

**FARMER CO-OPERATIVES, GROUP ENTERPRISES AND GENDER IN  
KILIMANJARO REGION: A SOCIO-ECONOMIC ANALYSIS**

**BY**

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## **ABSTRACT**

**In this study the level of women participation in co-operative activities and the socio-economic and cultural characteristics, which limit women's participation in co-operatives in Kilimanjaro region were studied.**

**Moshi Rural and Mwanga districts were selected for the study. Seventeen primary co-operative societies and 4 women group enterprises were selected from the two districts. Descriptive statistics, mainly percentages and means were computed. A T-test was done to determine if there was any difference in yields between primary cooperative societies' members and non members. Chi-square analysis was also carried out to determine if there was any significant relationship between respondents' general characteristics and membership in cooperatives. Gross margin analysis was done to establish relative monthly profitability of the selected women group enterprises.**

**Based on the analysis, it was found that several factors have led into low production of coffee and poor performance of primary co-operative societies that deal with coffee marketing. Some of the factors responsible for this situation included (a) high price of agricultural inputs, which has caused the majority of farmers to stop using purchased inputs. This has lowered production of coffee, which has in turn lowered the amount of coffee collected by co-operatives, (b) procurement of coffee being dominated by private traders, which has further reduced the quantity of coffee collected by co-operative societies, and (c) shortage of land in Kilimanjaro region. Furthermore, the study found**

that women participation in primary co-operative societies as members and leaders is limited by the fact that women do not own land for production of coffee. To overcome this deficiency, some women engage in group enterprises. Such group enterprises do not perform very well due to capital inadequacy, time constraints for participation in group enterprises and lack of market for the goods produced. Also where credit and extension services were available, only a few women get access to such services compared to men. It was also found that low production of coffee, presence of private buyers who provide an alternative market to primary co-operative societies, and the insignificant difference in coffee yields between members and non-members have made some farmers reluctant to buy shares and become primary co-operative society members.

Based on the study findings it is recommended that (a) where credit schemes to assist poor rural women are available, a wide range of collateral besides land (which is limited to most women) should be accepted and focus should be on individual women as well. (b) since co-operatives have previously failed due to lack of debt collection policy, an effort be made in future to make sure that parallel to creation of women's credit facilities, debt collection is adequately enforced to sustain such institution. (c) income generating projects, which do not require substantial capital should be initiated in order to enable most rural women to generate reasonable income, (d) women should be assisted to secure markets, (e) when assistance for rural development is provided, focus should be put on enhancing women capacity to utilise it profitably and sustainably, and (f) for every primary co-operative society, there should be a specified percent of women in membership and in election of leaders, women should be included.

**DECLARATION**

**I NAOMI WILLIAM MWAIKAMBO, declare to the Senate of Sokoine University of Agriculture that this Dissertation is my own original work and has never been submitted nor currently being submitted for a degree award at any other University.**

Signature.....*Naomi Wai Kambo*.....

Date.....*10-4-2001*.....

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**LIST OF ABBREVIATIONS**

<b>CUT</b>	<b>Co-operative Union of Tanzania</b>
<b>ESA</b>	<b>East and Southern Africa</b>
<b>GDP</b>	<b>Gross Domestic Product</b>
<b>GM</b>	<b>Gross Margin</b>
<b>IMF</b>	<b>International Monetary Fund</b>
<b>KNCU</b>	<b>Kilimanjaro Native Co-operative Union</b>
<b>LDCs</b>	<b>Least Developed Countries</b>
<b>NALRP</b>	<b>National Agricultural and Livestock Research Project</b>
<b>NIRP</b>	<b>Netherlands Israel Development Research Programme</b>
<b>NIVS</b>	<b>National Input Voucher Scheme</b>
<b>SAPs</b>	<b>Structural Adjustment Programmes</b>
<b>SNAL</b>	<b>Sokoine National Agricultural Library</b>
<b>TFAP</b>	<b>Tanzania Forestry Action Plan</b>
<b>TR</b>	<b>Total Revenue</b>
<b>TVC</b>	<b>Total Variable Cost</b>
<b>UWT</b>	<b>Umoja wa Wanawake Tanzania</b>
<b>VEO</b>	<b>Village Extension Officers</b>

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background**

A co-operative is defined as a business voluntarily organised and controlled by members sharing risks and benefits proportional to their participation (Roy, 1969). Co-operatives are also defined as associations of individuals, whose main objective is to improve the economic and social welfare of their members through their enterprises (Carlsson, 1992). Modern co-operatives have their roots from the credit and consumer societies established in Rochdale in the United Kingdom (UK) in 1844 (Roy, 1969). The formation of co-operatives is justifiable on three grounds: (a) they protect co-operators against exploitation by eliminating middlemen, (b) they enable co-operators to make best use of the possible returns from economic activities undertaken, and (c) co-operators can use scarce resources collectively for self improvement (Holmen, 1990; Carlsson, 1992). Due to these benefits Tanzania like many other countries initiated the formation of primary co-operative societies in various places.

In Tanzania (formerly Tanganyika), the first Act of parliament on co-operatives was passed in 1932. This enabled the registration of the Kilimanjaro Native Co-operative Union (KNCU) in 1933 with its 16 affiliated primary co-operative societies. Apart from marketing coffee, KNCU later diversified its functions to include supply of farm inputs to primary co-operative societies, running of income generation activities such as shops, hotels and construction of schools. Registration of other co-operative unions followed

including the Co-operative Union of Tanzania (CUT), which was formed in 1961 and acted as the administrative apex organisation of the Regional Co-operative Unions. Between 1961 and 1966 there was a government programme, which resulted in a rapid increase in the number of registered primary co-operative societies from 88 in 1961 to over 200 in 1976 (Kashuliza and Ngailo, 1993). The state took an active role in shaping co-operatives and had a marked tendency to use co-operatives as mechanisms for political objectives. As a result members hardly felt that they owned the co-operatives (Kashuliza and Ngailo, 1993).

Later on it was realised that the co-operative system was not working effectively, hence in May 1976 the government issued a decree to abolish both co-operative unions and primary co-operative societies. These were replaced with a parastatal marketing system whereby, crop marketing boards such as the Coffee Marketing Board were formed. In 1982 co-operative unions and new primary co-operative societies were re-introduced after the marketing boards failed in their operations. New Regional Co-operative Unions were registered in 1983 and 1984. The new policy, which required each village to be registered as an independent primary co-operative society, increased the number of primary co-operative societies from over 200 in 1976 to about 2000 in 1983 (Kashuliza and Ngailo, 1993). Several primary co-operative societies were formed in Kilimanjaro region. The major activity of primary co-operative societies in Kilimanjaro region has been marketing of crops mainly coffee. However like KNCU, primary co-operative societies have been involved in other income generation activities such as management of commercial farms, running retail shops and rendering transport services (Polavali, 1992). For a long time co-operative societies have been collecting Tshs.

20/= per kg as levy, which is retained by the societies to meet various operational costs. Two co-operative unions KNCU and Vuasu serve the primary co-operative societies in Kilimanjaro region. KNCU serve co-operatives in Rombo, Hai, Moshi Rural and Moshi Urban districts while Vuasu serve co-operatives in Mwanga and Same districts

The Governments of East African Countries had high expectations that rural co-operatives would play a major role in bringing about rural development. Kauzeni (1979) suggested that rapid social and economic development in Tanzania would be achieved by developing an egalitarian society, and economic independence would be achieved through co-operative and communal activities. However, later it became clear that rural co-operatives were not miracle institutions, producing the desired results within the prevailing situation (VanCranenburgh, 1992). To improve performance of the economy Tanzania, as the case of many African countries, introduced Structural Adjustment Programmes (SAPs). This had an impact on development of co-operatives. Before the implementation of SAPs, many co-operatives were less important as tools for agricultural development. This is because public policies had a very strong influence on the structure and operation of co-operatives, which consequently rendered them highly inefficient.

The origin of the term "structural adjustment" rests with the entry of the World Bank into policy based lending in the early 1980s. It involves improving the structure of production by allocating resources in accordance with their opportunity cost and in this way firms/co-operatives optimise the outputs from those resources (Crawford, 1992). The objectives of SAPs are not confined to restoring macro economic balance but are

also intended to stimulate economic growth (Polavali, 1992). Therefore, SAPs are expected to lead to faster economic growth due to more efficient use of resources at various levels (Crawford, 1992). In Tanzania The SAPs have been implemented by reforming pricing policies, institutional restructuring and by introducing major changes in the macro-economic environment. The SAPs reform have led to devaluation of the shilling, cutting down of subsidies, import liberalisation and easing agricultural marketing restrictions (Temu and Ashimogo 1997). Resulting from the implication of SAPs, the monopoly export power of marketing boards has been removed. However SAPs have also had some negative impacts on co-operative development. Liberalisation of trade for example has given room to private traders to buy crops, which were formerly marketed by primary co-operative societies. As a result, co-operatives collect less. Also most farmers can not afford to buy inputs at a high price resulting from subsidy removal.

Enactment of the 1991 Co-operative Act is one of the policy changes which have had major implications for the establishments, conduct and management of co-operatives throughout the country. The Act was a result of pressure for change from donors who had been supporting co-operatives in the country for some time. The new policy was geared at improving the performance of co-operatives (Kashuliza and Ngailo, 1993). Available information on co-operatives and other forms of rural organisations have revealed that there are many "newly registered" and "restructured" farmer organisations in Tanzania following the 1991 policy reform. The majority of such farmer organisation/groups are engaged in livestock keeping, collective gardening, grain milling as well as savings and credit functions. The savings and credit functions have

played an important role to most farmers who rely upon them for purchase of agricultural inputs. As a result the agricultural credit is regarded as one of the means through which modernisation of agriculture can be attained (Kashuliza, 1986).

Although there are many farmer co-operatives in Kilimanjaro region, women depict limited participation in co-operatives compared to men. Being one of the institutions, which are expected to accelerate development of both men and women in society, co-operatives have not been beneficial to women because of the existing socio-economic and cultural limitations. As a result, some of the women farmers have decided to form their own income generating groups in which they can participate fully.

This study is mainly descriptive. It makes use of qualitative analysis to examine the extent of women participation in formal and informal co-operatives in Tanzania with emphasis on Kilimanjaro region and it enquires into socio-economic and cultural factors that limit women participation in co-operatives. Viability and performance of formal co-operatives and group enterprises is determined by quantitative methods. However, in order to improve women's access to co-operative services it is necessary to address not only the co-operative development policy but also a broader context of social, cultural and economic factors that might still limit women to participate in co-operative programmes. Moreover, institutional reforms resulting from the 1991 Co-operative Act are likely to open up opportunities for women to participate effectively in co-operatives in the country.

## **1.2 Problem and Justification**

Co-operatives, which have existed in Tanzania for more than 60 years, are one of the key institutions expected to accelerate the rate of development. However, women have not been able to secure an equal footing with men as members or leaders of this important institution (Msonganzila, 1996). Despite co-operative principles calling for a democratic movement with open and voluntary membership, reality has often seen women being sidelined from playing an equal role with men in membership and leadership. This may be due to discriminatory legislation and co-operative rule (Msonganzila, 1996). Generally, women's participation in co-operative activities and their access to co-operative facilities in Tanzania have been limited. Women's economic status remains low due to their marginal position. The welfare of women can be improved by facilitating their access to resources and by involving them in development programmes (Anyanwu, 1992). However, Isinika and Wambura (1998) pointed out that since independence, most women in Tanzania have generally remained uninformed about development programmes than their male counterparts. Upholff (1993) pointed out that the role, which was ignored by government and markets, can be played by the informal organized groups.

Previous studies have pointed out some social, cultural and economic factors like entitlement of essential resources that constrain women's participation in development programmes (Isinika and Wambura, 1998; Msonganzila, 1996; and Molinas, 1998). However, detailed grass-root information on these factors and how they influence the development process has been missing. This study attempts to answer some of the under-researched questions by investigating the social, cultural and economic factors

that affect participation of women in co-operative activities, and suggest alternative ways of involving women in co-operatives.

Successful interventions in the development of co-operatives and village organisations necessarily entail effective co-operation among men and women. Understanding the factors that are conducive to successful co-operation is essential for the design of institutions, which facilitate effective community participation in solving rural problems. It is suggested that if women's access to credit, technology, education, information and technical skills are improved, they will be able to manage their own co-operatives. This study will contribute new information in this respect.

### **1.3 Objectives of the Study**

#### **1.3.1 General objective**

The general objective of this study was to explore the social, cultural and economic factors that limit the participation of women in co-operative affairs in Kilimanjaro

#### **1.3.2 Specific objectives**

- (a) to assess women's involvement in membership, leadership and participation in decision making process in farmer's co-operatives,**
- (b) to determine the social, cultural and economic factors that limit women's participation and access to co-operative services in Kilimanjaro region,**
- (c) to assess the economic viability of selected co-operatives and women group enterprises, and**

- (d) to assess the overall development of farmer co-operatives and women group enterprises in Kilimanjaro region.

#### **1.4 Study Questions**

Key questions of the study include the following:

- to what extent are women involved in membership, leadership and participation in decision making process in farmer' co-operatives?
- what are the factors that limit women's participation and access to co-operative services in Kilimanjaro region?
- to what extent are the co-operatives and group enterprises viable?
- what is the overall development of farmer co-operative and women group enterprises in Kilimanjaro region?

#### **1.5 Operational Definitions**

##### **Social factors**

In this study social factors are limited to household division of labour and sex roles in household activities. In the study area women have a dominant role in milking, cooking, fetching firewood and water, taking care of children and attending the sick, general cleanliness of the residence and its surroundings, and cultivation of food crops like bananas, maize and beans while men are mainly concerned with coffee management where they are assisted by women and children. However, when men are not present women do all activities related to production of both cash and food crops with the help of children. Men and women may control different crops or carry out different tasks,

have different sources of off-farm income and different financial responsibilities.

### **Cultural factors**

These involve traditional customs practiced in the study area. For example in Kilimanjaro region, land is traditionally owned by men. This does not seem to bother most of the women because in the study area women are culturally accustomed to subordination and they play very little role in decision making. This is also the case in most other patrilineal societies.

### **Economic factors**

These refer to aspects which affect purchasing power such as control of income generation activities. In the study area most women do not have power to control earnings from coffee sales and other income generation activities. This outcome lowers their purchasing power such that some can not join group enterprises due to lack of equity capital.

### **Participation in decision-making**

In the context of this study, participation in decision making in primary co-operatives societies includes attending meetings and presenting views on an equal basis irrespective of gender type and having the right to vote during election for primary co-operative societies leaders and being able to get information on development of their primary co-operative societies.

## **1.6 Study Methodology**

The study was conducted in two districts of Kilimanjaro region, Moshi Rural and Mwanga districts. These were selected because they are among the places where the Tanzania Co-operative Development Research Project (based at SUA) is implemented. Seventeen primary co-operative societies and four women group enterprises were selected by using a stratified sampling technique. A simple random sampling technique was used to select farmers from each of the selected primary co-operative societies and women group enterprises for individual interviews. A structured questionnaire was used to collect information from farmers, co-operatives and group enterprise leaders. Additional data were obtained through group discussions.

Both descriptive and quantitative methods were employed to analyse the data. Descriptive analysis included estimation of frequency and means parameters. These were used to summarize the characteristics of respondents, problems of co-operatives and farmers, and views of sampled farmers on factors that might be limiting women from participation in co-operatives. Quantitative analysis involved gross margins, T-test and Chi-square analyses. These were used to analyse performance and viability of both formal and informal co-operatives.

Co-operatives were designed to help co-operators against exploitation, to enable co-operators make use of scarce resource collectively, to increase their bargaining power and to take advantage of economies of scale. Apart from crop marketing primary co-operative societies have been involved in other income generation activities. Although

there are many farmer co-operatives in Kilimanjaro, women participation in co-operation is low compared to men.

### **1.7 Organization of the Study**

This dissertation is organized in five chapters. Chapter one presents the background, problem statement and justification of the study. Chapter one also contains objectives of the study, study questions, operational definition and a brief description of the study methodology. Chapter two presents the review of literature on co-operatives and gender. Chapter three provides a theoretical framework, description of the study area and detailed description of the methodology adopted for the study. Chapter four discusses results of the study. Conclusion and recommendation are presented in chapter five.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Development of Co-operatives**

Prior to the end of World War II there was little development of co-operative societies or organisations in East Africa. By 1945 co-operative organisations mainly comprising of Europeans or Asians were already formed. There was hardly any African organisation in Kenya by 1945. Uganda had a few full fledged African co-operative societies. Tanganyika by then was better off because already it had a well-developed Kilimanjaro Native Co-operative Union (KNCU) and its affiliated societies. There was also the Ngoni Matengo Union in southern Tanganyika. The first co-operative movements started in those regions where the environment favoured production of cash crops such as coffee, tobacco and cotton. After the war, there was a more positive attitude towards co-operative development. Consequently existing primary co-operative societies were strengthened and new ones were created where none existed before (MigotAdhola, 1970).

The primary motivation for starting these organisations was consideration by the growers to take advantage of economies of scale, particularly in reducing the overhead costs such as transport and processing. The benefit of sharing expensive facilities was obvious to the growers. Later on, with the rise of nationalism, co-operative development took a new form of improving system of crop marketing and combating middlemen who exploited the peasant growers. For example the Victoria Federation of

Co-operative Unions, besides being an outgrowth of political nationalism, it was also an outcome of general peasant dissatisfaction with unfair prices between 1950 and 1952, and short-weighting of their cotton by a zonal monopoly of Asian agents. Thus the political implications of this movement was that co-operation of small producers became the symbol of unity against all forms of exploitation and in many cases the co-operative societies became the natural centres of political opposition (Westergaard 1970). Migot-Adoholla (1970) expressed his opinion that existing co-operatives are a direct continuation of the traditional mutual aid system, common to most African societies, where members of an extended family work together to cultivate their crops, aiding their neighbours at peak seasons. Based on his view, mutual assistance and co-operation is an essential ethic of indigenous African life and the principle of co-operation is so obviously natural to the African peasants that its adoption is thought to be nearly axiomatic.

Co-operative development in Africa has been dominated by the state. In general, states have guided and assisted co-operatives until they have the strength in terms of business and democracy to be autonomous. Also following independence in most Eastern and Southern African (ESA) countries, co-operatives were adopted as one of the governments' main instruments of agricultural development usually as adjuncts to parastatal marketing boards. In terms of marketing this usually meant that farmers could sell major food and export crops only by joining the local society. Therefore, local societies were perceived as major channels for marketing export crops, but they suffered high loan default rates, which rendered them inefficient. The prevailing view among co-operative members and government officials was that co-operatives were

state institutions rather than private business enterprises, and that the state would always find money to maintain them. However, in the 1980s many governments instituted Structural Adjustment Programmes (SAPs). These were imposed by circumstances and by pressure from the World Bank and the International Monetary Fund (IMF). SAPs put severe constraints on government budgets.

As part of SAPs some governments in ESA also started to pursue market liberalisation, which put additional pressures on the co-operatives and parastatals by removing their monopoly power and government subsidies. As liberalisation proceeded, co-operatives became financially powerless to be effective players and to provide competition with emerging private traders. The collapse of some of the co-operative movements in ESA are due to a combination of SAPs and market liberalisation policies, which have left many farmers struggling with new and uncertain market relations (Lauder, 1998). For the same reasons, the strength of co-operatives in Tanzania has also been eroded.

## **2.2 Tanzania's Co-operative Reform**

By the late 1980s most co-operatives in Tanzania were effectively bankrupt and their indebtedness threatened not only their survival but also that of the banks lending to them. In 1990 the government and co-operative institutions reviewed the co-operative movement to consider whether to liquidate the primary co-operative societies and start afresh or to reform the existing ones. They opted for reform. Thus a co-operative Act was passed in 1991, which aims to establish a real member-based movement. If this reform process is successful, after some time co-operatives may begin to perform their

proper function of promoting and defending farmer interests in the market (Lauder, 1998).

### **2.3 Gender Equality and Women Participation in Co-operatives and Other Development Programmes**

According to Chamber's New English Dictionary, gender is defined as the grammatical classification of nouns and pronouns into masculine and feminine. Sometimes the word gender is used in place of the word sex, that is, the biological and physical difference between men and women. In this study, gender is defined as social interaction and relationship existing between men and women, which can change with time and place. This study is assessing social relationships which have led to unequal roles, opportunities and responsibilities between men and women in primary co-operative societies and group enterprises in Kilimanjaro region.

It is widely believed that most indigenous societies display a number of characteristics, which ensure perpetual existence of social values, culture, beliefs and traditions affecting the division of labour between men and women. Some of these social elements threaten equality in ownership of resources among people in societies and strongly favour allocation of resources to a small number of traditional owners. Unequal ownership of resources in societies and among men and women is explained by the fact that no society is entirely egalitarian and the degree of social stratification within different indigenous societies can vary considerably (O'Faircheallaigh, 1998). Recent theoretical advances in the analysis of co-operation such as Molinas (1998) and O'Faircheallaigh (1998) found that co-operation in societies increases with the rising

level of women participation in co-operatives. Trust and community net working also increases. This underlines the importance of improving women's access to co-operative services.

It has been argued by Molinas (1998) that women are in general more altruistic than men and good co-operative outcomes are more likely to occur in groups with higher female participation. Thus denying incentives for women to participate in co-operative activities undermines project performance. The same author further suggested that increasing women's effective participation in local organisations enhances the prospects for members of the community because women constitute a vital resource in the rural economy of a country. Access by women to co-operatives could be beneficial to most women and their households because co-operatives could be one of the means of increasing their productivity and improving their living condition through: (a) providing women farmers with resources, inputs and advice through which crop production can be raised, (b) acting as a channel to raise women's issues for consideration by planners and implementers of agricultural development, and (c) promoting better utilisation of the capabilities and initiatives of all human resources in the agricultural sector.

However women's limited accesses to productive resources, marketing, credit and income arising from agriculture, hinders their efficiency in agriculture. In addition the contribution of women to the economy is not acknowledged by policy makers since such potential is undervalued because it is home-based, unpaid and unpriced (Anyanwu, 1992). Various commentators on development and institutions have indicated that since the past decade, women have been denied access to many social and institutional

services. In order to reverse this trend many planners, activists and scholars have been advocating moving women from the margin to the centre or near centre of the practices and institutional matters. They argue that these advocates must rely on male bureaucrats who are more often indifferent and sometimes hostile to what they perceive to be irrelevant political incursions into their professional boundaries and personal lives. Thus in the process, strategic alliances and compromises have to be made to ensure a "least worst scenarios" is achieved (Rozavi, 1997).

### **2.3.1 Gender equality and poverty eradication**

Nearly two decades ago the global community affirmed gender equality as a central developmental concern and a decade ago it adopted the Forward Looking Strategies (FLS) to accelerate women's advancement. The United Nations mandated national governments and international development agencies, which have adopted special policies and measures to promote women's advancement. The United Nations has also organized four World Conferences on women, in Mexico 1975, Copenhagen 1980, in Nairobi 1985 and in Beijing 1995. In all the four Conferences women issues have been discussed and strategies to deal with women issues have been developed to be followed by governments and organizations for the advancement of women (Moshi, 1999).

Moshi further pointed some of the major areas of concern, which have been identified as being critical for gender equality and equity. They include: (a) women's rights; the Universal Declaration of Human Rights recognizes that women's rights are an integral part of human rights, (b) entitlement; when endowed and equipped with productive resources, women could increase their productivity and ensure greater returns on their

labour, (c) voice; to ensure the presence of women's voices in decision making. Women need to participate not simply as passive beneficiaries, their involvement as decision makers is central to their direction of development, and (d) poverty, the growing burden of poverty on women has been a long standing concern of the women movement. Women were experiencing a burden of poverty, partly because of gender inequalities in entitlement, investment and power.

Poverty eradication measures should take into consideration the experiences and needs of women living in poverty, since women needs are automatically household needs (UNDP, 1994, cited by Benaeria and Bisnath, 1987)). Benaeria and Bisnath (1987) suggested that poverty eradication measures that increase women's income have positive effect on family well being than if they are addressed to men because women tend to use higher proportion of their earnings on household expenses. This study attempted to investigate how the division of labour and resources within household is contributing to women low-income status.

### **2.3.2 Factors limiting women participation in co-operatives in Least Developed Countries (LDCs)**

In LDCs, women constitute two thirds of agricultural labour force. Yet few female farmers have benefited from co-operatives (Mporogomyi, 1988, cited by Rwambali, 1990). Women's membership in co-operatives is low. Studies done in India by Rao (1996) on "Mixed sex milk societies: in Baharoda" arrived at the following: women constitute 14% of the total membership despite the fact that the co-operatives management committee gave them the opportunity to be members in the co-operatives.

This is because they carry much of the household workload where 92% of the work associated with milk animals is undertaken by women. But, the money earned out of dairy animals is kept and used by men. About 89% of the men in those Indian villages do not know how to milk, still they are the owner of the milk animals. As a result of this division of labour, women mobility, access to credit and opportunity for higher education are limited. They have little say in decision making and were not given due share in management of co-operatives. Kulandaiswamy (1987) similarly summarised the obstacles to participation of women in dairy co-operatives in India as: (a) women's role in society, (b) lack of economic independence, (c) illiteracy, (d) vested interests, and (e) gender bias in extension services.

Mayoux (1993) has similarly reported that in Nicaragua women's membership in co-operatives is generally low. Basing on four case studies of co-operatives, women comprise 20% — 40% of the members. The underlying reasons for women's low participation rate in co-operatives were identified to be failure of the government co-operative policy to address women's needs in the reproductive and domestic spheres, and existing contradiction where there is continuing gender inequality while emphasising women's productive work.

In the 1970s Cuba embarked on a co-operative movement in order to modernize the agricultural sector. A specific agricultural policy was adopted to encourage women to join co-operatives and to assume them identical statutory rights to men. Latter Stubbs and Alvarez (1987) conducted a study in 3 major tobacco-growing areas of Cuba to examine the main legal adjustments with respect to tenure of land, property and

settlement. Results show that women in the new co-operative sector show a greater sense of commitment because there was no sex discrimination with respect to land access, ownership and settlement. However, the extent to which women have become involved in both work and co-operative life and the resulting changes often depends on overall development of the region concerned (Rodriguez, 1995). Unlike in Cuba land tenure and land rights, and Women's workload are some of the limitations to women access to co-operatives in most countries.

#### **Land tenure and land rights**

In some LDCs including Tanzania, membership to co-operatives is given to applicants with farmland for producing crops to be marketed by the co-operatives and who can buy shares. On the other hand, in places where loans are provided to small holders, land is often used as a security for such loans. Only few women who own land receive such loans. Although women in most LDCs are responsible for production of crops, which are the main commodities handled by agricultural marketing co-operatives, and as such they are the major contributors to the capital formation of these organisations, only a few women have obtained membership in the primary co-operative societies (Rwambali, 1990 and Msonganzila, 1996). In most rural areas of Tanzania, women do not perceive their husbands' ownership of the land as oppressive. On the other hand women gain respect and prestige from their position of being under their husbands, (Sachs, 1996). Grieco (1996) suggested that the control and ownership of land have a significant implication for women's income. Explaining the situation of women in Tanzania, Swantz (1985) said "broadly speaking, Tanzanian women do not have direct access to most co-operative resources and services. Sometimes this is because of tribal

trade, and marketing of cash crops. Bryceson and MichaelMcCall (1994) commented on the very issue, that traditionally men were usually not responsible for helping with women's tasks that have a subsistence orientation and this pattern persists. Women however get involved in many tasks with cash orientation, which were formally the domain of men. Thus it appears that the rigidities of the gender division of labour tend to be one-sided. Addressing poverty of women is critical to the success of agricultural development projects. Reduced mobility of women is an outcome of time constraints. The time constraint on women hinder their mobility for income generation activities, which could improve their standard of living (Grieco, 1996), this has a direct bearing on the participation of women in co-operative activities, particularly those dealing with marketing of agricultural products.

### **2.3.3 Women's place in co-operatives**

Tanzania's revised Agricultural Policy of 1997 has attempted to outline a strategy of enabling women to contribute more effectively to agricultural production, by directing the Ministry of Agriculture and Co-operatives to target its extension, research, training and credit services to rural women (Ministry of Agriculture and Co-operatives, 1997). One of its policy statements is that "the government will encourage women participation in co-operatives by removing inhibiting traditional laws, customary values and other constraints." However, it does not give a strategy on how this objective can be achieved (Msonganzila, 1996). To encourage women participation in development, many institutions are now beginning to integrate women in the development process in different ways, since excluding women in development programmes denies society their potential or talents available in the population (Isinika and Wambura, 1998).

Isinika and Wambura further show that women have remained unnoticed for a long time and were not being targeted in development planning, hence they have not benefited from development initiatives commensurate to their proportion in society or their role in implementation. However, Vlassoff (1994) pointed out that through education women could gain confidence and be able to participate in development activities independently. Opening up opportunities for women to participate in co-operatives is one of the deliberate efforts which should be pursued to bring about improvement of women's standard of living, including improvement in incomes and welfare.

Researchers on gender issues have found that there are social, cultural and economic problems limiting women participation in co-operatives. They argue further that neither the market nor the government can reasonably solve these problems (Anyanwu 1992, Msonganzila 1997). This study attempts to contribute the debate of solving these problems by re-emphasising informal women income generating groups to which most of these cultural and socio-economic impediments are less limiting. For example land is not a requirement for membership in a group enterprises. Also unlike formal co-operatives where only coffee is marketed, the informal co-operatives deal with several activities and in this way can accommodate many women having different skills. Kilimanjaro is not the only place in the country where women are involved in their own income generating enterprises. There are several women income generating enterprises all over the country.

#### **2.3.4 Women income generating enterprises**

An increasing number of women have become active in market-oriented initiatives and have become even more responsible for providing cash needs of the household alongside men. Today more women provide paid labour in agricultural plantations working side by side with their male counterparts and sometimes competing for the opportunity to provide such labour. Privatisation of parastatals, retrenchment in both private and government offices, and trade liberalization, have resulted in reduction of income earning opportunities by men. This has generally led married women to join their husbands in generating income to provide additional family income (Wanzala,1999). Mtenga (1993) similarly pointed out that in various societies more women than men have turned to the informal sector as a result of growing pressure on women to become increasingly responsible for their families. However, the majority of women are finding the activities tough and they complain of lack of government support for their activities.

Moshi (1999) found that trade liberalization has been one of the threats that had eliminated many women's traditional industries because their products can not compete with cheaper substitutes imported from other countries. Despite these challenges, women are determined to go on because for most of them, involvement in enterprises has become a means of survival. Moreover the economic position of the spouses has an influence on how they relate to one another. Women involvement in income generation activities has given them more independence and respect from their families (Wanzala, 1999).

### **2.3.5 Women and co-operatives in Kilimanjaro region**

In Kilimanjaro region women's labour is being utilised so much that women produce more than men but have no right in planning the use of what they produce (Swantz, 1985). This is partly due to the fact that there is migration of men in pursuit of employment outside home areas, something that has transferred their total operational responsibility to women. Swantz (1985) shows that women have become workers in their husbands' farms and after harvesting, the produce belongs to men who plan how to use them. Swantz further explained that in Kilimanjaro, both men and women expressed their view that a woman should not aspire for tasks that would elevate her above the male authority at home. Women are also not supposed to know the economic state of the husband. The coffee sales, are generally handled by men. This situation has created time and economic constraints for women to participate in co-operatives.

In a study done on women traders in Kilimanjaro region; Pietila (1996) showed that many women are involved in petty trade at market places as means of earning income for their family. These women are obliged to undertake what was traditionally men's responsibility such as buying clothes, food, medicines and paying school fees. (traditionally women in Kilimanjaro are responsible for production of all crop foods needed by the family while buying meat foods is men's task). This is due to the fact that the income of most rural men is shrinking because the household farmland is becoming smaller, coffee production is also declining, the price of coffee in the world market has been falling and for employed farmers, there has been a decrease in real wage. Thus households have had to diversify their income-generation activities and source of livelihood.

This chapter has presented the review of literature relevant to the study. The literature reveals that for a long time co-operatives have been subjected to many operational and organisational problems. Trade liberalization also has led into collapse of some co-operatives. Additionally studies on co-operatives and gender has shown that although women constitute much of agriculture labour force, female farmers have benefited very little from the co-operatives. Furthermore, besides agricultural activities women have been involving themselves in other income generating enterprises as groups and as individuals. The results of this study are intended to shed light on social-cultural and economic factors that affect participation of women in co-operatives performance of group enterprises as alternatives to co-operatives. The following chapter provides methodology adopted for the study.

## **CHAPTER THREE**

### **STUDY METHODOLOGY**

#### **3.1 Theoretical Framework**

The genesis of farmer co-operatives in Tanzania and specifically in places where coffee is grown was forced by the struggle of coffee producers to reduce exploitation done by Asian middlemen who offered unfavourable prices to coffee farmers. Since then, besides coffee marketing, co-operatives have dealt with other income generating activities like shops, co-operative farms, transportation facilities and land ploughing services. Co-operatives are therefore designed to help their members by taking advantage of economies of scale and increasing their bargaining power as well as offering education to members. Co-operatives are expected to help both men and women improve their economic position which in turn would lead to better standards of living. Women in Kilimanjaro region are very industrious and contribute very significantly in the production of coffee through labour from farm level to marketing. Coffee being a major cash crop benefits immensely from the existence of primary co-operative societies. However, due to socio-economic and cultural factors the participation of women is hindered, and subsequently becomes of little benefit to them.

To contend with the situation women have decided to join other forms of co-operative groups (group enterprises) from which they reap more benefits compared to formal co-operatives. Most women can join group enterprises because unlike co-operative societies, group enterprises carry out diverse activities. It is also expected that

enterprises could be a good alternative to formal co-operatives since there are fewer limitations for securing membership in enterprises and women would have full autonomy of their earnings. However constraints like time due to household roles and economic situation can still limit women's ability to earn such income. In this chapter description of analysis done to assess the factors that hinder women participation in formal co-operatives and performance of the co-operatives is presented.

A large part of the analysis of this study is based on descriptive statistics. Women's involvement in membership, leadership and participation in decision making process indicate women participation in co-operatives. Variables considered in determining the socio-economic and cultural factors that limit participation of women in co-operatives analysis are; (a) ownership of land, (b) ownership of assets, (c) availability of time for participation in enterprises, (d) control of earnings from the household enterprises, and (e) specific activities for women. Quantitative statistics i.e. Gross margin, T-test, and Chi-square were employed.

Gross margin per production period was used to analyse the viability of enterprises. This is the most appropriate measure of enterprise performance if the purpose is to make comparison among several enterprises (Makeham and Malcom, 1985). Gross margin is obtained as total gross return less variable cost less fixed cost. In computing gross margin fixed costs can be ignored if it is free, if the operation is within a short time, or when it is negligible. However, one could still include gross margin in the form of depreciation of farm implements (Makeham and Malcom, 1985). In this study fixed costs for enterprises like UKU and Lambo are ignored because their fixed costs were

obtained free, Bustani had negligible gross margin that is the depreciation cost of the hand hoes. For this study, gross margin analysis was used to estimate the return to labour invested in pottery, seedling production, vegetable production and milling services during 1998/99 production period. It was computed based on equation (i) pg 36

A T-test analysis has been carried out to relate performance of primary co-operative society members and non-members by comparing means of their coffee produced per ha. T-test is assessed by comparing the mean for one group of people against the mean of another group of people. In this study it is assessed by considering the amount of coffee produced by members and non-members of the primary co-operative societies studied per season for four seasons. Chi-square analysis is useful in testing the dependence between variables. One can thus decide whether two variables are related in the population from which the sample was drawn. Two variables are independent if knowing the value of one variable tells you nothing about the other variable. When two variables are related, knowing the value of one variable is helpful in predicting the value of the other. In this study Chi-square has been used to test variable independence in the cross tabulation under the hypothesis that primary co-operative society membership is independent of respondent's education, family size, marital status, age and occupation.

## **3.2 Description of the Study Area**

### **3.2.1 Justification for selection of Kilimanjaro region**

Kilimanjaro region was selected for the study because prior information on Co-operative development reveal that there are considerably large numbers of emerging

and restructured co-operatives in the region. There are 266 primary co-operative societies in the region of which 77 primary co-operative societies are in Moshi Rural and 19 in Mwanza district (Bureau of Statistics, 1998). The region is also of great economic importance to the economy of the country in terms of production of exports especially coffee.

### **3.2.2 Study Area**

Kilimanjaro region is located in the North Eastern part of Tanzania Mainland, between 2° 25' and 4°15' S and between 36°26' and 38° 50' E. Sharing borders with Kenya in the North, Tanga region in the East and Arusha region to the West and South West. Based on the population census of 1988 the region had a population of 1,108,699 people. With a population growth rate of 2.1% per annum, the projected population by the year 2000 is 1,509,750 people. The region has an average population density of 84 people per sq km with population pressure in highlands where population density reaches up to 650 people per sq km. The intermediate zone has a population density of 250 persons per sq. km whilst the low lands has a lower population density of less than 50 people per sq. km. This low population density in the lowlands is due to the unfavorable dry climate and devastating effects of frequent floods during long rains. Agricultural expansion is facing physical limitations because arable land is only 48.7% of the total land of which about 54% is already being cultivated.

This study was done in Moshi Rural and Mwanga. These two districts are characterised by cool and wet climate where mean temperature is 20°C throughout the year. Rainfall pattern is bimodal with short rains in November to December and long rains in March to early June. Higher areas are the wettest where mean annual rainfall is up to 2 000 mm. In lower areas rainfall is between 110-700 mm per annum. The high level of agricultural productivity of the region is favoured by the wet climate in the highlands where intensive farming is practised.

### **3.2.3 Regional economy**

Agriculture is the main economic activity in the region. A greater part of the region's population heavily depends on agriculture and livestock keeping (Bureau of Statistics, 1998). Coffee, a major cash crop, and bananas are inter-cropped as main crops. Other crops grown include maize, beans, sorghum, Irish potatoes and yams. Maize and beans are normally inter-cropped and are mainly cultivated for food. Vegetables and fruits are also grown, rice is grown in the lowlands under irrigation. Raising dairy cattle is a very common activity done by farmers using zero grazing because of shortage of grazing land. Other animals include pigs, goats, and chicken (Bureau of Statistics, 1998).

The region's Gross Domestic Product trend for 15 years from 1980 to 1994 shows that the regional economy has gone down in real terms. The region's GDP in 1980 was Tsh 1 956 million equivalent to US \$ 237 million (at the exchange rate of Tsh.8.22/ US \$.). At the end of 1994 the region had a GDP of Tsh 72 898 million which was equivalent to US \$ 132 million (at exchange rate of 553/US \$). In 1994 Kilimanjaro ranked 10<sup>th</sup> in

terms of GDP contribution to Nation's economy among the regions of mainland (Bureau of Statistics, 1998 ).

### **3.3 Sampling**

A multi-stage sampling technique was employed to select respondents. In the first stage, Moshi and Mwanga districts were purposively selected from Kilimanjaro region because these are among the districts where the Tanzania Co-operative Development Research Project (which provided financial support for the study) is implemented. In the second stage 16 coffee marketing primary co-operative societies were selected through stratified sampling (11 from Moshi rural and 5 from Mwanga) and 4 women group enterprises (2 from Moshi and 2 from Mwanga districts) were selected for detailed data collection.

Primary co-operative societies selected in Moshi Rural district include the following: Kimansio, Kombo, Uru Mawela, Uru Njari, Uru North, Marangu East, Marangu West, Kibosho West, Kibosho Central, Kilimaboro, and Umbwendoo. In Mwanga district: Mwakimama, Raa, Kindoroko, Kamwela and Vuchama-Ngofi primary co-operative societies were selected for the study. Another primary co-operative society visited was Chawampu. This co-operative society deals with production of paddy only and not its marketing. Women group enterprise selected for the study were: Ongoma and Bustani in Moshi and Ufinyanzi Kilongo Usangi (UKU) and Lambo in Mwanga (Table 3.1). In the third stage a simple random technique was employed to select respondents from the list of farmers who were selling coffee in the selected co-operative societies and members of group enterprises.

### **3.4 Questionnaire design.**

The questionnaire for the formal interview was designed to capture information needed for the study. The questionnaire comprised of both open and close-ended questions. The first section was planned to solicit data about farmers' socio-economic characteristics and income generation activities. The second section was designed to collect information from leaders of Co-operatives and enterprises about membership and performance of primary co-operative societies. The last section was meant to obtain data on cultural, social and economic factors that limit women's participation in Co-operatives (The questionnaire is attached as Appendix 1).

A total of 139 respondents were interviewed for the study. Respondents included coffee farmers (both members and non-members of primary co-operative societies), women members of group enterprises, leaders of co-operative societies and leaders of group enterprises visited (Table 3.1). Other information was obtained from co-operative officers and extension officers. Farmers who were not shareholders to the primary co-operative societies were considered as non-members.

**Table 3.1 Selected Primary Societies and Corresponding Number of Respondents**

Society name	Sex		Total	women farmers* (%)
	Female	Male		
Marangu East	3	6	9	33.3
Kibosho West	0	8	8	0
Kombo	1	6	7	14.3
Umbwe Ndo	3	5	8	37.5
Uru Njari	2	3	5	40.0
Kimansio	2	4	6	33.3
Uru North	2	7	9	22.2
Kilimaboro	0	7	7	0
Marangu West	3	5	8	37.5
Uru Mawela	0	6	6	0
Kibosho Central	0	7	7	0
Chawampu	2	7	9	22.2
Raa	0	4	4	0
Mwakimama	0	5	5	0
Vuchama Ngofi	0	4	4	0
Kamwela	0	6	6	0
Kindoroko	2	7	9	22.2
Lambo	4	0	4	100
UKU	5	0	5	100
Ongoma	9	0	9	100
Bustani	4	0	4	100
<b>Total</b>	<b>42</b>	<b>97</b>	<b>139</b>	<b>30.1*</b>

\*=Average % sampled women farmers

### 3.5 Data collection

#### 3.5.1 Primary data

The main tool of primary data collection was a structured questionnaire, which was designed to capture information on socio-economic characteristics, economic activities, income of the respondents and information related to the degree of women participation in co-operatives and group enterprise activities. Data were collected from primary co-operative societies, farmers, and group enterprises based on the instruments which had been prepared and the sample of respondents who were selected based on the criteria as previously described. Variables that were considered during data collection included ownership of land, ownership of assets, availability of time for participation in enterprises, control of earnings from the household enterprises, activities for women

and amount of coffee collected by members and non-members. Pre-testing of questionnaire was done to check for clarity, meaningfulness and comprehensiveness of the questions. Also pre-testing was meant to ensure that the time planned for completing the interview was enough, and to discover reaction of respondents with respect to certain questions that were not clear so as to modify them. Primary data were supplemented by information obtained through group discussions with farmers.

### **3.5.2 Secondary data**

Much of the secondary information such as number of members, quantity of coffee collected, and income was obtained from records which were kept in primary co-operative offices. Other information was obtained from the Sokoine National Agricultural Library (SNAL), Moshi Co-operative College, Moshi rural and Mwanza district co-operative offices and some information was obtained from SUA-NIRP co-operative development research project documents.

### **3.6 Data Analysis**

Based on the objectives of the study, both descriptive and quantitative analyses were done. Descriptive analysis included frequencies and means. These were used to characterise respondents, problems of co-operatives and views of male and female farmers on factors which might be limiting women from participation in co-operatives. Quantitative analysis involved Gross margin analysis, T-tests and Chi-square.

### 3.6.1 Gross margin analysis

Gross margin analysis was done to establish relative monthly profitability of the selected women group enterprises using data from available enterprise records. Positive gross margin implies that enterprise activities are profitable. From an economic point of view, profit is total revenue less all costs (explicit and implicit). In the context of this study, explicit costs are payments to non-owners of a firm and implicit cost are money payments the self employed resources could have earned in their best alternative employment (Mcconnell and Pope 1997). Thus negative gross margin is an indication of a loss. Gross margin can be expressed as  $GM=TR-TVC$ .....(i)

Where:  $GM$  = Gross Margin of the enterprise.  
 $TR$  = Total Revenue of the enterprise obtained from sales of vegetables seedlings, pottery activities and grain milling activities.  
 $TVC$  = Total Variable Cost incurred on raw materials for pottery, farming inputs, electricity bills, wages and for maintenance of machinery.

### 3.6.2 T-test

T-test was used to compare if there was any significant difference in terms of coffee yields between primary co-operative society members and non primary co-operative society members in four seasons 1994/95-1997/98. The Null hypothesis governing this analysis was: "member's yield/ha of coffee is not equal to non-member's yield/ha." i.e. ( $H_0, x-y \neq 0$ ) at 95% confidence where  $x$  = members' yield/ha, and  $y$  = non-members' yield/ha.

The alternative hypothesis was:  $H_1, x-y=0$

Where  $x$  = members' yield/ha,

$y$  = non-members' yield/ha.

### 3.6.3 The chi-square ( $\chi^2$ ) analysis

In this study the chi-square was also used to determine if there was any significant relationship between membership and respondent's general characteristics that is: education, family size, marital status, age and occupation. Basing on the observed significance level it will be established whether the effect of the general characteristics of respondents to membership is significant or not. If the observed significance level obtained is small enough (usually less than 0.05) the hypothesis that the two variables are independent is rejected and its alternative is accepted that is the two variables are dependent.

Chi-square is expressed as:

$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where:  $\chi^2$  = Chi-square

O = observed frequency in the  $i^{\text{th}}$  row and  $j^{\text{th}}$  column,  
E = Expected frequency in the  $i^{\text{th}}$  row and  $j^{\text{th}}$  column.

This chapter has presented the study methodology. In the first place the chapter describes study area, data requirement and sources as well as farmer sample. The chapter also present the analytical techniques employed in the study. Regarding the analytical tools, both descriptive and quantitative assessments were described they include the use of means and percentages, Chi-square, T-test and Gross margins.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 Introduction**

This chapter presents the discussion and results of the study. It is divided into four sections; (a ) covers general characteristics of respondents, (b) presents discussion of co-operatives and their performance, (c) covers economic enterprises, and (d) presents social-economic situation of women farmers.

#### **4.2 General Characteristics of Respondents**

Characteristics of respondents are important because they have some bearing on the respondent's ability, attitudes and motives to participate in co-operative activities. Table 4.1 presents the main characteristics of respondents. Sampled farmers were interviewed on their education level, marital status, age group and family size.

##### **4.2.1 Level of Education**

Most of the respondents have attained primary education. The results show that in Mwanga district the majority of respondents had formal education while in Moshi district 7.1% of male and 3.2% of female respondents had no formal education. About sixty-eight percent of the women and 66.2% of men in Moshi, 76.9% of men and 63.6% of women respondents in Mwanga had primary education as their highest education level (Table 4.1). The fact that the majority of respondents had attained primary education implies that they have moderate formal education, which is a good

attribute as far as dissemination of information is concerned ( e.g through publications for improvement of their productivity).

#### **4.2.2 Marital status**

Marital status has been used as an important factor in determining division of labour in households. From the survey results, the majority of the respondents were married. A larger percent of the unmarried respondents were women (9.7% of women in Moshi rural were single, 19.4% were widowed). There were only 2.8% of men who were single in Moshi and there were no widowed respondent. Single women in Mwanza district were 27.3% and single men were 5.9% of the respondents. Majority of respondent's households were male headed ( 88.8% in Moshi and 89.7% in Mwanza). Only 11.2% households in Moshi and 10.3% in Mwanza were female headed (Table4.1).

#### **4.2.3 Family size**

On average, the household size for most respondents ranged from 5-12 members. In Moshi and Mwanza districts 53.5% and 46.2% of male respondents respectively were having 9-12 members in their households, while 38% of male respondents in Moshi rural and 34.6% in Mwanza districts had 5-8 members. Sixty-seven percent and 45.5% of female respondents in Moshi and Mwanza respectively had 5-8 members (Table4.1).

**Table 4.1 Characteristics of Sample Farmers: Moshi rural and Mwanga District**

	<b>Moshi Rural district (N=102)</b>				<b>Mwanga district (N=37)</b>			
	<b>Male</b>		<b>Female</b>		<b>Male</b>		<b>Female</b>	
	<b>Number</b>	<b>percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Education level</b>								
No formal education	5	7.1	1	3.2	0	0	0	0
Primary education	47	66.2	21	67.7	20	76.9	7	63.6
Secondary education	17	23.9	9	29.1	5	19.2	4	36.4
Above secondary	2	2.8	0	0	1	3.9	0	0
<b>Marital status</b>								
Single	2	2.8	3	9.7	2	5.9	3	27.3
Married	69	97.2	12	70.9	24	94.1	8	72.7
Widow	0	0	6	19.4	0	0	0	0
<b>Household heads</b>	71	88.8	9	11.2	26	89.7	3	10.3
<b>Family size</b>								
1-4	5	7.1	5	16.1	3	11.5	4	36.3
5-8	27	38	21	67.8	9	34.6	5	45.5
9-12	38	53.5	3	16.1	12	46.2	2	18.2
Over	1	1.4	5	0	2	7.7	0	0
<b>Age group</b>								
25-45	12	16.9	11	35.5	4	15.4	10	90.9
46-65	43	60.6	20	64.5	16	61.5	1	9.1
over 65	16	22.5	0	0	6	23.1	0	0

Source: Survey data 1998/99

#### 4.2.4 Age

Results from the survey show that the age of respondents ranged from 25 to over 65 years. More than half of respondents in both districts were between 46 - 65 years old (60.6% men, 64.5% women in Moshi rural district and 61.5% male respondents in Mwanga). Almost all (90.9%) female respondents in Mwanga district were between 25 and 45 years old. In Moshi and Mwanga districts, 22.5% and 23.1% of men respectively were aged over 65 years (Table 4.1).

#### 4.2.5 Occupation of sampled farmers

Table 4.2 shows that the main activity of 89% of the respondents from Mwanga and 84.3 % from Moshi rural is farming. Most farmers are involved in coffee production, the crop which is mainly marketed by co-operatives. Other farmers in Chekeleni are engaged in production of paddy which is also produced for sale. Few respondents (26.5%) in Moshi and 13.8 % in Mwanga were employed in government, private services and in private enterprises. About 6% of sampled farmers in both districts were traders.

**Table 4.2** Distribution of Respondents by their main occupation: Moshi Rural and Mwanga districts

Occupation	Moshi Rural (N=102)		Mwanga (N=37)	
	Number	Percent	Number	Percent
Farmers	86	84.3	33	89
Employed	27	26.5	6	13.8
Traders	6	5.9	2	5.6

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

Apart from coffee, farmers cultivate food crops such as maize, bananas and beans. They keep animals like cattle, goats, pigs and chicken. At most all respondents who were farmers kept dairy cattle, 96.1% in Moshi and 97.2% in Mwanga (Table 4.3). Most farmers keep a small number of cattle, which are zero grazed because there is shortage of land for animal feed.

**Table 4.3** Distribution of respondents by types of animals kept: Moshi Rural and Mwanga district

<b>Animals kept</b>	<b>Moshi Rural (N=102)</b>		<b>Mwanga (N=37)</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Dairy cows	98	96.1	35	97.2
Goats	54	52.9	6	16.7
Pigs	41	40.2	6	16.7
Chicken	58	56.9	23	63.9

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

#### 4.2.6 Land availability

Table 4.4a indicates that most farmers interviewed (94.1% in Moshi and 94.6% in Mwanga) own land ranging from 0.1- 2.0 ha. On the average, each farmer owns 1.22 ha and 1.36 ha in Moshi Rural and Mwanga districts respectively. The interviewed farmers indicated that it was difficult to acquire additional land for farming because of the high population density.

**Table 4.4a** Land ownership: Moshi Rural and Mwanga districts

<b>Land size ( ha)</b>	<b>Moshi Rural (N=102)</b>		<b>Mwanga (N=37)</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
0.1-2. 0	96	94.1	35	94.6.
2.1-3.0	4	3.9	2	5.4
More than 3.0	2	1.9	0	0
<b>Total</b>	<b>102</b>	<b>100</b>	<b>37</b>	<b>100</b>

Source: Survey data 1998/99

Most of the land is indeed already occupied. Results in Table 4.4b indicate that only 10.8% of farmers interviewed in Moshi and 29.7% in Mwanga, could obtain additional land if they wanted (i.e. in addition to inherited land).

**Table 4.4b** Distribution of respondents by possibility of acquisition of more land: Moshi Rural and Mwanga districts

Possibility of acquisition	Moshi Rural (N=102)		Mwanga (N=37)	
	Number	Percent	Number	Percent
Can acquire more	11	10.8	11	29.7
Can not acquire more	91	89.2	26	70.3
Total	102	100	27	100

Source: Survey data 1998/99

Results show that the majority of farmers get land through inheritance (88.3% of the respondents in Moshi Rural and 97.1% in Mwanga). Parents provide parts of their land to their sons as part of inheritance. In Moshi Rural and Mwanga district, only 5.9% and 2.9% of farmers respectively indicated that they could hire land for farming. Again only 11.8% of farmers in Moshi Rural purchased their farming land (Table 4.5). It is obvious from the results that hiring and purchasing of land is not a common practice of obtaining land in Kilimanjaro Region.

**Table 4.5 Farmers' methods of acquiring land: Moshi Rural and Kilimanjaro districts**

Method of acquiring land	Moshi Rural (N=97)		Mwanga (N=35)	
	Number	Percent	Number	Percent
Inheritance	86	84.3*	34	97.0
Hired	6	5.9*	1	2.9
Purchased	12	11.8*	0	0

Source: Survey data 1998/99

Note: \* Recorded figures reflect multiple responses out of the total farmer samples

### **4.3 Co-operatives and Their Performance**

Sixteen coffee marketing primary co-operative societies were visited, 11 in Moshi Rural and 5 in Mwanga districts. One more co-operative, which deals with paddy production was visited as well. Their performance was studied by considering the number of members and gender balance in the primary co-operatives societies, production of coffee by the farmers who sell their crops to the primary co-operative societies, amount of coffee collected by the primary co-operative societies and services provided by co-operatives to farmers who are served by these societies.

#### **4.3.1 Membership in primary co-operative societies**

Less than half (42.9%) of the female respondents were members of primary co-operative societies and the rest were non members ( Table 4.6). However, the majority of men were co-operative members (78.4 % of male respondents). It is therefore obvious that female participation in primary co-operative societies as members was relatively much lower than that of males. Reasons given for this situation by Uru Njari men in the group discussions are that women have insufficient time to be out of their

households as they are tied up with domestic roles and farming activities, since traditionally women carry out most of the farming activities. In addition, membership to agricultural primary co-operative societies is still based on coffee farm ownership and on being the head of a household. Thus in most cases, due to tradition and customs, women who do not own land for coffee production nor are they *de facto* leaders of their households, find themselves unqualified for membership in coffee marketing primary co-operative societies. Appendix 3 depicts a low membership of women in the primary co-operative societies which were visited.

**Table 4.6 Membership of respondents in primary co-operative societies visited  
Moshi Rural and Mwanga Districts**

Membership	Male farmers (N= 97)		Female farmers (N= 42)	
	Number	Percent	Number	Percent
Member	76	78.4	18	42.9
Non member	21	21.6	24	57.1
Total	102	100	42	100

Source: Survey data 1998.99

Mainly farmers are content with access to the co-operative societies when selling coffee and decline to buy shares. When asked as to why they do not buy shares, 20.6% and 29.7% of respondents in Moshi and Mwanga respectively (Table 4.7) said they do not see benefits of being shareholders. They indicated further that they could still sell their coffee at the primary co-operative in spite of not having any shares. However there are some benefits which are obtained by co-operators who are shareholders only. They include payment of lower fares when hiring a co-operative tractor for ploughing or a lorry for hauling crops at harvesting time. In addition respondents indicated that

being shareholders enabled them to influence societies because they have voting power and therefore were part of the decision making mechanism.

**Table 4.7** Response of farmers on status of co-operative membership: Moshi Rural and Mwangi Districts

Membership status	Moshi Rural (N=102)		Mwanga (N=37)	
	Number	Percent	Number	Percent
Bought shares	81	79.4	26	70.3
Have not bought	21	20.6	11	29.7
Total	102	100.0	37	100.0

Source: Survey data 1998/99

#### 4.3.2 1 Association of membership and various parameters

Chi- squares results in Table 4. 8 show that education level, age, occupation and marital status have no significant association with membership in primary co-operative societies at 10%. This is because the majority of people in Kilimanjaro, including those in paid employment, own coffee farms and therefore are members in co-operative societies. Sex (in this case being a woman) has a significant association with membership at 1%. This is observed in the coffee primary co-operative societies studied where there are few female members, indicating that women are disadvantaged.

**Table 4.8** Chi-square: Association of membership and various parameters

Variable	$\chi^2$	df	Significance
Sex	8.34709	1	0.00386*
Education	2.01485	3	0.56933+
Family size	3.04615	3	0.38456+
Marital status	5.59780	3	0.13290+
Age	4.66716	5	0.45783+
Occupation	5.13512	11	0.92445+

Source: Survey data 1998/99

\* Significant at 1%

+Insignificant at 10%

#### 4.3.2 Households and membership in coffee primary societies

The majority of male farmers had their spouse as non-members in primary co-operative societies (95.6% and 84.6% in Moshi and Mwanga respectively). Although they are good producers, wives are not registered as members. Farmers in the study area show that traditionally, there is no need for a married woman to own land because the husband's land is regarded by the wife as being shared. As a result most activities which take place in co-operatives are carried out by men who claim to do that on behalf of their wives.

**Table 4.9** Membership of spouse: Moshi rural and Mwanga districts

Spouse	Moshi Rural (N=102)				Mwanga (N=37)			
	Male		Female		Male		Female	
	No	Percent	No	Percent	No	Percent	No	Percent
Member	3	4.4	21	67.7	4	15.4	7	63.6
Non-member	68	95.6	10	32.3	22	84.6	4	36.4
Total	71	100	31	100	26	100	11	100

Survey data 1998/99

Note "No" represent number

### 4.3.3 Women and leadership

Because of poor membership, very few women can make it to position of leadership in primary co-operative societies. Sometimes even in Primary co-operative societies where there is a significant number of women in membership, women do not get into leadership. Some of the reasons given by farmer respondents in a group discussion are that women are considered by men to be incapable of handling such positions and sometimes women themselves have no confidence to contest for leadership positions. Only one woman in Kindoroko, was a board member although most co-operatives employ women secretaries. Out of the 17 co-operatives visited during this study, 78% had female secretaries and 50% had women assistant secretaries. The main reason is that women are considered to be more trustworthy than men in handling money. Table 4.10 shows that most women leaders in village organisations became leaders through election (71.4%).

**Table 4.10** Mode of appointment to leadership position: Moshi and Mwanza districts

Mode	Male		Female	
	Number	Percent	Number	Percent
Election	10	76.9	5	62.5
Appointment	3	23.1	3	37.5
Total	13	100	8	100

Source: Survey data 1998/99

### 4.3.4 Co-operatives and coffee production

Performance of some primary co-operative societies in terms of amount of coffee collected and services offered to farmers has been poor. Lack of inputs and farming implements has lowered coffee production of most farmers. Coffee requires intensive

farming, and use of inputs such as pesticide and fertiliser increases yields per unit area. Only few farmers with financial ability to buy fertiliser and pesticides were able to get higher yields of coffee for the seasons stated. In the past, farmers were provided with required amount of inputs by unions through loans, which were paid back through deduction at the time of crop sales, which is no longer practised.

Input prices have risen considerably due to subsidy removal by the government, as a result, most farmers can not afford to buy inputs. To reduce the problem of input shortage there was introduction of a scheme, which provide inputs by voucher i.e the National Input Voucher Scheme (NIVS). Many co-operatives provide credit services to its members in form of vouchers under the NIVS. The vouchers are used to buy inputs from registered input distributors who will submit them to the NIVS for cash payment. The value of vouchers provided is proportional to each farmers coffee sales, which means that farmers on the lower end benefit less and so can not improve their production and productivity. In group discussion with farmers in Marangu it was established that the NIVS is making little difference because only little inputs are obtained in this way. This conforms with the finding made by Temu (1999) that during the 1996/97 season the NIVS accounted only for 20% of the value of inputs required by farmers in the Northern part of Tanzania.

Moreover, private traders operations have reduced the amount of coffee that is collected by co-operative societies because some farmers sell some or all of their coffee to private traders who pay immediately. Climatic changes have also affected production of crops. When there was drought, coffee production has fallen. Poor

leadership, also contributed to defection of members from some societies, as a result of collapse of savings and credit facilities which earlier were directly under the management of primary co-operative societies. This is illustrated by Kibosho West primary co-operative society which lost five out of six villages previously under its operational area. The collapse of savings and credit societies occurred due to provision of loans to farmers who could not repay.

Results in Table 4.11 and Appendix 4 show that between 1994 and 1998 there has been a decrease in collection of coffee for the primary co-operative societies visited during this study. During the 1994/95 - 1995/96 crop seasons the amount of coffee collected by Kimansio primary co-operative society was much higher than other co-operatives (appendix 2). Kimansio is one of the primary co-operative societies, which have prohibited most of the farmers in the area from selling coffee to private traders. This is possible because the society has been providing information to members on the disadvantages which will face them if they will let their primary co-operative societies to collapse. Average annual coffee collection by co-operatives was highest in 1995/96 season (203 148.2 0 Kg) and the least was in 1997/98 season (17 917.46 Kg). This decline was due to severe drought followed by great and destructive *el-nino* rains, and in addition due to the fact that most farmers were not able to purchase pesticides.

**Table 4.11** Average coffee collection by primary co-operative societies in Kg during 1994-1999: Moshi rural and Mwanga districts

<b>Coffee Season</b>	<b>Quantity (Kg.)</b>	<b>Rank by Production</b>
1994/95	81 224.18	2
1995/96	203 148.20	1
1996/97	53 419.91	3
1997/98	17 917.46	5
1998/99	22 703.40	4

Source: Survey data 1998/99

#### **4.3.5 A comparison of coffee production by members and non- members**

T-test was done to find out if there was any significant difference in coffee yield per hectare for members and non-members in co-operative societies. The T-test results (Table 4.12) show that there is no significant different in quantity of coffee harvested (yields per ha) by members and non-members for four seasons between 1994/1995 to 1997/1998. This implies that there are other factors besides membership, which affect yields of coffee obtained by different farmers. Membership does not have much influence on the performance of farmers, especially during these times when co-operatives have ceased to provide input to coffee farmers irrespective of their membership.

A dry season followed by heavy rainfall caused very low coffee production for the 1997/98 season (Table 4.11). The situation was equally bad for both members and non-members. This is because weather changes and lack of inputs affect both.

**Table 4.12 Comparison of yield / ha between members and non-members Moshi rural and Mwanga districts**

	T value	2-tail		Significance at 10%
Yield 1995	0.36	0.723	t<2 - tail sig.	NS*
Yield 1996	0.56	0.61	t<2 - tail sig.	NS*
Yield 1997	0.18	0.24	t<2 - tail sig.	NS*
yield 1998	0.5	0.6	t<2 - tail sig.	NS*

Source: Survey data 1998/99

\* Not significant at 10%

#### 4.3.6 The role of private buyers

Based on discussion with farmers on their views about trade liberalisation policy, the majority stated that liberalisation policy has resulted into the decline of coffee production and poor performance of the coffee primary co-operative societies. Private traders were accused of not providing assistance to coffee growers as it used to be with primary co-operative societies, where farmers were provided with input loans to be deducted from coffee sales. Initially all co-operatives provided services like input credits while extension workers worked in collaboration with the co-operatives in disseminating technology to farmers.

At the same time, co-operative societies do not receive enough money from the unions to compete with private traders with regard to price. Although private traders do not assist the farmers as much as co-operatives, many farmers opt to sell their coffee to private traders because the private traders come to buy before co-operative societies acquire money. The results show that in Mwanga district 34.3% of the farmers including co-operative leaders sell their coffee to private buyers (Table 4.13). For those

who claimed to sell their coffee to both co-operative societies and private traders, they sold almost all of their coffee to private trades but only a little amount to co-operatives to maintain their membership. Meanwhile only 16.5% of sampled farmers in Moshi rural sold their crops to private traders, and these included paddy farmers whose co-operative society (Chawampu) does not provide a market for the rice produced by members. Rather Chawampu provides other services like inputs, land to hire, tractors and extension services. Thus private traders outlet is the only marketing channel.

**Table 4.13** Farmers response with respect to where coffee was sold: Moshi rural and Mwanga districts

	Moshi Rural (N=97)		Mwanga (N=35)	
	Number	Percent	Number	Percent
Co-operative society	73	75.3	15	42.9
Private buyer	16	16.5	12	34.3
Both	8	8.2	8	22.8
Total	97	100	35	100

Source: Survey data 1998/99

Unlike in Mwanga district where only 42.9% of the respondents sold their coffee to co-operative societies, 75.3% of the farmers in Moshi Rural district sold their coffee to their primary co-operative societies in the 1998/99 season (Table 4.13). This is due to performance differences of the two Unions serving these districts. In KNCU Moshi Rural district farmers receive second payments but Vuasuu union in Mwanga district is not able to meet such obligations. For example, the union promised to give farmers their second payments and other addition payments since 1995 but it has never done so. In the final analysis price provided by the private buyers is generally higher than that of co-operative societies in the district. Farmers in Mwanga district have lost confidence in their co-operatives. Consequently private buyers bought

more coffee from farmers compared to co-operative societies. For example a large amount of coffee was collected by two private buyers in 1998/99 from the areas served by Vuchamangofi co-operative society as compared to the amount purchased by the co-operative society (Table 4.14.)

**Table 4.14 Coffee collected by Vuchamangofi co-operative society and private buyers**

<b>Buyer</b>	<b>Amount bought in KG</b>
Taylor Winch (T)Ltd	26 000
Dorman (T) Ltd	10 000
Vuchamangofi co-operative society	3 000

Source Vuchamangofi 1998/99 season report

For similar reasons Kamwala co-operative society decided to detach itself from Vuasu co-operative union during the 1994/95 season due to the low coffee price (Tsh. 500.00 per Kg) offered by Vuasu union. At the same time Milcafe company ( a private coffee buyer) was able to buy coffee at a higher price (Tsh 1 150/Kg in that season).

#### 4.3.7 Extension services

As explained in section 4.3.6 that initially extension services were provided to farmers through co-operatives, the survey indicates that extension services are not available to most farmers now. Only 55.9% and 59.5% of the sample farmers in Moshi Rural and Mwanga districts respectively reported to benefit from extension services (Table 4.15). Despite the fact that extension services is an important component of agricultural development, availability of the extension services has declined in recent years and is not adequate.

**Table 4.15** Farmers access to extension services: Moshi rural and Mwanga districts.

Accessibility	Moshi rural (N=102)		Mwanga (N=37)	
	Number	Percent	Number	Percent
Accessible	57	55.9	22	59.5
Not Accessible	45	44.1	15	40.5
Total	102	100	37	100

Source: Survey data 1998/99

Most respondents claimed that there were few visits by extension workers, an assertion that was confirmed by some of the extension workers themselves. The reason given by the extension workers for this situation was lack of transport facilities, which limit mobility to villages. Often extension workers conduct meetings as a way of communicating with farmers (Table 4.16). In Marangu East, extension workers that were visited explained that there were projects which were assisted by National Agricultural and Livestock Research Project (NALRP) where farmers were invited to learn through demonstration plots, but some of the farmers could not attend due to various reasons. As a result few benefited from this project.

**Table 4.16** Response of farmers on types of extension services: Moshi rural and Mwanga districts

<b>Extension: Types of services</b>	<b>Moshi rural (N=57)</b>		<b>Mwanga (N=22)</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Visiting and contacts	12	21.7	4	18.2
General meetings	48	84.2	19	86.4
Farmer training	13	19.3	3	13.6

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

#### **4.3.8 Credit services**

The majority of the respondents (71.3%) had not been able to obtain credit services from the credit societies (Table 4.17a). Only 28.7% of the respondents were getting credit services. During discussions with farmers and leaders it was learned that there is poor loan repayment by the initial borrowers. This makes it difficult for the credit societies to grant loans to other members. Some farmers have withdrawn their savings for fear of losing their savings as it has happened at some credit societies.

**Table 4.17a Access of farmers to credit services: Moshi rural and Mwanga district.**

<b>Moshi Rural and Mwanga districts (N=139)</b>		
<b>Access to credit services</b>	<b>Number</b>	<b>Percent</b>
Access	40	28.7
Not access	99	71.3
Total	139	100

Source: Survey data, (1998/99)

#### **4.3.9 Women Access to credit and extension services**

Fewer women had access to credit and extension services as compared to men. Only 16.6% and 19.0% of the sampled women farmers had access to credit and extension services respectively. On the other hand, 35.9% and 73.2 % of the sampled male farmers had access to credit and extension services respectively. Some of the reasons put forward by women farmers in group discussion were that women are represented by men in most cases, also land which is limited to most women is used as collateral for credit. This conforms with the findings put forward by Due *et al* (1997) who found that male farmers are the ones often visited by male Village Extension Officers (VEO) but these farmers frequently did not bring the information home to their wives.

**Table 4.17a Access of farmers to credit services: Moshi rural and Mwanga district.**

<b>Moshi Rural and Mwanga districts (N=139)</b>		
<b>Access to credit services</b>	<b>Number</b>	<b>Percent</b>
Access	40	28.7
Not access	99	71.3
<b>Total</b>	<b>139</b>	<b>100</b>

Source: Survey data, (1998/99)

#### **4.3.9 Women Access to credit and extension services**

Fewer women had access to credit and extension services as compared to men. Only 16.6% and 19.0% of the sampled women farmers had access to credit and extension services respectively. On the other hand, 35.9% and 73.2 % of the sampled male farmers had access to credit and extension services respectively. Some of the reasons put forward by women farmers in group discussion were that women are represented by men in most cases, also land which is limited to most women is used as collateral for credit. This conforms with the findings put forward by Due *et al* (1997) who found that male farmers are the ones often visited by male Village Extension Officers (VEO) but these farmers frequently did not bring the information home to their wives.

**Table 4.17b Access of women to credit and extension services compared to men: Moshi rural and Mwanga district.**

Access to	Women farmers		Male farmers	
	Number	Percent	Number	Percent
Credit service	7	16.6	33	35.9
Extension service	8	19.0	71	73.2

Source: Survey data 1998/99

#### **4.4 Group Enterprises as Alternatives to Co-operatives**

As mentioned previously, some women have formed income generating groups. These are informal co-operative groups which provide opportunities for women to join and generate income. There are fewer constraints for obtaining membership in such informal groups. For example unlike formal co-operatives land is not a condition for membership. On the other hand some contribution is required by members as working capital for starting activities. Capital refers to man-made resources used to produce goods and services (McConnell and Pope, 1987). In the context of this study capital is cash which is required for use in purchasing capital goods. Four women group enterprises were visited including Ufinyanzi Kilongo Usangi (UKU), Bustani, Ongoma and Lambo.

##### **4.4.1 UKU women group**

The UKU women's group deals with pottery and produces cooking pots, cups, charcoal cookers, ashtrays and flower vessels. Initially there were individual potters in Usangi. When they realised that it was easy to obtain grants or loans from donors as a group, they decided to form a group and some Swedish sponsors donated to the group a moulding machine. They are now planning to buy another bigger and more efficient

**Table 4.17b Access of women to credit and extension services compared to men: Moshi rural and Mwanza district.**

Access to	Women farmers		Male farmers	
	Number	Percent	Number	Percent
Credit service	7	16.6	33	35.9
Extension service	8	19.0	71	73.2

Source: Survey data 1998/99

#### **4.4 Group Enterprises as Alternatives to Co-operatives**

As mentioned previously, some women have formed income generating groups. These are informal co-operative groups which provide opportunities for women to join and generate income. There are fewer constraints for obtaining membership in such informal groups. For example unlike formal co-operatives land is not a condition for membership. On the other hand some contribution is required by members as working capital for starting activities. Capital refers to man-made resources used to produce goods and services (McConnell and Pope, 1987). In the context of this study capital is cash which is required for use in purchasing capital goods. Four women group enterprises were visited including Ufinyanzi Kilongo Usangi (UKU), Bustani, Ongoma and Lambo.

##### **4.4.1 UKU women group**

The UKU women's group deals with pottery and produces cooking pots, cups, charcoal cookers, ashtrays and flower vessels. Initially there were individual potters in Usangi. When they realised that it was easy to obtain grants or loans from donors as a group, they decided to form a group and some Swedish sponsors donated to the group a moulding machine. They are now planning to buy another bigger and more efficient

moulding machine. However the group face some problems, which are responsible for the low returns; Problems faced by the group include transport which limits the amount of clay to be carried from the source. Members have to carry the clay on their heads for 3 Km. Another problem for UKU is lack of market for the pottery, as a result they have to sell their pottery to traders who buy at a lower price and members obtain minimum profit. Inadequate education for most leaders is a problem, which has contributed to record keeping problems. As a result it is difficult to tell if the enterprise is operating at profit or not.

#### **4.4.2 Bustani women group**

Bustani women's group started in 1990 with six members who detached from Okaseni group, which was initiated by the Umoja wa Wanawake Tanzania (UWT) leaders. Following the UWT general approach, the Okaseni group involved all village women and very little was achieved in terms of returns to each member. The Bustani group deals with cultivation of vegetables and maize. The land used is obtained through hiring from a co-operative farm but in some seasons, they do not cultivate due to unavailability of land for hiring. In addition to gardening activities, they have joined a local brewing group where work is done individually. Every member works once per week and earnings accrue to individual member. They then make a contribution to the group (about 30 000/=) per month as group revenue.

Lack of capital was mentioned to be a major constraint for the expansion of activities in Bustani group. The Bustani women have a future plan to acquire financial capital and establish a dairy enterprise which will initially be owned collectively. When the

herd has grown each member can own a small number of animals. A preference to work individually within groups was observed among UKU members and other groups in this study due to unequal attendance. It indicates that it is difficult to have collective activities running smoothly.

#### **4.4.3 Lambo women group**

Lambo women's group started in 1993 being mobilised by the Himo tree seed project and TFAP (Tanzania Forestry Action Plan) who provided seeds, fertilisers, suitable soil for developing seedlings, transport and implements for gardening (including watering cans and garden forks). Members also were trained in grafting and budding. Since 1993 they were being provided with all materials as grants thus they could not tell the operational costs. In 1997 when TFAP withdrew, the group started to work independently. Beneficiaries of this project are farmers who buy seedlings at a lower price. Also members have received dividends (Table 4. 18)

#### **4.4.4 Ongoma women group**

Ongoma women's group has three income generation activities, these include grain milling, rearing of dairy cows and breeding bulls. The breeding bulls and dairy cows were obtained through loans. Market for fresh milk is a problem to this group such that in most cases the milk produced is not sold because there are no cold storage facilities. However records for dairy cows and breeding bulls activities were not available, leaders explained that they have been running the activities at a very low profit since 1986 when the project started.

The grain milling machine was bought in 1994 and money used was obtained as member contributions and a grant from the women institute in United Kingdom (UK). This institute also sent the chairperson for training in enterprise entrepreneurship. Other machinery parts were obtained as loan from The CRDB-Moshi branch. Some of these enterprises are registered and some are not.

#### **4.4.5 Registration of group enterprises.**

Group enterprises are registered by the registrar of co-operative societies so as to attain co-operative societies status. Conditions for registration include that a group should have more than ten members, it should have four leaders that is chairperson, assistant chairperson, secretary and treasurer and it should have a well structured constitution. A registered group enterprise can apply for membership in a co-operative union. In this study UKU and Ongoma are registered as co-operative societies while Lambo and Bustani are not registered. Although Lambo have more than ten members (18) they have not yet registered their group, as their secretary informed that they are processing for registration.

#### **4.4.6 Women group enterprises- Gross margin**

The observed gross margins for the groups are presented in Table 4.18. Gross margins of UKU and Ongoma women's group enterprises are given monthly. That of Bustani and Lambo is yearly. The average monthly gross margin indicate that UKU women group gave the highest of the four (i.e Tsh 22 746), followed by Lambo (Tsh 6 042) and Bustani (Tsh 4 200). The average monthly gross margins for Lambo and Bustani have been computed from yearly gross margin because production is done once per

year. Ongoma women group had not finished paying the loan for the milling machine and that is the reason for a negative gross margin, and the group has not yet started to provide dividends to members.

**Table 4. 18 Women group enterprises - gross margins: Moshi Rural and Mwanga districts**

<b>Group enterprise</b>	<b>*UKU<sup>m</sup></b>	<b>*Ongoma<sup>m</sup></b>	<b>Lambo<sup>y</sup></b>	<b>Bustani G<sup>y</sup></b>	<b>Bustani B<sup>m</sup></b>
Revenue pp Tsh.	103 807	153048	88 333	252 014	30 000
Costs	81061	188 094	15 833	10 000	NA
Member	14	46	18	6	6
Gross margin pp	22 746	-37 059	72500	40402	30 000
Average return per member	1 624	-806	4028	41836	5 000
Average monthly gross margins	22 746	-37 059	6 042	4 200	30 000

Source: Survey data 1998/96

\*:Enterprise registered

Note: NA = not applicable (i.e there was no cost indicated.).

pp = per production period

<sup>m</sup>= Production period one month

Bustani B<sup>m</sup>= Bustani brewing

<sup>y</sup>= production period one year

Bustani G<sup>y</sup>= Bustani gardening

In UKU and Bustani (brewing) groups, members benefit much from the individual activities performed within the enterprises. For example in UKU members work individually and contribute 40% of the products as group revenue. Individual working in Bustani and UKU is due to the fact that most women farmers' attendance is poor, leading to unequal contribution to the enterprise. Their earnings are proportional to individual's contribution. This is allowed in co-operatives as stated by Roy (1969) in definition of co-operatives that members share risks and benefits proportional to their

participation. Reality is that not all women can participate equal, so there must be a mechanism to reward according to their input. In addition to the individual earnings, Bustani and Lambo members get dividend of the profit obtained from vegetable products while some of the profit is saved in the bank. Table 4. 19 show the amount divided and saved in bank for the two groups.

**Table 4.19 Savings and dividends (Tsh): Moshi Rural and Mwanga districts**

Year	Bustani N=6			Lambo N=18		
	Savings	Dividends		Savings	Dividends	
		Total	Individual		Total	Individual
1991		16 427	2738			
1992	2201400	26 427	4404			
1993	—	40 147	6691			
1994	—	—	—			
1995	30 000	30 000	5000		75 000	1467
1996	—	—	—	47 500	47 500	2639
1997	—	—	—	47 500		
1998	50 000.	37 000	6167	184 400		

Source: Survey data 1998/96

#### **4.4.7 Factors preventing women from joining informal co-operatives**

Survey results shows that only 59.5% of women farmers interviewed were members in group enterprises. The remaining 40.5% were non-members. Although not all were members majority of the women interviewed (76.2%) were aware of the availability of group enterprises in their villages. Nineteen percent said there were no group enterprises in their villages, only 4.8% were not aware of such enterprises. Women pointed out reasons that limit most of them from joining group enterprises (Table 4.22).

**Table 4.20** Women farmers members in group enterprises: Moshi and Mwanga districts.

<b>Membership</b>	<b>Number</b>	<b>Percent</b>
Member	25	59.5
Non-member	17	40.5
<b>Total</b>	<b>42</b>	<b>100</b>

Source: Survey data 1998

Majority of the women farmers interviewed (76.2%) indicated lack of cash for membership fees used as capital for enterprises to be a major limiting factor for them to join the group enterprises. Low profit obtained in the group enterprises due to poor performance and small volume of the income generated by group enterprises was another limitation.

**Table 4.21** Distribution of women farmers by availability of group enterprises in the village: Moshi and Mwanga districts:

<b>Availability</b>	<b>Number</b>	<b>Percent</b>
Available	32	76.2
Not available	8	19.0
Not aware	2	4.8
<b>Total</b>	<b>42</b>	<b>100</b>

Source: Survey data 1998/99

Twenty six percent and 16.7% of the sampled women farmers (Table 4.22) pointed out that heavy household work load, which take up most of their time and lack of market for the products produced by the enterprises are major factors which limit women from joining group enterprises. Married women were interviewed in an informal discussion about the attitude of their husbands on the women group enterprises. The women

pointed out that their husbands do not restrict them from participating in the enterprises because of the substantial contribution they make to the household income.

**Table 4.22** Response of women farmers on the limitations of joining the group  
Enterprises: Moshi and Mwanga districts

<b>Limitations</b>	<b>Number</b>	<b>Percent</b>
Lack of market	7	16.7
Heavy household workload	11	26.2
Low profit	10	23.8
Lack of capital	32	76.2

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

#### **4.5 Socio-economic Status of Women Farmers**

##### **4.5.1 Women and land ownership**

From the results 58.4% of women farmers said women with financial ability obtain land by purchasing or hiring from old coffee estates, which are owned by co-operatives. Such land is located far from the households. Thus women who owned such land used it for production of annual food crops like maize, rice, beans and vegetables. A good example is Chawampu members in Chekeleni who deal with production of paddy where 30% of paddy farmers are women (Appendix 3). These women acquire land by hiring and they have membership in that co-operative society. Coffee is normally grown in the farms surrounding households for closer supervision.

Twenty-four percent of the interviewed women farmers said in general daughters do not inherit land but nowadays in some special cases, parents can give land to their unmarried daughters (Table 4.23). On the other hand widows inherit their husband's

land, on behalf of their young sons who will take it over when they grow up. This finding conforms to that of Swantz (1985) who pointed out that under normal circumstances women of Kilimanjaro can not own land through inheritance. Therefore in Kilimanjaro, hiring is the most reliable way of obtaining land for women. Men allow their wives to hire land away from their household areas because they realise the contribution done by women through cultivation in such plots.

**Table 4.23** Means of land acquisition by women: Moshi rural and Mwangi districts.

Means of acquisition	Number (N = 42)	Percent
Purchase/hire	26	58.4
Inherited (widow)	15	37.6
From parents	9	24.3

Source: Survey data 1998/99

#### 4.5.2 Major household activities for women farmers

There is division of labour within most households that follows traditions in both districts. However, in recent times in some households both men and women participate in all activities. The survey results show that with all domestic activities, the majority of women farmers (78.6%) were involved in cultivation of food crops including bananas which in most cases is inter-cropped with coffee. Only 16.7% of women farmers were fully involved in attending coffee farms, which involve pesticide application and pruning an activity done by labourers in most cases. About thirty-eight percent were caring for animals (Table 4.24). Since animals like cattle are kept under zero grazing, women have to bring feeds for the animals from the field. This makes it important for most women to remain at home and deal with domestic activities and

consequently have less time to participate in co-operative activities. A similar observation was made by Anyanwu (1992) that women's excessive workload is a major constraint to their participation in co-operative societies. This outcome is also partly explained by the fact that some male farmers are employed and they can not participate fully in farming activities. In most cases coffee picking is done by all household members.

**Table 4.24 Household activities for women farmers: Moshi rural and Mwangi districts**

<b>Activity</b>	<b>Number</b>	<b>Percent</b>
Cultivation of food crops and DA*	33	78.6
Caring for animals and DA*	16	38.1
Attending coffee farm and DA*	7	16.7

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

\* DA refers to Domestic activities

#### **4.5.3 Ownership of household assets**

The survey indicates that 52.6% of women farmers own banana plantains, 45.2% owned milk, and chicken were owned by 35.7 %. In addition, 21.3% had overall control/ownership over all animals kept at the household which include cattle, goats and pigs. However, 14.3% did not own any of the household assets because husbands owned all household assets. Despite the fact that almost every household had a coffee farm, no woman owned the farm. Widows who were interviewed stated that they had the farms as property of their sons. From these results it is clear that some women in the study area own some household assets as personal properties which are fully at their disposal.

**Table 4.25** Distribution of women farmers by ownership of household assets:  
Moshi and Mwanga districts.

<b>Assets</b>	<b>Number</b>	<b>Percent</b>
Bananas	22	52.6
Milk	19	45.2
Chicken	12	35.7
Cattle, goats and pigs	9	21.3
None	6	14.3
Coffee	0	0

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

#### **4.5.4 Availability of time for enterprises activities**

Given the above observation on household activities for women farmers, an interview was done to find out if these women can have time for group enterprise activities. Table 4.26 that more than half (54.8%) of the women respondents indicated that they could not get time to participate in group enterprise activities. Only 38.1% of the interviewed women farmers were able to get time for enterprise activities despite being tied up with many household activities. About 7% could not attend all the time. As a result those who frequently fail to participate have low earnings as compared to those who attended all the time.

**Table 4.26** Distribution of women farmers by availability of time for enterprises: Moshi rural and Mwanaga districts

<b>Response</b>	<b>Number</b>	<b>Percent</b>
Available	16	38.1
Not available	23	54.8
Some time	3	7.1
<b>Total</b>	<b>42</b>	<b>100</b>

Source: Survey data 1998/99

#### **4.5.5 Control of earnings from women's enterprises.**

The survey results (Table 4.27) show that earnings from women enterprises are in most cases controlled by both husband and wife (41.7%). There are cases however, where all the income has to be surrendered to the husband for distribution (25%) and cases where women have full autonomy of their earnings (33.3%).

**Table 4.27** Response of women farmers on who control the earnings from the women's enterprises: Moshi rural and Mwanaga districts.

<b>Control of the Earnings</b>	<b>Number</b>	<b>Percent</b>
Husband	9	25.0
Both	15	41.7
Women	12	33.3
<b>Total</b>	<b>36</b>	<b>100</b>

Source: Survey data 1998/99

#### **4.5.6 Suggestions on how to improve performance of women's group enterprises.**

A number of comments were put forward by the sampled women farmers who suggested ways to improve performance of the enterprises. The results show that 52.2% of women farmers preferred that women should be assisted in securing loans to be used as capital for starting their enterprises. While 28.6% suggested that co-

operative officials should help women enterprises already established to secure markets for their produce. Furthermore, 11.9% of the respondent women farmers had the opinion that work load for women be reduced by involving all household members equally in household activities regardless of sex. Sampled women farmers who preferred gardening (16%) felt that input subsidy removal has affected production of vegetables because they could not afford to buy such inputs. Training women on co-operative activities and leadership was suggested by 14.3% of the women interviewed. Twenty-four percent said that where loans are provided they should be available to both, women in individual enterprises and those in group enterprises.

**Table 4.28** Suggestions on how to improve performance of women's group enterprises.

<b>Comments</b>	<b>Number</b>	<b>Percent</b>
Acquisition of loans	22	52.2
Market availability	12	28.6
Training on co-op. Issues	6	14.3
Reduction in household work load	5	11.9
Need for subsidy	7	16.6
Individual loans	10	23.8

Source: Survey data 1998/99

Note: Recorded figures reflect multiple responses out of the total farmer samples

This chapter has presented results and detail discussion of the findings. Performance of formal co-operatives, group enterprises, and socio-economic situation of women farmers were discussed in separate sections. The following chapter has presented conclusion and recommendations.

## **CHAPTER FIVE**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Conclusion**

It is concluded from the study that since Kilimanjaro region is densely populated, the most common means of land acquisition is through inheritance such that most farmers have small pieces of land. It is difficult to acquire more land for coffee farming because all land is occupied. The survey results have also shown that there is unequal access to resources like land between men and women due to tradition and cultural reasons. These limit women membership in primary co-operative societies. Generally, married women do not own land for coffee farming. It was further revealed from the study that, women with financial ability hire or purchase land for cultivation of food crops only. Since food crops are not marketed by primary co-operative societies, such crops do not enable them to attain membership in their coffee based primary co-operative societies.

Study results indicate that most primary co-operative societies had poor performance for the past four seasons i.e. 1994/95 - 1998/99. Poor performance was reflected by low collection of coffee by the primary co-operative societies visited. Operational problems which have led to this situation include the following:

- i) high input prices such as those of pesticides and fertilizers where only few farmers who are capable of buying inputs get higher yields per ha,
- ii) competition from private buyers contributes to the low coffee collection by primary co-operative societies. In places where farmers are willing to sell their coffee to private buyers, primary co-operative societies were able to buy only

small amounts of coffee. This rapid emergence of the private sector in coffee marketing has greatly eroded the monopoly of co-operative Unions in coffee marketing,

- iii) failure of Unions to offer prices competitive with private buyers has made most farmers to sell much of their coffee to private traders and only a small amount to the primary co-operative societies, and
- iv) severe drought and heavy rains (*el-nino*) experienced countrywide in 1997/98 have lowered the quantity of coffee harvested by farmers.

It is also found that low production of coffee by farmers, presence of private buyers who provide an alternative market to primary co-operative societies, and the insignificant difference in coffee yields between members and non-members have made some farmers reluctant to buy shares and become members of primary co-operative societies.

Leadership in most co-operatives is dominated by male members even in co-operatives where there is a reasonable number of female members. Generally, women do not like to contest for leadership in gender mixed co-operatives because they are considered incapable but they do so in informal co-operatives such as women group enterprises. It was also found from the study that where credit and extension services were available, only a few women have access to such services compared to men this is because most women do not own land which is used as collateral for obtaining credit. There is also poor loan repayment by the initial borrowers, this makes it difficult for the credit societies to grant loans to other members

Group enterprises formed by women as a way of contending with barriers of joining formal co-operatives are regarded as a good alternative which besides promoting cooperation among women, they provide employment to women members and at the same time provide additional income to the household. In general, societies perceive women to be capable of running such group enterprises. However, the study shows that women's ability and their involvement in such activities are hampered by their inferior economic, social and cultural position in the society such as:

- women's access to co-operative activities is limited by lack of time associated with heavy household workload,
- many women fail to join income generating groups due to financial constraints. As a result the groups have few members and little capital thus in most places women form small-scale group enterprises which only realize small profits, and
- unreliable market for the goods produced discourage members in the women enterprises because they sometimes end up selling their goods at unprofitable price.

From this study it was also found that women who have been able to work together in group enterprises have collective ownership of resources such as land, milling and moulding machines, which can not be easily owned by an individual.

## **5.2 Recommendations**

Study recommendations to the government departments and other institutions concerned with rural co-operatives and the participation of women are as follows:

- where credit schemes to assist poor rural women are available, a wide range of collateral besides land (which is limited to most women) should be accepted and focus should be on individual women as well.
- since co-operatives have previously failed due to lack of debt collection policy, an effort be made in future to make sure that parallel to creation of women's credit facilities debt collection is adequately enforced to sustain such institution.
- when planning for rural development in places like Kilimanjaro where it is impossible for most women to become members in formal co-operatives which are male dominated and male advantaging, the Government, institutions and NGOs should focus on women's ability to utilize the assistance rather than providing general assistance which will benefit men alone such as formation of women focused-credit facilities.
- women should initiate income generation projects/activities, which do not require substantial capital. This will enable most rural women to undertake activities which enable them to generate reasonable income,
- institutions concerned with rural co-operatives and NGOs should assist women to secure markets by providing training to women on how to produce goods which can compete in the market and on identifying markets for their goods produced. This can be done through exhibitions and promotions of the products, and
- for every primary co-operative society there should be a specified percent of women and in election of leaders women should be included.

### **5.3 Limitation of the study and implication for further research**

The area covered by the study is smaller than the ideal size anticipated. This is because collection of data was limited to few locations as majority of respondents in some areas had poor record keeping. Therefore some of the information obtained relied on memory recall of the respondents. In such area the researcher has to spend longer time to probe for more accurate information. However, the results provide some important conclusions, which may be important for further assessment of informal and formal co-operatives. Therefore, it is proposed that further detailed studies with wider coverage should be done.

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## APPENDICES

### APPENDIX 1: Questionnaire for farmers members and non-members.

#### (A) Basic Information

- 1) Respondent's name.....
- 2) Female/male.....
- 3) Name of village/society.....
- 4) Marital status
  - Single ( )
  - Married ( )
  - Divorced ( )
  - Separated ( )
  - Widow ( )
- 6) Age of respondent.....(years)
- 7) Highest education level attained
  - no formal education ( )
  - primary education ( )
  - secondary education ( )
  - higher education ( )
- 8) Main occupation.....
- 9) Family size.....

#### (B) Membership

10.a) are you a member of primary society? if no go to 18.

if yes, name the society .....

if no why.....

if you are married is your spouse a co-operative member? yes/no

10.b) Do you buy membership shares? Yes/No. If Yes what is the amount. if no go to Q 21

10.c) What is your view with regard to membership payment (share)

High ( )

Reasonable ( )

Very low ( )

10 d) What benefits were you expecting from the society?.....

-Access to services provided by the society)

-Others specify (..... )

11) What are the conditions governing members in the society?.....

.....  
.....

12) In which way do you participate in the co-operative activities?

-leadership ( )

-labour contribution ( )

-financial contribution ( )

-meeting ( )

13) What do you think are the reasons which make other farmers not to be members of the primary cooperatives.....

14 a) Personal activities of a member

-farming ( )

-livestock keeping ( )

-others (specify) ( )

14 b) If farming, what are the crops grown.

Cash crops

Food crops

(i).....

(I).....

(ii).....

(ii).....

(iii).....

(iii).....

14.c) If livestock keeping, what are the animals kept

(i).....

(ii).....

(iii).....

14.d) If business, which one (specify).....

**(C) Factors determining membership.**

15.a) Do you own Land? Yes/No

15.b) If no why?.....

15.c) If Yes, what is the size of your owned land (acres)?.....

16.a) How did you get the land

- Inherited ( )
- Hired ( )
- Others (specify).....

16 b) Is it possible to obtain more Land Yes/No if no explain why.....

17) Are extension services available? Yes/No

If yes what type of extension services do you get?.....

- (i).....
- (ii).....
- (iii).....

18 a) Do you get credit as one of your co-operative services? Yes/No

18 b) If Yes, in what form?

- In input from ( )
- In cash form ( )

18 c) Do you get any training on how to use the credit? Yes/No

18.d) How do you pay back the loan?

- by cash ( )
- deducted from the sale( )
- others (specify) ( )

18 e) What are the other conditions for obtaining loan?

**(D) Crop production**

19 a). How much of your produce (coffee) was sold to co-operatives and how much to private traders, what was the income.

Quantities sold (kg) and the income obtained in T.shs) for 4 consecutive years since 1995.

Buyer	1995		1996		1997		1998	
	kg	Tsh	Kg	Tsh	Kg	Tsh	Kg	Tsh
Co-operative								
private traders								

19.b) What was the yield of the mentioned crops in Kg/ha

Produce	1995	1996	1997	1998

19 c) Where do you sell your produce?

-To the society ( )

-To private buyers ( )

-To others...(specify).....

20) Who sets your crop price?

- co-operative/society ( )

- Private traders ( )

- Other (specify).....

**(E) Factors limiting membership (for co-operative non-members only)**

21) Do you own land? Yes/No.

If Yes, what is the size of your land (hectares)

If no why

22) How did you get the land

-inherited ( )

-hired ( )

-others ( )

23) Is it possible to obtain more land? Yes/no if no why

.....  
.....

24) What factors have limited you from being a member of a primary co-operative society?

i).....

i).....

iii).....

iv).....

25) What are the conditions governing membership in the societies?

(i).....

(ii).....

(iii).....

26) What are your views with regard to conditions for membership?

I) too difficult ( )

ii) reasonable ( )

ii) easy ( )

27) Suggest ways of modifying the conditions so as to encourage membership:

i).....

ii).....

iii).....

28) Would you like to join the society as a member? yes/No.

if Yes, what limit you?.....

if no, what is the reason?-

Not interested ( )

do not expect to benefit ( )

discouraged by co-operative officials and other influential members ( )

Others (specify)..

29a) Do you have access to credit facilities? Yes/No.

29b) if yes what is the source of the credit?

- Informal finance ( )

- Semi-formal finance ( )

- Formal finance ( )

30) What kind of credit do you get?

Cash ( )

Inputs ( )

Others(specify) ( )

31) What is the use of the above credit?.....

.....

32) How do you manage to pay the above credit?.....

.....

**(F) Questions to leaders of co-operatives/ enterprise?**

1) Is the co-operative/ enterprise registered? Yes/No. I

If no why?

If Yes since when?...(year)

What is the age of the enterprise....(years)..

2) How many members do you have?

Male.....

Female.....

Total.....

3) For how long have you been in leadership?.....(years)

4) **How did you get into the leadership position?**

.....

5) **What are the main problems of this co-operative/ enterprise?**

(i).....

(ii).....

(iii).....

6) **What measures are taken to solve the problems facing the co-operative/**

**enterprise**

(i).....

(ii).....

(iii)

9) **What are the achievements?**

(i).....

(ii).....

(iii).....

10) **What attracts members to join the society / enterprise?**

11a) **What are the products produced by your enterprise?**

11b) **What is the quantity produced? per month and how much is sold.in 1998**

Quantity produced and sold.

11c) What is the cost and Revenue

Month	Q produced	Q sold	Cost of inputs	Revenue
J				
F				
M				
A				
M				
J				
J				
AU				

12) What are the conditions for entrance of new members?

i).....

ii).....

iii).....

13) Would you like to register your group as a co-operative society? Yes/No.

(give reasons.).....

.....

**(G) Questions to members of group enterprises**

- 1) Name of the enterprise.....
- 2) What are the activities of the enterprise
  - (i).....
  - (ii).....
  - (iii).....
  - (iv).....
- 3) For how long have you been a member of this enterprise?.....
- 5) What are the benefits of being a member in this enterprise.....  
.....

**(H) List of questions for women farmers**

- 1) Under what conditions can a woman own land in this area?  
.....
- 2) What are the major assets owned by women ?  
.....
- 3) What are the common household enterprises for women?  
.....
- 4) Who normally controls the earnings from these activities?  
.....

- 5) **Are there any informal organisations in the village?.....**  
.....
- 6) **Are the organisations economically viable?.....**  
.....
- 7) **Are you a member of any of these organisations**  
  
**If yes go to (8), if no go to (10)**
- 8) **(a) Do you get time to participate in the organisations? If no go to (9) if yes go to 10**
- b ) For how long have you been a member of this enterprise? (years).....**
- c) What are the benefits of being a member in this enterprise?.....**
- 9) **Why don't you get time to participate in the organizations?.....**  
.....
- 10) **Is there any savings and credit society in your village? yes/no**
- 11) **Is there any division of labour in coffee farms between men and women?**  
  
**Yes/no**
- 12) **Are there women who sell coffee to the co-operatives ?**  
  
**yes/no**
- 13) **Who decides on how to utilise the funds obtained from coffee sales?**
- 14) **What are your major problems in relation to coffee production processing and marketing?.....**  
.....  
.....

15) **What kind of enterprise would you want to establish?.....**

.....

16) **Why have you not established the enterprise mentioned above?**

17) **What are your additional general comments?.....**

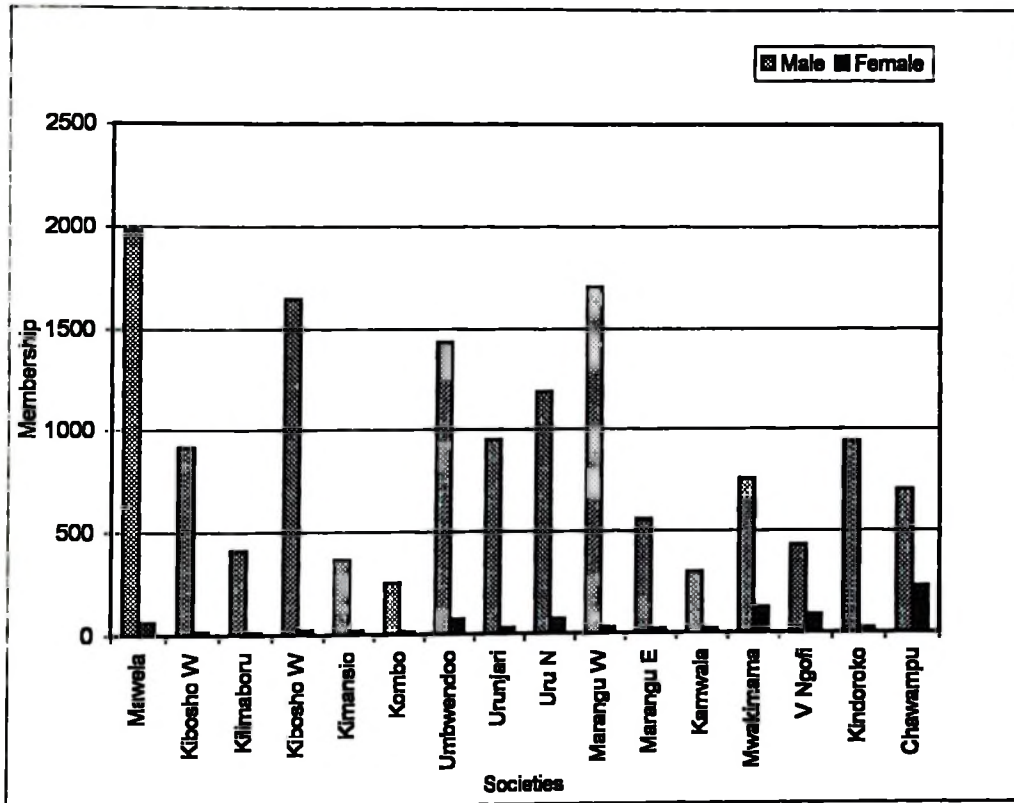
**Thank you for your co-operation**

**Appendix 2: Members of primary co-operative societies and Amount of coffee  
Collected between 1994/75 and 1998 seasons**

Cooperatives	Members			Amount of coffee collected/yr				
	Male	Femal	total	1994/95	1995/96	1996/97	1997/98	1998/99
Mawela	1980	62	1942	42529	126334	47400	4000	
Kibosho W.	914	17	929	9281	50026	14062	3097	
Kilimaboru	401	15	426		53217	21257	1728	5484
Kibosho	1644	21	1665	76453	54896			
Kimansio	365	20	385	320000	1226000	110000	16000	41000
Kombo	252	14	266		46808	5600	5600	
Umbwendoo	1432	70	1502	33735	11700	50669	35785	52000
Urunjari	948	27	975	40991	112259	101321	22000	
Uru North	1187	71	1258	22728	822516	60974	5452	
Marangu W.	1700	28	1700	160703	251658	13097	75580	56850
Marangu E.	557	20	577				174117	25700
Kamwala	300	20	320	150000			6000	12000
Raa	282		282	84000	69000	40000	22000	5000
Mwakimama	752	125	877	11008		9000	21000	23000
V.Ngofi	429	87	516				1213	3000
Kindoroko	935	23	958	18491	49072	1989	2868	3000
Chawampu	700	228	928					

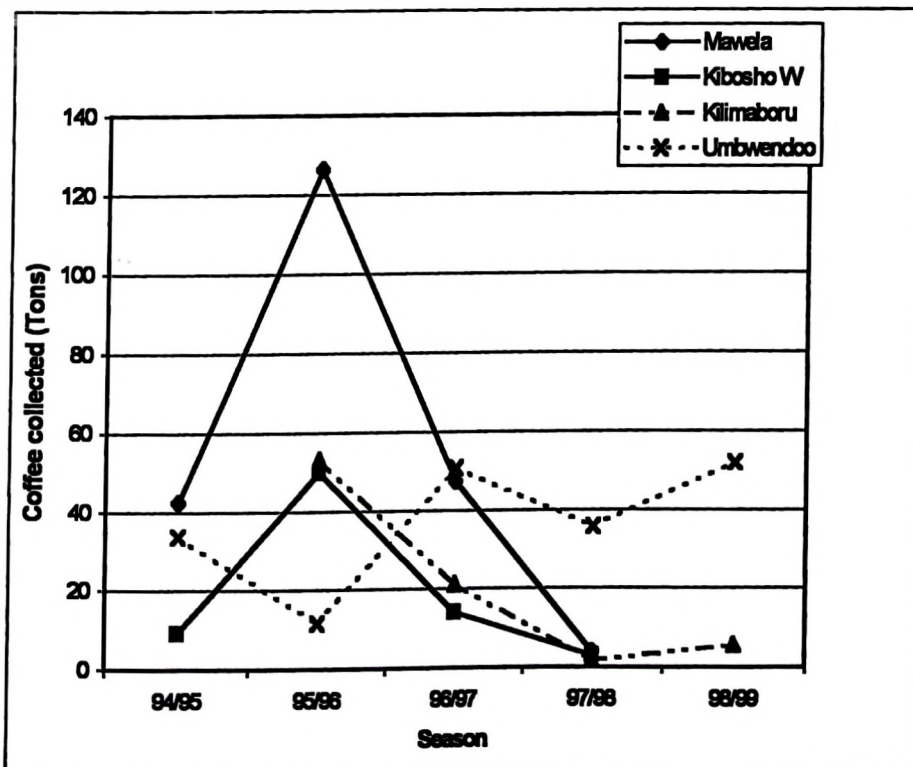
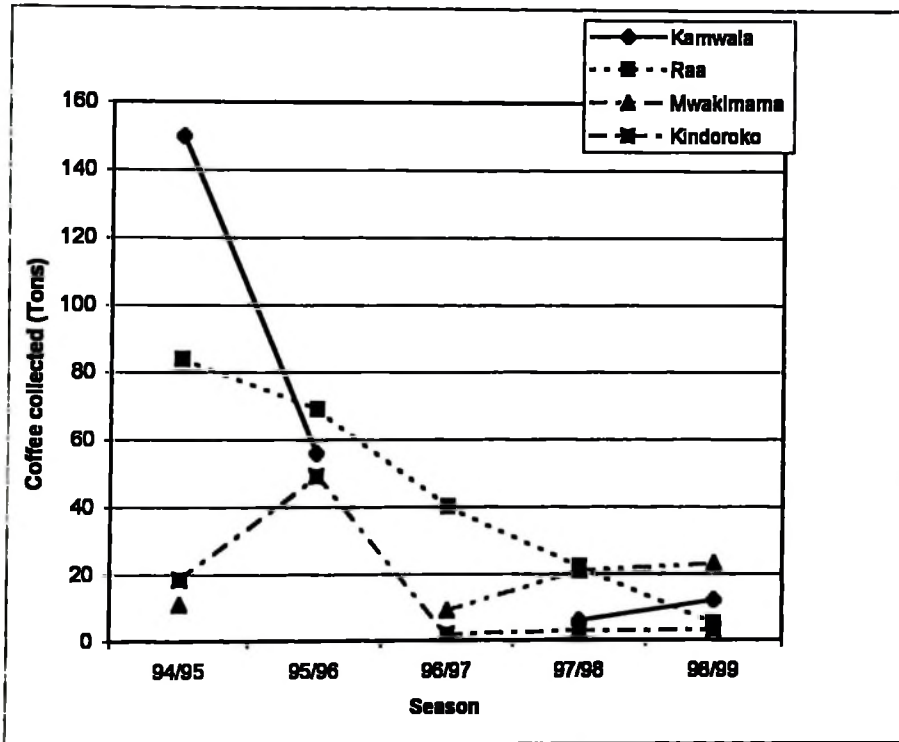
Source: Compiled from primary co-operative societies' reports

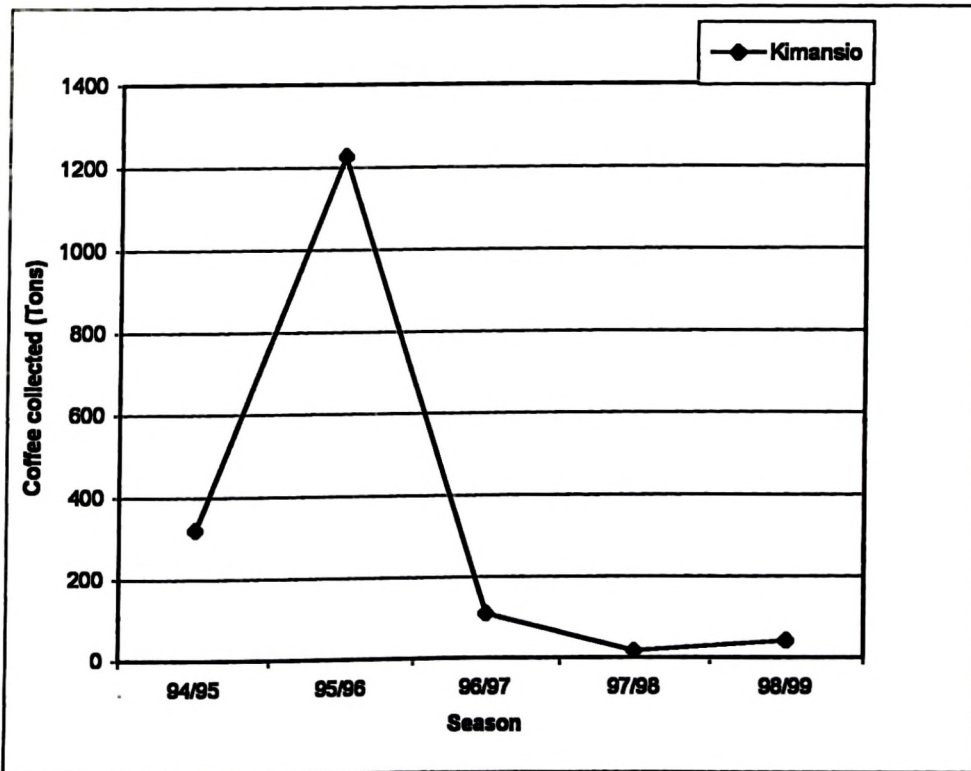
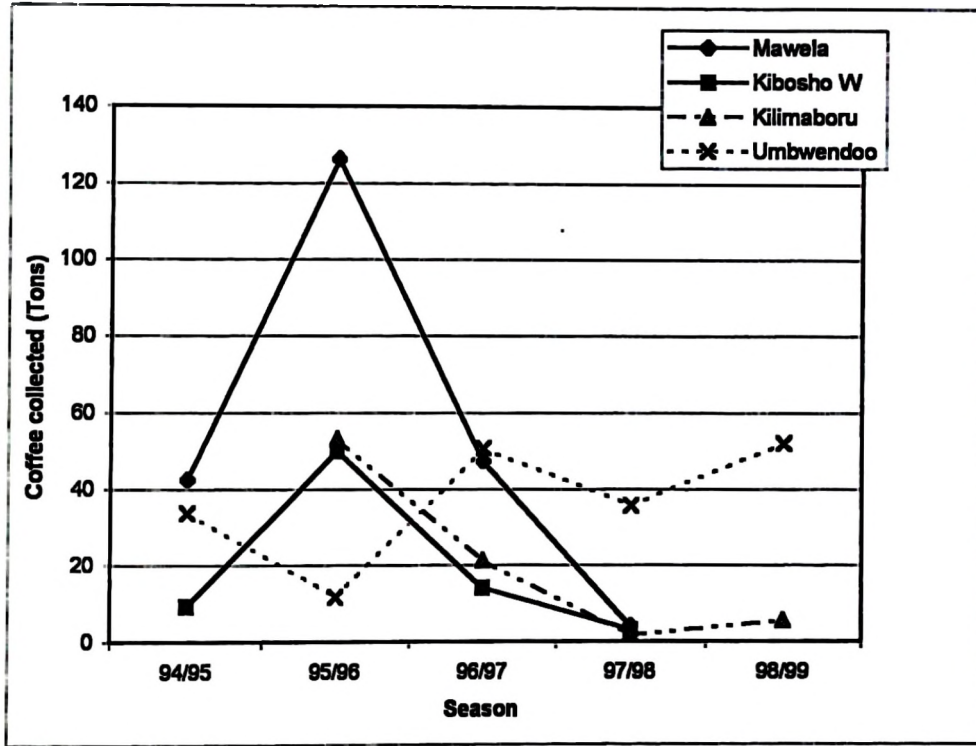
**Appendix 3: Membership in Selected Primary co-operative societies**



Source: Survey data, (1998/99)

**Appendix 4: Coffee production decline in selected primary co-operative societies: Kilimanjaro region**





Source: Survey data, (1998/99)

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