

Tanzanian Women and Progress in "Tuke" Consumers' Marketing Cooperative

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Cooperation in Tanzania

According to Watkins (1986) cooperation means working together, forming certain techniques of economic and social organisations called cooperative societies. These refer to working together according to certain fundamental principles set by Rochdale Pioneers and modified by ICA. These principles are Unity or Association, Economy, Democracy, Equity, Liberty, Responsibility or Function, and Education. Members associate in order to perform the functions of ownership, organisation, direction and risk bearing in order to equip themselves with economic advantage and power which individuals on their own are unable to possess. Through economic power achieved, members can meet their economic ends that act as motivation for other members to join the societies.

In Tanzania, cooperative marketing started as early as 1925 in order to market

agricultural produce from producers. In Tanzania cooperative marketing is important because most of the members are too poor to own their own transport, storage facilities or even to influence prices of their commodities. Cooperative Movement in Tanzania grew slowly at the beginning to reach 79 societies by 1949. It later grew faster to reach 1670 Societies by 1969 (Cliffe et al 1975). The objectives of the movement were to promote the economic and social welfare of its members and to market their commodities more efficiently than the middlemen. The other objective was to increase accessibility to credit, and education to its members and at the same time serve the needs of their consumers effectively.

However the movement did not function as stipulated, forcing the government to intervene in 1968. In 1976 it was discovered that many of the principles it was based on were broken. There was widespread misappropriation of funds, nepotism and corruption. For example in 1966 alone The Victoria Federation of Cooperatives lost over 3 million Tanzanian Shillings (Tz. Shs. Kriesel et al 1970). In Iringa Region tractor losses amounted to Tz. Shs. 480000 in the 1966/67 season. Overhead costs were soaring where 71% to 75% of the total cost was attributable to salaries, wages and allowances due to over employment (Kriesel 1970). It was also known that most of the societies', management served only the interest of a few well to do rural people (Naali 1985). It was as a result of these problems that the Movement was abolished in 1976. Its functions of procurement from the villages and marketing were now entrusted to the newly formed villages established under the Villagisation Programme, and the newly formed Marketing Boards and the Crop Authorities.

Between 1976 and 1984 when the Cooperative Union was re-established the Crop Authorities and Marketing Boards suffered worse problems. Most suffered from high transport costs and lack of transport itself due to scarcity of spare parts brought about by scarcity of foreign exchange. Most were over stretched resulting in delays in input distribution to farmers, delays in procurement and poor storage of grain leading to

heavy losses in produce. It is estimated that these losses reached as high as 25% of the harvest per annum (Hellener 1968). Due to forced procurement at high supported producer prices and selling at low fixed consumer prices, most Marketing Boards suffered excessive costs leading to heavy borrowings from banks. For example the procurement and distribution of staples (maize, sorghum, millets and cassava) by the National Milling Corporation (NMC) in 1982 resulted in NMC having an overdraft of Tz. Shs. 2826 million, 5 times the value of its annual domestic purchases (MDB 1979, 1984, TFNC 1982). By 1985 the overdraft had reached a total of TZ Shs 30044.1 million (MDB 1986). The results of this was a fall in output and area under crop forcing the country to rely on imports, which reached a peak of 389.7 thousand tonnes in the 1980/81 period (Keeler et al 1992). This prompted the re-establishment of the Cooperative Movement in 1984 to ease and compliment the job done by the marketing boards (Tanzanian Government 1982 a,b). However some of these problems facing the movement still prevail.

Women in Africa

Evans Prichard (1965) and Hay et al (1984) quote that an adult woman is above all a wife whose life is centred around her home and family. She passes at marriage from the authority of her father to that of her husband whose authority is not challenged. All decisions in the home rest with him and him alone. In many African tribes women have no rights to own property. Men need women not only to bear children but mainly for economic purposes where several wives are married in order to produce in each of the several pieces of land he owns. The proceeds of the produce are taken by the man.

Although in most African nations laws have been enacted that forbid discrimination on the basis of sex, only a few women have been able to overcome the socioeconomic constraints which keep women illiterate, poorly paid or marginally self employed (Table

2). There is still vast inequality between men and women in Africa (Hay et al 1984). Women work longer hours. A woman is forced by the continuous housework to be nothing more than a perpetual motion machine, because her work can not be left off for a day (Mackie et al 1977).

Studies have shown that the average working week of a house wife is 77 hours, sometimes reaching a maximum of 105 hours. Those who are formally employed spend an average of 48 more hours per week doing housework. Housework cuts off women from each other and from every economic and political venture (Hay et al 1984, Mackie et al 1977, Swantz 1985).

Women's suffering in Africa has contributed to the effort by women to get together and work together in order to help each other economically, politically and socially (Hay et al 1984, Little 1975, Swantz 1985). Examples of some of these groups are, Conmill societies in Cameroon, Kangei na Nyaknyua (Mothers and children) Consumer Cooperative Society in Kenya and Tuke Consumer Marketing Society in Tanzania.

Women Cooperative Societies in Tanzania

Cooperation among women started strongly after the nation showed some awareness of the contribution from women in both the economic and social sectors (Dhamija 1981, Mbillinyi 1974). There followed a nation wide effort to encourage the establishment of women groups with same interests, even during the absence of the movement between 1976 and 1984, in addition several training institutions were established to improve the skills of women. It is under such encouragement that Tuke was established in 1976. However despite this nation wide concern about the plight of women, women societies continue to face many constraints to growth and progress from both within their societies and from outside. Membership of women in cooperatives has until now remained generally small.

Factors Hindering the Active Participation of women in Cooperatives in Tanzania Societies

Most of these originate from the role women play in the reproductive and productive sectors of the male dominated spheres. In most tribes any surplus at household level obtained from the productive sector is appropriated by the male head of household, and in most case it is never channelled back to the family to improve their standard of living. This has led women to believe that cooperatives are only for men (ICA 1980). The introduction of cash crops in Tanzania with favoured policies in terms of research, extension services, pricing and input subsidies, in relation to food crops which women controlled, gave men more economic power. This eroded women's subsistence bases in the villages.

In the early years of the Movement, marketing societies had specified that membership to women was limited to only those women who occupied land, by then very few women occupied land on their own rights, so most did not qualify.

Culture in most tribes also discouraged women from participating freely in discussions at meetings. This deprived women of the political tool with which to force their way into more productive ventures. A survey done in Mwanza Region showed that although the ratio of men to women was 2:3, 55% of the villages surveyed showed that women constituted less than 10% of the membership of all village committees (Mapolu 1973). Since women hardly participate in local committees they have little opportunities of meeting influential people (Standt 1980). This therefore acts as an information discouragement to participate in public meetings where most of the information is exchanged, information that could stimulate them into joining cooperatives. This also reduces women's tools with which they could make their case heard.

Division of labour according to cultural values that assign sex specific roles to men and women has led to the popular belief that politics and economic ventures are for men and non economic ones like firewood and water collection and baby caring are for women (Makweta 1974, Sachale 1979). These have restricted women's mobility, because of too much work, leaving them with very little time for other activities (Storgaard 1976). Men's opposition and negative attitude towards women holding cash for fear that this will give them more power resulting from economic strength (Mbillinyi 1983) has left most women helpless and submissive. It has retarded women's training and education, cutting them from communication network (Mvena 1984).

Constraints from Within the Cooperatives Themselves

There are several constraints identified as leading to an early collapse of cooperatives. Lack of effective capital, both in funds and capital equipment, education, and training of personnel are amongst them. Lack of capital has led not only to insufficient business but also to little security with which they can obtain larger loans for expansion (Widstrand 1972). This has led to failure of most of these societies to tap economies of scale.

It has also been observed that with very little funds for expansion, women societies have relied on non government financial assistance. However since this assistance never lasts, many of societies financed in this manner, which are many, collapse immediately the assistance is withdrawn. Low education and lack of skills like bookkeeping, stock principles and management of funds have hampered the development of all women societies (Koda 1980). The studies of Klastup (1969) and Odegaard (1969) on Dodoma Region cooperatives found that in the 6 societies surveyed the management had an education level of only between 3 to 8 years of school. Many researchers have associated the contribution to the performance of

economic activities with the level of education.

It was also established that there is very little democracy in the running of these societies. It is very common to find one group of members exploiting the other(s). The more literate ones usually exploit the illiterate ones (Vourela 1984). Most of the above problems have contributed to inefficiency and total failure of many of these societies.

"Tuke" Consumer Marketing Society

It was established in 1976. Its organisational structure consists of the management committee of 8 people, the Chair person, the manager and the members. The society is involved in several economic projects like a milk kiosk, 5 retail shops, lorry and tractor services, hotel and lodging and farming activities.

Methodology

A sample of 40 members from a sampling frame of 1421 members was selected randomly. Also a sample of 40 non members was randomly selected. Most of the analysis used was tabular technique. Income distribution was analysed using the frequency tables based on Sturges's formula.

$$K = 1 + 3.32 \log_{10} n$$

where K = number of classes
n = number of observations

For class width (i) the following formula was used $i = R/K$ where R = range or difference between the largest and the smallest value.

Constraints to Enter Active Participation in Tuke

The society started with a membership of 850 and a share capital of Tz Shs. of 123,225. Its membership increased to 1421 by 1986 (Table 1), an increase of 67%. It fell by 15% between 1977 and 1979 but gained momentum again after 1981, probably because at this period until 1985 when trade was liberalised, joining a cooperative was the only means of getting some of the necessities in very short supply.

Table 1 : Tuke: Trend in Membership and Surplus Distribution

YEAR	No. of Members	Change in No. of members	No. of members who got dividends	Proportion of members (%)
1976	850		320	36.7
1977	870	+20		
1978	868	-2		
1979	740	-128		
1980	720	-20		
1981	890	+170	400	44.9
1982	913	+23		
1983	1020	+107		
1984	1240	+220		
1985	1348	+108		
1986	1421	+73	600	47.0

Source: Survey

It was established that entry into Tuke was constrained by several factors. First it was restricted to only women residing in the town. Secondly 65% of the women interviewed did not want to join the society because of the possibility of their husbands being transferred to other regions at any time, taking them along. Fifty seven percent (57%) of the non members interviewed were not aware of Tuke's activities and

benefits to members, showing a break down in communication between the management and the members. This has therefore restricted entry into the society. Entry was also restricted by the dissatisfaction in the frequency of the distribution of the surplus (Table 1).

It was established that one of the factors that hinders members from participating fully in the society's activities or in decision making or in attending meetings is the amount of work and the type of occupation members pursue. Due to the scarcity of almost every essential commodity at the markets, at that time real income for the already low income women (Table 2) had fallen drastically. This forced most women to supplement their money income by engaging in other income generating activities (Table 3). Those with regular employment still had to engage in farming and in other petty businesses in order to be self sufficient in food and also in order to raise their incomes.

Table 2: Income Distribution by Nature of Occupation

Income level Tz. Shs	Proportion of employees (%)	Proportion of non employees (%)
600 - 1250	1.2	46.33
1251 - 1900	5.3	29.88
1901 - 2250	29.4	12.80
1251 - 3200	26.8	6.40
3201 - 3850	25.3	3.70
3851 - 4500	12.0	0.89

Source: Survey

Table 3: Tuke Members' Sources of Additional Family Income

Sources of income	Percentage of the sample
Sales	
Crops	32.40
Livestock	12.83
Petty businesses	41.37
Employment	3.10

Source: Survey

More than half of the members interviewed had an income of Tz. Shs. 925 per month (Table 2) and only 15% of them had an income of over Tz. Shs. 3000 per month. This resulted in 87% of these to engage in other income generating activities like chicken keeping, farming etc. Apart from these activities they still had to perform the daily housework of child caring cleaning and cooking etc. This left very little time for Tuke's activities. All these factors have eroded the Association, Liberty, and Democracy Principles of cooperation.

Low education level, illiteracy and lack of training were also major constraints towards efficient working of Tuke. Both members of management had between 9 -12 years of formal education. Only one of these had 9 months of basic cooperative training (Table 4). Sixty percent of the members had 0 to 4 years of school, and only 18% of all committee members had some cooperative training of between 3 to 12 months. This problem was worse among employees, where 88% of all shopkeepers had only between 0 to 4 years in school. Only 7% of these had any cooperative training (Table 4). None of the employees or management had any commercial training in bookkeeping or accounting. Among the members interviewed only 2% had any commercial training. Tuke therefore has to rely on non members (mainly men) for the management, accounting and driving jobs. These however quote too high salaries for the volume of business realised.

Table 4: Tuke - Education and Training

Category	Years in School				Cooperative education months				Commercial education
	Percentage(%)								
	0-4	5-8	9-12	13& Over	3	9	12	36	
Management	0	0	100	0	0	50	0	0	0
Management Committee	60	40	0	0	12	40	2	0	0
Shoopkeepers	88	12	0	0	9	10	1	0	0
Members	58	29	14	0	0	0	7	0	2

Source: Survey 1987

Apathy among members is another major problem. Fifty percent (50%) of those interviewed were not interested in what happens at Tuke. Sixty five percent (65%) of all interviewed did not even know what their responsibilities towards Tuke were. Many claim that they do not benefit from the society because of nepotism and tribalism. The study established that although Morogoro Town is cosmopolitan, 82% of all members employed and 90% of the management committee members were from the same Luguru tribe (Table 7). The non members employed also follow the same pattern.

Table 5: Attendance at Training Programmes

Year	Number of employees selected	Number of employees attended	Proportion of the members attended
1976	6	1	0.17
1977	5	2	0.40
1978	6	2	0.33
1979	7	3	0.43
1980	3	0	0.00
1981	3	1	0.33
1982	4	1	0.25
1983	5	2	0.40
1984	4	4	1.00
1985	8	6	0.75

Source: Survey

Although over the years several members especially employees were selected (Table 5) to attend some courses, the attendance was poor (Less than 50%). Reasons established were first and foremost, heavy domestic duties facing most members. The study showed that 14% of the women interviewed were heads of households. These had young children who restricted their mobility. Others were restricted by their employers while the rest were restricted by their husbands from attending these courses (Table 6). These reasons have either stopped members from attending courses altogether or have made them attend shorter courses and enrolling in non commercial courses like child care and cookery. Yet it is not always the inability of members to attend courses alone that restrict members from attending these courses, but from time to time Tuke has suffered from lack of funds with which to sponsor members.

Table 6: Type of Restriction Facing Tuke Members

Type	Percentage
Head of household	16.0
Husband	45.4
Employer	40.6

Source: Survey

Table 7: Employment and Tribal Pattern

Tribes	Member employees	Non member employees	Management Committee
Lungu	82	57	90
Other tribes	13	43	100
Total	100	100	100

Source: Survey

It is no wonder that most of the decisions and the implementation of these decision is done by only a few members in the management committee. Planning is very much handicapped by lack of commercial training, leaving Tuke unable to compete with the private businesses.

Tuke's Achievements

Despite the constraints facing Tuke, the society is among the very few surviving women societies in Tanzania. It has survived for more than 16 years, expanding its activities from retail shops and a milk kiosk to a hotel and lodging. Yet more recently a tractor and lorry services and farming projects have been started. The five retail shops, 3 of which sell textiles and the other two sell consumer goods and food items, together with the hotel project employ more than 60% of its total employees. They

also produce the bulk of the profits. The milk kiosk project was abandoned in 1982 when it started making losses in two consecutive years. These losses were as a result of the breaking down of the land rover that used to ferry milk from farms, 65 km away, and also due to increasing operational costs. Despite losses made in the farming, tractor and lorry services, Tuke's total profits increased over the years. This ensured that the distribution of an increased amount of dividends to more members every five years (Table 1) took place. It also ensured expansion of activities from the first two projects in 1976 (The shops and the kiosk) to hotel and lodging in 1979 and to lorry, tractor and a farm in 1985. It is most likely that after overcoming the initial problems, these new projects will add a positive profits to the society.

Tuke has suffered from low business which was contributed by its inability to secure materials from government sources. Lack of political influence resulted in Tuke having no power to force its way into being among the first priorities as far as the allocation of goods is concerned. This resulted in low turnover and high operating costs with the rent being 28% of total expenditure followed by employees allowance (16%), travelling expenses (6%) and salaries.

Services Offered to Members

Tuke has created employment for 3.1% of its members most of whom could not have found employment anywhere else due to illiteracy. This has raised their standard of living through increased income. Tuke also managed to give loans to 2% of its members during the 13 years period (1976 to 1987) of its existence.

Most of these members could not have got loans from the banks due to lack of security. The amount lent out during the period totalled Tz. Shs. 127,923. Apart from these, members enjoy the use of the tractor service at a subsidised rate.

They are given priority when it comes to the cultivation and weeding of their small subsistence farms. This resulted in increased output and self sufficiency in staples for many households.

During the 1980 to 1986 food and consumer goods scarcity, Tuke gave priority to its members in the allocation of these goods. Items like sugar, rice, soap, cooking fat, clothing were sold to members at a low supported price, while non members were paying up to 4 times those prices in the black market. This not only saved members the time that could have been spent looking for these items, but it also made them able to buy more goods with their given incomes. From a study done in Morogoro District at this period, it was established that the presence of black markets for practically every essential had reduced each household's purchasing power so greatly, that both the calorie and protein intake of all households was below that recommended (Mrema 1985). Tuke therefore did alleviate the food situation of its members to some extent.

Tuke also provided tailoring training in its textile shops for some primary school leavers (girls) who could not find jobs or training. However only a few girls at a time could be trained due to lack of enough sewing machines and non availability of spare parts for some of those already bought. Tuke also assisted in providing member's children who were selected to go to secondary school with the necessary school items like uniform, and books.

The other important service offered to members which implements the Rochdale Pioneer Principles is training or education. Tuke has a set program for the education and training of its members. The program has proved a success to some extent, where until 1987, 30% of its 41 employees (31 of whom are women), had had some basic cooperative education. At first convincing women to attend these courses was a problem due to reasons already discussed. Now the society has taken strict

measures where if anybody selected refused to go for the training would lose her job. This has improved attendance.

Conclusion

Although Tuke has survived for more than 10 years now, it still faces a lot of constraints in its operations. It has over the years expanded its activities as a result of increased profits. It has also continued to pay dividends to members at an interval of 5 years. However it has from time to time experienced constraint of illiteracy, lack of training, business, and obtaining spare parts, tribalism and apathy. As a result of these democracy, Equity, Liberty, Association and education Principles have to some extent been violated.

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