

RESEARCH REPORT

ON

**FEMALE PARTICIPATION IN SMALL BUSINESSES IN
TANZANIA AND ITS GENDER IMPLICATION: THE
CASE OF WOMEN BANANA TRADERS IN RUNGWE
DISTRICT, MBEYA REGION OF SOUTHWEST
TANZANIA**

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Preface and Acknowledgements

This research was initiated in 1995 under the IDM Women Research, Consultancy and Training (WORECOT) group research activities. The major objective of the research was to investigate the implications of women operated income-generating activities in the agricultural sector on the household, community and gender and suggest some intervention that could enhance the positive effects. The probable implication of such intervention is mapped out. The research has chosen banana trade as a case study because it is a long established business amongst the Nyakusa women in Rungwe district and, therefore, it could be studied conveniently. Banana is also a unique crop serving as cash and food crop that is available throughout the year.

The study was conducted in two phases. Most of the fieldwork was done in 1995 and 1996. A follow-up fieldwork for updating the study was conducted in January 2000. The research findings were disseminated in a workshop on "*Women and Changing Labour Market in Tanzania: Challenges to Researchers*", which was jointly organized by Institute of Development, IDM, Mzumbe of Tanzania and the Agder University College of Kristiansand, Norway and held at the TANESCO Training Centre, in Morogoro on 13th and 14th April 2000.

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The contribution of the Workshop participants during the discussion of the draft research report has greatly assisted us while preparing this final report. We thank all the participants for their useful comments, even though we did not necessarily agree to some.

In the final analysis we are solely responsible for every thing written in this report.

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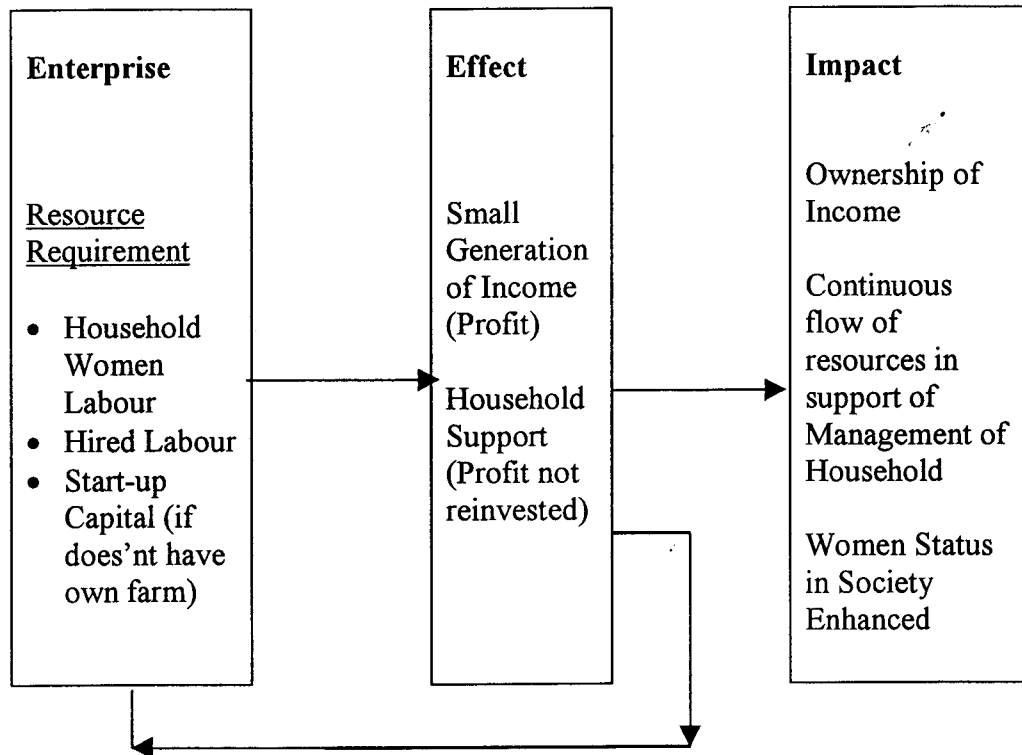
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ABSTRACT

Studies on micro-enterprises in the Third World, including Africa, have shown that women owned enterprises have been of low value. The inability by women to locate their businesses in areas with location advantages is caused mainly by their other gender roles. As for agro-based non-manufacturing businesses the choices are even more limited. This seems to be the case for small-scale banana traders in Rungwe District, Mbeya, in Tanzania. Banana trade has served mostly as a source of income to maintain families, with some reinvestment for household assets and insignificant business expansion. There has, therefore, been little or no growth effect on the businesses vertically or horizontally. Despite the low value, such women's enterprises have very positive gender effects. Women have been able to acquire business skills even in the absence of any business training. They have access to their own income, thus enabling them to plan household expenditure appropriately. The access to resources has also enhanced women's status in the community and given them some autonomy. The fact that the women banana traders have been able to start and survive in the trade, is probably a clear evidence of their capacity to make good use of assistance that may be offered to their businesses. Improvement in market arrangement, business management training and increased access to credit are interventions that could significantly enhance women gender profile and likely to lead to business growth effect, vertically and horizontally.

Key words: women micro enterprises, performance, gender effects

“STATUS QUO” SITUATION (No growth dynamic)



related activities, contributing positively to smallholders. There are signs that these reforms do not have the intended effects particularly on export based export crops. Farmers' incomes are declining because of declining productivity resulting from inadequate extension, inability to buy farm inputs and inadequate credit access. Some farmers are resorting to producing and selling food crops to escape the negative effects of liberalized market on traditional cash crops. This has increased the role and involvement of women who have all along being involved in marketing of food crops.

Just like men, women in the rural areas have three important roles in the household and community. First and as noted above is their productive role. Productive role has also largely been in generating income in kind. The second role is reproductive, which includes all those domestic activities that increase household resources. Under this distinction is made between (i) creative role, which cover such things as bearing, looking after children, educating children in different cultural values etc, and (ii) maintenance role, which such activities as growing food for home use, cooking of food, washing clothes, fetching water and other domestic chores. The third important role is women's community management, which involves provision and allocation of community resources. This could be in terms of provision of labour in the creation of collective item and or offering leadership in various community activities.

In situation where female is the head of household who has to play many roles, as is true in many households in Rungwe District, the picture becomes a bit complicated and its effect in household welfare could be quite regressive. The situation is worse if the opportunities available to such households are limited both in terms of possibilities for income earnings and viability of the line of commercial activity pursued, but also in terms of demands on the limited household resource (and especially labour) in meeting the needed roles. This may result into the household remaining static or stay in poverty despite the maximum amount of efforts put in by the households.

The main questions need to be addressed:

- (I) What are the characteristics of the banana trade in Rungwe District?
- (ii) To what extent are the ways in which the banana trade is being carried out by the Rungwe women banana traders help them in improving their living conditions and sustain the household? In particular what is the effect of the trade on women time, labour, household resources and culture and how all these has impacted the health status of the family, educational level, food stocks, family planning and other social obligations?.

- (iii) How can banana trade and, therefore, similar businesses be improved so that net economic gains can be increased and enhance female access to resources

CHAPTER TWO: REVIEW OF RELATED LITERATURE AND CONCEPTUAL FRAME

2. General Context and Issues

2.1 Women Position in Rural Economies in Tanzania

It has long been generally accepted that women in most parts of Africa, Tanzania included, have been contributing a great deal to the economic and social wellbeing of their societies (See for example Parrat and Staudt, 1989). A common problem, however, has been that their contribution is neither appropriately evaluated nor appreciated in concrete economic terms to enter into any development models. Many of the studies on women issues, done mainly since 1975 following the declaration of the International Year for Women by the United Nations, have clearly shown this situation (Lourdes, 1982).

The traditional sector in which women's contribution is practically indispensable is in the home or family upkeep activities: childbirth and care, household maintenance and general family sustenance. But in addition women are also contributing to economic support of their households. Buvinic (1982:20) observes that women have been forced to supplement their family incomes by taking various economic activities outside their homes. In many circumstances women are not just supplementing income, they are actually the main income earners as spouses or as heads of households (Newbury and Schoepf, 1989).

While land is a key resource in rural households in many parts of Africa, Tanzania included, up till very recent men have been determined control over land. In many societies women have user rights only. Land allocated by village governments tends to be allocated on a household basis, which customarily means to a head of the household and this means senior male adult. Village may allocate land to women in specifically to adult female in their own names if they are heads of households. This situation is likely to change with legal and land reforms, which are aimed at giving female equal right to land.

To facilitate women's participation in economic activities requires special arrangements at home. Birdsall et al (1983:6) points out that when women work, older children have to substitute for the mother in the home chores and care of siblings. In cases where grandmothers are staying close, there is a likelihood that they may be drawn to assist in this role. Inadequate arrangements for homework have at times limited women business choices.

2.2 Uniqueness of Women Economic Activities

The importance of women participation in economic activities and their important roles in the development process of the household (and economy at large) has been long recognized

(see for example, King and Evenson, 1983). Women are often found to play three important roles, namely:

- a) Productive Role
- b) Reproductive Role
- c) Community Management Role

Productive role covers activities that generate income for the household, which in the case of rural communities include income in kind resulting from working on the family farm and marketing of agricultural produce. Although there are gradual changes, there are still strong gender divisions of labour in the rural areas. In agricultural production men clear new land for farming and they plough. Women may till the land. Both men and women plant. Women weed and harvest.

Reproductive role covers activities that increase household resources, which includes bearing of children, looking after children, cooking, washing of clothes, growing food for home use and other such related activities.

Community management role covers provision and allocation of community resources, for example, membership in the various socio-economic committees and women interest groups like informal rotating credit associations.

2.3 Market Trading: A Common Women Business in Africa

Market trading, particularly of food crops, has been one of the major businesses in which women in Tanzania and other developing countries in Africa have involved themselves. In many societies in the rural areas Tanzania, crops grown for food for the family are usually under the control of women. Women seem to feel that as market sellers they could best minimize the conflict arising from their dual roles as workers and mothers. In sub-Saharan Africa, market trading by women is a significant economic force.

Despite the fact that women consider market selling as convenient, time becomes a constraint. The conflict between the need to care for children and the need to bring in income affects the women's decisions about what kind of work to do and for how many hours. Nonetheless market selling has been seen as providing the flexibility necessary to integrate daily maintenance of household with daily income generating ventures. Burnster (1982:96) observes about Lima Peru:

“of the scant occupational options available to them, proletariat mothers often value marketing mostly highly because it allows them to reduce, in part at least, the conflict stemming from their dual responsibility as workers and mothers. These women have structured a very rational and present-oriented economic role in order to keep from crossing the borderline between poverty and starvation. They have integrated activities within the household and marketing activities outside their homes in such a way as to be able to mobilize overlapping resources when critical economic activities arises”.

Buvinic (1982:20) observes that market trading enables poor women to carry out the trading activity with their young children (where this is necessary) unlike other activities like working in the formal sector.

It has been observed that women in agriculture work fewer hours on average than those in marketing, minimizing in a different way the time away from young children (Birdsall, et al., 1983). This observation would be interesting when compared to activity profile of different members of the household.

An interesting question is whether market trading is actually a profitable venture and whether women engaged in it perform entrepreneurial activities. Are there any bottlenecks preventing such traders from becoming entrepreneurs? What success indicators can be used to assess such businesses?.

2.4 Women and Small business Development

Emerging empirical evidence about creation and performance of enterprises in Africa indicate that women operate low return enterprises, often located at, or near, their homes (see for example, Dondo, 1997; Gichora, 1998, Popkin, 1983; Mascarenhas and Mbilinyi 1983;). The enterprises have to be at home or nearby so as to allow women to perform their household roles (of taking care of the family). While in some cases these enterprises are geared towards supplementing household income, in other cases they are the main source of household income. The businesses have been observed to have no growth dynamics because of their low return. This lack of growth is evident from the fact that such enterprises do not graduate to small businesses or beyond. Such micro-enterprises are not established by choice but in order for the women or their families to survive (Harper, 1998:2). Machaira (1998: 1) argues that further constraints to growth of women businesses could be lack of independent access to resources. While much of start-up capital is observed to come from savings from employment, it becomes difficult for housewives to have access to husband's savings. The situation is of course even worse in the case of single parents.

Women have further unique disadvantage when it comes to agricultural based businesses. The fact that customarily women are considered as minors in legal terms (under their parents or husbands) deny them access to household land and other resources, as discussed earlier.

Despite the alleged lack of growth dynamics, women enterprises have still played an important role in the communities and nation at large not only in terms of profiling gender role of women in the society, but also in actual economic terms by way of value added and tax contribution. This has also brought about a positive cultural impact which can have significant economic effect in future, if replicated to new growing enterprises, either by the household's own private initiative or through external support. These contributions of women enterprises operated informally call for move beyond

conventional success indicators (e.g. profit, employment creation) in assessing their contribution to the individual, household, community and economy at large.

2.5 Support To Micro Enterprises

In recent times a growing number of programs by government and non-governmental organizations (NGOs) have been trying to promote income-generating activities. Some programs by, for example, Mennonite Economic Development Associates (MEDA), and Finance and Advice Development Assistance (FAIDA), have taken a business rather than “a social welfare” approach in promoting business start ups and growth. Funding organizations are increasingly concerned about efficient and effective utilization of scarce resources in promoting economic opportunities. This is justified by the fact that subsidies and external assistance are being reduced or withdrawn. The effect is that assistance agencies have to charge for their services. The reduced assistance means that weaker clients may be deprived of whatever benefits they have gained or expect gain due to such assistance.

From the view point of entrepreneurial events, it is probably correct to say that a business that has started without any form of external support is a good evidence of the owner’s capacity to make good use of assistance that may be offered to the business (Harper, 1998). Indeed, most of the financial support to small-scale entrepreneurs in Tanzania by for example, PRIDE, is for already established businesses. So far support to micro-enterprises have concentrated on credit or providing some form of finance, even though it is not clear how such micro enterprises benefit from micro-finance. What is clear is, that credit is important in as far as it enhances the ability of entrepreneurs to take advantage of economic opportunities. Credit by itself does not create economic opportunity. In order for support to micro-enterprises to have meaningful effect, particularly in trying to turn them from low to high return ventures, a holistic approach addressing their growth barriers, including marketing, and training in small business management, should be taken (Kuzilwa, 1998). This is what has sometimes been referred to as getting the supply side right in supporting micro-enterprises (Gibb, 1998). Getting the supply side right is likely to raise or even break the “glass ceiling” preventing enterprises from growing (Vyakarnam, 1998).

2.6 Theoretical Framework

This section develops a simple theoretical framework from which this study is built. The theoretical model is based on the women operated small income generation enterprises, their “unconventional” success indicators and the impact they may have on the household and gender in the community.

As observed above, despite their lack of growth dynamics, women enterprises have still played an important role in the communities and nation at large. In actual economic terms the enterprises contribute into value added and tax revenue. The businesses have also assisted in profiling gender role of women in the society. This has also a positive cultural impact which could have significant economic effect in future if replicated to new growing enterprises, either by the household’s own private initiative or through external support.

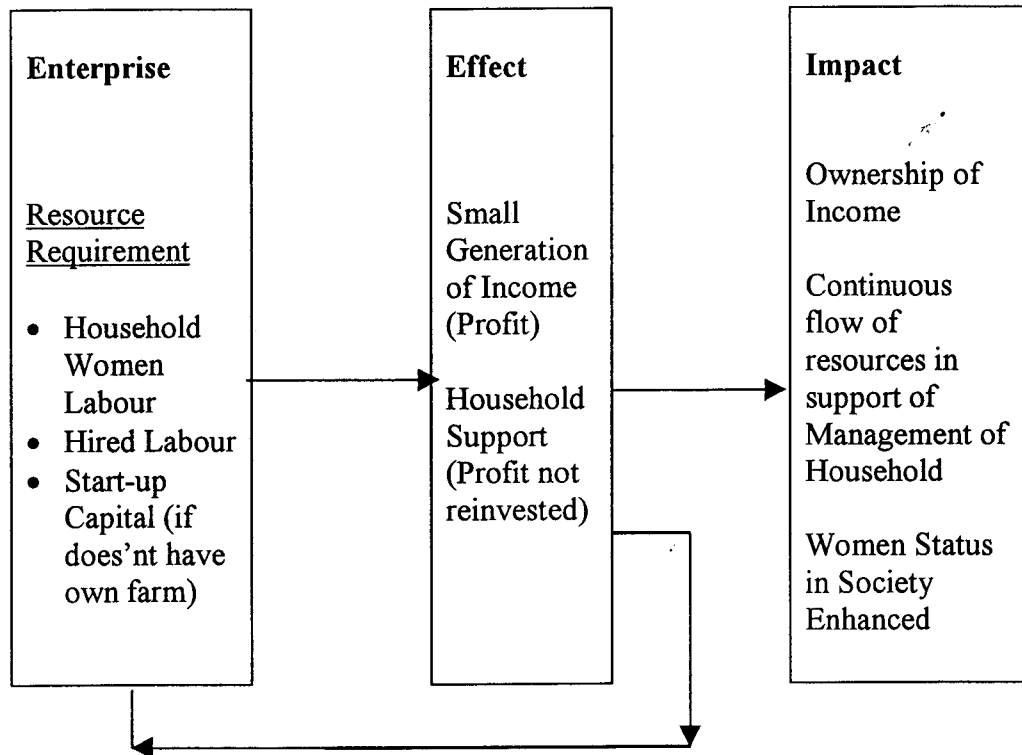
The framework developed below looks at two scenarios. The first one is Status Quo where an enterprise is established and remains the same throughout.

The second scenario is where a similar enterprise is established and through the owner's innovativeness in undertaking entrepreneurial activities and through special interventions, the business grows and graduates to higher level of business.

Situation 1: Status Quo

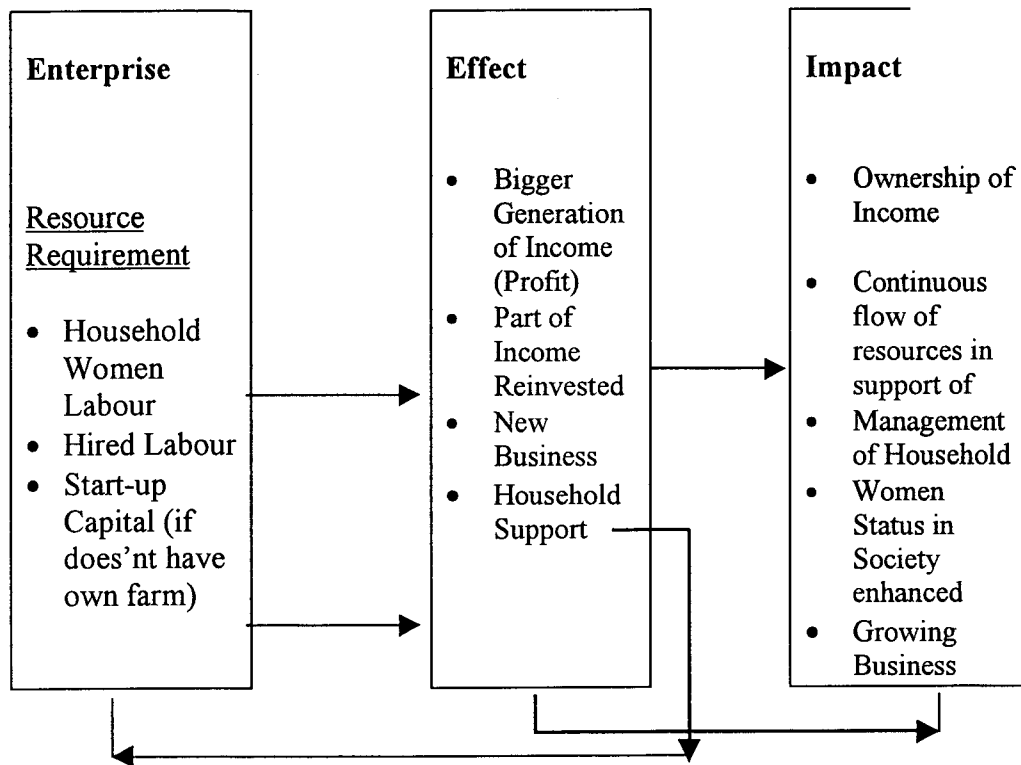
In situation 1, the status quo is maintained. The trader's main concern is only in the existing business, which does not grow and are satisfied with the level of income generated provided it is sufficient to meet existing household needs. Women's role in the household and community is nonetheless enhanced through the control of income. This enables them to manage better their households. These should be considered as success indicators in business as far as gender implications are concerned.

“STATUS QUO” SITUATION (No growth dynamic)



In situation 2, some form of intervention by way of training and credit is a possibility. This helps to influence the behaviour of the trader who either increase the volume of trade (subject to market existence) or grow into new businesses and attained increased income.

“WITH INTERVENTION” SITUATION (possible growth dynamics)



Improvement in Enterprise/ Diversify to other enterprises

CHAPTER THREE

METHODOLOGY FOR THE STUDY

The research design is a case study covering women traders in a given district of Tanzania. Both qualitative and quantitative methods have been employed. Survey method on the primary units of enquiry was used to obtain information and analyze the nature of the trade. In addition to interviewing individual traders, detailed discussions were held with groups of women banana traders as focus groups, to obtain their general opinion about the business and the attitude of men concerning female participation in this business. Both young and old women were involved in the group discussions. Documentary review, particularly of the Socio-Economic Profile of Rungwe district in which banana is grown and traded, was conducted. Being a case of only one district, the findings of this study cannot be generalized for all women traders in Tanzania.

3.1 Data Collection

Two main types of data collection methodology were employed in this study in order to obtain reliable information.

3.1.1 Interview Method based on developed Questionnaire

The interview method was employed for the survey and was based on a developed questionnaire (see Annex 1). The questions were aimed at obtaining information concerning the specific characteristics of the banana traders, including their family structures, business status, the operational characteristics of the trade, the institutional set up within which they are operating their business, the prospects of the business and the constraints facing the traders. The questionnaire was also aimed at obtaining information of how the performance in banana trade helped or otherwise to enhance women position in the society and therefore also their access to services such as health, education and water.

Purposive sampling was employed in selecting the traders to be interviewed and the banana collection points. The questionnaire was first tested on a pilot study, which was conducted in the Mbeya Municipality. Mbeya Municipality has a considerable number of banana traders from Rungwe District. In the pilot study sixty-five (65) traders were interviewed. Swahili was the main language used in the interview but where the traders could not understand Swahili well Nyakyusa language (a common language of the women banana traders) was used.

Following the pilot study a few more questions were added to the questionnaire to some important aspects that were overlooked. The main study covered 300 traders scattered over fourteen villages, picked from a total of 148 villages in Rungwe District. The villages were purposively selected from major banana producing areas.

The main criterion used was accessibility. As discussed in the economic profile of the study area, Rungwe District is the main banana growing area in Mbeya Region.

The villages visited were:

- Masoko
- Kyombila
- Kiwira
- Nyika
- Kikota
- Katumba
- Kyimo
- Ngana
- Kikwere
- Kapugi
- Malika
- Nkunga
- Syukula and
- Nsitu

These villages were picked because of their accessibility, cost and time constraint. It is the opinion of the researchers, however, that information collected from these villages is representative enough of the banana traders in the rest of the District.

Variables of focus

The major variables included in the questionnaire and, therefore, investigated were:

- Education of the traders
- Their Age
- Marital Status
- Whether wholesalers, retailers, or both
- Other main crops grown for cash and / or food
- Farm size (if own one)
- Farm ownership
- Main expenditures from banana profit (revenue)
- Time traveled and do marketing
- Tax payable
- Market distance
- Price for buying and selling banana
- Accessibility to social services: health, water, education
- Alternative domestic arrangements when go out on business

3.1.2 Discussion with focus group

Women traders of various age groups were met and interviewed in four villages. The group consisted of between 10 to 15 women. This study was conducted in year 2000 to upgrade the survey results. The discussions were based on a prepared interview guide (see Annex 2). The village covered were Kandete, Ikuti and Itete and Masukulu. These villages were conveniently selected to match those covered under the Impact Assessment Baseline Study. The main objective was to obtain general group views about the trade, particularly on marketing arrangements, price, transport, and overall business performance. The discussion also focused in obtaining the opinion of the women on the current women social position in Rungwe district and how women are participating in enhancing their status using available platforms. The focus group information was intended to give a richer interpretation of survey data.

3.1.3 Observation Method

Observation technique was employed both during the main survey and during the focus group survey, to accumulate relevant information concerning the attitudes, perception, values, skills, beliefs and knowledge of the respondents in the research area. Visit to the farms, observation of transportation of bananas as well as the visits to the market place to see how the trade is actually conducted proved to be a very useful way of obtaining additional information that could not be obtained other wise.

3.2 Data analysis Methodology

The data was initially analyzed using percentages and simple averages to make conclusions about the profile of the trade and its implications. Gender Analysis Matrix (GAM) was then employed to particularly study how Banana Trade affected women's position in the society, particularly their relationship to men and to the community as a whole. Four variables of focus used in the analysis were effect on labour, time, resource and culture. This instrument of analysis has been chosen because it matches well with the theoretical framework developed in Chapter Three.

3.3 Limitation of the Study

On the whole the banana traders interviewed were very responsive to the researchers. They volunteered information freely, probably because most of the issues raised in the research were issues that are touching the daily life of the traders. On the contrary, however, the banana exporters (to outside the district) were not so responsive and seemed to be pre-occupied themselves with transport arrangements for their purchases.

The second limitation was that no formal interviews were conducted with men or officials in the local government to obtain their views about the trade. However, information gathered in the Local Government base line study conducted in January 2000, has been used to enrich the interpretation of this research.

CHAPTER FOUR

SOCIO ECONOMIC CONTEXT OF THE STUDY AREA

The purpose of this chapter is to provide the social-economic and contextual information of Rungwe District from where banana trade is conducted. The contextual information covers organizational set up of the district and the description of the economic activities, of which agriculture is predominant. The information is based on documentary review as well as interview with women focus groups. The presentation also draws on the information generated from the Local Government baseline study conducted for the district in January 2000.

4.1 Geographical Location and Size

Rungwe District is one of the seven districts of Mbeya Region, in southwest Tanzania.. The district lies between latitudes 8^o30' and 9^o30' South and longitudes 33^o and 34^o East. It is sharing borders with Kyela District in the South, Ileje District in the West, Makete in the East and Mbeya Rural District in the North. The District headquarters is Tukuyu, situated 80 km from Mbeya Municipality, along Uyole-Ibonde highway.

The District covers a total of 2,211 sq.km. of which 1,668.2 sq.km. (75% of the total area) is arable land. The remaining land is covered by 44.5 sq.km. of forest and 398.3 sq.km. is mountainous and residential area.

4.2 Administrative Units of the Council

The district is divided into three divisions, each headed by a Divisional Secretary. The divisions are Ukukwe, Busekelo, and Pakati. Tukuyu town, which is the district's headquarter, has a status of a division. Rungwe District Council is divided into 30 wards, falling under the divisions. Ukukwe and Busekelo Divisions have 10 wards each. Pakati Division has 8 wards and Tukuyu town has 2 wards. The wards (except those in Tukuyu town) are further sub-divided into 153 villages. The villages are further subdivided into 650 "vitongoji". The wards vary in geographic size and number of villages that each has. Some wards, for example Masukulu has nine villages, while others have fewer villages, for example Kyimo with only four.

Table 4.1 Divisions and Wards of Rungwe District

DIVISIONS	WARDS
Ukukwe	1. Ikuti
	2. Isongole
	3. Katumba
	4. Kinyila
	5. Kiwira
	6. Kyimo
	7. Lufingo
	8. Malindo
	9. Nkunga
	10. Suma
Busekelo	11. Isange
	12. Kabula
	13. Kandete
	14. Luteba
	15. Mpombo
	16. Kesegese
	17. Lupata
	18. Lwangwa
	19. Itete
	20. Lufilyo
Pakati	21. Masoko
	22. Kisiba
	23. Kambasegela
	24. Masukulu
	25. Bujela
	26. Ilima
	27. Kisondele
	28. Mpuguso
Tukuyu	29. Bagamoyo
	30. Bulyaga

4.3 Organization Structure of the Local Council and its sub-units and gender representation

District Council

Rungwe District Council is headed by an Executive Director (DED). The Council has fifteen (15) departments each with a head. The departments are Construction, Health, Agriculture, Culture, Community Development, Trade, Finance, Administration, Planning, Education, (Tanzania School Commission), Water, Land, Cooperative, and Audit. In addition there is a semi-autonomous organization for mobilizing funds for education in the council called Rungwe District Education Trust Fund (RUDET).

Council Committees and women representatives

The overall policy-making body of the council is the full council consisting of all elected councilors, 25% special seat women councilors and member(s) of parliament of the area the ward is located. The full council is also responsible for approval of bylaws. Currently (as of January 2000) Rungwe District Council has 35 councilors, seven of whom are women. There is no elected woman councilor. The full council is supposed to meet twice a year, in December and June. The council is run on a committee system. As of January 2000 the council had six (6) standing committees each chaired by a councilor elected by the committee of councilors. The respective heads of departments are secretaries to the committees. The existing committees are Finance and Planning, Administration, Education and Culture, Trade Services, Community Services, and Manpower (Nguvu Kazi). It has been reported that under the new set-up the six committees will be merged into only three. With the exception of the Finance and Planning Committee each committee is supposed to meet quarterly, hence four times a year. The Finance and Planning Committee is supposed to meet every month to monitor the revenue flows of the council. This is, however, not always observed a thing that has created complaints of mismanagement.

Wards

A Ward is administered by a Ward Executive Officer (WEO), an employee of the Council. Technical specialists assist a WEO. These include the Ward Education Coordinator, Ward Agricultural Officer, Ward Livestock Officer, Ward Community Development Officer, and Ward Health Officer.

Currently Rungwe District has a shortage of WEOs having sacked 10 of the 30 due to reasons associated with embezzlement of funds. In some wards, WEOs have been promoted to WEO while functioning as VEOs and in some Education Coordinators are acting as WEOs. There is only one female WEO.

Ward Committees

The Ward has a council, which consists of all elected village chairpersons, elected councilors from the area and technical experts. The ward council is chaired by the councilor from the area. Unlike the case of District Council, there is no special women representation. It is thus very common to find many ward councils and their respective committee with no women members. Wards have special committees. The number of committees vary from ward to ward, but every ward has the following four committees: Ward Development Committee (WDC), Basic Health Committee (HAM – Halmashauri ya Afya Msingi), Defense and Security Committee and Food Security Committee (Kamati ya Njaa).

Villages

A village has an elected chairperson elected along party line. It is administered by a village executive officer (VEO), an employee of the District Council, who also serves as a secretary to the village council.

Village Committees

A village has a council composed of elected “vitongoji” chairpersons. It also has seven women who have special places. A village has a number of committees including Finance and Planning, Education, Water, Health, and Defense and Security.

Vitongoji and Mitaa

Vitongoji and Mitaa are sub-units of villages (or wards in the case of urban councils). They are the smallest organs of the council. Each Kitongoji or Mtaa has an elected chairperson elected along party line.

The above description of the district set up shows that gender imbalance in the administration of the district. This may have some ramifications in terms of dealing with implications of the gender imbalance. Female concerns may not be effectively dealt with.

4.4 Population Size and Growth

The 1988 population census put the population of Rungwe District at 271,432 inhabitants. Projection for 1996 show the population to be 304,330 basing on annual growth rate of 1.4%. Basing on this rate the 1999 population can be estimated at 317,292. The 1988 population shows that overall females constitute 52.2% of the population while male constitute 47.2%. The dominating age group is 15-44 years old which is 39.2% of the total, followed by 5-14 years old which is 28.5%. (See Table 4.2)

Table 4.2 Population Distribution by Sex and Age (1988)

SEX	AGE GROUP					TOTAL	%
	0-4	5-14	15-44	45-64	Over 65		
Male	19219	38976	48772	15022	7232	129721	47.8
Female	19847	38549	57578	18006	7731	141711	52.2
Total	39006	77525	106350	33028	15463	271432	100

Source: National Population Census 1988

4.5 Topography and Drainage (see Map attached at the front)

Rungwe District is generally mountainous with the Rungwe and Livingstone mountain ranges rising from an altitude of 770 metres to 2265 metres above sea level. The steep sides of the mountains are characterized by small numerous streams which together form major rivers including Kiwira, Lifilyu, Mwalisi and Mbaka. Rivers Kiwira, Lufilyu and Mbaka originate from the Rungwe Mountain while Mwalisi originate from the Livingstone Mountains. These rivers are adjoined by other small streams which and all pour into Lake Nyasa in Kyela District. This kind of topography has implications in women economic and domestic activities (including banana trade).

4.6 Agro-Economic Zones

The district has three distinct agro-economic zones:

(a) The Highlands Zone

These are a continuation of the Mporoto Mountains from Tembele ward in Mbeya Rural, and cover the whole area of Isongole ward. It raises to an altitude of 2265 meters above sea level. Generally the upland zone is cold throughout the year with high rainfall averaging between 1500 and 2700 mm per year. The area is suitable for agriculture. Main crops cultivated are potatoes and pyrethrum.

(b) The Midland Zone

The zone covers about 75% of the total land in the district and occupies most of Pakati Division which include Masoko, Kisiba, Bujela, Ilima, Kisondela and Mpuguguso wards; and Busekelo division which include Isange, Kabula, Kandete, Luteba, Mpombo, Lwanga, Lupata, Itete, and Lufilyo wards. The zone experiences cold weather and receive average annual rainfall of between 800 and 2200 mm. The soils are good for agriculture

and livestock development. Main crops cultivated include tea, coffee, cardamon, maize, beans, bananas, groundnut, and cassava.

(c) *The Lowlands Zone*

This lies to the south of the district and covers about 15% of the total land area. It lies at an altitude of 772 mm above sea level and covers Ilima, Masuskulu, Itete, Kamba Segela and Kesegese wards. The lowland zone receives average annual rainfall of between 900 and 1200 mm. The weather is generally hot and suitable for cultivation of paddy, maize, beans, cocoa, and banana.

4.7 Some key Economic Indicators

The district's gross domestic product (GDP) was roughly estimated at Tsh. 26,944 million in 1994. This translates to district per capita income of Tsh. 90,000 which was 1.3 times above the national average in that year. The per capita income for the district was also about twice the Mbeya Region regional average. There are, however, variations within the district. During the visit the per capita in Kandete and Masukulu was given as Tsh. 60,000, whereas in Itete and Ikuti it was given as above Tsh. 80,000. It is possible as will be discussed in Part Three, the district's GDP and hence per capita may have declined over the years due to declining agricultural output and prices.

4.8. Economic Activities

4.8.1 Agriculture

Rungwe District economy depends on agriculture. About 90% of the district's population earn their living from agricultural and livestock production.

Cash Crops

Main cash crops grown include coffee, tea, cocoa, cardamom, and pyrethrum, with the first two crops dominating. Banana is considered a food crop but because there is a large surplus produced it is serving as a cash crop. Coffee and tea are grown in almost all wards. Cocoa is grown in Masukulu lowlands.

About 16261 hectares are under cash crops in the district. Due to land pressure resulting from high population density, there is not much room for expanding area under cultivation. Average farm size per household is 1.5 hectares. This leaves improved agricultural practices to be the main potential source for improving total yield.

Table 4.3 Average Yield and Production of Major Cash Crops

Crop	Average Yield Ton/Ha	1991/92	1992/93	1993/94
Coffee	0.2	3034	3321	3753
Tea	2.9	11629	8267	9500
Cocoa	0.4	116	138	207

Source: Rungwe District Socio-Economic Profile, 1996

Food Crops production and the position of banana

Rungwe District is amongst the major food producers in Mbeya Region and the country as a whole. The main food crops grown are banana, maize, paddy, irish potatoes, beans, and cassava. The district produces up to 30% of the regional food surplus. In 1996, for example, the district produced an overall food output of 273,600 tons. Annual food consumption in the district in 1996 was estimated at 110,784 tons, giving a surplus of 162,814 tons. Because of this surplus most of the main food crops such as banana and irish potatoes also serve cash crops sold within the region and in other regions. This makes banana trade an important economic activity and also a way of meaningfully disposing the surplus.

Table 4.3 Average Yield and Production of Major Food Crops (Tons)

Crop	Average Yield Ton/Ha	1990/91	1992/93	1993/94
Maize	2.0	69,978	76,300	62,624
Banana	3.0	101,079	110,442	115,353
Irish Potatoes	10.0	14,480	14,024	14,532

Source: Rungwe District Socio-Economic Profile, 1996

Banana

The majority of farmers in Rungwe district own banana farms. The district produces more than 50% of the regional banana production. Main areas growing banana are Ukukwe and Pakati Divisions covering the following wards: Ikuti, Isongole, Katumba, Kinyala, Kiwira, Kyimo, Lufingo, Malindo, Nkunga, Suma, Masoko, Kisiba, Kesegese, Masukulu, Bujela, Ilima, Kisondele and Mpuguso. Average yield per hectare is estimated at 3000 kgs. Total annual production stands at about 120,000 tons (1999), having increasing from 110,000 tons in 1992/93 and 115,353 tons in 1993/94. *Banana is harvested almost throughout the year and hence ensures that farmers have continuous food supply as well as income from sale of surpluses.*