An Overview of Our Research on Women’s Involvement in Informal Sector Enterprises

Introduction

The research from which this paper, and this subsequent research agenda, emanates was carried out in Tanzania during 1995-1996. This research focused on exploring the relationships that existed between women’s education and training levels and the manner in which they participated in, as owners and managers of informal sector businesses. It attempted to identify barriers women encountered in engaging in and developing their small businesses, with reference to their educational and training experiences. As such it was following in the vein of research which, at the time, examined aspects of women’s involvement in informal businesses. This genre of research on the informal sector has been the focus of research in development studies since the early 1970s and up to current times. In less industrialised countries its social and economic importance are substantial. It is thought to represent adaptive responses to deteriorating economic situations, act as a type of ‘social security’ system for more marginalised members of society. It is competitive in nature and has low entry levels, enterprises often requiring minimum capital resources. Some definitions and discussions in the area assume a dualism between formal and informal sectors, positing the advantages of one against the other, and often engaging in discussions on characteristics, work patterns and regulation (Portes et al 1986; maliyamkono and Bagachwa 1990; ILO 2002). Others focus more on the role these enterprises have in emerging patterns of livelihood formation (Swaminathan 1991; Hajabakiga 1994). This research focused on female owner-operated businesses, working and managing their own businesses by themselves, or in partnership with other women. It was particularly concerned with placing such involvement within the context of women’s overall responsibilities and general livelihood sustainability, and so identified more
with the latter orientation. At the time in Tanzania income from informal sector enterprises was viewed as making significant contributions to sustaining poorer households (Steward and Bagachwa 1992), as indeed it still is (ILO 2002). It was also identified as an important source of income amongst women, the urban poor, and the landless.

In Tanzania such enterprises often represented women’s only or main source of income; women were concentrated in the smaller enterprises in the sector often within a limited number of activities. It was believed that women’s involvement in informal sector enterprises could contribute towards alleviating socio-cultural restrictions imposed on women through improving their economic status and consequently their position within households (Omari 1989; Bagachwa 1990) and that change within it could force changes in gender relations (Koda and Omari 1991; Mbyilini 1993). Such thinking feeds into and from that which links economic independence with empowerment.

The research, then, was carried out between 1995 and early 1996 in six peri-urban areas of Tanzania; Kinondoni and Temeke, located on the outskirts of Dar-es-Salaam; and Kibaha, Morogoro, Moshi, and Iringa, as representative of growing regional centres of population across the country. According to available figures at the time all of these areas had experienced high rates of population growth in the preceding years. This peri-urban focus aimed to explore the assumed potential that such population movements, as well as women’s involvement in informal enterprises, and developing networks of co-operation, have for social change. It sought to explore this with a particular focus on changing gender roles and associated practices. This focus continues to be valid in the more contemporary context (Tripp 1994; Koda and Omari 1991; Mbyilini 1993; Kristiansen 2001).

A core team of three principal researchers based in Dar-es-Salaam, designed and led a research team of locally based researchers in identifying participants and in carrying out the research. Initially, the research sites were visited by two of the principal researchers during which time unstructured site observations were undertaken in partnership with local researchers. Thereafter, local researchers were employed in
identifying participants in each locale and in setting out localised contexts and issues arising.

A total of 306 women participated in the study from all six locations aged between 18 and 45. Seventy five percent were originally from rural areas, while more 83% had migrated into the urban centres they were currently living in. Most had relatively low levels of education, leaving school because of a mixture of financial difficulties within their families in paying school fees, in order to become involved in various household responsibilities and sometimes due to their parents negative attitudes towards girls’ education. Over half of the women were married at the time of the research while almost three quarters had been married at some time. Marriages were mostly in monogamous units. Furthermore those who were single frequently expressed their intention to get married. Eighty five percent of the women had children, with two thirds involved in caring for children between the ages of one and four years.

The businesses that the women were involved in included the following: cooking and selling of foodstuffs; tailoring; small salons; general retailing and groceries and farming activities. In the majority of cases, women operated as sole-owner operators, and they generally worked at their businesses between eight to ten hours per day, six to seven days per week. This indicates that the women spent much more time at their business activities than would have been reported, expected or indicated in other studies. For instance the 1991 household survey in Tanzania reported that 45% of female operators spent 29 hours or less per week at their informal sector activities (Buberwa and Mdamo, 1991). The differences found in our research could reflect difficulties in monitoring the hours spend by women through the use of household surveys. On the other hand, it could represent changes, even in a short period of five years between these research programmes, of the hours of involvement of women in petty businesses.

With reference to financing businesses, both start up capital and profits were low and record keeping was not usual. Conversely what emerged as significant was that the women involved themselves in some income generating activity that also facilitated their ongoing household and domestic responsibilities. Decisions were often made
about all aspects of business development and participation with reference to women’s role in their households. Of utmost concern to women was that their involvement in income generating activities would not adversely disrupt their household relations.

**Key Findings**

Household duties were generally the responsibility of the respondents, particularly if they were married. Women either carried out household duties before they started their business activities in the mornings, or when they returned home in the evenings. The extent to which they engaged in jobs such as household clearing, cooking, washing and so on depended on their marital status, whether or not they had children, their age, residential location, and the access they had to cash.

Some respondents (32%) had the assistance of housegirls⁴ to carry out household work. Others (38%) reported having no assistance whatsoever with household work. Some reported that other family members more generally, often female relatives, assisted with household chores. The number of hours which household responsibilities consumed each week depended on their positions within families and the number of sources of assistance that were available to them. However, when asked to estimate the number of hours they spent per week on selected household work, respondents found difficulty in answering. The questions were often viewed with some amusement with some commenting that it was difficult to estimate times taken in activities such as household cooking cleaning, washing and so on. Frequently they considered these to be just part of what women were expected to do, and so not worth itemising. In those cases where some estimates were given for some household activities, they indicated that a considerable amount of time per week was consumed in these tasks. For those who did give estimates, in addition to their business activities, the women spent on average over 33 hours per week on household work such as cooking, cleaning, washing, and farming. However, in all cases the time ranges and standard deviations were high showing a wide variance in estimates. This is probably indicative of the difficulty women had in estimating the time taken in such activities ‘natural’ to women, and of the low value placed on them. They also

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⁴ This is the term commonly used in Tanzania for women who work as domestic workers. Housegirls are sometimes relatives, often from more rural areas.
represent time involved in only a selected number of household responsibilities. It is likely that given the range of their overall household responsibilities, they reflect only a portion of their responsibilities additional to their business commitments. Respondents commonly remarked on their lack of time for leisure activities, for adequate sleep, and on their inability, due to time pressures, to complete their various workloads satisfactorily.

In general, responsibility for household maintenance did not diminish in line with their involvement in business activity. Household maintenance was often carried out by other people, but the women, especially if they were married or mothers, retained ultimate responsibility for them. The women frequently used all available time to tend to business and household responsibilities. Break periods or slack business periods were utilised to return home to attend to household duties. Preparation of items for sale often took place in their homes, having being incorporated into the execution of various household duties. Those women with children whose businesses involved cooking and selling food frequently fed their children at their business premises in the afternoons. Combined workloads often left respondents with little time for rest and little or no time for leisure activities.

**Issues related to Businesses**

In general, the informal sector was viewed as the main employment option of women and girls. Some women commented on their preference to work in this sector as opposed to spending time working on family farms. Others felt that it was now necessary for women and girls to be economically self-sufficient and that engagement in petty trade was a good option towards realising this goal. Nevertheless, reservations were voiced about the level of security and income generated by opting for the ‘own business /informal sector’ path. Women often commented on the stiff competition and risks that they faced and the lack of customers for their businesses. Those involved in selling perishable produce were often left with old and unsaleable stock. Tailors often prepared garments at very low costs in order to maintain and/or increase customer numbers, making very little profit. They commented on the large number of similar outlets in operation in their localities. Combining to reduce profit margins and making it difficult to sustain businesses.
The inclusion of business and trade-related options in primary and secondary school curricula were viewed as important considerations to prepare girls for the future operations of their own businesses. It was thought that through inclusion of these subjects, particularly at primary and lower secondary levels, girls would have a foundation knowledge of basic business procedures, and trade skills which would be of assistance to them later in running their businesses.

Common Problems Encountered by Respondents

Access to preferred and more strategic locations and services often proved problematic. Most respondents often lacked the business contacts to secure these without undue delay. Some spoke of the necessity, as they perceived it, to offer some inducement to those working in public offices for allocation of preferred business spaces, and installation of services but were not in a position to do this, and in any event, feared misinterpretation should they engage in such dealings, particularly with male officials. They also feared the shame of being unable to pay higher operational costs, and/or were unable to deal with multilayered bureaucracy in order to ensure placement.

Respectability was a factor that women considered when starting a particular business. For instance, some women did not consider beer brewing and selling in general respectable undertakings, even though they might be considered profitable. Those who entered this business because of its convenience and potential profit, later encountered problems and found that their ‘respectability’ within their communities was questioned.

Additional Factors Affecting Businesses

Business versus Household Commitments

Women commented that at times there were complaints made by their family members because of their prolonged absence from their homes, due to business commitments. Some remarked on the lack of understanding of their economic contributions to the household by husbands and children. On the other hand, assistance from family members, most frequently female relatives, in household responsibilities often facilitated women’s business endeavours. In most cases,
interference of business matters with household responsibilities was viewed as negative.

The attitude of husband and their families affected their positions within their businesses and the relationships they fostered to continue to sustain them. In some cases husbands were unaware of their wives’ enterprises, having refused to allow them to initiated businesses. In such instances, women generally relied on close friends to store money/goods. They sometimes hired people to work full-time at their businesses while they themselves worked during hours that coincided with their husband’s absence from home. However, they considered themselves to be in vulnerable positions vis-à-vis their husbands and families in general, because of having to recourse to such clandestine practices. Profits made and time bought was hidden with confidants, on whose friendships they relied to maintain their pretence. In one instance a woman who found herself in this position bought an electric cooker from the proceeds of her business and was thereafter divorced by her husband, who had been unaware of her business involvements.

In other cases, husbands, while allowing their wives to initiate businesses, limited time allowed to women to carry out their businesses, often insisting on their early return home in the evenings. One woman who had operated a retail outlet felt that her husband was resentful of her relative success. As her business began to grow, he refused to allow her to continue with her business and insisted that she help him with his. In another instance, once the woman’s business began to show signs of profit, the woman’s husband insisted that she personally attend to his cooking and household requirements. He also insisted that she be at their home at all times when he was there. Women generally conformed to such wishes, upholding albeit reluctantly, the culturally accepted authority invested in husbands in Tanzania generally.

On the other hand, more husbands sometimes supported their wives in developing their businesses, sometimes supplying start-up capital and organising training for them. However, in this as in other instances, later on the men often claimed subsequent profits. Alternatively, major responsibility for household expenses was transferred to women. In any event, much of the profits gained from businesses by the women went towards household expenses, with 80% of respondents reporting that
they used whatever profits they made for household requirements. In particular, women often found it difficult to fund children’s educational requirements. This accounted for a good share of the women’s expenditures.

### Effects of Change in Marital Status

A number of the women interviewed were divorced or separated (12%). These women frequently commented on the difficulties they had encountered prior to and after separation from their husbands. In almost all cases encountered, the women retained custody of children and became solely responsible for their care. In all instances their financial status deteriorated immediately after separation. On most occasions money was borrowed from friends to initiate or expand businesses. In some instances businesses had to be relocated and/or reoriented to the woman’s changed status. For example, one woman had been operating a number of businesses before divorce from her husband. However, after the divorce she retained only one of these, as the others were located at her former home, and she lost access to them in this way. The business that she did retain was relocated and secured against intrusion by her former husband.

### Households and Women’s participation in businesses

What is evident from the above range of issues and concerns is the centrality of women’s roles and responsibilities within their households with reference to the business activities in which they engaged. Indeed women, while often creatively seeking alternative avenues to work around power ensuing to their husbands within the household contexts, both resisted and tolerated this culturally and socially given power. However, it was evident from the research that their toleration was limited. While they showed willingness to work around cultural assumptions on the role of women and men, their activities also challenged such assumptions. Of utmost concern to them was the ongoing smooth operation and maintenance of cordial relationships within their households. They often accepted exaggerated demands made by their husbands and made arrangements in their businesses that incorporated these demands, while at the same time recognising them as excessive. In this way they demonstrated a great deal of flexibility, creativity and resilience as well as an insistence on developing some economic independence for themselves. At times, this resulted in the break-up of their marriages, after which they then sometimes found is also difficult to continue businesses that were situated in close proximity to their former households.
Furthermore, women’s co-operation with and understanding of the nature of the difficulties, obstacles and barriers that were sometimes presented within these contexts indicates that they operate informal support networks in facilitating one another to engage in economic activities. While women expressed wishes to remain as independent traders they nevertheless engaged in many forms of co-operation, particularly within the domestic/caring spheres, to enable one another to fulfil their, what are often considered, newer roles of economic provider and contributors to their households. At the same time such co-operation facilitated the maintenance of gendered power relations within the household.

It is these areas that we now wish to explore further in our current research.

**Current Research Agenda**

As stated, our current research programme intends to explore these issues in the contemporary context. Initially, we plan a pilot study to ascertain the current priorities women who are operating informal business in Dar es Salaam afford to the maintenance of household relationships and structures within the context of their business operations.

Focusing on rapidly expanding areas of the city where the potential for change in gender relations and ensuing gendered power is high, we wish to conduct a series of focused group discussions, this time with a particular focus on how women view and incorporate household relationships into their business concerns. It is envisaged that this pilot stage will lead to more detailed in-depth interviews with a smaller group of women. Through these interviews we will explore in more detail the businesses that women are involved in, their initial development, support mechanisms, and the visions that women have for them in the future. This will add to our knowledge of the manner in which the ‘public’ of the business is interacting with the ‘private’ of the household. Our previous research indicates that such distinctions seem not to be helpful in understanding the development of livelihood options for women, as women through their multiple roles continue to be engaged in and responsible for the maintenance of systems of domestic and caring labour as well as what is more commonly termed economic labour.
Furthermore, we also now wish to explore such issues with regard to men’s experiences and perspectives also. In this instance, taking a format similar to the one above, we will explore men’s perspectives on the interaction of their household positions, roles and responsibilities and their involvement in petty businesses. This part of the study will initially focus on men in Nairobi, Kenya, where we have local expertise on east African masculinities. Thereafter we will extend the study, drawing on insights gleaned from both development stages to include women and men in both parts of the study; in Dar es Salaam and Nairobi.

The outcome of this study will be an in-depth insight into the manner in which women and men perceive their livelihood options; the options open to them with reference to their social roles within the current context of urban Tanzania and Kenya. It will contribute to our understanding of the strategies employed in livelihood formation, the manner in which they are gendered and operate within a modern East African context. It will therefore help in identifying necessary and targeted supports for more marginalised women and men whose livelihoods are set in this competitive informal sector.
Bibliography


