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**WOMEN'S CONTRIBUTION
TO THE DOMESTIC TRADE:
THE CASE OF TANZANIA**

**UNITED NATIONS ECONOMIC COMMISSION FOR AFRICA
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TERMS OF REFERENCE

The consultant worked in Dar es Salaam. She concluded desk research after which she interviewed women in trade as well as officers in respective institutions she had to undertake the following tasks:

- (a) a depiction of place occupied by domestic trade in national Economy, its share in the Gross Domestic Product, the structure and main components of domestic trade, major markets, types of goods and services.
- (b) Proportion of women on the trade market, their share of inputs and profits, main roles played by women in various types of domestic trade, main types of goods which women trade in, obstacles to expansion of women's participation in the domestic trade especially in its modern forms and formal sector, analysis of the official policy regarding the development of domestic trade and women's position in it.

FINDINGS AND OBSERVATIONS

- (i) Tanzania National statistics do not separate male and female contribution to major sectors in the economy.

Also there is no statistics which separate male and female contribution to GNP.
- (ii) Both rural and urban business women are involved in small businesses because of lack of capital for starting and expanding business, cumbersome licencing procedures, scarcity of inputs, lack of adequate skills and knowledge, lack of effective information network, lack of appropriate technology etc.

I. INTRODUCTION

1.1 AREA:

Tanzania has an area of 945,158sq.kilometres.

1.2 POPULATION

23 Million people according to 1988 National Sensus. Annual growth rate is 2.8~. 51~ of the total population are female.

1.3 ECONOMY:

It is aggrerian economy based on small holder agricultural producers. This sector employs 91~ of the country's labour force and out of these 75~ are women. This sector contributes 45~ of the GNP. In Tanzania women play a very important role in the economy particularly in agriculture. They produce food crops, essential goods and services for household consumption. However most unfortunately the available national statistics do not highlight this role and the data that is available does not separate male and female contribution.

II. DOMESTIC TRADE

2.1 Share of Domestic Trade in National Economy and its share in the GNP.

The local trade is mainly the distribution of commodities through parastatal organisations cooperatives and private businesses.

During 1990/91 financial year, 155,652 trading licences have been issued which contributed T.Shs.587.5 million to the GNP, this is 60% increase compared to 109,335 licences issued in 1989/90 with T.Shs.361.4 million contribution. Below is a table which shows internal trade contribution to GNP.

TABLE 1
Illustration of internal trade contribution to GNP by 1976 Prices.

YEAR	GNP	TRADE CONTRIBUTION	PERCENTAGE OF TRADE CONTRIBUTION TO GNP
1976	21,652	2,839	13.1%
1977	21,739	2,782	12.6%

1978	22,202	2,797	12.6%
1979	22,849	2,839	12.4%
1980	23,419	2,683	12.1%
1981	23,301	2,725	11.7%
1982	23,439	2,668	14.4%
1983	22,882	2,612	11.4%
1984	23,656	2,640	11.2%
1985	24,278	2,662	11.0%
1986	25,070	2,958	11.8%
1987	26,345	3,112	11.8%
1988	27,460	3,236	11.8%
1989	28,376	3,549	12.5%
1990	29,396	3,745	12.7%

Source: Hali ya Uchumi
From: 1976 to 1990

III. STRUCTURE AND MAIN COMPONENTS OF DOMESTIC TRADE

3.1 Structure of Domestic trade:

3.1.1 Ownership and control:

In Tanzania First and Second Five Year Plans placed strong emphasis on the development of public sector industries. Initially this was achieved through nationalisation of the existing major industrial enterprises. Later it increasingly took two forms: expansion of newly acquired firms and establishment of new industrial units with full majority ownership by the state. In 1986 parastatal Organisations accounted for 53 per cent of the sector's total employment. For medium and large-scale Industries, parastatals account for virtually all the production in iron and steel, cement, beer, fertilizer, refined sugar, and tobacco. In Textile the public sector account for 83 percent of total output. Parastatals also account for more than two thirds of production in food and food products, tanneries and leather, paper, rubber, glass, and basic metals

54 parastatal affiliated with the Ministry of Industries and Trade, National Development Corporation (NDC) a state holding company supervises 22, while other fall under the supervision of other holding companies. Since most of parastatal enterprises are monopolies in their lines of operation, it also became necessary for the government to establish a comprehensive price control system in order to limit the potential monopoly power of parastatals (and hence to protect consumers). In addition a system of trade confinement, whereby most domestic and foreign wholesale trade

operations were restricted to a few trading parastatal agencies, was established in order to prevent the emergence of private profiteering especially during situations of acute shortfalls in consumer products.

3.1.2 Price control:

There is National Price Commission (NPC) which was established in 1973 with the following functions (By J.F.K. Mongi)

- (i) To determine reasonable price structures on national basis and to provide for their orderly variations when necessary.
- (ii) To ensure that prices of goods and services in Tanganyika are compatible with and confirm to the principles socialism and the political and social aspirations of the people.

Initially (in 1973) number of products under price control was 1000. By 1973 there were 3000, since then the number of products and individual items under price control has declined, to 235 items (226 locally manufactured and a imported) in 1984, and in 1988 - 89 budget to 12 commodities and 1990/91 Budget 10 commodities.

3.1.3 Confinement System:

In trade, the Arusha Declaration (1967) nationalised Export - Import firms and set up the State Trading Corporation (STC) to cater for Export - Import business. Internal wholesale trade was nationalised in 1971, and STC assumed additional tasks of distributing goods into the regions. Hence STC assumed responsibilities initially carried by about 400 private imported 400 private wholesale and some 4000 sub-wholesalers. However 1973 STC was discentralised and re-organised into six parastatals importing companies and 18 (later 20) Regional Trading Companies (RTCs) under the new Board of External Trade (BIT) management system in 1976 with dissolution of the cooperatives some of their functions (e.g. distribution and retailing of essential commodities in regions and districts were passed on to BIT. In the same year a directive on "Operation Maduka" was passed which sought to phase out all private shops, and directed that all essential commodities would be sold in especially designated village (cooperative) shops.

Essential domestic and imported commodities were confined to certain parastatal organisations. Producing Industries (private and public) had to sell specified

goods to specially designated national and regional trading companies.

3.1.4 Trade Liberalization:

Liberalization measures were introduced in stages during the years 1983 to 1984 - 5 under general theme of Structural Adjustment programme.

In 1984 - 85 government budget, the government allowed the importation of a specified range of consumer, intermediate and capital goods by introducing the own-funded import scheme. In addition it established the "export to import" scheme which allowed exporter to retain various proportions of their export earnings in order to import basic inputs required to sustain operations in their productive activities. Export taxes were abolished and farmers were promised they would receive 75 per cent of the world market price for their crops.

3.2 MAIN COMPONENTS OF DOMESTIC TRADE

3.2.1 Domestic trade is comprised mainly of three sectorsnamely: Consumer goods, Intermediate goods and Capital goods.

3.2.2 Consumer goods:

Foodstuffs (sugar, salt, Cooking Oil, margarine, milk, maize meal, wheat flour, Rice, meat, fish, beans etc), Textiles clothing and apparel, shoes and sandals, soaps, tooth paste, creams, perfumes etc, beer, wines and spirits.

3.2.3 Intermediate goods

3.2.4 Capital goods:

Such as motor vehicles, tractors, spares bicycles, motor cycles and spares.

IV. MAJOR MARKETS

4.1 Market for various goods and services being traded; Mostly women trade in the commodities they can sell to the community they live in. If the communities where these women live, the community has very little money the

income derived from trading is too little because even the profit margin is too small. A problem facing women is that there is a tendency of one selling or producing what everyone is producing or selling. The situation being thus the market becomes flooded with the same commodities. A case can be made for poultry keeping in Dar es Salaam. At one time the market was flooded with broilers and eggs that most of small keepers were phased out due to lack of market and low prices that now it is only whom with larger capital and contacts have sustained in this business as an income generating "project". The most successful women "projects" are the maize milling machines where that is the only Mill in the village, there is no competition. Another successful business in town is in food. "Mama ntilie" there are places in town which cannot be called restaurants but they cater for low income groups working in towns and cannot afford to eat in restaurants. They put up sheds or they operate in open spaces, cook and serve meals there.

The market women also are very successful in the grain, vegetable and fruits trade and other consumer products as indicated on Table 3.

V. MAIN ROLES PLAYED BY WOMEN IN VARIOUS TYPES OF DOMESTIC TRADE

Though the statistics on economic activities normally classify a large proportion of women as being engaged in an informal or traditional sector, this partly is a failure to recognise the degree of involvement of women in economic activities and the impact they impose in the whole country's economic activities. Also there is lack of availability of data in the national statistics to show women contribution to GNP.

In Tanzania a woman is entitled to education as a man. Women and men have equal opportunity for education and training. Hence a woman is entitled to employment or to venture into business as a man in the society although there are economic shortcomings related to women which I shall highlight later. Also a woman is entitled to own property without a husband's interference. The money she earns from her work or business she can reinvest buy property or land. Whatever she owned before marriage can be singularly, hers. Principally she can borrow and inherit and have equal right of an ownership were she contributes equally.

To-date the economic situation has changed due to inflation and other factors. This situation has led to both rural and urban women to start all sorts of business

Appendix I

TABLE 3: Gender of seller as reported by buyer for Dar es Salaam, Dodoma and Tanga (In percentage)

	Maize flour	Maize	Sugar	Beans	Meat	Rice	Bread	Kerosene	Washing		
									Soap	Soap	Khanga
Dar es Salaam	38	41	65	55	56	48	65	56	59	34	26
Male percentage	76	76	45	75	100	69	34	91	86	82	81
Female percentage	21	17	49	23	0	27	60	7	8	12	19
Both percentage	3	7	6	2	0	4	6	2	6	6	0
Total percentage	100	100	100	100	100	100	100	100	100	100	100
DODOMA	11	27	19	21	46	7	7	95	92	46	33
Male Percentage	64	93	79	90	93	57	100	86	85	74	55
Female percentage	31	7	21	10	7	28	0	9	10	24	42
Both percentage	3	0	0	0	0	1	0	5	5	2	3
Total percentage	100	100	100	100	100	100	100	100	100	100	100
TANGA	0	23	6	23	7		11	30	27	27	0
Male percentage	0	13	83	17	100	55	66	93	81	80	0
Female percentage	0	87	0	70	0	45	33	4	7	19	0
Both percentage	0	0	17	13	0	0	1	3	12	1	0
Total percentage	0	100	100	100	100	100	100	100	100	100	100

Source: Survey Data.

to try to subsidise the low income.

5.1 Rural Women's Income-Generating Activities:

Recently in rural and urban areas informal income generating activities by women have increased dramatically. The surveys carried out in 1980 suggested that about 60% of rural women carried out some income generating activities ("project") in addition to farming, a study carried out in mid-1989 indicates that more than 90 per cent of rural women are currently engaged in income generating "projects" with almost two thirds mixing multiple "projects" in order to obtain the cash they need.

Rural women income generating "projects" depend to a large extent on seasonal or unreliable inputs. They therefore tend to diversify their entrepreneurial activities, mixing two or three activities so that they may have a source of cash at any given time. The table below shows income-generating activities of women which covered 107 women in six villages in Morogoro and Ruvuma Region.

TABLE 2
MAIN INCOME-PRODUCING ACTIVITIES OF RURAL TANZANIA WOMEN

<u>Income Generating Activity</u>	<u>% of Responders</u>
Beer Brewing and selling	56%
Cooking and selling food	41%
Growing and selling surplus agricultural products	40%
Processing and/or selling fish	15%
Pottery	10%
Weaving and dyeing	7%
Animal Husbandry	5%
Hair dressing	3%
Other	2%

Source: Tovo. "Microenterprises among village women in Tanzania", p.22

Note: Figures total more than 100% because of multiple activities.

In the above study it was realised that most rural women preferred individually owned enterprises to partnership or group endeavours and efforts of village cooperatives failed to generate profits. However in the survey it was realised that all individual effort "projects" generated cash income except 4% who stated that their "projects" failed to make money regularly.

5.2 Urban Women's Income generating activities:

In urban areas women in all socio-economic groups are or have started income generating "projects" apart from their salary, and some have left their professional jobs (teachers, nurses, secretaries, accountants etc) because they earn better from their economic "projects". Others try to hold on to both professional jobs and "projects" because they enjoy social status and other benefits derived from formal jobs and as a hedge against the temporary failure of their projects. The range of "projects" of urban women is diverse. The most popular activities of women from middle to upper-income households include sewing, running hair saloons, raising chickens (layers and broilers) tending cows for milk and rearing pigs. A few who have accumulated sufficient capital have set up forwarding companies, secretarial services, private schools (nursery schools) small scale textile mills, bakeries, flour mills, dry-cleaning businesses etc. The less well-to do are involved in selling snacks, pastries, fried fish, porridge, beans, tea, soup, retail charcoal, firewood, kerosene, flour etc.

5.3

A research carried out in 1987 - 88 in Dar es Salaam on informal earnings of all members of the household indicated that 90% of the household income is constituted by the income generating "projects". It was realised that all members of the family, husband, wife, children are involved in these "projects" however typically a husband retains a wage employment for prestige and contacts including those for marketing the households goods and services. Income from the wife's "projects" brings more money to the household than the husbands' salary. The same research revealed "projects" realised 3.6 times more than the wages.

VI. OBSTACLES TO EXPANSION OF WOMEN'S PARTICIPATION IN DOMESTIC TRADE

6.1 CONSTRAINTS:

6.1.1 Lack of capital:

The major constraint in the expansion is lack of CAPITAL.

The major constraint in establishing or expanding "projects" is the access to credit. Most projects are self-financed with savings and funds borrowed from relatives friends, husbands, etc hence expansion is impossible without additional funding. Like their rural counterparts, most urban women lack the necessary collateral to obtain institutional credit. Now there are very few special lines of credit and they cater for a negligible proportion of the women population.

There are also numerous requirements such as company or Business registration which are costly, so are a licence, feasibility studies and proper financial records. All these cost money and women cannot afford them. The National Bank of Commerce (NBC) and the Cooperative and Rural Development Bank (CRDB) government owned Banks have set up free consultant departments to cater for women. These departments are understaffed hence caters for a small proportion of women folk. The shortage of "start-up capital" constraints the women in their choice of "projects" which in turn shrinks their returns. The three major government financial institutions who cater for rural and urban entrepreneurs are as cited above NBC, CRDB, SIDO (Small Scale Industries Development Organisation). Although men and women have equal chances of borrowing from them women are unable to tap these resources of funds because they lack, necessary assets, business experience, training, and 25% contribution from the borrower as project contribution.

6.1.2

National Bank of Commerce (NBC) offers commercial banking services, discount facilities, letters of credit, foreign acceptances and guarantees for both men and women but in practice women have only used overdraft facilities and term lending. In 1985 out of 78 successful applicants for overdraft at one NBC Branch in Dar es Salaam, five (6.4%) were women for an average loan of about T.Shs.100,000. Out of 15 successful applicants for term loans in the above sample, one (6.7%) was a woman. The

woman in question received a loan of T.Shs. 2 million, which was half the amount sought and well under the value of the collateral she offered. Also in 1990 they have set aside T.Shs.50 million for lending to women as a special line of credit of a maximum borrowing of T.Shs.750,000. This is but a drop of water in the sea because at maximum lending only 600 women will benefit from the scheme. In 1987 NBC established a consultancy service unit which assisted women in preparation of feasibility study reports and provide extension services for operational projects, free women consultancy unit is a very brilliant idea but the staffing is negligible compared to the women population it was set up to service.

Also NBC has acted as an administrator of UNICEF fund. The interest rate was 10% to agricultural projects, 15% for commercial projects this interest rate is far less than a commercial rate of 31%

6.1.3 The Cooperative and Rural Development Bank (CRDB) :

The Bank offers medium term (5 years) and long-term (up to 15 years) loans for small scale industries in addition to its agricultural lending. The activities financed include tanneries, maize mills, poultry and pig raising, dairy keeping, tailoring, restaurants, vegetable processing, etc. the purchase of transport vehicles, construction of storage facilities and establishment of ranches or cash crops. Women have not been major beneficiaries of CRDB loans; one survey identified only eleven women within Dar es Salaam region who had received a loan from CRDB but the time period was unclear.

CRDB was an administrator of special credit scheme for Women (individuals or groups) established in 1984 with T.Shs.1.5 million fund from DANIDA. This was an effort to reach low-income women groups and individuals and left terms were given. Only 26 women benefited from the fund. Also on the same lines the Australia Government offered T.Shs.50 million for the same purpose and CRDB were the administrator.

6.1.4 The small scale Industry Development Organisation (SIDO):

This organisation was established in 1973 to promote small scale industries producing for domestic market. Its main role is to provide technical advice, training management and entrepreneurial skills. SIDO has an agreement with NBC to prepare feasibility study reports

on all small-scale industries seeking NBC support. SIDO lends machinery on Rural hire-purchase program. In 1987 a women's Desk was established to ensure and increase its effectiveness in reaching women entrepreneurs with the assistance from SIDA. By mid 1989, 127 additional women projects proposals had been received and loans approved for 72 of them with the remainder pending. The proportion of urban to rural projects is about 34.66. The vast majority of these projects have been for grain mills, though tailoring, weaving, knitting and food preparation are also popular.

6.1.5 Presidential National Trust Fund for self-Reliance:

It was incorporated in 1984 as a non-profit revolving fund for loans to youths and women. Initially it was funded by gift from the former Prime Minister Sokoine. The fund has also received financial support from government and private institutions both domestic and foreign. This institutions makes most of its loans in terms of material, machinery and equipment although occasionally finances working capital requirements in cash or provide consultancy services for feasibility studies, market research and counselling. Loan terms have been favourable and the equipment purchased is the security in case of default. By 1987, 84 loans had been made of which one third were to women. Popular projects funded were poultry, piggery and dairy projects.

6.1.6 Savings and credit societies:

This is a popular form of credit for urban wage-earning women. It provides credit for unidentified purposes to their members. These societies have existed for many years but were formalised in 1987 as cooperative societies under the Cooperative Union of Tanganyika (CUT). In urban areas these groups can be formed by any group with common interests but are often found in workplaces. The amount of credit depends on one's savings. Although loans are very small (less than T.Shs.20,000) they are easy to obtain since the procedures are simple and members know each other very well. These loans are not necessarily used for business purposes, they are often used to purchase household equipment, pay school fees or often help in emergencies such as sickness, death of the family member etc.

6.1.7 "UPATO" Rotating-credit societies:

A group of urban women contribute money equally to the fund and the money rotates through the members.

6.1.8 Rural savings and credit schemes:

These started way back in 1976 in four regions namely Mbeya, Iringa, Kilimanjaro and Arusha, by 1987. Every village or group of people in the villages can have theirs. By 1987 Kilimanjaro had 16 rural savings and credit schemes with a total membership of 713, of which 20% were women.

6.1.9 External Donors and local NGOs :

Often donate equipment or machinery (sewing machinery, grainmills) to women groups in the hope of increasing their income potential.

VII. OTHER SETBACKS

7.1 Cumbersome Licencing procedures :

Business licence acquiring process is extremely complicated and cumbersome. One has to deal with Numerous authorising entitles such as the city Council, land officer, health authorities, ministry of trade and industries etc.

7.2 Lack of Infrastructure:

Lack of sheds from where to operate, limitation by the building codes (prohibiting having one's business near residential premises) affect negatively this sector.

7.3 Scarity of Inputs:

Operators in this sector lack the capability for bulk purchases hence saving on wholesale prices.

7.4 Absence of policy guidelines:

This renders the sector vulnerable to harrassment by city council and the police.

7.5 Lack of adquate skills and knowledge :

Women lack technical and entrepreneurial skills to run the projects they embark on. They need management training, accounting, book-keeping, marketing production, technical training in machine repair and maintenance and the skills specific to the "project" in question. Several institution such as SIDO, CRDB; Folk Development

Colleges, Institute of Adult Education, SUWATA, UWT, and Community Development Department have started training but the impact is still minimal to date.

7.6 Lack of an effective information network.

Often women do not have access to information of things that are supposed to help them e.g. credit programs for women, training facilities, market information systems, pricing mechanism etc.

7.7 Lack of appropriate technology:

When appropriate technology is introduced, it is mostly targeted to male tasks.

VIII. ANALYSIS OF OFFICIAL POLICIES REGARDING DOMESTIC TRADE AND WOMEN'S POSITION IN IT

8.1 Trade Liberalisation:

Imports are financed either through "own funds "or "export to import" i.e. export retention scheme whereby an exporter retains 35% of the total export proceeds to utilise for imports. This policy does not directly affect the women but indirectly it affects them in the sense that a lot of consumer goods are readily available hence women trader can furnish their shops from these stocks. Secondly the inputs for the-r products are easily available .e.g. flower, sugar, oil for making pastries etc.

8.2 Finally there are no official policies regarding trade which discriminates favourably to women traders.

IX. CONCLUSIONS

9.1 In order for women to contribute effectively to trade there is a need to help them by.

9.2 Meeting their credit needs: The government should formulate a policy of financial sector restructuring program which will direct the banks to respond favourably and effectively to increased credit facility demand by women. Also this credit scheme should be supplemented with other supportive services such as feasibility studies of the projects, information on viable projects, markets etc.

9.3 Women Education:

Education is a key to development. There is a need to train women in entrepreneurial skills. The skills should be specific to the "projects" they want to embark on. Also accounting, book-keeping, marketing are essential. In circumstances where machinery are loaned machine repair and maintenance training should be done.

9.4 Effective Information Network:

There should be a creation of effective information network which will help the women to be abreast with market forces, pricing system, markets, and any relevant information. This will reduce over production of the same commodity also women can learn the needs and produce or trade to satisfy them.

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Table 2. Main Income-Producing Activities of Rural Tanzania Women.

Table 3. Gender of seller as reported by buyer for Dar es Salaam, Dodoma and Tanga (In percentage).

ABBREVIATIONS

GNP	Gross National Product
NPC	National Price Commission
NDC	National Development. Corporation
STC	State Trading Corporation
RTC	Regional Trading Company
BIT	Board of Internal Trade
NBC	National Bank of Commerce
CRDB	Cooperative and Rural Development Bank
SIDO	Small Scale Industries Development Organisation
SIDA	Swedish International. Development Authority
CUT	Cooperative Union of Tanganyika