

**FACTORS CONTRIBUTING TO WOMEN INVOLVEMENT IN THE
MARCHING TRADE IN MOSHI MUNICIPALITY**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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ABSTRACT

A heavy burden of lack of employment, poor social services, and bureaucratic hassles drives many producers into the informal sector. This situation is a consequence of either the ignorance or the negligence, of the state authorities. Moshi municipality is among the towns in Tanzania where “marching trade” is practiced. This is an exceptional case where through observation women are highly involved in marching trade. This study was designed to determine factors contributed to women involvement in marching trade in Moshi municipality. The study was conducted in three purposively selected wards namely, (Kiboriloni, Bondeni and Mawenzi). Random selection and snowball techniques were used to collect data. Structured questionnaire was employed to a sample of 84 women engaged in marching trade. Cross-sectional design was used to obtain data and Statistical Package for Social Science (SPSS) was used to analyze data; where frequencies, percentages and cross tabulations were developed to determine relationships between variables. The results revealed that marching traders were women aged 19 to above 54 years, generally of low education level, and low income. Furthermore, the study discovered that much income accrued from “marching trade” was used for subsistence needs, and expanding activities or diversify projects. Marching trade contributed to income stability as well as reduced households’ poverty. It was recommended that Women Marching Traders be offered knowledge and credit so that they improve their skills and stabilize their businesses, as viable traders instead of walking too much in streets. Finally, participatory bylaws enforcements should be used to ensure security of traders and their merchandize.

DECLARATION

I, **Eliezer Shukran Methuselah Chuma**, do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my own original work and has never been submitted or concurrently being submitted for a higher degree award in any other University.

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Date

The above declaration is confirmed by;

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(Supervisor)

Date

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DEDICATION

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LIST OF ABBREVIATIONS

ADB	African Development Bank
ADRT	Assistant Director of Research and Training
AIDS	Acquired Immune Deficiency Syndrome
DANIDA	Danish International Development Agency
DRT	Department of Research and Training
FAO	Food and Agriculture Organization
FGD	Focus group Discussion
FHH	Female Headed Household
GDP	Gross Domestic Product
GNP	Gross National Product
HBS	Household Budget Survey
HIV	Human Immuno-deficiency Virus
IFAD	International Fund for Agriculture Development
IGA	Income Generating Activities
ILFS	Informal Labour Force Survey
ILO	International Labour Organization
IS	Informal Sector
LDC	Least Developing Countries
MAFC	Ministry of Agriculture, Food and Cooperatives
MHH	Male headed household
NGO	Non-Governmental Organization
NISS	National Informal Sector Survey

SME	Small and Medium Enterprises
SMME	Small and Medium Micro-enterprise
SPSS	Statistical Package for Social Science
UN	United Nations
URT	United Republic of Tanzania
WMT	Women Marching Traders

CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter reviews the introductory part and the background information of the study. The chapter also explains the problem statement, problem justification, research objectives, research questions, as well as the concept of the study framework. Chapter one also defines different various concept definitions pertinent to this study and also some definitions of the informal sector as used in this study.

1.2 Background information

Labour market studies in developing countries have traditionally viewed the developing countries as exhibiting a distinct but interrelated dual market structure. In this interaction, economies are sectorised to constitute on one hand the traditional or the informal sector and on the other hand the modern or the formal sector. The informal sector is viewed as the disadvantaged segment of the labour market with a number of negative consequences such as the lack of job protection and low incomes for the participants. In this context, the informal sector is regarded as not only the pool of job seekers but also a source of labour for the formal sector (Bennett, 1995). Consequently, for the economy to grow, it should exhibit a gradual transfer of the under employed or surplus labour from the informal sector to the productive and protected formal sector (Bennett, 1995; ILO, 1998).

However, recent studies of labour markets in developing countries appreciate the existence of the dual labour market structure and a positive role that is played by the

informal sector to the economy. Accordingly, the existence of the informal sector is not only viewed from the participants' side but also from the institutional side. To a large extent, the existence of the informal sector has been regarded as a response on the part of those who for some reasons are denied access to the formal sector, or are bypassed by the social and economic benefits of the formal sector economy. However, in most developing countries some of the informal sector operators are also employed in the formal sector. Maloney (1998) argues that the large size of the informal sector signifies the extent of malfunctioning, distortions and inefficiencies in labour markets.

However, according to Loazy (1997) the existence of the informal sector is rather a result of the failure of political institutions to foster an efficient market economy. He further argues that the excessive taxes and regulations that make the formal sector unattractive bring about such failure. High entry costs in the form of license fees; registration requirements, corruption, or red tapes are among the major reasons for a steady growth of the informal sector economy in developing countries (FAO, 1999). Although it was aimed at supporting the growth of the formal sector while undermining the growth of the informal sector, such measures have instead (or implicitly) fuelled the growth of the informal sector practiced by both men and women (UN, 1996).

The urban informal sector has been rapidly expanding, largely among other things the phenomena of increased rural urban migration. The term informal sector originated from the International Labour Organisation (ILO), which reports on

Ghana and Kenya at the beginning of the 1970s. According to these studies, the key problem in these two countries was not unemployment, but rather the vast number of working poor “struggling to produce goods and services without their activities being recognized” (Thomas, 1992; ILO, 1999). In general terms, the people working in the informal sector in urban areas are independent, self-employed producers some of whom employ family members while others hire non-family workers or apprentices.

Informal sector activities usually require low capital, provide low incomes and unstable employment and frequently operate amid unsafe working conditions. Informal sector describes the multitude of often temporary economic strategies adopted by migrant workers in Ghana and in the face of a marginal job market, which in the aggregate, responded to real social needs. The results of low income has resulted into food shortages and hence food insecurity among many households which has compelled some families to engage in the informal income generating activities as “marching traders”. Scholars for example (Yeung, 1985; Lado, 1990) noted that in poorer countries and among lower income groups, own produced food can cover a considerable share of total cash of households food intake and can serve or release a larger share of the household cash income to cover expenses on non food.

Unfortunately, there is a notion that the informal sector actors and especially the marching traders are a nuisance. These people are perceived as a threat by the cities’ and towns’ authorities and that their goods are only a decoy for criminal intention or

activities (Schulz, 1996). Nevertheless, Cross (1998) argues that the ever growing consensus that the sector represents a growing proportion of economic activity, particularly in least developed countries (LDC), appears to provide at least some economic opportunities for the urban poor and particularly women. The idea that women are highly active in the informal economy, and that often they contribute the majority of such workers is also supported by (Xaba *et al.*, 2000). However Xaba *et al.* (2000), urge further that women are over-represented in low- income activities and under-represented in higher income activities.

1.3 Income poverty status and challenges in Tanzania

Tanzania is faced with an increasing number of people entering the labour market, while the formal economy can only create few jobs each year (Hedra *et al.*, 2004). As a result, an increasing number of people are involved in informal sector activities. Thus, the informal sector provides not only an alternative employment, but also acts indirectly as a social safety valve for large section of Tanzanians who would otherwise remain without any worthwhile economic undertakings, and with a real possibility of sinking deeper into poverty. Income poverty remains high in Tanzania particularly in rural areas. In 2002 the proportion of the population below the food poverty and basic needs lines was 18.7% and 35.7% respectively (URT, 2005). These figures show a small decline since 1992, but with current population growth, the absolute number of the poor has grown. There is a large disparity between urban and rural poverty, and across regions and districts. The rates of unemployment, which stands at 2.3 million and underemployment are still high about (12.9% of the labour force) URT (2005).

1.4 Existence of the marching trade actors in the informal sector

Inability of urban municipalities to absorb the massive numbers of rural urban migrants into formal jobs is said to be among the factors that contribute to people's involvement in the informal sector activities (Tundui, 2002; Tuvana, 2003). However, the informal sector does generate employment for those who cannot secure employment in the formal sector. One of the dominant features of urban informal sector and poverty in the majority of African countries is that of unemployment and underemployment. In these countries, urban unemployment in 1993 was estimated at 6% - 12% of the economically active population. The rates of 6% - 12% are considerably high among the females. In these countries, urban unemployment for educated people is partly contributed by a mismatch between labour supply from the educational sector and the market demand for labour (Loayza, 1997). Taking the population of Tanzania, women account for 39% of all service employees and 45% clerks, compared to only 26% of all professionals, 14% of administrators and managers (FAO, 1999). In all other sectors, except domestic work, women have to compete with men and hence unemployment is particularly widespread among women. This is the case in many other countries in the Developing World. According to the 1988 national census, women in Kilimanjaro region comprise the majority 54% of the town's total population. There is evidence that women are generally disadvantaged in terms of limited access to formal education, land and property ownership, employment opportunities, decision-making, and credit facilities.

Like other urban centers in Tanzania, Moshi Municipality faces a serious socio-economic problems arising from rapid growth of the urban population. There is an influx of people from Arusha, Dodoma and Tanga Regions, as well as from the surrounding areas of Kilimanjaro Region coming to look for job opportunities (DANIDA Support Project, 2001). This has resulted into serious pressure on the very limited urban services and employment opportunities. In Moshi municipality, the population has been growing rapidly (6% per annum) whereas urban infrastructure and services have not been expanding rapidly enough to cope with the situation. Thus, large part of the municipal population has no access to basic amenities such as clean and safe water, proper sanitation, rainwater drainage, and passable roads (DANIDA Support Project, 2001).

1.5 Statement of the problem

Marching trade in Tanzania is a common observable event in several cities and towns. Historically, marching trade has been performed by young men roaming in the streets with goods in search for customers. However, Moshi Municipality is an exceptional case in this phenomenon, where through observation the precipitous rise of women marching traders are rather unusual. Though not well documented, there is an influx of women “marching traders” in the streets; and some of these women sometimes carry with them goods and babies on their backs. These people are visible in the streets of the Moshi town centre and in the outskirts of Moshi Municipality. Currently, no research has been done to investigate the reasons that compel women in Moshi municipality to engage into a marching trade as a source of income generation. Moreover, little effort if any has ever been taken by the Moshi

Municipal Council to find means of curbing this problem of the influx of women marching traders (WMT). Furthermore, no plans have been made to empower them to perform their activities in a more stable and humanity way rather than roaming in streets. This being the case there is a need to investigate factors that contribute to women involvement into marching trade business in Moshi Municipality.

1.6 Justification

This study is intended to provide an insight for the reasons that contributed to women involvement into marching trade in Moshi municipality. The study will also suggest ways to assist the government, policy makers, and NGO, not only to review their future plans and strategies on how better the WMT issue can be settled, but also to design specific tailored situation on women access towards economic resources in the municipality. However, for women, marching trade is said to be a tool for their development and income generation because it demands low capital investment and mostly the merchandise are normally not taxed. In addition, for women in Moshi municipality, marching trade is thought to be the alternative way to improve their lives. Therefore, it is strongly felt that women need to achieve their pre-determined livelihood goals through stable means of income generation and with sufficient time to rest or perform other activities rather than roaming in the streets. Thus the need for understanding factors that fuel women engagement in marching trade in Moshi municipality is of fundamental for achieving one of the Millennium Development Goals, that of women empowerment towards poverty reduction.

1.7 Research objectives

1.7.1 General objective

The general objective of the study was to determine the factors for women's involvement in the "marching trade" in Moshi Municipality.

1.7.2 Specific objectives

The study set out to address the following specific objectives:

- i. To identify the background and characteristics of women involved in the marching trade.
- ii. To establish the different socio-economic and demographic characteristics that influence women to engage in the marching trade.
- iii. To assess the cultural characteristics that influence women into engaging themselves in the marching trade.
- iv. To investigate problems encountered by women marching traders and suggest ways of improving the situation.

1.7.3 Research questions

- i. What is the age group of the women most likely to engage in marching trade activities?
- ii. What are the reasons that influence women to join the marching trade activities?
- iii. Can there be an opportunity for their diversification from marching trade?
- iv. What is the marital status of the women who engage in marching trade?

- v. Is there any property ownership that can serve these women as a means of acquiring loans or credit?

1.8 Concept of the study framework

The conceptual framework presents the likely factors that contribute to women involvement into marching trade in Moshi municipality.

These include:

- i. The background information which includes factors such as age, marital status, household size, and education.
- ii. The socio-economic factors which include: employment opportunities, social services, economic security, access to credits, income status, land and property ownership, access to food and environmental degradation.
- iii. The socio-demographic factors which include: place of residence, place of business and rural urban migration.
- iv. The socio-cultural factors which include: decision making, ethnicity, gender status, household headship and religiosity.

1.9 Concept definitions

1.9.1 Marching trade

Marching trade as regarded to this study, it means a kind of business done by people moving in streets while hawking items from garden produce to imported consumer goods. These are the small-scale merchants present perhaps the fastest growing segment of labour market in Africa, and attracting the unemployed, the displaced

and the impoverished people almost in the peri-urban and the urban centers in the developing world.

1.9.2 Socio-economic factors

With regard to this study, socio-economic factors imply a combination of social and economic factors that influence women's engagement in the marching trade as an income generating activity. Some of these factors include social services, employment opportunities, economic security, food security, income security, land and property ownership, income status and access to credits.

1.9.3 Socio-demographic factors

In respect to this study, socio-demographic factors imply a combination of social and demographic factors that influenced women to join the informal income generating activities. Some of these factors include rural urban migration, place of residence and place of businesses.

1.9.4 Socio-cultural factors

Socio-cultural factors have been used in this study to reflect how people live and what they value; it is their "way for life" which include such things as habits, beliefs, traditions, rituals shared knowledge, decision making, ethnicity, gender status and attitudes towards a certain phenomenon. Thus, culture is passed on from one generation to another.

1.9.5 Empowerment

URT (2003) defines empowerment as the process by which women and men seek for redistribution of power and resources through challenging patriarchal ideology; transforming the structures and institutions that reinforce and perpetuate gender discrimination and social inequality.

Wilkinson (1998) considers empowerment as an increasing spiritual, political, social or economic strength of individuals and communities. It often involves the empowered to develop confidence in their capacities. Sociological empowerment often addresses members of a group which has social discrimination processes excluded based on race, ethnicity, religion and gender from decision-making processes. Note: in particular the empowerment-technique is often associated with feminism and consciousness-raising Thomas and Velthouse (1990).

With regard to this study, empowerment is the access to and control over external resources such as social, economic, political, information and decision making. Thus women's empowerment means that power and decision making will be more equally shared for the benefit of all.

1.9.6 Migration

Migration is the movement that involves permanent or temporary change of usual residence of individuals or group of people. In contrast, the term mobility is used for all forms of spatial mobility whether permanent or temporary, also a broad distinction is made between internal and international, the movement to an area

within the same country (Internal migration) is normally referred to as in-migration and moving out of an area is called out- migration (Shryock, 1976).

1.9.7 Credit

Credit refers to a loan taken with an obligation to be paid back with or without interest (Kashuliza *et al.*, 1998). Berthod (1996) defines credit as money lent to somebody to be paid with interest as profit. A lender gives a loan to somebody with the idea that the borrower will pay back as agreed and that the interest will be paid in some sort of “rent” use or the price of borrowing the money.

1.9.8 Market economy

Market Economy is a free market, though there is currently no state where all markets within its borders are absolutely free. However, the term is not usually used in such an absolute sense. Many states which are said to have a capitalist system do not have the level of market freedom that some people or states would prefer (De Soto, 2005). Even the United States, which represents the world most capitalist, has restrictions upon the freedom of market factors in the economy. To the contrary less market restrictions are found in other countries, such as Hong Kong.

1.9.9 Decision making

Decision Making is about transparency right from the beginning of the decision making process, while accountability is a process of verifying the quality of decisions or actions after they have been taken. The potential of radical transparency to allow corrections and improvements to decision making is likely to be higher

when the decision making method is either a consensus decision making method or a democratic decision making method. However, even when the decision making method is authoritarian (unilateral), radical transparency may still encourage the decision maker to make better decisions.

1.9.10 The informal sector

The heterogeneity of the informal sector (IS) as well as the close linkage in some cases, with formal businesses on the one hand and with illegal services on the other, makes it difficult to define and measure (Cross, 1998). Even at the micro-level the sale of contraband or unlicensed products is carried out in much the same way as the sale of legal products, and thus it is difficult to distinguish the two types of sales.

The term “informal sector” was first used in the 1970s, particularly in relation with development and employment policies. Despite that much research has been conducted on the subject since then, its meaning and scope still remains controversial. The definition of the informal sector and the methodologies employed to measure it varies from region to region and country to country making it difficult to have a comparative analysis. The nature and composition of the informal sector also vary between regions and countries (ILO, 1993).

1.9.11 Some definitions of informal sector

According to the ILO (1993) definition and for the purposes of this study, “the urban informal sector can be characterized as a range of economic units in the urban areas, and which are mainly owned and operated by individuals either singly or in

partnership with members of the same household, and which employ one or more employees on a continuous basis in addition to the unpaid family worker and or casual employee. Farrell *et al.* (2000), define the informal sector as an economic activity unrecorded in official statistics such as the gross national product (GNP), gross domestic product (GDP) and/or the national income accounts.

Theorists for example (Feige, 1990; Portes *et al.*, 1989; Loayza, 1997; Saavedra and Chong, 1999) define informal sector as the legalistic activity which is based on whether or not the activity complies with the established judicial, regulatory, and institutional framework. This approach does not distinguish between activities such as a food kiosk that are extra-regulatory and operating without a permit and those that are extra-legal or criminal such as drug trafficking.

1.9.12 Enterprise

The term enterprise covers not only units that employ hired labour, but also production units that are owned and operated by single individuals working on own account as self-employed persons, working either alone or with the help of unpaid family members. The activities may be undertaken inside or outside the business owner's home; they may be carried out in identifiable premises or in places without fixed location.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

The chapter reviews literatures pertinent to this study. The chapter also reviews information on the factors contributing to women's involvement in the informal sector activities as marching traders; their decision in engaging in this kind of business that is socio-economic, socio-demographic and socio-cultural factors affecting women in performing their activities; time spent as well as the sector's contribution to the national economy and to the total household livelihood.

2.2 The informal sector

As pointed out earlier, the definitions of the informal sector and the methodologies employed to measure it, varies from region to region and country to country making a comparative analysis difficult. The nature and composition of the informal sector also vary between regions and countries (ILO, 1993). Generally, there is no consensus on the definition or nature of small-scale business worldwide. In Nigeria, the situation is not different; various criteria have also been used for the definition of small-scale business.

In trying to define the informal sector, Asechemie (1992) mentioned market traders, the hawkers on the streets, the roadside mechanics, the roadside barber, and the village farmers as examples of business people in the informal sector. Different theorists have characterized informal sector differently, depending on their mode of analysis and the emphasis given to particular element of the sector. According to

Forastieri *et al.* (1996), informal sector operate on a small-scale, with a low level of organization and little or no division between labour and capital. Such activities are characterized as a range of economic units in the urban areas, as market traders, the hawkers on the streets, the roadside mechanics, the roadside barbers, and the village farmers are also found in Tanzania and hold almost the same characteristics as those in Nigeria.

2.2.1 Demographic characteristics of the informal sector

The main determinant of rural-urban migration is said to include hard economic conditions associated with rural poverty, lack of employment opportunities in non-farm activities, population pressure, environment degradation and social factors such as marriage violence (URT, 2003). It has been noted that the population situation in many developing countries, including Tanzania is characterized by high fertility and mortality levels and consequently high growth rates. It has also been noted that uneven resource distribution and development contribute to migration (URT, 2003). The demographic situation in most developing countries is however contrary to the level of development. In many countries, the rates of economic growth are marginal or negative. This means, normal citizens are affected much by the economic hardship than their governments; and thus persisting situation of this kind may compel most of the poor families to involve themselves into various kinds of the informal sector activities for subsistence.

2.3 The informal sector in Tanzania

In Tanzania, informal sector has been referred to as those traders and service workers from whom the state receives no revenue, and it is characterized by lack of formal transactions that operate largely outside the system of government benefits and regulation (ILO, 1990; Bagachwa and Maliyamkono, 1990). The informal sector activities in Tanzania were formally recognised in 1989 by the Act No. 6 of 1989; the Act recommended to town councils to promote informal sector activities (Tuvana, 2003). Informal sector enterprises are an important source of income amongst women, the urban poor, marginal farmers and the landless (Stewart and Bagachwa, 1992). For example, in the city of Dar es Salaam, a bylaw called “The Dar es Salaam City Council (Hawking and Street) Trading Act of 1989” was enacted (Dar es Salaam City Council, 1991). The main informal urban activities fall under the following five categories. The first category is agriculture and fishing, which includes crop production, livestock keeping and fishing. The second category is manufacturing, which includes food-processing, cloth making, mats, fiber, wood products and metal products. The third category is construction, which comprises house building and masonry. The fourth category is trade, restaurant and hotels which include sales of cooked food, sales of fruits or vegetables, sales of fish and meat, sales of uncooked food, sales of locals brew, charcoal, restaurant or food stalls and other sales or trading. The last category is the community and personal services which include shoe repair, vehicle repair, traditional medicine, and selling of second hand clothes (Dar es Salaam City Council, 2002).

2.3.1 The size, functions and contribution of the informal sector to the national economy

2.3.1.1 How does the informal sector work

Informal sector activities usually require little or no capital, provide low incomes, unstable employment and frequently operate amid unsafe working conditions. In most cases the informal sector activities are conducted in locations identified by operators. Normally, the operator prefers an area with high concentration of people and other busy streets. Some operators sell their merchandize by roaming in the streets, others display along the road pavements or in their residential areas.

Because the informal sector is heterogeneous in terms of its activities and occupations, studies use various terms, definitions and categorization to describe the sector. Diverse terms used to describe this form of economy activity include: shadow, unofficial, third, underground, gray, hidden, counter, and parallel (Thomas, 1992). The 'traditional' definition specifies the informal sector according to the size of businesses, the occupation of the worker and the type of technology employed (Cole and Fayissa, 1991). However this definition is now outdated because in today's economy many formal sector businesses are small.

2.3.1.2 The size of the informal sector in Tanzania

Out of the volume estimated of 600 000 - 700 000 youths who join the labour force every year (URT, 1998), at least 500 000 are primary school leavers with no or little professional skills. The formal sector is estimated to absorb less than 10% of the total labour force, by offering 10 000 to 30 000 new jobs per annum (Adam, 1998).

This state of affairs has led to a fast growing informal sector, especially in urban areas, where rural-urban migration additionally aggravates the situation. For example, in 1990/91 the informal sector offered employment to 2.4 million people, which is more than twice the number employed in the formal sector (e.g. government, parastatals and private firms).

The Dar es Salaam Informal Sector Survey reveals that the extent of the Informal Sector increased by 2.4% annually between 1991 and 1995. About 35% of IS operators are females, while the other 65% are males. The annual profit rates of female IS operators stand at 57% of the profit rates of their male colleagues. In 1991, 2.1% out of the total number of operators had formal training. The percentage of those involved in the IS varies between urban and rural areas. For urban areas, an estimated 38% were engaged in the IS in 1991, whereas in rural areas the percentage is less, this could be because the rural-urban migration is high in most towns and cities. The share of self-employment in the IS amounts to 75%. About 60% of the informal sector operators live in rural areas.

Experiencing the difficult situation formal enterprises face, informal business operators often prefer to stay aside in order to avoid the regulatory constraints. Therefore, many operators remain in the IS. The IS environment, however, has its disadvantages with regard to establishing and operating an enterprise (URT, 1991). Often IS operators cannot fully avoid the regulatory constraints; they have to deal with corruption and harassment by the authorities; they work in insecure and inappropriate working conditions; and they often have limited access to inputs and

services. In many trades, the concentration of businesses is close to or above saturation level and competition becomes fierce. The major problem of IS operators is unavailability of capital, lack of demand for their service, lack of appropriate equipment or spares and difficulties to find an adequate space for setting up an enterprise (URT, 1991). These constraints are common in almost all areas where the IS operators are found, including the women marching traders in Moshi municipality.

2.3.1.3 Contribution of the informal sector to the national economy

According to the Tanzania census Report URT (2002b) Tanzania has a population of 34,443,603, with an average annual growth rate of 3.2% from 1980 to 1990. In spite of this population growth rate, the growth rate of the formal labour force between the 1980/90 and 1990/99 periods dropped from 3.3% to 2.6%. This could perhaps, be due to the government itself not facilitating the informal sector to grow economically, instead the IS is left in the hands of the operators to decide. The average percentage of female labour force was fairly constant being 50% in 1980 - 1990 and 49% in 1990 - 1999. The Tanzanian Government believes that a third of the GDP originates from small and medium enterprise (SME) sector. The SME operating in the informal sector alone consist of more than 1.7 million businesses engaging about 3 million people, or about 20% of the Tanzanian labour force (Ministry of Trade and Industries, Tanzania, 2001).

The Government estimates that there are about 700 000 new entrants into the labour force annually. The informal sector is measured according to the volume of retail

trade, volume of travel per capita, degree of urbanization and the level of income taxation; (Bagachwa and Naho, 1995) study, showed that the recognition of the informal sector has grown because of liberalization of the economy resulting in legalisation of some of the “black market” activities, such as sales of televisions, video-recorders, and bicycles. According to Financial Mail (2002) report, “close to 60% of Tanzanian business comes from informal economic activity” However, in 1990, the informal sector was estimated to be contributing only 33% to the GDP of Tanzania.

2.4 Entrepreneurship and micro-enterprise development in Tanzania

The Tanzanian Government has developed a national policy called “SME Development Policy 2000/01” (URT, 2002a) which is aimed at unleashing the potential of small, medium and micro-enterprises through the private-sector- led growth. Two other countries namely, South Africa and Nigeria have adopted macro-economic strategies to advocate the development of a vibrant small, medium and micro-enterprise (SMME) sector. The Tanzanian Government reports that SMME contribute about 50% of industrial products’ GDP (Financial Mail, 2002). The SMME Development policy recognises the SME as a tool of increasing the share of business growth and of employment creation. SMME are labour-intensive, create employment opportunities at relatively low levels of investment per job created, and many of them SMME serve as a training ground for entrepreneurial and management development (Ministry of Trade and Industries, Tanzania, 2001).

2.5 Income generating activities by women in developing countries

Income generating activities (IGA) by women in developing countries, emerged in the early 1970s (Mbuguni, 1994), as a response to the growing evidence that the economic and social development efforts had not benefited women as much as men (Mbilinyi, 1992). In Tanzania, women were involved in IGA so as to realize cash income of their own for supplementing their household income and improve standard of living (Makombe *et al.*, 1999). In 1990, IGA in Tanzania contributed to the national economy by “between 20% to 30% of the GDP” (Bagachwa and Malyamkono, 1990).

2.5.1 Reason for women to enter the informal sector

Why do women enter the sector in large numbers despite low incomes and job insecurity? For the large majority of women in the developing world the first job is in the informal sector (Cross, 1998; Stewart and Bagachwa, 1992). In Ivory Coast for example 60% of women reported to be involved in the informal sector as their first job. In recent years the pressure on women to enter the informal sector in Africa is largely due to dramatic decline in real incomes (DANIDA Support Project, 2001). ILO studied the informal sector in Kenya and found out that in 1969 the informal employment was important for women who were most dependent on this sector. The World Bank (1995) study of female labour supply in developing countries shows that the bulk of women work is considered to take place in the “non-market” economy either at home or in the informal sector. The expansion of the informal activities benefited women by providing wide range of activities which can be combined with their domestic responsibilities.

2.6 Expansion of micro-credit and savings facilities in favour of women

Micro-credit has been regarded by many as a central component of poverty alleviation and the promotion of small, micro and medium enterprises (SMME) operating in the informal economy. It is obvious that the lack of access to micro-finance is a major impediment to growth in the informal economy in the African continent. There is a great diversity among SMME at the poorest level there are survivalist operators, who attempt to secure economic livelihoods through informal work, while the larger enterprises have been targeted as important vehicles for creating employment and local economic development.

In the absence of accessible and affordable financial services, the poor often turn to a range of informal financial institutions, which operate parallel to the formal financial system. In Tanzania, there has been a tendency for women to engage in income generating activities to improve their standard of living. Mayoux (1997) assets that women entrepreneurs start up their business using their own funds, either from personal savings, borrowing from their friends, neighbors and or from traditional groups. The process of building sufficient capital to set up businesses is difficult for many women due to limited access to credits.

The reason for limited access to credits is given by (Due and Kurwijira, 1991) that the African Development Bank, cooperatives and other formal financial institutions give credits according to their regulations. Although institutions do not discriminate women and men, but in general they give more loans to men since they own collaterals and are the heads of the families. Studies done by IFAD (1998) in Ghana, in Bangladesh by Rahman (1992) and in Latin America by Berger and Buvinic

(1989), show that extending credits to women has far better pay off to the household than the credits extended to men.

According to McKee (1989), women can make a productive use of credits in a wide range of agricultural and non-farm micro-enterprises that they join into or use around their agricultural and domestic work. In so doing informal groups have been developed as a way of mobilizing savings from community. Such groups have played a significance role as rural financial institutions particularly for women (Mayoux, 1997). Many women depend on informal sector as a major source of credit.

Informal income generating activities IGA particularly for women are the life hood of developing countries due to their ability to create jobs and raise incomes in an environment where economic opportunities are otherwise scarce. These activities are otherwise considered vital in contributing to poverty reduction to women, despite their importance they face daunting obstacles since only a few women have access to credits from formal banks, semi-formal and other credit institutions. In 1992, women in Tanzania comprised only 15% of the total membership of rural savings and credit associations (URT, 2002a). The reasons for the lack of access to credits for women include, illiteracy (Riordon, 1997), size of loans and frequency of repayment schedule (Makombe *et al.*, 1999), lack of collaterals (Temu, 1999; Jazairy *et al.*, 1992) and the bias of the financial sector being located to urban areas (FAO, 1998).

Credit is important for the purpose of improving small scale enterprises (Minde, 1985; Sharma, 2000; Sharma and Zeller, 1997). The provision of credits to women is regarded not only as an instrument for poverty reduction to their households, but also as a social and potential development of women's businesses. Scholars for example, (McKee, 1989; Mosley and Hulme, 1998) argue that credits enhance welfare improvement for women in the informal sector. Informal sector may contain both traditional and dynamic elements and it is the latter that may provide a sustainable pathway out of poverty (Ranis and Stewart, 1999).

2.7 Women's limited access to education and impact on employment

The vulnerability of girls to cultural customs, early pregnancies and sexual abuse affect enrolment and completion rates. Illiteracy is high for example 28.6% of Tanzanians cannot read and write, the rates are higher amongst women (URT, 2005). In other parts of the world for example in Bulgaria, the risk of permanent job loss was lowest among highly skilled and young individuals; and this was most significant among women with low education levels (Jones and Kato, 1997; Hunt, 2002; Ham *et al.*, 1998; Sorm and Terrell, 2000). In Kenya, Atieno (2006) observed that labour force participation rises up with the rise in education level and it is higher for women than for men.

The author argues further that at a very high level of education, women are more likely to have a public sector job than men. In contrast for the private formal sector, while education level rises in the probability of having such jobs in Kenya, the gap widens between men and women. Kenyan situation is not quite different from

Tanzanian situation; this means there are those occupations which are likely to favor women than men; and when women are educated they are more likely to be employed than their male counterparts. But to the contrary when they are less educated they, are also more likely to loose everything especially when subjected to competition.

2.8 Encouraging women group formations

For women to be able to receive loans from credit institutions, group formation has been pointed out as an important strategy. Several studies done by (Minde, 1985; Sharma and Zeller, 1997) suggest that in order to access credit from agencies and the government women should be encouraged to join or form women associations or groups.

2.9 Income security for women

According to (Mbuguni, 1994), women involvement in IGA enabled them to earn independent income in order to fulfill their obligations through performing different informal activities such as marching trade, hand craft, retail selling and pottery. Women in developing countries generally join the work force as a result of financial necessity devoted to survival needs, and as (Minde, 1988) observes IGA are important to women as their contribution to food security.

2.9.1 Cultural activities of women

Women activities vary according to customs of different regions and also their social, cultural and economic status within the household settings (FAO, 1985). In

Africa, rural women play the decisive role in the production of crops and livestock. In Tanzania, Kilimanjaro region, the Chagga women and girls, are culturally involved in milking, shade cleaning, and fodder harvesting which they have to carry them on their heads to the zero grazed animals (Polomack, 1989; Mtenga, 1993). While women supply water and bedding materials to the animals, men's role include cutting, chopping banana stem and transporting fodder to the animals by car (DANIDA Support Project, 2001).

2.10 The impact of structural adjustment programmes and poverty on urban women in relation to employment

The issue of employment opportunities within Sub-Saharan Africa is becoming an increasingly pressing policy concern given the failure to create jobs for the rapidly growing workforce. Kingdon *et al.* (2005) point out that in five African countries that is, Ghana, Tanzania, Uganda, Ethiopia, and South Africa, the growth of employment opportunities has been concentrated in the no-wage sector. However, more women in poor households in (LDC) participate in the work force and among the poor substantial proportion of these poor households are headed by women, who earn low incomes, and work mostly in the informal sector. Female-headed households (FHH) tend to be poorer than male-headed households (MHH) (Scott, 1987; World Bank, 1990; ADB, 1996) in other words; the incidence of poverty is believed to be higher among female-headed households. On the other hand, a study in Accra Ghana, by ILO (1998), found out that food insecurity was associated with the type of employment and household structure.

Female-headed households and those occupational groups that are predominantly female (for example petty trading and food vending) have the highest levels of vulnerability to food price shocks or income shocks (ILO, 1999). The proportion of households headed by women varies considerably across countries, and between rural and urban areas.

Studies on labour markets in Africa have indicated that, one of the distinguishing features of urban life in developing countries is the problem of poverty compounded by the lack of employment opportunities (Tundui, 2002). The leading motive for women to enter the informal sector in our urban areas is therefore the lack of employment opportunities (Bangura, 1994). The inability of the labour market to absorb the ever-increasing number of school, college and university graduates; and the inability of the formal sector to generate wage earning employment opportunities is one such major reason for women to enter the informal sector (Tundui, 2002). In due course of unemployment problem, women have to enter the informal sector as a last resort in obtaining income.

2.11 Employment status in Tanzania

According to the Informal Labour Forces Survey (ILFS), 2001/02, the total labour force (aged 15 years and above) has increased from 11.2 million in 1990/91 to 17.8 million in 2001. This implies that 650 000 new people have been entering the labour market every year. Wage and salary employment has been expanding at a much lower rate, estimated at 40,000 persons per annum. So, the majority of the new entrants into the labour market enter through self - employment largely in

agriculture and the informal sector. The ILFS shows that the female contribution is higher at 50.6% but predominates in agriculture and petty trading, with significant disparities in other types of employment, which tend to be male domains (for example construction and transport). The HBS also found out that women with the same qualifications as men earned less; and this disparity increased with educational level.

2.12 Women, informal employment and poverty in Moshi

Omari (1995) asserts that in Tanzania women head a 50% of the urban households. According to the 1988 census, women in Moshi municipality comprise a majority 54% of the town's total population. There is evidence that women are generally disadvantaged in terms of limited access to formal education, land and property ownership, employment opportunities, decision making, and credit facilities (DANIDA Support Project, 2001). As already mentioned above; a big number of women in Moshi town, and the inadequacy of job opportunities for them in the formal sector as well as the private sector, may be sufficient reasons for them to engage themselves into the informal sector activities. And because capital seems to be a constraint for most of the women, it is obvious that these people would definitely involve themselves into an income generation activities such as marching trade which do not require big investments.

2.12.1 Cross-cutting issues

Cross-cutting issues relate to the factors that cut across sectors and social groups (often) negatively impacting on income and non-income poverty. Such factors

include imbalances in gender relations, environmental issues, HIV and AIDS. The neglect of young people and children has implications on current and future development of children. Gender biases in favour of males, in terms of for instance, land (property) ownership or girls' access to higher education add to the pains of poverty by reducing current and prospective earnings of the females. In this regard, eradicating these biases is a critical challenge.

In Moshi a crosscutting issue associated with poverty is said to be the growth of urban economy, contrary to population and available space, and its economies (DANIDA Support Project, 2001). Accurate figures on poverty are lacking partly because of the complexity of the issue. With the unique status in terms of education rights and power access to resources; urban poverty strikes women much harder than men and more especially for women who are obliged to take the responsibility as heads of households.

CHAPTER THREE

MATERIALS AND METHODS

3.1 Overview

The chapter describes the location of the study area, research design, sample population, sampling procedure, instruments used for data collection, pretest, data requirement and collection methods as well as the statistical procedures used in the data analysis.

3.2 Description of the study area

This study was conducted in Moshi municipality in Kilimanjaro region. The region was thought to be ideal for studying WMT because Moshi town is the leading area for WMT especially may be because it is the transit town along the main road from Dar es Salaam, to Arusha, and also Kampala and Mwanza via Nairobi in Kenya. The area was chosen after a detailed observation, informal interviews with the workers of the Kilimanjaro regional Social Welfare Department and those of Municipal Community Development Gender and Children Department and the Municipal Trade Office. The discussion showed the trend that the number of WMT has been doubling over the past 10 years, and the study intended to investigate the factors contributing to women involvement in the marching trade in the Municipality.

3.3 Location of the study area

Moshi town forms part of Moshi District and is the administrative, commercial, and tourist town of Kilimanjaro Region. Located on the southern slopes of Mt.

Kilimanjaro, the town ranges from 700 meters above the sea level in the northern parts to 950 meters above the sea level in the southern parts. The town is divided into three unequal parts by the rivers Rau, Karanga and Kiladeda. Since much of the municipality was originally settler farms, little of the natural vegetation of forests and savannah grass remains, except scattered trees, shrubs and grass cover on areas abutting rivers and rivulets. However, Rau Forest Reserve to the southeast, part of which falls within the municipal boundaries is well conserved.

Because of its relatively higher altitude, Moshi municipality has a somewhat moderate climate despite being only 3° 18' south of the Equator. The coldest month is July and the warmest month is December. Moshi receives two rainy seasons: short rains from October to December and long rains from March to May; the annual total rainfall averages 550 mm. No severe droughts or serious floods have been recorded in recent times, as records of humidity and winds were not readily available.

Moshi municipality is the headquarters of Kilimanjaro region and has an area of 58km². It lies approximately 3°18'South and 38°20'East on the Southern slopes of mount Kilimanjaro. Moshi Urban is one of the six districts of the Kilimanjaro [region](#), other districts are, Moshi rural, Hai, Same, Mwanga and Rombo district see (Fig. 1). Moshi urban district is bordered to the north by the Moshi [rural district](#), to the east by the Mwanga [district](#) to the south and west by the Manyara [region](#) see (Fig. 1). According to Tanzania National Census Report, URT (2002b) the population of the Moshi urban district was 144,336 people. Administratively, the

municipality is divided into two administrative divisions: Moshi East and Moshi West. There are 15 smaller administrative units known as wards namely Bondeni, Kaloleni, Karanga, Kiboriloni, Kilimanjaro, Kiusa, Korongoni, Longuo, Majengo, Mawenzi, Mji Mpya, Msaranga, Njoro, Rau, and Pasua. These are further subdivided into 42 sub-wards (“Mitaa”).

3.4 Study design

This study employed a cross-sectional research design method as outlined by Bailey (1978) and Babbie (1990). A cross-sectional design was a suitable for descriptive statistics and for the determination of relationships between and among variables. Questionnaires were used for individual women marching traders to collect both quantitative and qualitative data. Observations were also used to collect qualitative data. Additional information was obtained from NGO participating in poverty reduction in Moshi, municipal official departments like Community Development, Gender and Children, Municipal trade office, Works and Youth Development and ward executive officers offices. This information was consulted to cross check on what women marching traders reported in the questionnaires, and focus group discussion.

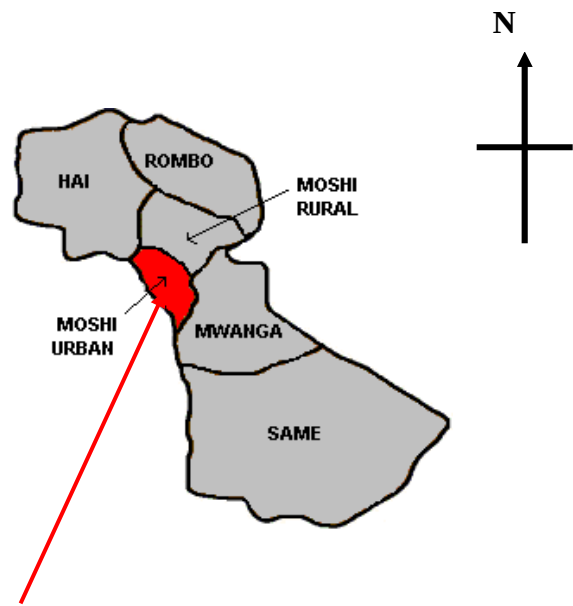


Figure 1: A map of Tanzania showing administrative regions and a study area.

Source: URT, 2002b

3.5 Sampling procedure and sample size

A purposeful sampling technique was used in selecting three wards out of the total fifteen wards in the municipality. The same purposeful technique was used in the selection of study points or areas because of its convenience in selecting the sample

specific areas, which are typical cases for women marching traders. Simple random technique was employed to the first respondent followed by a snowball technique. A total number of 84 respondents were interviewed; these being 28 from each ward.

3.5.1 Sampling technique

A sampling frame of a total of 84 women marching traders was established from an unknown population for three purposively selected wards of Kiboriloni, Mawenzi, and Bondeni each comprising 28. The first respondent was randomly selected and the rest 83 respondents were selected using a snowball technique.

3.6 Steps in data collection

Before the start of data collection a preliminary survey was carried out in the study area. Conducting a preliminary survey was very important so as to gain familiarity of the study area. In addition the preliminary survey assisted the researcher to expound bases for deciding what information was required and how to structure interviews and discussions, and also to gather data usable in analysis.

3.7 Methods of data collection

3.7.1 Pre-testing the instruments

The questionnaire for this study was pre-tested on a random sample of ten WMT in Majengo ward and Rau ward in Moshi municipality to assess its content, construction and validity. The results of the pre-test enabled the researcher to make the necessary corrections on the questionnaire before using it in the main study for

collecting data. The respondents involved in the pre-testing exercise were excluded from the main study sample.

3.7.2 Primary data collection

Primary data were collected using both open and closed ended structured questionnaires. The tools enabled the researcher to obtain both quantitative and qualitative data. Observations and focus group discussion (FGD) with the key informants were also employed to obtain qualitative data. Qualitative data especially from FGD was obtained from government departmental offices such as like Community Development Gender and Children, Works and Youth Development, as well as the Department of Trade who were randomly selected to provide additional information. The information obtained from these sources was summarized and incorporated into the results, discussions and recommendations of the study. During data collection, from November 2006 to January 2007, the Researcher was assisted by one enumerator from each respective ward.

3.7.3 Secondary data

Secondary data were obtained from a review of the literature on various issues concerning the informal sector activities dwelling much on women entrepreneurs and other works done in related studies. The data were also obtained from the records kept in the study areas, reports from the offices of government departments in Moshi municipality, libraries, and from the websites.

3.8 Data analysis

Primary data were edited summarized, coded and transferred to computer code sheet for analysis using Statistical Package for Social Science (SPSS) computer programme. Descriptive statistics and cross-tabulations were the main statistical analysis used to analyse the distribution of individual variables of the research to determine the contribution of various factors to the problem of women involvement in the marching trade. Every variable was expressed as percentage of the total 84 women marching traders. The average percentages were to be the proportion of which the factors contributed out of 84 WMT. Qualitative data analysis was subjected to content analysis and the results are reported together with quantitative data. In other words, results from the qualitative data were used to support results obtained from the quantitative data.

3.9 Descriptive statistics

In order of taking inventory of number of WMT, frequencies and percentages were used. This helped to show how many times a factor has contributed to a problem. The cross tabulations were used to provide joint frequency distributions of several variables in order to determine whether or not the variables were statistically independent.

3.10 Limitation of the study

The study had some limitations which are stipulated hereunder:

The longitudinal survey would have been the most appropriate for this study but time available was short, and thus a cross-sectional survey was employed.

The respondents involved in research had no records kept for the income generated or cost incurred from the business and thus what are presented here are the estimates given by the respondents.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Overview

This chapter presents results of the study organized in a sequential order of the sections of results of the study based on the objectives. The first section (4.2) describes the characteristics of respondents, which include: age, marital status, household size and education. The second section (4.3) presents the socio-economic and socio-demographic characteristics which include: employment opportunities, economic security, access to credits, land and property ownerships and access to food. In addition, the information on socio-demographic characteristics includes: place of residence, place of business and rural-urban migration is also presented. The third section (4.4) assesses the socio-cultural characteristics that might have influenced respondents' involvement in the marching trade such as religiosity, household headships, ethnicity and gender status. The fourth section (4.5) assesses problems encountered by marching traders in the course of performing their marching trade.

4.2 Background information and characteristics of the respondents

4.2.1 Age of respondents

Table 1 shows age, marital status, family size, and education level of respondents. All the 84 respondents (100%) were the women marching traders, dealing with either industrial goods such as used clothes, shoes, bags and toys; or agricultural commodities especially horticultural crops and fruits. In addition, Table 1 indicates that, all the 84 respondents (100%) were marching traders, amongst whom 38

respondents 45.2% were in the age group between 19-30 years. Besides, those aged between 31-42 years were 34 (40.5%). This indicates that a total of 72 respondents 85.2% were still in the productive age and were involved much in the marching trade, probably because they had some reserved energy to walk around in streets while carrying their merchandise as compared to the aged ones who were a total of 11 respondents 14.3% aged between 43-54 and above 54 years who probably fail to withstand the long day walks.

Table 1: Background characteristics of respondents

Parameter	Frequency (n=84)	Percentage
Age groups		
19-30 years	38	45.2
31-42 years	34	40.5
43-54 years	9	10.7
Above 54 years	3	3.6
Marital status		
Married	40	47.6
Widowed	20	23.8
Single	11	13.1
Separated	9	10.7
Divorced	4	4.8
Family size		
3-4 people	33	39.3
5-6 people	26	31.0
1-2 people	13	15.5
7-8 people	10	11.9
Above 8 people	2	2.4
Educational Level		
Primary education	73	86.9
Secondary education	8	9.5
No formal education	3	3.6

The data indicates that marching trade was performed by people of almost a broad age range. The findings in Table 1 suggest that in Moshi municipality, most of the marching traders are younger, and though to a lesser extent elders are also involved.

This suggests that, as their age advances the nature of the activities forces them to quit to other activities.

Generally, it is assumed that as the marching traders earn more income, they gradually establish other semi-permanent to permanent income generating activities such as small shops, sewing machines, and kiosks. The study findings corroborates with the 1991 National Informal Sector Survey (NISS), which revealed that of the total employment distribution by age, the highest number of informal sector operators were in the age between 25-29 years followed by 30-39 years. However, Ghai (1987) reveals that most of these youths are found in petty trading because of the nature of work and its easiness to enter the informal sector.

4.2.2 Marital status in relation to marching trade

The study investigated whether the marital status of the respondents had any association with the marching trade. Figure 2 indicates that 40 respondents 47.6% were married, 20 respondents 23.8% were widowed while 11 respondents 13.1% were singles, In addition 9 respondents 10.7% were separated and 4 respondents 4.8% were divorced.

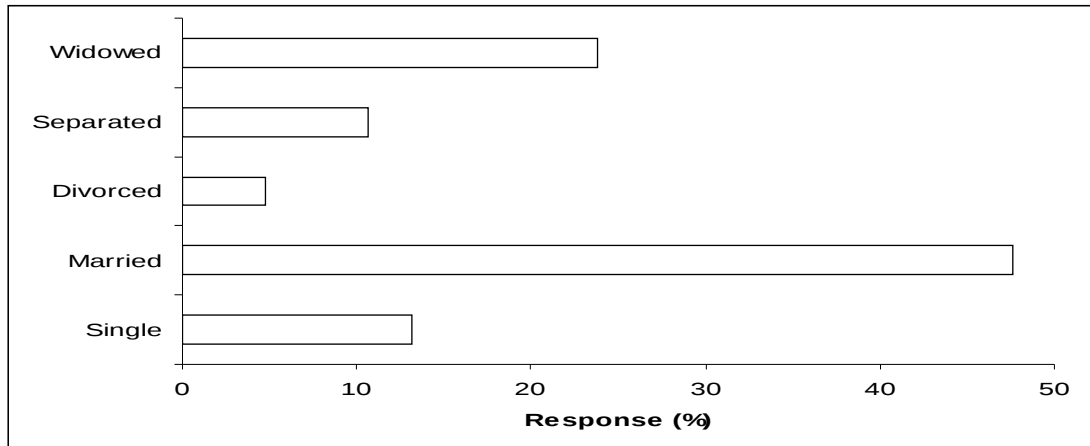


Figure 2: Marching trade as a major source of income by marital status

The findings suggest that most of the respondents involved had no work to support their husbands' income, which could not provide enough for their families. However, the aggregation of all those who did not have the male couples exceeded the number of those who had, and it is 44 or 52.4% of the respondents. Furthermore, it is observed that marital status of the respondents had no influence on women's involvement in the marching trade; what mattered was the manner in which households decided on how to generate income for their survival.

4.2.3 Respondents' family sizes

Household size is defined as the number of persons preparing their daily meals together, but not necessarily eating together. Table 1 shows the distribution of respondents on the basis of their household sizes. The respondents were asked to state the exact numbers of people in their households, including dependants. The family sizes of the respondents were then grouped into convenient five groups as shown in Table 1. The results indicated that of the 84 marching traders, 33 respondents 39.3% had 3-4 people, 26 respondents 31.0% had 5-6 people, 13

respondents 15.5% had 1-2 people, and 10 respondents 11.9% had 7-8 people, while 2 respondents 2.4% had more than 8 people in their households. The study depicts the average family sizes of the respondents to be lying between 4-5 members.

The total of 33 respondents 39.3% had 3-4 members in their households this could be one of the reasons that propel the households to find another means of subsistence or income generation; especially at this time when one had to pay for all human basic needs. On the other hand, 26 or 31.0% of the respondents had 5-6 members in the family; something which is not easily manageable by poor families, given that they have to provide for their families the basic and necessary requirements such as health, education, shelter, food and clothes. Table 2 shows that, most of the respondents had big household sizes and some were still too young to be able to manage those families especially when the income earned was not enough for handling those households. The cross tabulations in Table 2 indicates that at the age of 19-30 years which is 38 or 45.2% of the respondents, they had more family members compared to any other age group.

Table 2: Age of respondents by family sizes as a reason for joining marching trade (%)

Age groups (years)	Family size					Total
	1-2 people	3-4 people	5-6 people	7-8 people	Above 8	
19-30	6 (7.1)	18 (21.4)	11 (13.1)	3 (3.6)	0 (0.0)	38 (45.2)
31-42	4 (4.8)	13 (15.5)	11 (13.1)	6 (7.1)	0 (0.0)	34 (40.5)
43-54	2 (2.4)	1 (1.2)	4 (4.8)	0 (0.0)	2 (2.4)	9 (10.7)
55 and above	1 (1.2)	1 (1.2)	0 (0.0)	1 (1.2)	0 (0.0)	3 (3.6)

However, Table 2 shows that respondents aged between 31-42 years were already having 34 or 40.5% of all the family members in their totality. This means the younger age groups of 19-30 years and that of 31-42 years of age in totality 72 (85.7%) of the respondents were hosting more members of the families compared to the rest of the age groups, hence compelled them to join the marching trade.

This shows that most of the younger marching traders had big families or big number of dependants sufficient to drive them into the streets for extra income generating activities. These data means that respondents aged from 43-54 years and above, had few family members probably because most of their children or relatives had completed schooling and are either dependants or had started their own life.

The trend of the data in Table 2 shows that as the age advances the ability of managing big family members reduces because most of them have less income or have retired. Alternatively, as time goes, young members in the families grow up and find their own means of survival and or leave their homes.

4.2.4 Respondents' level of education in relation to the marching trade

Education is considered to be an important factor for ones' behavioral changes. It is believed that education broadens horizons beyond habits, traditions and also encourages individuals' involvement into development activities. The study done by Madulu (1980) shows that education is an important ingredient for rapid socio-economic development in any community. Table 1 shows the distribution of respondents on the basis of their education. Of the 84 respondents, 73 (86.9%) had completed primary school education, 8 (9.5%) Ordinary level secondary education

though some did not complete secondary education and instead they ended in form two and others in form three due to problems encountered by individual respondents.

On the other hand 3 respondents 3.6% had no formal education and none of the respondents attained advanced level of secondary education or college education. Low education level could be one of the factors for joining the marching trade as respondents couldn't obtain formal employment. These findings are supported by Jones and Kato (1997); Ham *et al.* (1998); Sorm and Terrell, (2000); Hunt (2002) who observed that the risk of permanent job loss is lowest among highly skilled and young individuals; and it was most significant among women with low education levels.

4.3 Socio-economic and demographic characteristics of respondents

4.3.1 Socio-economic characteristics of the respondents

4.3.1.1 Employment opportunities

Table 3 shows employment opportunities that were available for the respondents. Forty nine respondents 58.3% were trading horticultural commodities and fruits, 35 respondents 41.7% were trading industrial goods specifically second hand clothes, shoes, hand bags and toys. The table shows further that 48 or 47.1% of the respondents, who deal with horticultural commodities and fruits, reported to be buying their goods from the producers or whole sellers, while only 1 respondent 1.2% produced the commodities by herself.

Table 3 implies that together with the lack of land and probably lack of technology for production; one could not concentrate on producing and at the same time find extra time to hawk the same commodity. That was also compounded by the limited size of their enterprises with small capital, which needs to be circulated. Table 3 shows further that 31 or 36.9% of the respondents who traded industrial goods obtained their merchandise from retail shops. Three respondents 3.6% obtained their merchandise from middle men shoppers, and 1 respondent or 1.2% obtained her merchandise from whole sellers.

Table 3: Respondents' employment opportunities

Parameter	Frequency (n=84)	Percentage
Kind of commodities sold		
Horticultural crops	49	58.3
Industrial goods	35	41.7
Location where respondents obtain their merchandise		
Purchased from others (For horticultural products)	48	57.1
From retail shops (For industrial goods)	31	36.9
From middle men shoppers (For the industrial goods)	3	3.6
Produced by oneself (For the horticultural products)	1	1.2
From whole sale shops (For the industrial goods)	1	1.2
Time marching trade commenced		
1 - 30 days ago	2	2.4
1 - 12 months ago	8	9.5
1 - 3 years ago	25	29.8
4 - 6years ago	27	32.1
7 - 9 years ago	13	15.5
10 or more years ago	9	10.7
Women occupation apart from marching trade		
Only marching trade	75	89.3
Farming	5	6.0
Livestock raring	4	4.8

This shows that most of the marching traders especially those trading consumable industrial goods, get their merchandise from retail shops because of the limited volume of capital which could not allow the marching traders to purchase goods in

bulk. However, some of the respondents obtained their merchandise through an agreement (a kind of a loan) with the middlemen shoppers or the whole sellers in agreement that they pay back in the agreed fixed time after they had sold their goods, or even when they haven't sold they have to find means of paying back the loan. The respondents did not show much interest to trade through agreement of paying back after selling their merchandise. Respondents said that this arrangement was expensive due to high costs and lack of job security.

In addition, Table 3 shows that respondents started marching trade some years ago and there have been a gradual increase of people in the business. Of the 84 or 100% respondents, 2 (2.4%) had joined the marching trade between 1-30 days ago during the time of the interview, and 8 (9.5%) had joined 1-12 months ago. Besides, 25 (29.8%) had joined the trade between 1-3 years ago, and 27 (32.1%) had joined the trade between 4-6 years ago. Thirteen respondents (15.5%) had joined the trade between 7-9 years ago, while 9 or 10.7% of the respondents had joined the trade 10 years and above. This trend implies that people were joining marching trade almost daily and thus the number was gradually increasing every year.

The study findings show that most of the marching traders were young between 19-30 years of age and 31-42 years of age as per Table 1. Probably that is why Table 3 shows that more respondents at least 25 (29.8%) joined the trade within 1-3 years ago, while the respondents who joined the trade between 4-6 years ago were 27 (32.1%). In Table 3 indicates further that there were women who were joining the

marching trade every month and every year as ascertained by 2 (2.4%) new entrants between 1-30 days and that of 8 entrants 9.5% between 1-12 months respectively.

Table 4: Occupation of respondents' husbands

Parameter	Frequency (n=41)	Percentage
Employed in the private sector	18	43.9
Micro-businesses	17	41.4
Farming	2	4.9
Employed in the government	2	4.9
Disabled/handicapped/very old	2	4.9

Respondents were only those who were married

On the other hand, some of the respondents had alternative income generating activities apart from engaging in the marching trade. Table 3 shows that 75 or 89.3% of the respondents reported to have had no any other activity or occupation apart from the marching trade. On the other hand the table shows, 5 respondents 6.0% were involved in farming (home gardens), while 4 respondents 4.8% kept livestock such as local chickens, ducks, and to a lesser extent, the goats. These findings suggest that it is difficult to do another activity once someone is engaged in the marching trade, because of the time involved in walking around in search for customers. Furthermore, the respondents who had couples were asked to mention activities done by their husbands. The activities of their husbands are presented in table 4.

Table 4 shows that 18 or 43.9% of the respondents' husbands were employed in the private sector as drivers, potters, guards and or mechanics; while 17 of the respondents' husbands 41.4% were doing micro businesses including the marching trade. Furthermore, 2 or 4.9% of the husbands were government employees, while 2

(4.9%) of the respondents' husbands were doing farming. Furthermore, 2 of the respondents' husbands 4.9% were disabled, handicapped or very old to do anything for their families. Thus, respondents who were married were more likely assumed to supplement the income of their male couples, although they did not mention their husbands' contribution to the household income. Generally it can be said that respondents whose husbands were employed in the private sector 18 (43.9%) as well as the 17 (41.4%) employed in micro-businesses; were likely to engage the marching trade to supplement their husbands' income. Alongside, even the respondents who scored 2 (4.9%) their wives were doing the same i.e. supplementing to their husbands' income.

4.3.1.2 Respondents' access to credit and loans

The respondents were asked on how they obtained their capital for their businesses, as well as how they utilized the income generated from their businesses. Table 5 shows that 84 or 100% of the respondents said that their major source of income came from the marching trade, while also 84 or 100% of the respondents acknowledged having been informed of the funding or credit institutions or schemes. Table 5 further shows, that 73 respondents 86.9% did not received loans from financial institutions while only a total of 11 or 13.1% of the respondents, received loans from financial institutions.

This trend shows that many people can not perform improved good businesses apart from marching trade, since they can not access funds from the reliable sources; even though, those who received the funds from the funding institutions or credit

institutions reported of the funds being very small to fulfill their ambitions. Table 5 shows the loans distribution amongst those who received from the funding institutions as being from TShs.000.00 – 50 000.00, 51 000.00 – 100 000.00, and 101 000.00 respectively. However, it shows that most of the marching traders received their initial capital from different informal sources.

Table 5: Sources of capital and income range

Parameter	Frequency (n=84)	Percentage
Respondents major source of income		
Marching Trade	84	100.0
Amount of the loan in terms of cash in (TShs.)		
Those who did not receive loans from funding institutions	73	86.9
1 000 - 50 000.00	7	8.3
51 000.00 – 100 000.00	3	3.6
101 000.00 – 150 000.00 or more	1	1.2
Source of initial capital for marching trade		
Personal savings	27	32.1
Loan from friends	18	21.4
Relatives	15	18.0
Husband	13	15.4
Credit from funding institutions	11	13.1
Income earned from marching trade per month		
Tsh. 15 000 - 44 000 Net income per month	47	56.0
Tsh. 45 000 - 74 000 Net income per month	20	23.8
Tsh. 75 000 - 104 000 Net income per month	8	9.5
Tsh. 105 000 - 134 000 Net income per month	6	7.1
Tsh. 135 000 - 164 000 Net income per month	2	2.4
Tsh. Above 164 000 Net income per month	1	1.2

Table 5 further, shows that a total of 73 (86.9%) of the respondents got their initial capitals through personal servings, from friends, and or from their husbands while 11 respondents 13.1% got their initial capital from either the credit or funding institutions. These findings show that most of the respondents operated their businesses with low level capital investments; which meant that even the returns were also very low. This can be substantiated by data on Table 5 which presents

income earned by respondents in the marching trade. Forty seven or 56.0% of the respondents earned the net income between TShs. 15 000.00 and 44 000.00 per month, something which was not sufficient for the expenditure in their families and at the same time to be able to increase the volume of their businesses.

The respondents amounting 20 (23.8%) indicated that they earned the net income of between TShs. 45 000.00 and 74 000.00 per month, while a total of 16 respondents (18.8%) earned between TShs. 75 000.00 and 164 000.00 and only 1 respondent 1.2% earned above TShs. 164 000.00 per month. Therefore the trend shows that a total of 67 (79.8%) respondents were not able to generate substantial incomes to enable them to maintain their capital for a mare income of between 15 000.00 and 74 000.00 per month.

Table 5 also shows that only a few respondents managed to raise their income to a substantial level. This suggests that a few respondents managed to earn a substantial amount of money to provide their families with the basic needs. The trend shows that as the volume of capital increased, the more the respondents left the marching trade and established semi-permanent to permanent businesses. This implies that respondents needed financial backups to strengthen their capitals in order to realize profits from their businesses. Furthermore, the data suggest that the marching trade was an entry point in the business where after acquiring reliable income, marching traders are likely to establish new businesses or permanent businesses (Kaniki personal communication, 2006).

4.3.1.3 Priorities on the utilization of loans

The respondents explained on how they prioritized the use of money from the loans irrespective of their prior intended mission. Besides, they explained why others failed to obtain loans. Table 6 shows that a few loan beneficiaries did not abide by the loan agreements that were entered.

Table 6: Respondents priorities for the loans

Alternative uses of money	Frequency	Percentage
Marching trade	11	55.0
Health services and medication	3	15.0
Paying school fees	3	15.0
Paying house rent	2	10.0
Buying food for the household	1	5.0

Respondents were allowed to tick more than one question

Table 6 clearly indicates that, those who received loans, 11 respondents 55.0% used the loans as intended for the business. The rest of the loan beneficiaries 9 (45%) used part of their loans to pay for school fees, for buying food and others used some of their loans for health services, and for house rent. The trend in Table 6 shows that 9 respondents 45% who received the loans did not use the whole amount in the intended project; but rather they used it to solve their immediate problems. However, the loan provided as capital was not enough to enable the respondents to diversify to other income generating activities.

4.3.1.4 The failure for the other respondents to acquire loans

Some of the respondents failed to acquire loans from the funding institutions and/or credit schemes due to various reasons as shown in Table 7. The table shows that 43 respondents 27.0% reported to have been discouraged by the high interest rates demanded by the money lenders. The other 41 or 25.8% of the respondents had not

applied for the loans because of the fear for higher interest rates taxed by the lenders. Furthermore, 29 or 18.2% of the respondents did not know how to apply for the loans and 25 or 15.7% of the respondents failed to obtain loans because they lacked collaterals to qualify them for the loans. Furthermore, 17 or 10.7% of the respondents said that were unable to organize themselves in small groups which would qualify them for the loans from the funding institutions or organizations.

Table 7: The failure for respondents to acquire loans (%)

Reasons for not getting the loans	Frequency	Percentage
High interest rates discourage loan application	43	27.0
Fear of paying back the loan plus the interest	41	25.8
Don't know how to apply for loans	29	15.7
Lack of collaterals to qualify for loans	25	10.7
Not organized into small women groups to Qualify for the loans	17	8.2
Some women in groups are not honest to Pay back the loans	4	2.5

Respondents were allowed to tick more than one question

On the other hand, 4 respondents 2.5% experienced problems in repaying their loans. The cited examples showed that even if they joined small women interest groups, some of the women did not contribute money for their group in order to pay back the loan. Those who failed to pay shied away and left the burden of debt repayment to other members. However, the general trend shows that 43 or 27% and 41 or 25.8% of the respondents had not acquired the loans because of the fear for higher interest rates taxed by the lenders. This meant that the little they acquired as loans could not generate enough income to sustain them as well as paying back the loan, with an interest rate of commonly known to be 25% to 30%. Furthermore, they were required to pay within the agreed short period of time mostly in weekly bases, something the traders found it difficult to cope with.

4.3.1.5 Land and property ownership as a sign of wealth

The respondents' ownership of the land as a sign of wealth and a means of acquiring loans and any influence of economic activities are provided in Table 8. Results in Table 8 show that 55 or 65.0% of the respondents did not own land, while 29 respondents 34.5% owned the land. Despite the small number of respondents who owned land, 20 (69.0%) of the respondents were from Moshi Municipal Council, while only 4 (14.0%) were from Moshi rural district. Thus 24 (83.0%) of the respondents were from Moshi Municipal and Moshi Rural districts. The rest of the respondents 5 (17.0%) were from other districts in Kilimanjaro and outside Kilimanjaro region. The data shows that 26 respondents 89.7% owned the land from 0.25 to 1 acre.

Table 8: Land ownership, size and utilization

Parameter	Frequency	Percentage
Respondent who own land (n=84)		
No	55	65.5
Yes	29	34.5
Location where respondents own the land (n=29)		
Moshi municipal council	20	69.0
Moshi rural district	4	14.0
Hai district	1	3.4
Rombo district	1	3.4
Mwanga district	1	3.4
Same district	1	3.4
Outside Kilimanjaro region	1	3.4
Size of the land owned (n=29)		
0.25 - 0.5 of an acre	20	69.0
0.75 - 1.0 acre	6	20.7
1.25 - 1.5 acres	1	3.4
2.0 acres and above	2	6.9
Mode of land utilization (n=29)		
Residential purposes only	19	65.6
Residential purposes and farming	6	20.7
Residential purposes and livestock keeping	3	10.3
Other uses	1	3.4

The studies attributes the facts that most of the respondents were living at the outskirts of the Moshi Municipal town and were unable to buy or expand their plots due to land scarcity and lack of enough income; hence could not easily plan in advance for agricultural purposes as well as livestock keeping. The respondents also indicated how the land was utilized for the benefits of their families. The data indicates that 19 or 65.6% of the respondents who owned land used it for residential purposes only, while 6 respondents (20.7%) utilized their plots as their residences and at the same time farming some vegetables.

On the other hand 3 respondents 10.3% utilized it for livestock keeping especially pigs, local chicken, ducks and goats. Therefore the trend shows that almost all the respondents who owned the land totaling to 28 (96.6%) out of 29 utilized their land for residential purposes, since they dwell in the urban area. Thus, the respondents could not use land as collaterals for loans for fear of losing it, should they fail to pay back the loans. Besides, the respondents who were married, had no right on the land ownership (right of occupancy) instead it is their husbands who had, thus could not use the land as collaterals to acquire loans.

4.3.1.6 Major sources of ideas and reasons for choosing the marching trade as source of income

This section summarizes the major reasons for the respondents to involve themselves in the marching trade. Table 9 presents information about the respondents' decision on the how's and ways of generating income besides their initial ideas. Further, the table shows the major reasons why respondents are engaging in the marching trade. The results on Table 9 show that 62 or 48.8% of the respondents said that the economic and life hardships forced them into the marching

trade business. The other 37 respondents 29.1% reported to have considered the marching trade as the only alternative of increasing income. In addition, 16 or 12.6% of the respondents' engagement in marching trade was after learning from others who were doing the businesses.

Table 9: Sources of ideas and the reasons for joining the marching trade

Sources of ideas and reasons	Frequency	Percentage
Economic and life hardships	62	48.8
Was the only alternative of increasing income	37	29.1
Learned from others	16	12.6
After missing the chance/money to continue with studies	12	9.4

Respondents were allowed to choose more than one option

However, 12 of the respondents 9.4% said that they engaged in the marching trade because of missing chances or rather failure to pay for school fees, which would have enabled them to continue with further studies. Thus, the results show that the economic and life hardships were the major reasons that compelled respondents to engage in the marching trade as a survival strategy.

4.3.1.7 Major reasons by age, for respondents' engagement in the marching trade

This section presents major reasons given by the respondents according to age groups as to why they joined the marching trade by responding to different types of multiple questions. However, the discussion is based onto the average responses from the questions by individual age groups. Table 10 shows that respondents aged from 19 to 30 years 40% joined the marching trade because of all the major reasons provided in the table as being, low investment cost, lack of alternatives, Government cost sharing policy in some social services, Low education level, Lack of land for

agriculture and livestock activities and Lack of income security. Again the respondents aged from 31 to 42 years who were 39.3%, stipulated the same reasons as being their major influence in joining the marching trade. Respondents aged from 43 to 54 years only responded by the average of 14.9% to all the major reasons, while those aged above 54 years responded by the average of 5.8% to the reasons that made them join the marching trade.

Table 10: Major influence for joining the marching trade (%)

Major reasons	Respondents' age groups (years)				Total
	19-30	31-42	43-54	Above 54	
Low investment cost	48.1	40.7	11.1	0.0	100.0
Lack of alternatives	38.5	44.2	13.5	3.8	100.0
Government cost sharing policy in some social services	22.2	55.6	11.1	11.1	100.0
Low education level	58.8	41.2	0.0	0.0	100.0
Lack of land for agriculture and livestock activities	22.2	22.2	44.4	11.1	100.0
Lack of income security	50.0	31.8	9.1	9.1	100.0
Total average of the responses	40.0	39.3	14.9	5.8	100.0

This trend suggests that a low scoring of the respondents aged from 43 to 54 and above was due to the fact that much weight was put to some few responses such as Government cost sharing policy in some social services, Lack of land for agriculture and livestock activities and lack of alternative sources of income. The rest of the responses were not much of their major decisions to join the marching trade. Cross tabulation in Table 10 indicates the general trend that the majority of younger respondents aged 19-30 (58%) accounted for the low education level and 50% lack of income security as their reasons for involving themselves in the marching trade.

This signifies that most of them still wanted to go for further studies anticipating that if they were educated; it could be possible to be employed and secure their income positions. Under the same aspect the second younger age group between 31 and 42 years 55.6% reported that the government cost sharing policy in some of the social services and also the lack of alternatives in income generation activities by 44.2% were the major reasons for engaging in the marching trade. The third group of respondents aged from 43-54 years 44.4% attributed the lack of land for agriculture and livestock activities and also 13.5% lack of alternatives in income generating activities to be their major reasons for joining the marching trade. In addition the fourth age group of respondents above 54 years 11.1% stated that lack of land for agriculture and livestock activities and also 11.1% government cost sharing policy in some of the social services to be their major reasons that forced them to engage into the marching trade. Probably, this could be because of their age that demanded them to settle and perform permanent activities rather than walking around the streets selling goods.

4.3.1.8 Respondents' opinions on the marching trade and their future plans

Respondents gave their opinion about the marching trade and their future plans in order to improve their financial status. Table 11 shows the majority of the respondents 70 (83.3%) were not satisfied by the income they earned from marching trade, and very few 14 (16.7%) were satisfied. Among the satisfied respondents 14 (16.7%) were those who earned between Tsh. 105 000.00 and 164 000.00. On the other hand, amongst the respondents who were not satisfied with their income, 42

(47.2%) said that they were planning to improve their businesses by seeking loans from different sources to increase the volume of their trade.

Table 11: Income satisfaction of the respondents and their plans to improve their businesses

Parameters	Frequency (n=84)	Percentage
Satisfaction from marching trade		
NO	70	83.3
Yes	14	16.7
Alternatives for those not satisfied with marching trade		
Seek a loan to increase the volume of the same business	42	47.2
Change the current business to trading new industrial goods	22	24.7
Land hiring for commercial agriculture	16	18.0
Starting commercial livestock keeping	9	10.1

However, 22 respondents 24.7% who traded second hand industrial goods and those traded horticultural commodities indicated that if they acquired loans, then they would change their current businesses to trade new industrial goods, something which suggests that they were not satisfied with their current trade.

Starting new businesses or projects was a spirit of a few of the respondents. Table 11 shows respondents who wanted to start new projects such as commercial livestock keeping besides the businesses which they operated before. The other 16 respondents 18.0% said that if they could be credited they would rent land to start producing crops commercially. However, most of the respondents who demanded pieces of land for commercial agriculture were those who were selling horticultural commodities; this could probably be because they were acclimatized to selling horticultural commodities. Thus, the study results show that most of the respondents were in need of the loans, especially the soft loans with manageable interest rates as

well as reasonable pay back periods. These findings support URT (1991) findings, which ranked the needs of the informal sector to be loans, commercial sites, markets, transport and technology.

4.3.2 Socio-demographic factors in relation to marching trade in Moshi municipality

Under socio-demographic factors, the study investigated whether apart from the Chagga women there were any respondents from other ethnic groups who migrated from different parts of Tanzania to Moshi to do the marching trade. The study also examined the relationship between the women's places of residence, and businesses places as well as their natal places. The contribution of the different districts to WMT in the town was also an important aspect to this study by understanding which district contributes more WMT than the other and why? Table 12 presents information regarding WMT and shows that 72 or 85.7% of the respondents originated from Kilimanjaro region.

In addition, Table 12 shows that 6 respondents 7.1% came from Tanga region, 1 respondent 1.2% from Dodoma region and 5 respondents 6.0% were from other regions in Tanzania. Probably it could be easy for Kilimanjaro residents to continue with the business in Moshi town for it is their homeland and in the initial days of their activities they can secure accommodation from their relatives in town. Table 12 further shows the natal districts of the respondents. Twenty one or 28.8% of the respondents were from Moshi municipality. Moshi rural and Rombo districts each contributed 17 or 23.3% of the respondents, while Mwanga district had 11 or 15.1%

of the respondents. Furthermore, Same district contributed 4 or 5.4% of the respondents, while Hai district had the lowest number 3 (4.1%) of the respondents.

Table 12: Respondents' natal places

Location in Tanzania	Frequency (n=84)	Percentage
Kilimanjaro region	72	85.7
Tanga region	6	7.1
Dodoma region	1	1.2
Others	5	6.0
Where from, in Kilimanjaro region (n=73)		
Moshi municipal council	21	28.8
Moshi rural district	17	23.3
Rombo district	17	23.3
Mwanga district	11	15.1
Same district	4	5.4
Hai district	3	4.1

From Table 12 we see that 72 or 85.7% of the respondents came from Kilimanjaro region, and said that they came to Moshi town for greener pastures, and also that short distances from their residences in Moshi town made it easier for them to conduct their marching trade. The respondents who came outside Kilimanjaro region some said had followed their couples who worked in various sectors. However, those respondents who came for greener pastures the fact shows that they just came to Moshi municipality on their own, especially the younger ones, in order to work in bars, guest houses and hotels. Thus, when they found it perhaps not paying to sustain their lives they resorted to the marching trade.

4.3.2.1 Relationship between residential and business areas of respondents

The study examined whether the respondents were performing their businesses close to their residential areas or outside but within the municipality. In addition the study examined if there were any respondents who were residing in the same wards in

which they traded their commodities or they just moved into from the neighboring wards and the reasons for not doing within their residential areas, the reason why aren't they doing where they reside?

The findings in Table 13 show that most of the respondents operated outside their residential areas. Furthermore, Table 13 shows that none of the respondents were residing in Mawenzi ward. Mawenzi ward is located at central part of the Moshi town and thus, accommodation is more expensive compared to other wards in the outskirts of the town. Moreover, Table 13 shows that 2 respondents 2.4% who resided in Mbuyuni ward conducted their businesses within the same ward.

Table 13: Residential areas and locations of businesses of the respondents (%)

Place of residence	Place of business			Total
	Mawenzi ward	Mbuyuni ward	Kiboriloni ward	
Mbuyuni ward	0 (0.0)	2 (2.4)	0 (0.0)	2 (2.4)
Kiboriloni ward	7 (8.3)	5 (6.0)	8 (9.5)	20 (23.8)
Njoro ward	3 (3.6)	11 (13.1)	10 (11.9)	24 (28.6)
Pasua ward	5 (6.0)	5 (6.0)	2 (2.4)	12 (14.3)
Majengo ward	8 (9.4)	0 (0.0)	4 (4.8)	12 (13.3)
Kaloleni ward	4 (4.8)	3 (3.6)	3 (3.6)	10 (11.9)
Other wards	1 (1.2)	2 (2.4)	1 (1.2)	4 (4.8)

On the other hand, 7 respondents 8.3% from Kiboriloni ward were doing their activities in Mawenzi ward, while 5 or 6.0% and 8 or 9.5% of the respondents were doing their business in Mbuyuni and Kiboriloni wards respectively. However there were respondents who were not among the residents of the first three targeted wards, but also performed their businesses in those three targeted wards.

In addition, these three not targeted wards in Table 13 shows that, respondents from Njoro ward who traded in Mawenzi ward were 3 or 3.6%. Those traded in Mbuyuni ward were 11 or 13.1% and 10 or 11.9% of the respondents from Njoro ward also traded in Kiboriloni ward. The respondents who came from Pasua ward and traded in Mawenzi ward were 5 (6.0%), those who traded in Mbuyuni were also 5 (6.0%), and those who traded in Kiboriloni were 2 (2.4%).

The other respondents came from Majengo ward and contributed 8 (9.4%) to Mawenzi ward in the marching trade, in Mbuyuni they contributed 3 (3.6%) of the marching traders, and in Kiboriloni they contributed 4 (4.8%) of the marching traders. The study findings show that most of the respondents did not stay constantly in the town centre but rather they went there searching for customers. In addition the table shows that many respondents stay at the outskirts of the town where accommodation is cheap. From the results in Table 13, it can be said that there was no direct relationship between the place of residence of the respondents and the location of their businesses. Besides, the results reveals further that marching traders conducted their businesses in places where they could walk reasonable distances and get hold of sufficient customers.

The study shows that the respondents lived outside the town centre, which in most cases was within the walking distances where they could walk for an hour or two or even board at least one commuter bus for a single journey. Probably, the nature of their businesses demands them to walk around the streets almost the whole day searching for customers. Also, the nature of the business do not allow respondents to

carry big luggage and walk with, hence they ended up with minimum luggage. Besides, small capital needed a high turnover to ensure capital is circulated at the same time income is earned for their daily lives.

4.4 Socio-cultural factors which influence women to engage into marching trade

4.4.1 Cultural factors

The study examined the general and specific cultural influences that contributed to the respondents' involvement in the marching trade in Moshi municipality. The results in Table 14 show that the respondents who scored 72 (22.2%), reported that women in Kilimanjaro region were responsible in most of the domestic activities and hence they are supposed to stay at home, assuming that every thing will be provided by their husbands. The others, 63 (19.4%) said that men are sometimes very luxurious to care for their families especially by their drinking habits. Thus, in order to rescue their families, women were forced to look for alternative means of survival, one of them being the marching trade which does not require big startup capital.

Table 14: Cultural settings of the people in Kilimanjaro region

Cultural aspects of life	Frequency	Percentage
Women are responsible in most of domestic activities	72	22.2
Men are sometimes very luxurious to care for their families	63	19.4
Men use a lot of time searching for money	53	16.4
Men do not explore more chances for women to develop themselves	49	15.1
Men normally leave their homes for a very long time in search of income	43	11.3
Usually men in Kilimanjaro are not fully committed much to their families	33	10.2
Both women and men can inherit resources amongst the people in Kilimanjaro	11	3.4

Respondents were allowed to choose more than one option

Fifty three or 16.4% of the respondents reported that their husbands sometimes men use a lot of time searching for money than looking after their families. The data reveal that most of the people in Kilimanjaro region, the Chagga in particular, spent much of their time searching for money, which jeopardized their social relations with their families. On the other side, Table 14 shows the other responses ranked as general cases for the cultural characteristics, among others which influenced women to engage in the marching trade. For example, 49 respondents 15.1% reported that men did not assist their wives to develop themselves economically in order to stop depending on them for everything, and thus forced women to engage in the marching trade to earn money for their own personal uses. Other respondents said that for a long time, men in Kilimanjaro region have had a tendency of leaving their wives and went out in other towns/cities searching for income. Forty three 43 (11.3%) of the respondents commented that in Kilimanjaro Men normally leave their homes for a very long time in search of income and thus, the family while waiting for bread winner to come back, must do something to ensure their survival hence resorted to marching trade as a simple and alternative means of income generation. However, 33 or 10.2% of the respondents commented that some men in Kilimanjaro region are not committed to their families, and, those circumstances forced women to involve in the marching trade to obtain income for their basic needs. Eleven respondents 3.4% mentioned that women in Kilimanjaro did not have the right to inherit properties.

4.4.2 Female-headed households and their involvement in marching trade

The study quantified and observed the common assumption that a large part of the so-called ‘feminisation of poverty’ is due to the progressive ‘feminisation of household headship’. Its specific aims were to summarise how and why female-headed households are widely equated with the ‘poorest of the poor’ in development discourse. Table 15 explores some of the implications of female household headships, especially in relation to the marching trade in Moshi municipality.

Table 15: Household heads of the respondents

Household headship	frequency (n=84)	percentages
Female	43	51.2
Male	41	48.8

Data on Table 15 shows that 43 or 51.2% of the respondents were female-heads of households, and 41 or 48.8% of the respondents were from male-headed households. The data further show that there is no significant difference between the female headed households and male headed households since women from the two types of households seem to have been engaged in the marching trade in an almost equal proportion. The findings show that even those respondents from male headed households were forced to involve in the marching trade.

4.5 Difficulties encountered by respondents engaged in the marching trade

The study sought to elicit respondent’s opinions about the difficulties that they faced in their businesses. The study further investigated whether there were any problems that were personal and those which were social. Also the study explored the challenges that were faced by respondents in carrying out their activities and how

they were perceived by the municipal authorities. The results in Table 16 show that 84 or 31.8% of the respondents commented that it was very difficult to carry out the marching trade during the rain seasons, since very few customers could be obtained because mobility is minimized for both the customers and the traders.

However, 60 or 31.8% of the respondents said that they were losing their merchandise or commodities when confronted by the Municipal auxiliary police. Since almost all the marching traders carried out their businesses in the prohibited areas, their commodities were frequently confiscated by the Municipal security guards who prevent people from doing the businesses in prohibited areas. Since there were no allocated places for the respondents to trade, and regarding the nature of their businesses trading in streets was the best option. But also 56 respondents 21.2% mentioned the absence of proper areas for doing their businesses without disturbances from municipality authority as their major problem.

Table 16: Problems encountered by respondents in doing marching trade in Moshi municipality (%)

Problems	Frequency	Percentage
Can not be performed properly during the rain season	84	31.8
Municipal authority grabbing goods from the traders	60	22.7
Lack of proper area to perform the business	56	21.2
Small volume of capital	40	15.2
Walking long distances in search of customers	18	6.8
Marching trade is unreliable	6	2.3

Respondents were allowed to choose more than one option.

On the other hand 40 or 15.2% of the respondents mentioned small volume of capital as one of the problems which forced them to engage in the marching trade. However, they pointed out that they could do other activities instead of the marching

trade if they got sufficient capital. The other respondents 18 (6.8%) indicated walking long distances in search for customers as their problem. Six respondents 2.3% commented that the marching trade was not a reliable source of income. Besides, they reported being unhappy to be the marching traders due to unfavorable circumstances faced in the course of their carrying out their business.

Thus, Table 16 shows that the major problem facing the marching traders include confiscation of the traders' commodities by the Municipal authority, rainfall which reduced their mobility, and lack of areas for doing their business. In addition the other problem are the lack of substantial capital, which would allow them to carry out their trade in a secure environment and do semi-permanent to permanent businesses in settled areas as has already been stipulated earlier in this chapter.

4.5.1 Problems encountered by the respondents in respect to time allocation

The respondents estimated the total number of hours spent per day in doing business. Furthermore, respondents explained the challenges they face in conducting their businesses within those hours. Table 17 shows the range of the total hours spent by individual respondents in doing business per day. The table shows that all respondents spent more than 4 hours per day. Table 17 indicates further that 18 or 21.8% of the respondents have spent 5-6 hours per day without conducting any other activity. Further, 35 respondents 41.4% reported to have been spending 7-8 hours per day walking around the streets searching for customers which is almost the estimated working day for the civil servants. On the other hand, 19 or 22.1% of the respondents said they spent 9-10 hours per day walking and searching for customers.

Table 17: Total hours spent by Marching Traders in business per day

Hours	Frequency (n=84)	Percentage
5-6 Hours	18	21.8
7-8 Hours	35	41.4
9-10 Hours	19	22.1
More than 10 hours	12	14.7

Interestingly, 12 respondents 14.7% indicated that they spent more than 10 hours per day on the marching trade activities. The study therefore shows that 66 or 78.2% of the respondents walked for longer hours from 7 hours to more than 10 hours while conducting their marching trade. The results suggest that marching traders could hardly perform any other activities to earn a living. More discouraging, respondents said that they could sometimes walk the whole day without selling any item and at the same time remain with no extra time to conduct other activities. Respondents revealed that marching trade which brought them the daily income was a tough income generating activity which could be performed by people who had no other means of surviving.

4.5.2 Convenient time for conducting the marching trade in Moshi municipality

Normally the marching traders choose areas with high concentration of people in order to capture many customers. In fulfilling their objective, marching traders could either walk around in peoples' residences or walk around in town's or city's streets. Recently, the municipal council introduced by-laws prohibiting marching traders from walking around the town with their goods, blocking the roads and road pavements and cause great inconveniences to other users. As a result, the respondents in Moshi municipality have decided to set their own convenient times that would allow them to operate in more favorable conditions. Table 18 indicates

convenient times selected by the respondents in doing their activities in Moshi municipality and the reasons for their choice. In addition, Table 18 shows only the convenient times to start operating businesses, without showing marching traders' full time operation. From the table, all the respondents ideally started their businesses in the morning but some hide in places which they wouldn't be disturbed by municipal authorities and waited for convenient times.

Table 18: Respondents' convenient times for starting marching trade

Convenient starting times and reasons	Frequency	Percentage
Starting 0800h	43	51.2
Starting 1000h	28	33.3
Starting 1400h	13	15.5

However results in Table 18 show that 43 or 51.2% of the respondents indicated their convenient time for businesses to be from 0800h. This time was selected because the municipal auxiliary police had not yet started chasing them from the streets. In addition, Table 18 shows that 28 or 33.3% of the respondents chose from 1000h as the time that more customers start to buy the commodities or merchandise and the traders can easily get hold of the customers especially in the areas surrounding the bus terminal and the town markets.

On the other hand 13 or 15.5% of the respondents said their convenient hours is from 1400h, which is the time most of the people are getting out of their working areas on their way back home. Thus, this was the convenient time because the respondents could do their businesses in a peaceful environment without confrontations with the municipal authority's law keepers or the auxiliary police.

It can be assumed that the choice of the respondents' convenient hours in the marching trade operations did not mean the total hours in the trade operation. However, the respondents continued using their estimated hours in doing their businesses despite the best selected times, because they stored their commodities and merchandise in hidden places for fear of the municipal authority guards. Therefore, they could spend their estimated total hours in business while some hours passed without doing anything for fear of the municipal auxiliary police.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Overview

The broad objective of this study was to determine the factors contributing to women involvement in the informal sector activities as marching traders in Moshi municipality, in Kilimanjaro region. The study sought to investigate the extent to which the background, socio-economic, socio-demographic and the cultural characteristics contribute to the respondents' choice of life style.

5.2 Conclusion

The study findings show that the marching trade is an activity done by people of all age groups from young to middle aged women, and some few old women. The findings indicate further that the marching trade was conducted by people from all marital status; single, married, divorced, separated and widowed. On the other hand, having more married women in the marching trade than other status categories implies that married people have more responsibilities and need more income to sustain their families than other women. Furthermore, the findings revealed that the marching trade was undertaken by women with low education level and small capital and without other alternatives for earning a living.

The study showed that all marching traders lack business knowledge and skills on how best they can perform their businesses. All respondents were forced to enter into the marching trade by various reasons. Their businesses demanded them to search for customers because their small capital required them to make it revolve as

quickly as possible to increase its volumes. Few WMT came from different regions in the country, and just imitated the business. The data showed that women marching traders, who earned a relative high income, gradually changed their businesses and established other semi-permanent to permanent businesses such as small shops, and tailoring. This idea of establishing semi-permanent to permanent businesses was opposite to some youths who believed that education would be their alternative solution for changing their life style. For the adults, education was not an option and that was probably because they could not venture to set education and secure jobs in various sections or sectors.

Thus, the study result shows further that most of the marching traders needed loans, especially the soft loans with no or very low interest rates. Thus, the study shows that the biggest problems facing women marching traders is harassment from the municipal authority that chases these traders from the streets and sometimes seizes their commodities. Another problem is the failure of being allocated areas for doing their activities in a decent way. In addition, there is a problem of limited capital to allow traders to do businesses in more secure circumstances and or in permanent settled areas.

The study results also reveal that women marching traders were increasing in numbers especially after the structural adjustment programme of the 1990s, when the informal sector activities were legalized. This is proved by the data presented in Chapter Four that indicated more people joined the marching trade in between 1-3

years at a rate of 29.8 percent and also in 4-6 years at the rate of 32.1 percent while in 7-9 years we had 15.5 percent joined the marching trade.

The study found out that most of the women marching traders earned monthly income of less than Tshs.100,000. Furthermore, the study findings show that those who earned little income acquired their capital from informal sources, such as relatives, husbands and families, or friends. These findings attest to the fact that respondents relied on relatives, friends and families for their initial capitals. The study found out that a substantial proportion of income obtained from the marching trade was spent in meeting household needs e.g. food, bills payment and the rest of the income recycled in marching trade. Further, the income is used to pay for children school fees, medical expenses, and buying clothes. Given the aforementioned uses, the marching trade was found to contribute to poverty alleviation in the households.

5.3 Recommendations

In many countries, especially poor countries, socio-economic problems such as employment, poor social services, and bureaucratic hassles drive many producers into the informal sector. As a result of globalization and technological changes the continuing erosion of low-skilled jobs in many countries including Tanzania, has affected most people, who are now joining the informal economy to survive. However, lack of training for workers in the informal economy seems to be a common shortcoming in the policies of Tanzania which affect the marching traders as well as the other small scale micro-entrepreneurs to thrive better in the future. The

governments (Local and Central) are obliged to formalize this trade to make it operate legally as a formal sector in order to make the Tanzanian youths get more chances for self employment and earn their lives.

In that case the study recommends the following:

- i) Moshi municipal council and other financial institutions to be humble to provide the operators with soft loans and/or credits so as to improve their projects and also may be to diversify their business activities to more humanly and stable businesses.
- ii) The Moshi Municipal Council to be humble to help and educate the informal sector operators to form associations (groups) basing on their business activities. Formalization of such groups will help in providing services such as training, credits and or loans.
- iii) The Moshi municipal planners should reconsider re-allocation of specific areas for the women “marching traders”, and which will guarantee security for their properties, sanitation and hygiene in the town.
- iv) Moshi municipal council should use participatory bylaws enforcement approaches that will guarantee security of the operators and their merchandize or commodities.

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APPENDICES

Appendix 1: Operational definition of key variables and their indicators measured during the study

VARIABLES	DEFINITION	INDICATORS
a) Age	Number of years (19-54 years).	Interval
b) Marital status	The status of marriage of the respondents at the time of interviews.	1 = Single 2 = Married 3 = Divorced 4 = Separated 5 = Widowed
c) Religion	Faith affiliation	1 = Muslim 2 = Christian 3 = Others
d) Education	level of education attained by the respondent	1 = None 2 = Primary school 3 = Secondary 4 = High school
e) Occupation	Activities that keep the respondent busy and earn income	1 = Civil servant 2 = laborer 3 = Micro-business 4 = Agriculture 5 = Livestock
f) Household size	Number of people living permanently with the respondent	1 = 1 – 2 people 2 = 3 – 4 people 3 = 5 – 6 people 4 = 7 – 8 people 5 = 8 < people
h) Place of residence	A place where the respondents live by the time of interview	Name of the ward
I) Place of business	A place where the respondents normally do their businesses	Ward centers
J) Income poverty	Defined as deprivation of societal basic needs.	1 = Marching traders with a capital less than 150,000.00 (TShs.)

		<p>2 = Poor health access</p> <p>3 = Lack of collaterals</p> <p>4 = Poor provision of education</p>
K) Food security	Ability to access enough food for active health life at all times.	<p>1 = Ability to access food</p> <p>2 = Household income</p> <p>3 = Household size</p>
L) Land and property ownerships	Collateral qualifications for loans	<p>1 = Food shortage.</p> <p>2 = Rural-urban migration.</p>
M) Employment opportunities	Chances of being employed due to qualification background.	<p>1 = Education background</p> <p>2 = Marital status</p> <p>3 = Reduction in Social services</p> <p>4 = Age characteristics</p>

Appendix 2: Questionnaire for women marching traders in Moshi municipality

INFORMED CONSENT

Introduction:

My name is CHUMA, E.S.M., a postgraduate student pursuing Master of Arts in Rural Development (MARD) at Sokoine University of agriculture. I'm conducting a research on the on factors contributing to women involvement in the marching trade in Moshi municipality. I kindly ask you to participate in my research by responding to the questions below.

Confidentiality and Consent:

I'm going to ask you the questions that some of them you might find it difficult to answer. But your answers will help me to understand the prevailing situation concerning this issue. This information will help all of us and the policy makers in strategic planning for a better informal income generating activities. Your name will never be used in connection with any of the information you tell me. You are kindly requested to answer all questions completely and to the best of your knowledge. Your honest answers to these questions will help us better understand the sole factors that fuel more women engage in this business and assist policy makers and all well wishers to design better techniques to help you to manage your business in a more stable ways.

Section A. Background information

1. Questionnaire Number.....
3. Name of respondent (Optional).....
5. How old are you (in years).....years
6. What is your marital status? (Circle the correct answer).
 - (1) Single
 - (2) Married
 - (3) Divorced
 - (4) Separated
 - (5) Widowed
7. How big is your family including children and dependants in the household? (Mention the number).....
8. What is your highest level of education? (Circle the correct answer).
 - (1) No formal education
 - (2) Primary education
 - (3) Secondary education
 - (4) High school
 - (5) Others (Specify).....
9. Religious status (Circle the correct answer).
 - (1) Muslim
 - (2) Christian
 - (3) Others (Specify).....

Section B. Social economic characteristic of the respondent

10. Do you have any other occupation apart from marching trade? If yes (Circle as many as apply)
 - (2) A farmer

- (3) Livestock keeper
 - (4) Only marching trade
 - (5) Others (specify).....
11. What kinds of commodities do you normally sell? (Circle the correct answer).
- (1) Horticultural crops (Mention)
 - (2) Industrial goods (Mention).
 - (3) Both
12. If horticultural crops, where do you get them from, for your business?
- (1) Produce them on your own
 - (2) Purchase from others
 - (3) Both
13. If industrial goods where do you get them from?
- (1) Retail shops
 - (2) Whole sale shops
 - (3) Middle men shoppers
14. When did you start this business? (Circle the correct answer).
- (1) 1 – 30 Days ago
 - (2) 1 – 12 Months ago
 - (3) 1 – 3 Years ago
 - (4) 4 – 7 Years ago
 - (5) 8 - 10Years ago
 - (6) More than 10 years ago
15. Where did you get initial capital for your business?
- (1) Husband
 - (2) Relatives
 - (3) Loan from friends
 - (4) Personal savings
 - (4) Credit funding institutions
 - (5) Other sources (Specify).....
16. Who is the head of the household? (Circle the correct answer)
- (1) Male
 - (2) Female
17. If is the Male what is he doing for the interest of the household? (Circle as many as apply)
- (1) Farming
 - (2) Employed in the government
 - (3) Employed in the private sector
 - (4) Micro-businesses
 - (5) Disabled/Handicapped or Very old (Erase what is not applicable)
 - (6) Marching trade
18. What is your major source of income? (Circle as many as applied)

S/N	ACTIVITY	ESTIMATED INCOME (TShs.)
1.	Marching trade	
2.	Government employee	
3.	Farming	
4.	Micro-businesses	

5.	Others (Specify)	
----	------------------	--

19. Where did you get the idea of doing marching trade activities? (Circle as many as apply)
- (1) You learned from others do.
 - (2) Was the only alternative of increasing income that you knew?
 - (3) Economic and life hardships forced you to engage into this business
 - (4) After missing a chance and money to continue with further studies
 - (5) Other reasons (Mention).....
20. Do you own land?
- (1) YES
 - (2) NO
21. If the answer above is YES where is it?
22. What is the size of the land.....
23. How is it utilized?
- (1) Farming
 - (2) Livestock keeping
 - (3) Residence
 - (4) Business activities
 - (5) Others (Specify).....
24. What are the main reasons which made you join the marching trading activities? (Circle as many as apply).
- (1) Low investment cost
 - (2) Increasing life expenses
 - (3) Cost sharing policy
 - (4) Low education level
 - (5) Lack of land for agriculture and other activities
 - (6) Income security
 - (7) Others (Specify).....
25. Are you satisfied with the income you obtain from marching trade?
- (1) YES
 - (2) NO
26. If the answer is NO what steps are you planning to take to improve your income?
- (1)
 - (2)
 - (3)
 - (4)
27. Have you ever heard about the funding institutions or credit schemes?
- (1) YES
 - (2) NO
28. If the answer is YES have you ever chanced to have a loan?
- (1) YES
 - (2) NO
29. If the answer is YES how much did you get in TSHs?
- (1) 01-50,000
 - (2) 50,000-100,000
 - (3) 100,000-150,000

- (4) More than 150,000

30. How did you use the money? (Tick as many as apply)

- (1) Paying school fees for the children
- (2) Buying food for the household
- (3) Health services and medication
- (4) Paying house rent
- (6) Marching trade

31. If the answer is NO what was the reason for you not getting a loan? (Choose as many as apply)

- (1) Lack of collaterals to qualify for the loans
- (2) Don't know how to apply for the loans
- (3) Fear of paying back the loan plus the interest
- (4) High interest rate discourages loan application
- (5) Not organized into small women groups to qualify for the loans
- (6) Some women in most women groups are not honest to pay back their loans
- (7) Others (If do apply).....

Section C. Socio-demographic characteristic of the respondents

32. Place of doing business.....

33. Where is your current residence in this municipal council? (Mention the area).

- (1) Mawenzi ward
- (2) Bondeni ward
- (3) Kiboriloni ward
- (4) Njoro ward
- (5) Pasua ward
- (6) Majengo ward
- (7) Others (Mention).....

34. Where is your natal place? (Circle the correct answer).

- (1) Kilimanjaro region
- (2) Tanga region
- (3) Dodoma region
- (4) Arusha region
- (6) Others (Specify).....

35. If your natal place is in Kilimanjaro region, which district of this region? (Mention).....

Section D. Socio-cultural aspects of the respondents, those influenced women to join the marching trade

36. Mention the cultural settings of the people in Kilimanjaro region those which influence women to engage in the marching trade business.

- (1).....
- (2).....
- (3).....
- (4).....
- (5).....

- (6).....
- (7).....
- (8).....

Section E. The problems associated with marching trade activities

37. What are the problems encountered for your marching trade in Moshi municipality? (Please circle as many as apply).

- (1) Small volume of capital
- (2) No proper areas to perform the business
- (3) Too much walking in search of customers
- (4) Municipal authority grabbing good from the Marching traders
- (5) It is not a reliable type of trade
- (6) It is difficult to be performed during the rain season.

38. Time allocation as a hindrance in doing different activities by the women marching traders (Please circle for the estimated time only once).

- (1).....
- (2).....
- (3).....
- (4).....
- (5).....

39. Problems associated with the choice of the best time to start doing the marching trade and its smooth implementation.

- (1).....
- (2).....
- (3).....
- (4).....

Appendix 3: Checklist for key informants concerning women marching traders in Moshi municipality.

Name of the respondent (Optional)

.....

Sex.....

Occupational/Professional.....

Date of the interview.....

1. What are your duties?

(1).....

(2).....

(3).....

(4).....

2. For how long have you been aware of the women marching traders here in Moshi municipality?.....

3. What is your perception on this kind of business?.....

.....

4. What is your best knowledge of the sustainability of this kind of activities?

(1) Sustainable

(2) Not sustainable

5. What do you think should be done in order to help these women from the streets?

(1).....

(2).....

(3).....

(4).....

(5).....

6. In the past five years, did you have similar situation of women marching traders in moshi municipality?

(1) YES

(2) NO

7. If the answer is YES, is the number increasing or decreasing?

(1) Increasing

(2) Decreasing

8. If the number is increasing what do you think could be the reason?

(1).....

(2).....

(3).....

(4).....

(5).....

(6).....

(7).....

9. If the answer is NO what could be the reason for the persisting situation in Moshi municipality?

- (1).....
 - (2).....
 - (3).....
 - (4).....
10. Where do you think these women could be coming from?
- (1).....
 - (2).....
 - (3).....
 - (4).....
 - (5).....
11. What are the main activities of your office in connection to women marching traders?
- (1).....
 - (2).....
 - (3).....
 - (4).....
12. What are the strategies / mechanism employed by you to ensure full participation of these women in their economic well being of their lives and the national at large?
- (1).....
 - (2).....
 - (3).....
 - (4).....
13. What could be the reasons that drive most of these women into the streets for marching trade?
- (3).....
 - (4).....
 - (5).....
14. Does your office give any kind of support / assistance to this business?
- (1) YES
 - (2) NO
15. If the answer is YES to question 14, what kind of support is given to them?
(Circle as many as apply)
- (1) Entrepreneurial education
 - (2) Loans / credit
 - (3) Grants
 - (4) Locations for performing their businesses
 - (5) Financial assistance
 - (6) Others
- specify.....
16. What are the future plans and strategies put in place to ensure that these women are empowered from roaming in the streets for the betterment of their lives in a more humanity and stable way of trading?
- (1).....
 - (2).....
 - (3).....
 - (4).....
 - (5).....

(6).....