a hired location. The training dealt with the meaning and importance of cooperatives, the rights, roles and responsibilities of members, and the management of cooperative activities. Leaders and staff were trained on business management, marketing, simple book-keeping, and leadership skills. During training, facilitators would apply participatory group discussion methods to encourage participants to share experiences and ideas. The methods included brainstorming, singing, games, buzz groups, group work discussions and plenary presentations, short lectures and energizers. In many cases, invited resource people would make presentations on certain issues for which the organisers lacked expertise. The language of the course and training materials was Kiswahili. Visualization was an important element in discussions, recaps and plenary outputs. At the end of each training day, or at the end of the entire training period, there would be an evaluation.

Towards the conclusion of training, participants normally prepared an action plan to define how they were going to utilise their new knowledge to improve their organization. If needs assessment had indicated a need for further support, either materially or technical, the GAD department would try to establish a link with donors or service providers. In many cases this involved the writing of a proposal by department staff on behalf of the potential beneficiaries. As part of the proposal development the GAD department staff would carry out a feasibility study to assess the viability of the envisaged project. If the programme was funded by a donor, there would be regular follow-up visits and/or an end evaluation. These participatory

interventions also had an element of cost-sharing whereby beneficiaries were supposed to pay for the training or consultation they received.

For evaluation of the course, trainees were asked to fill in a form, or the facilitators would ask simple questions to the group such as “what made you happy? What made you unhappy? What should be done for future improvement?”. In longer courses there would be daily monitoring through a visualised daily mood barometer. At the end of the day, or the start of the following day, recaps would be given by facilitators and/or participants. A report was compiled at the end of the training.

After the training the GAD department staff was supposed to make follow-up visits. However, because there were no funds for follow-ups, the GAD department staff and facilitators just visited whenever they had a chance. As result, only some groups nearer to the GAD department offices were regularly visited. In a FGD, women from the Iboja and Ngulyati group complained about the lack of follow-up.

Material support to F-WBCs and SF-WBCs

Donors were keen to offer material assistance to women’s cooperatives that planned economically viable projects. After a needs assessment, the GAD department staff would carry out a feasibility study and a project appraisal to assess the impact of the planned project on group members and the larger community. In some cases the GAD department was given the funds to procure necessary items on behalf of the group. In others cases the donor directly supplied goods from their country. Training might then be needed to ensure effective use of the support, and follow up visits and/or evaluations would be planned as well. After 1995, beneficiaries were required to contribute some amount, typically 10-20% of the costs of the intervention. The decision to introduce cost-sharing was part of the participatory approach and meant to stimulate ownership of the project. The decision coincided with a cut in the MUCCoBS’s budget by the government; each public training institution was required to devise some ways to generate income.

The department played a brokering role in material support from donors to WBCs. The role of the GAD department staff was to solicit donations by writing project proposals on behalf of the beneficiaries and these were then given to donors. F-WBC mostly received their support from international NGOs and government agencies For example, in 1990, the GAD department staff asked Nronga Cooperative to list the equipment they thought would help in their dairy production and processing. After a few months the group received a donation in the form of an electrical milk separator and roofing material (20 pieces of corrugated iron sheet) from the Nordic project. The

records of the cooperative also show that they got a milk cooler, milk cans, a cash safe and a bull. Later two vehicles and a generator were acquired from donors. This support was given via the GAD department, without either feasibility study or arrangements over cost sharing. The Kamanga group received material support in a similar way: kerosene refrigerator, juice maker and cooking pots from the Nordic project, and two cereal milling machines from DANIDA and the Community Development department. Donors supported SF-WBCs in the period 1990-1995 with donations as well. Many women's groups received cereal milling machines (see Table 6.2). Donors were sympathetic to supporting vulnerable women, as it fitted the dominant equity paradigm (see Chapter 2). As in the case of F-WBCs, the equipment was meant to give women's groups a kick-start so they could start their small economic enterprise and generate an income. It was meant as the stepping stone needed to bring the women into the development process (see Chapter 4).

The material support was often given without further analysing the need for the support. I was told of two cases where the material support was not effective. A SF-WBC group in Same District asked the GAD department staff members to take back the sewing machines that were given, because members were quarrelling among themselves on how to use them. In another case I was informed about, members from Kibosho village brought slaughtered chickens to the GAD department head office because they did not manage to secure a market for the chickens they were given. The chickens ended up in the College canteen. This rather unsatisfactory situation on the side of the donors helps explain the observation that many groups formed not to cooperate but in expectation of donor support (see Chapter 6).

The guidelines for material support that the GAD department uses after 1995 clearly stipulate that group members should be involved in the identification of support they need. In a FGD, however, women said there was not much involvement. In some cases they were asked to prepare project proposals, but as they were not skilled enough to do so, usually one of the local facilitators prepared the request. A regional facilitator from Kilimanjaro remarked that "some of us do not know the capacities of our target group and what actually their need is." He thought that most GAD practitioners assume that women are poor, ignorant, vulnerable and incapable, and so they need to support them wholly. Nevertheless, it is also possible that women pretend to be weak to win sympathy from donors (Burkey 1996). Comments from women of SF-WBCs suggest that they may not have come up with this strategy unaided. Group members from Ngulyati recalled that:

We formed our group after being told by various development facilitators that if we form a group we will get donor support.

Not all groups were lucky, as shown by a complaint from the women of the Upendo group in Mwanza:

We are tired of people who come to our place and utilise our time. At the end we never gain anything. After a time you hear they have bought a new car; built a good house, but we never change.

Then she asked:

By the way, can you tell us openly, why you are here? Sincerely, we are nowadays tired of getting visitors who come in every time, in the name of supporting us, but in reality they are here to do their job and we remain poor, as you can see.

Despite this evidence of discontent and intervention ‘fatigue’ among some women members others maintain their expectations and try to be patient with visitors:

We are still tolerant because we expect that one day we are going to benefit by getting something tangible. We heard stories of other women’s groups who got support because they were patient with several visitors.

In another instance, I was discussing with members of a group in Hai district and asked them the activities they were carrying out. They openly said that they started a group so as to get donor support:

We do not do anything collectively; our level of cooperation [rises] when we get visitors like you, where we are sure that we can get something either from you or from your organization.

Impact

Analysis of the impact of the GAD department interventions provides a mixed picture of positive appreciation and changes on the one hand, and dissatisfaction on the other. The Head of the GAD department stated:

Surely our intervention methodology managed to create behavioural change rather than the common emphasis on material change. We managed to create sense of self-reliance and made communities realise that they have to develop themselves. We have achieved to instill a business mind to women members. Now rural women understand the importance of undertaking development projects outside the agricultural sphere. In short, at least women can think of initiating and implementing development programme, something that was not common before our interventions.

Women members of SF-WBCs explained that they did not know how to start a business and how to work together. Through training on cooperative organization and management, the women managed to form a group which was economically beneficial, at the beginning at least (see Chapter 6). One woman commented:

Prior to that, we never thought of doing business outside our daily domestic chores. The department enabled us to understand the importance of working in groups or in cooperatives.

Members of F-WBCs also referred to the training in group dynamics and group management as having been important. They considered it had improved the capacity of leaders and the members in general. One board member of Nronga cooperative said that “after several trainings [by] GAD, I became more confident.”

Another member from Iboja cooperative said:

When we got the cereal milling machine from GAD and especially when it was working properly, I managed to take my children to school, something that was difficult before.

Through FGDs, women were asked to mention the most important impact of the GAD department’s intervention. This allowed for the following table to be constructed (Table 8.7). This suggests about half of the women first considered the material impact, and 20% the capacity development impact (see also Chapter 6).

Table 8.7. Most important impact of GAD department intervention on the livelihood of 50 SF-WBC members.

Aspects	number
Owning various assets	12
Educated through sharing and meeting with others	12
Earned income for family expenditure	10
Accessing (nearby) milling services	7
Acquired knowledge and skills (i.e. study tours)	9
Total	50

Source: field survey, 2006.

An assessment in 2006 of how members had experienced the GAD department training showed that they felt more ‘part of the training’ in the interventions after 1995 than in earlier trainings given by the GAD department. They appreciated that after 1995, when the GAD department applied the participatory methods, there was less lecturing, and they liked the brainstorming, group discussions, demonstrations and different simulation games.

A member from the Tulivu group recalled:

We were involved in the classroom and we were told to believe that everybody 'knows something' and therefore each one was forced to say something. In the training we were doing a lot of exercises in small groups and we were presenting, and discussing things together. In all subjects we were given something to do as assignments.

In a FGD another women said:

Training helped us to express our feelings and experiences; we can easily remember what we said in class. We felt respected, because we were treated as part of the process. We feel responsible and increased our patronage of the programme.

Group members from Tulivu readily recalled the subjects they learnt, such as record and bookkeeping, soliciting for loans, budgeting, leadership, group organizational issues and preparation of a group constitution.

On the negative side, the analysis of the SF-WBCs in this study (see Chapter 6) found little basis to say that SF-WBCs have met the expectations of providing women with better livelihoods, although women consider the economic benefits from their cooperation as very important in their lives. This relative lack of success means that the underlying hypothesis of the interventions of development agents like the GAD department being a first stepping stone to further development remains unconfirmed. When women members were asked about the shortcomings of the GAD department's interventions, most felt they had not experienced any problem with GAD department and staff (Table 8.7). They firstly referred to their own low level of education, which hinders them to articulate the subjects taught and participate well in trainings. One Kamanga woman attested:

Well, trainings are offered by GAD to us, but many of us have not attended those training because we never went to school and we cannot read and write, we cannot keep records.

Another woman said that she had gone to school a long time ago and had now forgotten everything. Others said they had no time, as they have many responsibilities to perform and their learning capacity is low. Kamanga women said that efforts are underway to recruit younger more energetic members to take over from the older members.

Women also bitterly complained that they are facing big competition in their businesses especially in the restaurant and milling project where private traders have joined the sector. This means that the intervention failed to make women more competent in managing in a competitive business environment. Frequent breakdown of the milling machine and power cuts were said to be the main hindrance to their milling

business. The failure of milling machines from abroad to mill local maize also posed a big challenge. In addition, a quarter of women noted the inadequate and irregular follow up by the GAD department as a shortcoming. Women stated that after training it takes too long for the GAD department staff to visit them and assess their progress. This made them sometimes forget what they were taught, including doubting about the way they should handle their machines. Also the obligation to contribute to the costs of the support was a problem for some groups. Facilitators explained that some participants demanded cash allowances to attend courses instead of contributing something. Some F-WBCs were able to contribute in kind or provide food for the participants of the training, but for the SF-WBCs this was more difficult.

Although the head of the GAD department is convinced that GAD department's interventions brought about changes in women's attitudes and behaviour, there is also disappointment in the GAD department with women's initiatives, and especially with the SF-WBCs. One GAD department member said:

My experience of working with women shows that they start well but the momentum goes down as time goes on. Members become less committed and leave everything to be handled by their leaders.

Another staff member considered this at least partly attributable to the design of the GAD department's interventions:

In most of our programmes we are not successful. This could be because we used to plan the training in our office, but currently at least we do rapid needs assessment to find the real needs of the target groups before we design the training.

8.5. Discussion and conclusion

The GAD department's interventions were meant to make cooperative groups more successful, and more specifically, to do so in order to advance the position of women. But the effectiveness of the GAD department's interventions in AMCOs and WBCs can not only be measured by the success of the cooperative groups as this is influenced by other factors as well, including the form of cooperation.

Nevertheless, reflecting on the procedures and practices around the training and material support provided by the GAD department to AMCOs and WBCs, it is obvious that there is much that could have been improved upon. Even after the GAD department had adopted a more participatory approach, the involvement of beneficiaries was sub-optimal, as the GAD department staff and facilitators agreed. Training plans remained to a large extent defined by the GAD department staff and

facilitators, project proposals were often written by staff and facilitators as well, and follow-up was lacking in many instances. However, staff and facilitators did not do this with the intention of ‘taking things easy’. Looking into the practices of those days with the knowledge of today – through this study – has created a mood of disappointment about the impact of interventions among the GAD department staff and facilitators themselves. Facilitators felt in the first place disappointment about the impact. They attributed this to a rigidity to change in the communities and groups they worked with, to lack of resources and to their own lack of expertise. The GAD department staff members recognised some impact from the interventions, but found the level of impact in general to be disappointing. They explain it by pointing out that participatory procedures were not followed fully, and that there was a lack of follow-up. While the GAD department staff feel this is due to a lack of capacity at the level of the facilitators, it is also obvious that financial limitations played an important role. Dependency on donor projects is an important factor: donor budgets had limited allocations to pre-proposal activities and exploration of demand among beneficiaries. Also follow-up visits were not budgeted. The need for these activities was apparently not so obvious for donors in those days, even not after participatory approaches was strongly embraced in the GAD department and by the donors who supported them. Since then, donor agencies have changed their priorities, and there is now little scope within current budgets for follow-up and proper reflection. Donors want confined projects lasting no more than 3-4 years, and longer support trajectories are difficult to finance. Sensitive and effective support for cooperation is required that last a lifetime and beyond.

There is another aspect of the GAD department’s interventions that needs to be considered when discussing the effectiveness of participatory approaches. The women groups that the GAD department targeted were extremely poor and had low levels of capacity. Based on my experience and reflection on the information I collected in this thesis, I can now say that the expectation that illiterate, poor people know and are able to articulate what they need is grossly overestimated. How can you ask for a thing in a box if you do not know what it is? Bentley et al. (2004) referred to this as implicit demand: farmers have difficulty to articulate what they want because they not understand the problem fully and little or knowledge of possible solutions. This was also an important factor in the case of the GAD department’s interventions, as the reported comments of the women show. This unresolved problem, combined with the need to fit donor funding horizons donor led to too rapid and skimpy a process of needs assessment, formulaic training and project proposals that were largely orchestrated by the GAD department staff and facilitators.

A reflection on capacity building, in the form of training, showed nevertheless that women had generally gained from this activity, and did appreciate the participatory and interactive methodologies the GAD department used after 1995. Also, the material support was in some cases the kick start needed for groups to engage in profit making activities, in particular for the two F-WBCs in this study. For the SF-WBCs the economic models for which the material support was donated resulted in less success. Chicken raising in an area far away from town had little market potential. Sewing machines equally had little potential to foster successful entrepreneurial activity in the absence of intensive training, and cereal milling was hindered by frequent break-down of un-adapted machines from northern Europe, not to mention competition from local business rivals. These factors, together with lack of follow up, jeopardised the effectiveness of the material support provided by donors. Also here I want to stress again that this is obvious in retrospect, after fieldwork, but was much less obvious at the time. The issue of donor dependency and the questions concerning whether material help provided was really useful, in particular, were neither obvious to me and my colleagues at the time, nor to the international expert from the Nordic project added to our staff.

The answer to the question whether the GAD department could have done better has to take the context of the GAD department and the interventions into account. Donor policies follow global development discourses and adopt the prevailing paradigms. Gender was an important topic on donor agendas and funds were relatively easy to access. Material support in the form of donations unquestionably fitted the paradigm that women had been disadvantaged and needed a kick-start to bring them into the development process. With embrace of the participatory approach the voice of the women themselves was looked for more explicitly, but proved difficult to capture. In part this was because procedures were not properly implemented and follow up was often lacking. But my analysis also shows that this is not the whole story. Equally important, our clients could not really articulate what would help them best. They were afraid that this would be seen as answering back, and drive donors away. Perhaps we should now have the courage, in retrospect, to recognise that it is very difficult and at times impossible to arrive at active participation of very poor and disadvantaged groups, and that this reflects a low level of capacity to articulate needs. Also elite capture and deeply entrenched views on the role of women have played an adverse part. It therefore remains debatable how much a better implementation of participatory approaches with better prepared facilitators would have yielded greater success.

My conclusion on the effectiveness of the GAD department's interventions is that support for cooperative groups did lead to some positive changes for rural women, but that there remains much more to be done, even in relation to our own staff. The slow pace of change reflects the very low starting point of rural women – their lives are incredibly constrained by over-work and material need. Then, as explained in earlier chapters, the different forms of cooperation used in rural Tanzania are not yet fully fit for purpose in regard to women's emancipation.

Chapter 9. GENDER, COOPERATIVE ORGANISATION AND PARTICIPATORY INTERVENTION IN RURAL TANZANIA: DISCUSSION AND CONCLUSIONS

9.1. Introduction

This thesis started with the observation that cooperative organisation has been rediscovered as a powerful means to combine cooperation and participation from the perspective of economic and social justice. Following the current policy focusing on the achievement of the formulated Millennium Development Goals, cooperative organisation is considered important for the advancement of women, to the reduction of poverty and to stimulate youth to engage, especially in rural communities and environments.

To support this trend to more fundamentally address cooperative organisation and participation, this thesis had the opportunity to perform research in a country and a university college that has a longstanding tradition in the cooperative movement. From colonial times, through the regime under Nyerere and recently Tanzania and from 1963 also its supportive university college have taken part in the developments and are very much engaged in the discussions about the future. Especially also with regard to gender issues and women's advancement, especially in the rural areas, Tanzania and MUCCoBS and its predecessor were pioneer in integrating women in the cooperative movement as well.

In that sense the thesis could deliver an important contribution by listing and assessing key issues relating to the participation of women in cooperatives in rural Tanzania. Three main empirical chapters (5-7) have examined how cooperation fared, and met members' needs, in selected instances of formal, semi-formal and informal cooperative groups. A fourth empirical chapter (Chapter 8) looked at the contribution of the Gender and Development (GAD) department in the Tanzanian University for Cooperative Studies (later MUCCoBS) to programmes and interventions intended to strengthen these different kinds of cooperation in order to advance the position of women. Chapter 3 and 4 delivered a contextual picture in which these practices have to be interpreted. This final chapter now discusses key findings and seeks to answer research questions formulated in Chapter 1.

No attempt is made to generalise beyond the actual cases examined since the research methodology used a qualitative, interpretative approach rather than a quantitative

random-sampled research design. This choice was deliberate, since the literature on cooperatives in Tanzania is quite rich, and it was felt that a qualitative study would provide an important complement to other studies using (for example) econometric methods. A specific aim of the work is to provide insight and guidance for continuing work by gender specialists in Tanzania, for whom a narrative and case-study based approach may be more helpful than numerical analysis. Thus the aim of this final discussion is not generalizations concerning how, in general, cooperatives fare in Tanzania, but to arrive at some understanding mechanisms underlying effective cooperation in specific cases.

9.2. The influence of the Tanzanian history of cooperatives

The first research question relates to *the influence of the history of cooperation and intervention programmes for advancement of women in Rural Tanzania*. This study has shown that the history of cooperatives and the position of women in them are very strongly entangled with the history of colonialism and later national politics. In addition, global discourses influenced the support to cooperatives and the position of women in them, via donor interventions. This set of influences shows for all forms of formal cooperatives, albeit in different ways.

Agricultural Marketing Cooperatives (AMCOs) - the cooperatives with roots, in Tanzania, in the colonial organization of cash crop production - still bear the marks of their long history. They potentially might have transformed the position of women, but have not done so because membership was linked to land-ownership, which colonial administrators perceived to be a male prerogative. Women are thereby excluded from involvement in cooperative affairs, despite the large contribution they make to agricultural work. Incomes generated from cooperative marketing thus became available exclusively to men. Later, after Independence, this entrenched perception on land-ownership resulted in donor-supported development projects targeting their training and extension efforts almost exclusively on men. Nor did African socialism make much difference; *Ujamaa* policy, and various Cooperative Acts in the 1970s, failed to mention women or gender equity issues. Cooperative membership remained based on rules defined in the colonial era, and the built-in assumption that only land-owners (i.e. men) needed be involved. Some pioneer attempts notwithstanding, matters changed in a big way only in the 1980s, when the themes of 'gender' and 'participation' first became important elements in the global discourse over development approaches.

The earliest explicit attention to the position of women began with the formation of the Union of Women in Tanzania (UWT) in 1962, a year after independence. This was a branch of TANU, the political party, and it promoted women to be politically and economically active, in order to contribute more fully to the newly independent nation. The UWT rallied throughout the country to stimulate women to form their own cooperatives and strive for education. But these political stirrings took place in a development-policy vacuum, because the prevailing development perspective for women in Tanzania during the 1960s was a continuation of missionary ideas about social welfare in the colonial period: women were supposed to be good wives, but were also stimulated to some extent to be active participants in their communities. But the unequal gender power balance was not questioned. It is for this reason that women-based cooperative groups were at first mainly concerned with women's 'traditional' domestic activities. The GAD department and MUCCoBS lay in the future, and WID of Moshi Cooperative College initially followed the same logic, supporting mainly women-based groups in established domestic tasks such as cereal milling, though leavened with some training in basic literacy and administration.

This training was mostly financed with donor support, on the grounds that women belonged to the poorest and most needy segment of rural society. These women's groups grew in a space somewhere between traditional cooperation groups and more modern ideas about community development, and so were often representative of what I have termed in this thesis as semi-formal (SF) cooperatives. The formal cooperative system offered few if any openings to accommodate such groups, but perhaps also it was too early, since the capacities of rural women needed first to be developed. In fact the training provided by the WID department (and later the GAD department) was intended to be a stepping stone to develop women's capacity in semi-formal groups, to enable them to eventually register as formal cooperatives, and become integrated within the legal and economic framework of the country for cooperative governance.

It was not until the Cooperative Act 15 of 1991 that women's groups could independently register as cooperatives. With the GAD department support, a number of women-based cooperatives with sound business models were able to register at this time. The Nronga and Kamanga cooperatives are examples of such cases.

Of those cooperatives encountered as part of the present study, none is in a particularly good state, with the exception of the formal women-based cooperatives (F-WBCs) described in Chapter 5. Again, a historical perspective helps to offer an explanation. In regard to AMCOs, the political-economic context of Tanzania has been burdensome.

In the context of a struggle to set up a system in which economies of scale and risk sharing would result in improved incomes for member farmers growing coffee and cotton (mainly for export) the cooperative system became highly entangled with other national political issues such as *Ujamaa*, politically-motivated financial mismanagement, corruption and market liberalization.

These other issues have tended to undermine the position of AMCOs, and this helps explain why farmers became disillusioned, today selling a much smaller proportion of their crops to the cooperatives. Members had the demotivating experience that ‘their’ cooperatives no longer paid the best price, as in the pioneer days when they provided a very welcome alternative to the price cartels of the Indian traders. They now encountered a leadership that is not transparent and does not practice the basic rules of democratic governance. What they see at the higher levels of the cooperative system, i.e. the unions, apex management and federations, is also dis-encouraging.

Taking account of this tarnished history it is not hard to understand why the commitment of the membership continues to wane. This is particularly obvious with respect to a younger generation that sees little future in growing these export crops anyway. However, there remain diehard ‘islands’ of solidarity among the older members, probably based on an enduring belief that the alternatives will also bring them little good. The three-fold negative experience with a colonial system, Indian traders and state control is the root of a long-lasting legacy of belief that perhaps cooperatives could be reformed in the longer run. However, this opportunity can only be realised with good leadership and strong respect for basic democratic principles of participation.

The semi-formal women-based groups tell another story. These seem, in many cases, to be a product of donor interest to support poorer rural women (Chapters 6 and 8). The support was principally confined to activities traditionally in the domain of rural women. In a way, this support can be seen as a continuation of the missionary vision, in which the principal purpose was to alleviate the burden of poverty without disturbing ‘family’ values. From the side of the women, the reason to organise themselves as a group was often largely based on opportunities to capture donor-provided benefits. In some instances, semi-formal cooperatives emerged with this specific ambition in mind. There is nothing intrinsically bad about donors inducing women to organise in this way, but what is rather disconcerting is to find that not all leaders of such groups were interested in democratic principles of cooperation. Some seem to have used the opportunity as a tool to pursue individual interests. In effect, the

donors paid no attention to issues of ‘class’ solidarity, and simply assumed that ‘gender’ was a sufficient criterion to ensure female group cohesion.

Because many of the group members concerned are among the poorest rural women with limited capacity, and because the business model they operate is highly donor-dependent, the group members receive only marginal benefits. On the other hand, it has been shown in the thesis, and should now be noted, that the livelihood concerns addressed by some of these SF-WBCs are in fact highly relevant to the lives of poorer rural women in Tanzania. Thus it is not the existence of semi-formal cooperatives that is the problem, but their mode of governance, and in particular, whether they are led in a transparent and effective manner.

The formal women-based cooperatives examined in this study (of which Nronga Dairy Cooperative and Kamanga Multipurpose Cooperative served as instances) have a different root. They were formed initially under the umbrella of the formal cooperatives, in many cases AMCOs, with the purpose of generating economically viable undertakings (Chapter 5). The support from the GAD department to achieve this end encompassed training in entrepreneurship and leadership. The activities of the two F-WBC cooperative case-studies documented in this thesis were milk production and processing, and food catering, i.e. activities traditionally in the domain of women, and therefore free from challenge or threat of male interference or domination. In addition, these activities had in the cases examined a good economic potential: in effect, there was already strong local demand for the activities in which they engaged. But unlike the AMCOs they did not depend on a complex long-distance value chain or uncertain export market, so they were less vulnerable to the handling charges and price setting activities of other actors and fluctuations on distant markets. After the re-formulation of the cooperative structure in the Cooperative Act of 1994, these F-WBCs typically became independent of the larger AMCOs under which they initially functioned. This allowed Nronga cooperative, in particular, to grow. Economic success was expressed in the payment of good prices for milk, and this attracted more members, and made the cooperative highly competitive. A measure of its success is that it has grown from a small group of 11 women into a cooperative with approximately 350 members.

This study has also paid some attention to informal cooperative groups, the *Bagalu ba Lugembe* and *Wananjembe*. These have an entirely different historical root to others, being based on traditional work parties, convened for collaborative farm work, or as a way of pooling resources for other purposes (Chapter 7). They were not, in the first instance, oriented towards undertaking market activities, but rather focused on

subsistence requirements of the group or community. In the case of the *Bagalu*, dancing became an added aspect of the activity, reflecting the role of singing and rhythm in the realization of agricultural tasks. This probably greatly enhanced the bonding of the members, empowering them with a strong sense that acting together achieved results beyond individual reach. Also in the *Wananjembe*, socialization plays an important part, and probably contributes its own bonding effect. This bonding helps explain the functioning and sustainability of these groups, even though the rules of operation are unwritten, and not subject to the managerial strengthening in which the GAD department specialises. Whether it should develop new expertise, to support informal activity, or whether external help would 'kill' spontaneity and self-reliance is a point for debate.

9.3. The different forms of cooperative organisation in Tanzania.

The second research question concerned the identification and functioning of different forms of cooperation in rural Tanzania. Hyden (1973) argued that formal cooperatives are a direct continuation of the traditional mutual aid encountered in many African rural societies. While the basic notion of all cooperation lies in joining forces to realise shared goals, as expressed in the Swahili word for cooperation (*ushirika*) which means literally 'helping each other', this study shows that different forms of cooperation vary in a number of vital respects. Traditional cooperation functions largely on the basis of the informal group norms and values, whereas formal cooperatives function on the basis of democratic rules and regulations. An important difference is also that the formal cooperatives in this study (two AMCOs and two women-based formal cooperatives) have clear economic and income generating purposes which can for each individual be more profitably realised when part of a group. Many traditional forms of cooperation, on the other hand, are based on reciprocity, rather than market efficiency or cash-income maximization.

There is not much literature analysing cooperatives on the basis of their legal status (Sanga and Malunde 2005, Hanel 1992, Bagachwa 1992). The literature that there is tends to point out that there are basically two forms of cooperation: formal and informal. The present study, however, has shown the difference between formal and informal is not so clear-cut. If we take account of legal status, linkage to the outside world and purpose we can argue that in Tanzania there are three forms of cooperation. An intermediate form is recognised in this thesis - the semi-formal cooperative (SFCs). Cooperatives in this category do not fit the definition of formal or informal cooperation. They are not legally incorporated entities, but nor are they completely

informal. In particular, the SFCs are recognised by and get support from a range of partners, including government departments and donors (Chapters 6 and 8).

The three forms of cooperation recognised in this study manifested important differences basic to understanding the mechanisms underlying cooperation, i.e. the sharing of risks and benefits - both material and immaterial - through the pooling of resources. Legal status seems to have little direct effect on the functioning of the group in question. Size, and the way group norms and values regulate the affairs of groups of different sizes offered us more scope for explanation. It is here that we can draw on theories of group cohesion, starting with classic studies by Durkheim (1893, 1953), but further developed by so-called 'new institutionalists' and others (e.g. Richards 1993, Platteau and Abraham 2002). The importance of this literature only really came to the surface when the informal groups were first included in the study.

The informal cooperative groups in this study, the *Bagalu ba Lugembe* and the *Wananjembe*, are relatively small face-to-face groups; all members know each other well. And there is strong group cohesion, enhanced by sharing in the rituals and ceremonial activities (e.g. shared meals) associated with such groups, but most obviously present in the *Bagalu* (dancing) groups. The governance structure and functioning of such groups cannot be traced through documents, since they have no written articles of incorporation or procedures, and no definite relationship with principles of democratic governance. Group solidarity is forged through shared activity, and cultural norms and values emerge within these activities, rather than being predefined by some kind of constitution. Yet these groups have strong ideas about what constitutes appropriate and inappropriate behaviour, including how free-riders should be sanctioned and how risks and benefits should be shared across the group. Whether cooperative skills forged in these small-face-to-face groups can be 'scaled up' for the benefit of other forms of cooperation in rural Tanzania is an important question for future work.

AMCOs sit at the other end of the scale. Seemingly, these cooperative groups are too large for regulation to be attempted on the basis of 'small-group' norms and values (Platteau and Abraham 2002). Informal groups are strongly bonded by common purposes. But it is less clear whether this applies to AMCOs. Members are legally bound into the group, but this does not automatically imply that they feel reciprocal commitment, or that members are willing to share benefits and risks. In the case of the AMCOs, farmers were brought together by colonial and national governments in order effectively to process and sell commodities for export markets. Products like cotton

and coffee need to be bulked and processed. The social cohesion of the formal cooperative has only or mainly an economic rationale. Where there is lack of economic success, social cohesion dissipates rather quickly.

The rules and norms need to be regulated in another way. The assumption is that democratic principles of cooperative governance are suitable. However, in reality, these are not functional in the AMCOs. AMCOs have spelled-out procedures, but in reality, these procedures are not implemented. And although this study only captured evidence through individual interviews, it is generally acknowledged that in many cooperatives there is mis-management, and perhaps also misappropriation of funds by cooperative leaders, and at the level of the union and higher bodies. These practices seem not to be challenged by any of the members, despite the democratic set-up. The days of state political interference in cooperative management at the highest levels have gone. Structural adjustment and market reforms have seen to that. Seemingly, inertia has replaced fear as a reason for ordinary members not to challenge the system.

The smaller formal women-based cooperatives seem to suffer less from this incapacity of members to self-govern group affairs. This is possibly because these groups are smaller, or were smaller at the start, so that the norms and values responsible for keeping groups functioning have been better internalised by members. Members know each other well, so that it is less easy to behave badly or to 'free ride' without others become aware of what is happening. This also implies that the leadership is more easily challenged, and therefore behaves more accountable to the group. In the case of the two FWBCs (Nronga and Kamanga) studied for this thesis, it is also of great importance to note that they have highly profitable business models. This gives everyone an incentive to 'keep the show on the road'. But here we should take note of a virtuous circle - the more the members are engaged in regulating group affairs the greater becomes their capacity to undertake further regulatory duties. Success increases the confidence and commitment of the group members. Strong support of the GAD department for capacity development in entrepreneurship and cooperative functions has also played a part. Even so, not everything was perfect. The case study analysis noted that F-WBCs did not follow the rules of cooperative governance in all respects (notably, in the matter of regularly electing new leadership) and this is probably a pointer to certain organization weaknesses or vulnerabilities that may be exposed by (for example) increased competition.

One might also expect strong cohesion among the members of the relatively small semi-formal women's groups, and thus to find effective levels of self-regulation,

reflecting group norms and values, whether derived from cooperative democratic principles or from traditional cultural sources. Although I did not specifically investigate 'cohesion' and norms and values among this type of group, it was fairly clear from brief inspection that they lacked the capacity for group self-governance, probably because of the history of aid assistance (and the relative over-emphasis on material rather than organizational assistance, as explained above).

This reflection brings forward the question of how to explain the incapacity of both AMCOs and SF-WBCs to self-regulate their basic functions. The governance in the AMCOs is based on written procedures, whereas SF-WBCs (due to small size) manage with some mixture of formal procedure and informally applied norms and values. But irrespective of the scale difference, failures of governance are apparent at both levels. An answer to why members do not police their administrations more is to be found in the poverty and low capacity of the average member, coupled with the more general context of weak institutions. Brass (2007) shows that the failure of cooperatives in Peru can be explained by high levels of elite capture. These elites dominate the cooperatives in their own self-interest. The present study did not try to analyse how wealth status influenced leadership composition in the AMCOs, but Mayoux (1995), Cornwell (2001), Platteau (2004) and others have found that in many situations where outside intervention uses participatory methodologies in Africa, elite capture creams off much of the benefits, and that this is accepted (or at least tolerated) by the rest of the community. The persistence of traditional community structures (especially perhaps family inter-marriage and patrimonial deference towards gerontocracy) makes it difficult to challenge such occurrences (Platteau and Abraham 2002). This could also be an explanation for what I observed in the semi-formal cooperative groups; elite leadership is powerful, and many women consider they will eventually lose out on benefits to be captured from donors if they start to question their leaders, who they see as the only ones capable of talking to donors in persuasive terms.

It might have been hoped that after (the GAD department-facilitated) transition to governance based on democratic principles, elite capture would have come under question from ordinary members. This seems, however, not to have been the case in either AMCOs or SF-WBCs. This can be explained by underlying persistence of traditional power relations in rural Tanzania, which have not disappeared at a deeper level, even though on the surface democratic principles have been accepted. Also an important explanation may lie in the low capacity of the members to play their role in democratic governance of the cooperatives. To challenge leadership, demand accountability, etc., one has to have the ability to articulate concerns and observe and

diagnose areas of malfunction. Some understanding of administrative issues and book-keeping is needed to question sets of accounts, year balances, etc. But this brings us face-to-face with a paradox. I know from my own experience some examples of AMCOs that have gone through changes in leadership, but only after a difficult period in which the 'old leadership' was challenged by members. These changes were boosted by GAD-department training. This, however, placed the GAD department in a difficult position, since training support was seen as fostering 'revolution' by the 'old guard' and thus highly questionable. Leaders, in fact, claimed that the GAD department had undermined their authority by training the ordinary members in cooperative rules and related capacities.

9.4. The different forms of cooperation and the needs of women members

A third research question asks about the usefulness of the different forms of cooperation for inclusion and advancement of women. The responses by the women interviewed to my queries on this point show that in general terms all forms of cooperative organization were deemed to have had some utility in bringing some benefits and changes. However the effect in transforming the position of women was far from strongly convincing in all cases. Evidence from interviews may be read - in some cases at least - as agreement that the problem is a serious one, and that any attention to it is a step forward. But more detailed examination revealed that progress was partial, to say the least.

The F-WBCs examined for the study seem to have been the most effective intervention, because of their very clear economic success. On the other hand there is still a long way to go before AMCO - the other formal cooperation - prove to be useful tools of rural women's advancement. However, it has to be said that it is hard to tell whether this is discrimination against women, as such, or simply a product of the very poor current performance of the large export-oriented commodity cooperatives. From what the study found, it seems that these cooperatives are hardly beneficial for men participants either.

When we turn to the SF-WBCs, the capture of (unsustainable) benefits from donors is seen to alleviate poverty to some extent, but the aid offered has not been effective in cementing the foundations of sustainable income generation which would have given women greater financial independence and chances to develop their capacities. In the IFCs, rooted in the traditional social cohesion, strong social norms and values were evidenced, but the rootedness of these institutions in a patriarchal rural social order

preserves traditional attitudes to women, and thus is not a good recipe for progressive gender-empowering social change.

In the end, it seems clear that it is not the status of the cooperative (i.e. whether it is formal, semi-formal or informal) that matters for women's advancement but how well a group functions as a cooperative unit, and how strong is the business model on which its activities rest. Simply conceiving an intervention on cooperative organizational lines is unlikely, by itself, to have benefits for women. Helping to foster a strong, well-organised, accountable group with a viable business plan might, according to the case studies examined in this thesis. But it seems important to recognise that the women-only group is a useful start point, at least until gender equality is more firmly established in rural Tanzanian society as a whole.

The study brought out an important issue over age-composition of cooperatives. Data suggested the absence of younger members, whether men or women. The study was qualitative in orientation, and thus was not designed to throw statistical light on Tanzanian cooperatives, so care needs to be taken with findings based on a small non-random survey. Some further statistical research into membership patterns to confirm this apparent absence of youth seems to be called for. Comments by key informants and interviewees regularly pointed to the possibility that younger people are less attracted to cooperative forms of agricultural production than once they might have been. Among reasons given, mismanagement by the leaders – and thus lack of attractive prices and economic benefit (Chapter 5) - seemed important. Crops such as cotton and coffee are unattractive for young people altogether, and dysfunctional cooperative marketing societies have even less appeal. A middle generation of Tanzanians went to school and university on scholarships from the cooperative societies, but those days are long gone. Young people today do not find the cooperative societies a major factor in their own educational advancement, and they have no attachment to the cash crops of the olden days, such as cotton and coffee. They would rather engage in vegetable production or other agro-commercial activities since these give better and quicker financial returns. It is also the case that many under the age of 30 are still struggling to complete schooling and training, and thereafter, upon obtaining a certain level of education, hope to find employment in towns, where social and public services like water, electricity, transport, health facilities, and information and education sources are more developed and accessible (Chapter 5).

9.5. Strengths and weaknesses of the GAD department's interventions

The fourth research question in this study concerned the implementation of the intervention programmes of the Gender and Development (GAD) department of MUCCoBS. This discussions pulls together lessons learned through the reflection on GAD department experiences with participatory intervention approaches to addressing women's needs and advance their position in society, as presented in Chapter 8. The key issues noted were that the interventions of the GAD department focused on WBCs (both formal and semi-formal), and mainly aimed at strengthening women enterprises to achieve economic empowerment. This was done with the assumption that rural women are a marginalised group with need for technical, material and organizational support. Interventions of the GAD department in AMCOs were focused only on gender sensitization aimed at both men and women. It was shown that in areas where the GAD department intervened there was some increase in female membership.

The main successes of the GAD department's interventions were encountered in the areas of training and material assistance. Both were helpful in building up a capital base for members, and in enabling the women to embark on or expand successful cooperative enterprises. The success was however modest for the SF-WBCs, partly because of the potential of the business model (mostly milling enterprises) and partly because of the low capacity level of the women-members of these groups.

However, the GAD department, development partners and Tanzanian cooperative legislations totally overlooked one of the numerically most important areas of cooperation in rural Tanzania, in terms of numbers of people engaged. In this respect the situation described in this thesis for northern Tanzania is in line with earlier claims (Mensah and Antonh 2005, Nuffield/MUCCoBS 2008) that the discourse of cooperation has generally overlooked informal groups in favour of formal ones. I strongly argue here that a gender sensitive and tailor-made approach should extend to capacity-building among members of all forms of cooperative, including IFCs. However, this is no small task. It can be readily appreciated how daunting it must seem for an agency as small and underfunded as the GAD department, since it would involve not just a few training sessions for farmers, but a root-and-branch effort to transform entrenched attitudes across the greater part of Tanzanian rural society. While arguing that capacity development is relevant for all members and all forms of cooperative, I do however refer back to Section 9.2 where I questioned whether support to these IFCs would not threaten the spontaneity and informality that makes

them effective in self-governance. Clearly the type of support would have to be well designed to avoid any such negative effect.

The reflection on the design and implementation of the GAD department's interventions learned that the rhetoric and practice were not the same. GAD advocated participatory intervention approaches, especially after 1995. But in practice, the implementation followed rather conventional routines, resulting in low internalization and ownership among beneficiaries. In effect, it has to be concluded that the GAD department adopted the rhetoric of participatory development as a fashionable concept, but with only minor effort to change its own working practices. Various studies on implementation of participatory interventions show that the GAD department was not unique in this respect (e.g. Cornwell 2001, Mosse 2003, Pijnenburg 2004). Especially in retrospect it is easy to point out operational weaknesses; the lack of proper needs assessment of the beneficiaries, not sufficiently thinking through the appropriateness of the materials and technologies provided (e.g. the quality of milling machines), need for maintenance and lack of follow-up as conditions for effective capacity building and proper functioning of the groups. However, it should also not be ignored that in those days the GAD department staff and facilitators of the regional centres were pioneers of participatory approaches. Some thorough training was provided to the staff in special projects, but in these same trainings we were made aware that change of routines and change of attitude are difficult to achieve. It is therefore not surprising that in terms of transformation the GAD department's interventions have not achieved what we anticipated in 1995. And the finding that even among facilitators there are very varied views on the role of women shows perhaps how deeply the gender traditions in Tanzania are entrenched. And we may even need to reflect on our current views on the capacities of rural people and question if indeed we changed our assumptions on the capacities and needs of villagers.

Taking into consideration the various lessons, it is questionable how much better we could do today. In the period 1995-2005, the period over which I analysed the GAD department's interventions, there was a serious limitation in funding. Our organisation had a strong development-intervention character. As the GAD department staff we had not taken note of studies by anthropologists and others (e.g. Richards, 1985) showing that local people have useful knowledge and capabilities that could be mobilised for in development objectives. For interventions we relied heavily on fickle donor funding and development policy fads. This fostered a weak promotional style, largely shaped by donor priorities and not beneficiary interests. Furthermore, donations were haphazard, and given without prior assessment to identify the viability of the activity

and the felt needs of the recipients. Feasibility studies appeared to have been given less prominence than was needed (Chapter 6). Donor/grant driven programmes tended to define the intervention period and the nature of the support offered to beneficiaries, and this in turn sent the wrong messages, resulting in misplaced stakeholder priorities, and lack of congruency between donor objectives and group activities, leading to low ownership of development programmes among grass-roots actors. This patronizing and ill-thought-through style of intervention eroded the basic self-help spirit of cooperation and weakened self-reliance and independence among women members.

Fifth, this study has noted that participation as a concept is an ambiguous, catchy, vague and unclear set of notions among many practitioners. For example, facilitators in interviews expressed a range of divergent perceptions and meanings that they attributed to the core concept of participation (Chapter 6). This finding is in line with other studies, for example Pijnenburg (2004). Doing participatory institutional strengthening under such circumstances becomes difficult, and underlines the need both for proper core funding and for investment in the competence and capacity of facilitators, to ensure they become effective change agents.

9.6. Insights and lessons for the future

The results of this study raise important considerations for actors, development agents, and policy makers about how to support cooperative organisation with respect to women's advancement towards gender transformation in rural Tanzania.

- The study has offered evidence that cooperatives continue to be important tools for rural development in Tanzania, and that despite manifold weaknesses, have nevertheless proved to be somewhat beneficial to women members, and in gender transformation. An important point is that there are beneficial features associated with all kinds of cooperative organisations, and policy makers and development actors should therefore welcome any kind of initiatives in this field, regardless of legal status. The crucial aspects are whether cooperatives meet the needs of all members, also the women, and whether they act honestly, maintaining agreed norms and rules. It is also clear that cooperatives, through pooling of resources, have the potential to generate benefits for all members they would otherwise not acquire. The challenge is to make sure these benefits are reaped by the members and not by a powerful elite-group.
- Cooperative groups created to organise or channel donor support did not come out favourably in this study as it may only perpetuate dependency and patron-

client relations, rather than create economically viable undertakings enterprises. Whether this proved to be the case for women in particular, has to be researched in a follow up study since the GAD department build and focused on women's groups only.

- This thesis has drawn attention to the low membership by women and youth of the Agricultural Marketing Cooperatives (AMCOs) in particular. The 'gender bias' in cooperative membership has been identified and needs to be addressed. 'Awareness raising' can only go so far. The problem of membership of women and youth is very much determined by the lack of economic functionality and the appropriateness of the services that AMCOs provide to these groups. These groups make up a large part of the rural society and the agricultural production force. The best prospect for AMCOs is to develop transparent and accountable functions, yielding to ordinary members a more satisfactory benefit. But there is also a need for cooperation around other agricultural activities than export crops. Women and youth see opportunities in vegetable and fruit production, dairy farming and commercialisation of (processed) products in urban markets. Diversification of activities is needed to keep the rural areas viable. This creates scope for middle size or smaller cooperatives managed through some combination of formal regulation and informal social cohesion. The lessons of the middle sized formal women-based cooperative can serve as pointers to a way forward.
- This study found that WBCs were appreciated by women and by development partners, because this 'parks' some of the larger problems of gender inequality and decision-making issues endemic in the wider Tanzanian rural society. Having cooperative organisations focusing on the female domain and/or without serious male pressure creates space that allows for the development of economic independence for women, which can then effectively contribute to transformation of the position of women. In other words, the old 'WID' strategy was not entirely misconceived.
- In formal cooperatives, where there is less opportunity to rely on social cohesion and solidarity as a rule-enforcing regime, the law should ensure and be supportively maintained that members and leaders are living up to the rules. In Tanzania there is a large poor population with low capacity to articulate demands and claim rights, so this is a challenge. Helping to build this capacity remains a major task of the GAD department and MUCCoBS in general.

- Cooperative organisation remains a valuable concept for smallholder farmers, in order to gain access to the market on better economic terms. Support for smallholder producer organisations is nowadays at the core of many ‘innovation’-oriented interventions in Africa (Shiferaw et al. 2012). The present study confirms that such approaches are valid if economic benefits for members can be assured, while at the same time paying attention to social justice and gender.

For my own professional environment in the GAD department and MUCCoBS the lessons need to be translated and inserted into a future agenda. In agreement to Chambers (1998) I say that a meaningful intervention for change among women, capacity building and competency development of trainers is required. There is a need further to build the capacity of the GAD department staff and implementers to make them critical thinkers able to reflect on their work. Efforts are needed to have facilitators who are expert-practitioners in participatory methods and gender issues. For a long-term plan, there is a need to introduce gender studies in the MUCCoBS curriculum and to involve students in doing research on and practicing within gender based programs. This is because the GAD department is still a valid platform for creating space for women and supporting further transformation of mind-sets. Such a platform is still very much needed; gender sensitization and training and education for women is still required. This all needs the highest quality capacity, approach and commitment. It will however always need critical reflection. Learning and improving is always based on critical and meaningful reflection. This requires openness to discuss experiences and a constructive attitude. It requires such an attitude in the GAD department and MUCCoBS as a whole, and needs to be supported by the donors and government bodies working with us.

Insights from this study are also an argument for more in-depth study of rural communities and ways of collective action and organisation before implementing new forms of cooperative organisation. If I had not studied informal cooperatives, I would not have arrived at an understanding of governance needs in cooperation, the importance of social cohesion in the functionality of small groups, and the need for the enforcement of democratic rules and principles in large cooperative groups. Understanding the history, dynamics, power-relations and changes in rural communities and cooperative groups needs to be at the basis of programmes that MUCCoBS develops and implements. Here is the opportunity to also connect research and development activities on cooperative organisation based on private and individual

sharing with those on collective action based on common resources as mentioned in chapter 2.

Indeed, the translation of the understanding into action needs more than study. I want to rest my argument on a credo for rural reconstruction proposed by James Yin in 2003:

Go to the people, live among them, learn from them, plan with them, Work with them, Start with what they know, build with what they have, teach by showing, learn by doing, not a show case but a pattern. Not odds and ends, but a system. Not piecemeal, but an integrated approach. Not to conform, but to transform. Not relief, but release.

This requires time, both in research, practice and their relationships, but will result in real changes that are long lasting.

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SUMMARY

The thesis examines cooperation and participation as modes of institutional action to address women's social and economic problems and needs in the context of rural Tanzania. It does so against the background of the history of cooperatives in Tanzania and development cooperation. The thesis takes cooperation in a broad sense as the act or process of people working together; cooperative groups and cooperatives thereby become synonyms in this study. In contrast to literature that only recognises formal and informal cooperation, this thesis identifies and distinguishes formal, semi-formal and informal cooperatives. In addition, it differentiates between cooperatives of mixed membership, men-only and women-only cooperatives. The ten cases of cooperation studied more closely belong to the categories of mixed formal cooperatives, or so called Agricultural Marketing Cooperatives (AMCOs) (2); women-based formal cooperatives (2), women based semi-formal cooperatives (4), and informal mixed cooperatives (2). Half of the groups were located in Sukumaland, the other half in the Kilimanjaro region. The interventions of the Gender and Development (GAD) department of the Moshi University College of Cooperative and Business Studies (MUCCoBS) aimed at supporting women in their cooperation. Pooling their resources would meet their needs, increase economic gains and contribute to women's advancement in society. The study reflects on the participatory character of these interventions and analyses their contribution to meeting the needs and social advancement of women in the respective categories of formal and semi-formal cooperatives.

The history of formal cooperatives in Tanzania dates back to colonial times. The colonial government considered cooperatives as being well-suited to organising and centralising the export of cash crops. These cooperatives built on the general dissatisfaction among smallholder producers over the role of Indian traders, which resulted in the first spontaneous formation of cotton and coffee producer cooperatives in the 1950s. The emphasis on the condition that members should own land biased attention towards men, as they were considered both head of household and landowners. This was later perpetuated in the first Tanzanian cooperative legislation after independence in 1963. This is explained by not only by the lingering colonial perceptions but also by the persistence of gendered roles and traditions in Tanzanian society. This prevailing attitude is found in various domains of agricultural production: for instance, dairy, legumes and bananas are considered female crops whereas men are considered to own the land, livestock, and most of the cash crops. Notwithstanding these perceptions, women have the heaviest work load: they provide a major share of

the labour needed for planting, weeding and harvesting, additional to the reproductive tasks of feeding the family and raising the children. This situation explains the low participation of women in agricultural marketing cooperatives, as documented in this study (for AMCOs) and for Tanzania in general. In addition, members of AMCOs were negative about the leadership of their cooperative. The economic performance has been strongly and negatively influenced by entanglement of cooperatives in the wider historical-political context. Weak economic performance appears to be associated with poor implementation of the democratic principles of cooperation. Nevertheless, the study showed that both male and female members of AMCOs as well as F-WBCs perceived cooperatives to be potentially beneficial for women: they contributed to income and assets acquired by women as well as to capacity building, although the documented effect is modest. Because AMCOs continue to suffer from a legacy of entanglement in political processes, as well as adverse prices on the world market, benefits are probably limited for male members as well. Members of the F-WBC Kamanga also thought that the cooperative had probably contributed to their well-being. The exceptional success is the diary F-WBC 'Nronga'. This cooperative is based on a sound business model for a product within the female production domain, i.e. diary production and processing, and has an attractive market in the nearby urban areas. The benefits to women were clear.

A closer look at four semi-formal women-based cooperatives (SF-WBCs 'Kitandu', 'Iboja', 'Ngulyati' and 'Tulivu') showed that these were a product of international GO and NGO support, following the Women in Development approach and after 1995 the Gender and Development approach, reflecting the underlying gender paradigm embraced by donors of international support programs. After 1995 participatory approaches were blended in as well. The GAD department of the MUCCoBS was the implementer of several of these international support programs and as such coordinated and realised training and material support (e.g. milling and sowing machines) for a range of SF-WBCs. Many members acknowledge that their cooperative group was formed because they were promised support if they were to did organise as a group. The women-members also acknowledged that being part of the group brought them some material benefit, allowing a modest but for them important increase in independence. Leadership, transparency and accountability of these semi-formal groups left much to be desired. This may be a result of the low level of capacity of members, and resulting vulnerability to elite capture. In addition, the milling business turned out to be economically weak, due to poor performance of milling machines and competition from private entrepreneurs.

Informal cooperatives were encountered in two forms - *Bugalu ba Lugembe*, a dancing society in Sukumaland, and *Wananjembe*, a local self-help group in the Kilimanjaro region. These groups had mixed male and female membership, and did not function according to the principles laid down for formal cooperatives. In the case of the dancing society they did not even have written rules. Nevertheless, they acted on clear rules and norms, associated with strong social cohesion. These norms and rules functioned adequately because of relative small group size. The objective of these groups was not in the first place to improve income generation, but to coordinate reciprocal self-help. This was perceived to be very relevant in the lives of the members. As norms and rules were very strongly embedded in a conservative Tanzanian cultural context, they contributed little to the social advancement of women.

Comparing these four different case categories of cooperation allows the thesis to position the experiences of interventions to support cooperatives to advance the position of women in a wider context. The influence of colonial and post-independence politics and the development discourses around gender and participation shows up in all the aspects of formal cooperatives studied, although in different ways. Legal status seems to have little effect on the functioning of the cooperative group; two other factors - size and the way group norms and values regulate group affairs - offer more scope for explaining how the groups fare. In the case of relatively small informal groups, group culture is strong enough to maintain group cohesion and meet the objectives of the group. In the formal groups the capacity needed to articulate demands concerning accountability, transparency and leadership seems to be a limiting factor. Training by the GAD department seems to have brought little change, which may be partly explained by the strength of traditional power relations in Tanzanian rural society.

The conclusion from the study is that cooperative principles, despite their relatively modest contribution to changing the position of Tanzanian women to date, are nevertheless of continuing value and potential. That cooperative principles were not more effective can be largely attributed to the low capacity of cooperative members to articulate needs and demand transparency and accountability – the basis of the democratic cooperative principles. Another cause is the lack of a governance context enforcing these principles. The experiences documented in the study are not all negative; some clear benefits from cooperation were identified in a range of areas. Women appear to be especially benefited when they are in sole charge, and have a commodity over which the rest of society assigns clearly to women. Better

understanding of the functioning of cooperatives and of the strengths and weaknesses of different approaches to support them remain highly relevant issues if participation of small-holders – and women producers in particular – is to be facilitated as a way to increase participation of small holders in the market. In this respect, the low level of interest of young people in belonging formal cooperatives is also a matter of concern and merits further attention.

SAMENVATTING

Deze thesis bekijkt samenwerking en participatie als manieren van institutionele handeling die bezig houdt met de sociale en economische problemen van vrouwen in de context van landelijk Tanzania. De thesis doet dat tegen de achtergrond van de geschiedenis van cooperaties in Tanzania en ontwikkelingssamenwerking. De thesis gebruikt ‘cooperatie’ in de brede zin als een handeling of process van mensen die samenwerken; cooperatieve groepen en cooperaties worden daardoor in deze study synoniemen. In afwijking met de de literatuur die slechts formele en informele cooperaties onderkent, identificeert en onderscheidt deze thesis formele, semi-formele en informele cooperaties. Bovendien maakt het verschil tussen cooperaties van gemengd lidmaatschap, en cooperaties met enkel mannelijke of enkel vrouwelijke leden. De 10 cases van cooperatie die verder bestudeerd zijn horen tot de categorieën van gemengde formele cooperaties, ook wel Agricultural Marketing Cooperatives genoemd (AMCOs) (2); formele cooperaties met enkel vrouwelijke leden (2), semi-formele cooperaties met enkel vrouwelijke leden (4), en informele gemengde cooperaties (2). De helft van de groepen waren in Sukumaland, de andere helft in de Kilimanjaro region. De interventies van het Gender and Development (GAD) department van Moshi University College of Cooperative and Business Studies (MUCCoBS) hadden als doel het ondersteunen van vrouwen in hun cooperatie. Het samenvoegen van hun hulpbronnen zou hun armoede verlichten, economische baten vergroten en bijdragen aan de positie van vrouwen in de maatschappij. De studie reflecteert op het participatieve character van deze interventies en analyseert hun bijdreage aan de armoede en sociale positio van vrouwen in de verschillende categorieën van formele en semi-formele cooperaties.

De geschiedenis van de formele cooperaties in Tanzania dates gaat terug tot de coloniale tijd. De coloniale regering beschouwde cooperaties geschikt om de export van markt gewassen te organiseren en centraliseren. Deze cooperaties bouden op de algemene ontevredenheid van kleine boeren producenten over de rol van de Indiase handelaren, hetgeen resulteerde in de eerste spontane vorming van producenten cooperaties voor katoen en koffie in de 1950s. De nadruk op de voorwaarde dat leden land moesten hebben leidde tot een bevooroordeelde aandacht voor mannen, omdat zij beschouwd werden als hoofd van de famlie en de landeigenaar. Dit was later bestendigd in de eerste Tanzaniaanse cooperatieve wetgeving na de onafhankelijkheid in 1963. De verklaring hiervoor is the vinden in de aanhoudende coloniale manier van denken maar ook in de volhardende ‘gendered’ taken en tradities in de Tanzaniaanse samenleving. Deze houding vindt men terug in verschillende landbouwkundige

domeinen. Bijvoorbeeld melk, vlinderbloemigen en bananen worden als vrouwen-gewassen beschouwd terwijl mannen beschouwd worden als de eigenaren van het land, vee en de meeste marktgewassen. Ondanks deze opvattingen hebben vrouwen de zwaarste werkbelasting: zij leverene het grootste deel van de arbeid die nodig is om te planten, wieden en oogsten, naast de reproductieve taken van het voeden van de familie en het opvoeden van de kinderen. Deze situatie verklaart de geringe participatie van vrouwen in landbouwcooperaties, zoals gedocumenteerd in deze studie (voor AMCOs) en voor Tanzania in general. Daar komt bij dat leden van AMCOs negatief waren over het leiderschap in hun cooperatie. De economische prestatie was sterk en negatief beïnvloed door de verstrengeling van de cooperaties met het bredere historisch-politieke gebeuren. Zwakke economische prestaties bleken gerelateerd met slechte implementatie van de democratische beginselen van cooperatie. Toch laat de studie zien dat zowel mannelijke als vrouwelijke leden van AMCOs net zo goed als de leden van de formele cooperaties met enkel vrouwelijke leden overtuigd waren dat cooperaties nuttig waren voor vrouwen: ze droegen bij aan het inkomen en aan de bezittingen, alhoewel het gedocumenteerde effect bescheiden was. Omdat AMCOs nog steeds lijden onder de erfenis van de verstrengeling met politieke processen en van de ongunstige prijzen op de wereldmarkt zijn de voordelen waarschijnlijk ook beperkt voor de mannelijke leden. Leden van de ‘Kamanga’ cooperatie, een formele cooperatie met enkel vrouwelijke leden, meenden ook dat de cooperatie had bijgedragen aan hun welzijn. Het uitzonderlijke succes betreft de melk-cooperatie ‘Nronga’. Deze coöperatie met enkel vrouwelijke leden is gebaseerd op een gezond business model voor een product in het vrouwelijke productie domein, melk productie en verwerking, met een aantrekkelijke markt in de nabije stedelijke gebieden. De voordelen voor de vrouwen waren duidelijk.

De nadere bestudering van vier semi-formele cooperaties voor vrouwen (SF-WBCs ‘Kitandu’, ‘Iboja’, ‘Ngulyati’ and ‘Tulivu’) liet zien dat deze het product waren van internationale Gouvernamentele en NGO steun. Dezen volgden aanvankelijk de Women in Development benadering na 1995 de ‘Gender and Development’ benadering, daarbij het onderliggende gender paradigma reflecterend dat donoren en international ondersteuningsprogrammas omarmden. Na 1995 werden bovendien de participatieve benaderingen hierbij ingevoegd. Het GAD department van MUCCoBS implementeerde verschillende van deze internationale ondersteunings programmas en coördineerden in die hoedanigheid training en materiele ondersteuning (b.v in de form van gemechaniseerde molens en naaimachines) voor een serie van SF-WBCs. Veel leden erkennen dat hun cooperatieve group gevormd was omdat ze ondersteuning beloofd waren als zij zich zouden organiseren. De vrouwen, leden van SF-WBCs,

erkenden ook dat onderdeel van een groep zijn hen voordelen had gebracht, wat hen een bescheiden maar belangrijke toename van hun onafhankelijkheid heeft gegeven. Leiderschap, transparantie en verantwoordelijkheid van deze semi-formele groepen was verre van ideaal. Dit kan het gevolg zijn van het lage capaciteitsniveau van de leden, wat hen gevoelig maakt voor 'elite capture'. Bovendien bleek het malen van graan economisch weinig aantrekkelijk door de prestaties van de molens en de concurrentie van private ondernemings.

Er werden twee vormen van informele cooperaties gevonden: *Bugalu ba Lugembe*, een dansgenootschap in Sukumaland, en *Wananjembe*, een lokale zelf-help group in de Kilimanjaro regio. Het lidmaatschap van deze groepen was gemengd, mannelijk en vrouwelijk, en functioneerden niet volgens de principes van formele cooperaties. In het geval van het dansgenootschap had men zelfs geen geschreven regels. Desondanks handelden zij volgens duidelijke normen en regels, en gebaseerd op sterke sociale cohesie. Deze normen en regels functioneerden adequaat door de relatief kleine groeps grootte. De doelstelling van de groepen was niet in de eerste plaats het inkomen te vergroten, maar om de reciproke zelf-hulp te coördineren. Dit vonden de leden zelf uiterst relevant in hun leven. Omdat normen en regels sterk zijn verankerd in een conservatieve Tanzaniaanse culturele context dragen zij weinig bij aan de verbetering van de positie van de vrouwen.

Vergelijking van deze vier verschillende categorieën van cases van cooperatie maakt het mogelijk om de ervaringen met de interventies om cooperaties te ondersteunen en zo de positie van vrouwen te verbeteren in een bredere context te plaatsen. De invloed van koloniale politiek en de politiek na de onafhankelijkheid, samen met de ontwikkeling van de discourses rond gender en participatie laten zich in alle aspecten van de bestudeerde formele coöperaties zien, al hoewel op verschillende manieren. De legale status lijkt weinig effect te hebben op het functioneren van de cooperatieve groepen; twee andere factoren – grootte van de groep en de manier waarop normen en waarden het functioneren van de groep reguleren – geven meer ruimte om te begrijpen hoe de groepen het doen. In het geval van relatief kleine informele groepen is groeps cultuur sterk genoeg om de groepssamenhang te behouden en de doelstellingen van de groep effectief na te streven. In de formele groepen lijkt de capaciteit om de behoefte aan verantwoordelijkheid, transparantie en leiderschap te articuleren beperkend. Training van het GAD department lijkt daarin weinig verandering te hebben gebracht, wat gedeeltelijk verklaard wordt door de kracht van de traditionele machtsverhoudingen in de Tanzaniaanse landelijke samenleving.

De conclusie van de studie is dat cooperative principes, ondanks hun bescheiden bijdrage aan de verandering van de positie van vrouwen in Tanzania tot op heden toch van waardevol zijn en potentieel hebben. Dat cooperatieve beginselen in meer effectief waren kan grotendeels worden toegeschreven aan de beperkte capaciteit van cooperatieleden om hun behoefte en vraag naar transparantie en verantwoording - de basis van de democratische cooperatieve beginselen – te articuleren. Een andere oorzaak is het gebrek aan een governance context die het naleven van die beginselen afdwingt. De ervaringen die in deze studie zijn gedocumenteerd zijn niet allemaal negatief; in een reeks van gevallen werden enige duidelijke voordelen geïdentificeerd. Vrouwen lijken speciaal te profiteren als ze het alleen voor het zeggen hebben, en een ‘goed’ hebben dat de rest van de maatschappij duidelijk aan vrouwen toekent. Beter begrijpen van het functioneren van cooperaties en de sterke en zwakke punten van verschillende benaderingen om hen te ondersteunen blijven uiterst relevant als participatie van kleine boeren producenten – en speciaal in het geval van vrouwen – gefaciliteerd moet worden als een manier om hun participatie in de markt te vergroten. In relatie hiermee is het lage niveau van interesse van jonge mensen om tot een cooperatie te behoren zorgelijk en vragend om meer aandacht.

CURRICULUM VITAE

Margareth Msonganzila was born in 1958 in Tanzania. She obtained her Bachelor degree of Commerce and Management in 1984 at the University of Dar-es-Salaam Tanzania. She was employed as marketing officer at the Tanzania Federation Cooperatives in Dar-es-Salaam for two year. In 1986, she joined the Cooperative College as tutor study organiser, with the responsibility of organizing and executing outreach programs. In 1992 she joined the Institute of Social Studies, in The Hague, The Netherlands where she pursued her Masters in Development Studies, with specialization in Women and Development.

After obtaining her Master Degree she went back to work at the same College as lecturer, with a special interest in Community Development issues. In 2004, she was admitted as a candidate in the PhD program Participatory Approaches and Up- scaling (PAU) at the Wageningen University and Research Centre (WUR), coordinated by the Technology and Agrarian Development (TAD) group of the Social Science Department.

Exposure to and research on gender cooperation and development intervention has widened the author's future intervention plans which aim to solve gender-based and rural development problems in various communities.

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Margareth P.R. Msonganzila
Wageningen School of Social Sciences (WASS)
Completed Training and Supervision Plan



Wageningen School
of Social Sciences

Name of the course	Department/ Institute	Year	ECTS (=28 hrs)
I. Orientation			
Technology, Social Choice, and Development (TAD 30306)	WUR	2005	6
Technography : Researching Technology and Development (TAD 30804)	WUR	2005	6
Ceres Orientation	CERES	2005	4
Presentation Tutorials	CERES	2005	6
II. General research related competences			
Socio- Cultural Field Research Methods	WUR	2005	6
Competencies for Integrated Agricultural Research; The implications for PhD research	WUR	2004	1.4
Review and Conceptualization of the College Participatory Approaches	MUCCoBS	2004	1.4
Capita Selecta "Competencies for Integrated Agricultural Research"	CERES	2005	1
Sex/Gender Theories	NOV/GGeP	2006	1.4
III. General/Academic Skills			
Professional Communication Strategies	WGS	2005	1.0
"These Women Mean Business"	USAID/ WORTH/ PACT	2006	1.4
IV Other			
Participatory Impact Monitoring and Assessment	MUCCoBS/ In Went	2006	2.8
Youth and cooperatives learning workshop designing	MUCCoBS/ In Went	2005	1.4
Youth and cooperatives learning workshop implementation/ facilitation	MUCCoBS/ In Went	2005	1.4
'The role of cooperatives for youth empowerment'	Presentation Cooperative day	2011	1
TOTAL			42.2