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## The informal sector and the safety of female traders in Tanzania: A reflection of practices, policies, and legislation

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WIDER Working Paper 2021/160

## **The informal sector and the safety of female traders in Tanzania**

A reflection of practices, policies, and legislation

William Amos Pallangyo\*

October 2021

**Abstract:** This paper assesses the participation of female traders, safety factors, and existing policies and legislation in the informal sector in Tanzania. Primary data were obtained from 11 in-depth interviews, 10 focused group discussions, and 236 structured questionnaires. The primary data were triangulated with secondary information from various reports, national policies, and relevant legislation. It was noted that female traders participate in various informal trades, including stone quarrying, selling accessories and ornaments, food vending, and cloth and garment making. However, they experience unfavourable trading conditions and limited access to finance and business development services. Despite the existence of national policies and legislation that address female traders in the informal sector, there is a gap between stated policies and legislation and actual practices. The recommendation includes better trading premises with proper sanitation and easier access to financial services, upgraded business skills, and business development services to ensure sustainable incomes and productive employment in the informal sector.

**Key words:** informal sector, female traders, Tanzania

**JEL classification:** J28

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## 1 Introduction

The Sustainable Development Goal (SDG) 5 addresses gender equality and the empowerment of women and girls. It seeks to tackle key challenges such as discrimination and violence against women. Despite this, appropriate policies and laws are still lacking in many countries (Woden and De la Brière 2018). There is a lack of protective policies and about 55 per cent of the world's population, including those working in the informal sector,<sup>1</sup> are not covered by social protection (ILO 2018). Furthermore, the social protection offered by public bodies in Tanzania does not correspond well with the key challenges experienced by informal traders (Riisgaard 2020). It is estimated that 61 per cent (2 billion) of the global employed population earn their living in the informal sector (ILO 2018) and experience challenges due to a poor working environment, lack of social protection, and shortcomings in policies and implementation of legislation (Siegmann and Schiphorst 2016). Female traders often face insecure working conditions, in which they are particularly vulnerable to gender-based violence. In developing countries, 92 per cent of women workers are informally employed (Bonnet et al. 2019). Considering the substantial number of women in the informal sector, improving their safety will contribute greatly to the development of their countries' economies (Chidoko et al. 2011).

There is a clear distinction between the concepts of informal and formal sectors, but they are connected at multiple points. The formal sector comprises regulated economic units and protected workers (Chen 2007). The informal sector is characterized by small-scale operations, labour-intensive techniques, low-income family businesses, and private and indigenous ownership of enterprises that are largely unprotected by the government (Abeberese and Chaurey 2017). In the Tanzanian context, the National Bureau of Statistics defines the informal sector as including enterprises owned by individuals or households that are not constituted as separate legal entities independent of their owners, have no complete set of accounts, produce some of their goods for sale, and typically have fewer than five employees (NBS 2014). Furthermore, the sector comprises small units, largely based on kinship and specializing in general merchandise. These are largely non-farming activities. Crucially, informal businesses are not licensed by the Registrar of Companies. They also do not have a Tax Identification Number (TIN) and are not incorporated. Typically, they have no fixed premises and no separate set of accounts and are not included in national statistics. In terms of human resources, the informal sector is predominantly composed of family businesses, paid domestic workers, undeclared workers, and casual labourers (IMED 2016).

Tanzania has made several direct and indirect interventions in the informal sector. The direct interventions include the formalization of training, information provision, and the allocation, construction, and management of workspace; simplification of policies; and enforcement of regulations (URT 2007; 2012). In 2018, the government made identity cards available to petty traders ('machinga'). These enable them to do business without incurring government taxes for the year in which the cards are issued. Indirectly, the government assists the informal sector to form groups that improve their traceability and businesses control. It further provides access to services such as market infrastructures. For instance, the government supported the establishment of the Machinga Business Complex of Ilala Municipal in Dar es Salaam. The establishment of the Complex was expected to solve informal sector challenges, but it has been a failure to the extent that the majority of traders and consumers are unwilling to use the space. The complex building is

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<sup>1</sup> The term 'informal sector' is commonly used in Tanzania but it generally refers to 'informal economy'.

structured in such a way that it does not provide easy access and convenience to petty traders and their customers.

The literature evidences that female traders' full participation in the informal sector is hindered by safety factors (Hoyman 1987). Safety issues have been discussed and debated, but female traders still work in dangerous and unhealthy conditions, usually without basic sanitary facilities, in the shanty towns of urban areas (Lawanson 2011). They have no access to clean public toilets, are the target of insults, verbal abuse, and sexual harassment, and are exposed to road accidents and various types of crime (Chen 2016; ILO 2018). These safety factors pose serious challenges to their livelihood and restrict the contribution of informal traders to economic activity.

The World Bank (2013) reports that women working in the informal sector in Africa are more often denied access to key trade networks than men. The report is supported by a study in Ghana, where women in the informal sector reported experiencing harassment from local government officials, a lack of adequate lighting and poor sanitation in many market areas, and attack by criminal elements (Alfers 2009). A study in Rwanda also found that women had more limited opportunities than men to access cash income sources (Sara et al. 2016). The difference was reflected in the areas of decision making and access to and control of resources (Mosha 1992). In general, non-conducive business environments tend to impact more on women than men (ILO 2009). Women working in the informal sector face many additional challenges, including low and fluctuating incomes, difficult working conditions, lack of legal protection, and often low social standing (Vanek et al. 2014). Cohen et al. (2000) concluded that informal traders are limited by regulations, harassment, and urban development initiatives, making women especially vulnerable.

The existing literature on Tanzania covers the transition from informal to formal enterprises (Wangwe and Mmari 2014), sustainable livelihoods in the informal economy and the rights of street vendors (Steiler and Nyirenda 2021), and the use of public spaces and congestion (Mramba 2015), and it includes a review of the informal sector for taxation purposes (URT 2011). Overall, women play a key role in the private sector and in micro, small, and medium enterprises in Tanzania (Mori 2014). However, female traders working in the informal sector are subject to harassment and extortion and often face constraints that undermine their economic activities. The UN Trust Fund to End Violence against Women points out that women face rampant violence and discrimination, verbal abuse, and sexual assault (UNTF 2017). According to the NGO Equality for Growth, female traders repeatedly experience verbal abuse and physical assaults at the hands of male customers in the marketplaces, their rights are not recognized by male traders, and in most cases male customers do not settle their bills (Equality for Growth 2009). And a UN Women survey found that 40 per cent of female traders in Dar es Salaam markets had been sexually harassed, 32 per cent had been verbally abused, and 24 per cent had experienced other forms of violence from male traders and customers (UNTF 2017).

The literature on the more recent developments in Tanzania has been limited so far. This study explores the informal sector and safety of female traders by responding to the following three research questions: How do female traders participate in the informal sector? What are the safety factors hindering female traders' engagement in the informal sector? How could national policies and legislation contribute to making the informal sector safer for female traders?

The paper is structured as follows. Section 2 surveys the existing literature covering the informal sector, female traders, and safety issues. Section 3 explains the research methodology, including the conceptual framework for the issues studied. Section 4 presents the results. Section 5 highlights identifiable gaps in the existing policies. Finally, Section 6 provides conclusions and policy implications.

## 2 Informality and gender

Informality is explained as ‘all activities that largely operate outside the system of government benefit and regulation’ (Muhanga 2017: 163). The IRS review (1979) and the studies by Tanzi (1982), Feige (1989), and Isachsen and Strom (1989) indicate that an informal sector exists in all countries, irrespective of their level of socio-economic development. Initially, states considered the informal sector, whose members do not pay any form of tax, as a nuisance and even as subversive. Yet the informal sector provides jobs and increases the incomes of the most vulnerable groups (Srinivas 2015). The largest and fastest-growing sectors of African economies are dominated by informal firms that are engaged in retail trade, transportation, restaurant management, the production of CDs and tapes, carpentry, construction, and real estate (Benjamin et al. 2014). In fact, a notable feature of the informal sector is its heterogeneity, as it covers many trades. A summary of the different schools of thought (and their principal proponents) regarding the informal sector is given in Table 1.

Table 1: Informal sector schools of thought

<b>School of thought and proponents</b>	<b>Description</b>
Dualist school (Hart 1973; ILO 1972; Sethuraman 1976; Tokman 1978)	Regards the informal sector as comprising neglected activities and not being related to the formal sector. Considers the sector as a source of income for the poor and a safety net in times of crisis. Pays relatively little attention to the links between informal enterprises and government regulations. Recommends that governments create more jobs and provide credit and business development services to informal operators, basic infrastructure and social services to their families.
Structuralist school (Moser 1978; Castells and Portes 1989)	Considers the informal sector as micro-enterprises that serve to reduce input and labour costs. Observes that the informal sector increases the competitiveness of large capitalist firms. Argues that the nature of capitalism growth drives informality. Urges the formal sector to reduce labour costs, increase competitiveness, and minimise state regulation of the economy—notably, taxes and social legislation.
Legalist school (De Soto 1989, 2000)	Sees the informal sector as micro-entrepreneurs who choose to avoid the financial and time costs of formal registration. Contends that the existence of an adversarial legal system favours self-employment and informal operations.
Voluntarist school (Levenson and Maloney 1998; Maloney 2004)	Conceives the informal sector as entrepreneurs who deliberately avoid regulations and taxation, but, contrary to the legalist school, does not blame cumbersome registration procedures. Argues that informal operators choose to operate informally after weighing the cost benefits of informality relative to formality.

Source: author's categorization from various literature reviews.

These scholars also consider the informal sector as dynamic, productive, and politically challenging with regard to alleviating poverty (Chen 2012; Horn 2009). Developing countries view the informal sector as more than just an underground, clandestine, surreptitious part of society (Vanek et al. 2012). Specifically in Tanzania, informal sector activities are considered a respectable way of gaining a living and a major source of employment (URT 2007). The country has experienced a notable increase in the total number of employees in the informal sector (NBS 2014). The 2014 Integrated Labour Force Survey (ILFS 2014) pointed out that 40 per cent of all households in mainland Tanzania were in informal sector activities. In urban areas, about 66 per cent of the total labour force have their main activity in the informal sector and 16 per cent a secondary activity.

About 92 per cent of the population are employed in the informal sector in developing countries (Bonnet et al. 2019), where the majority of economically active women are engaged in the informal sector (Chen 2000). The sector is an important source of economic opportunities and contributes to improving gender equality (Klugman 2016). However, the labour markets across all geographical regions are sex-segregated, women being concentrated in lower quality, irregular, and informal employment (Heintz 2006). The persistent gender inequalities affect women and impede economic and social progress in sub-Saharan Africa (BSR 2017).

## 2.1 National policies on the informal sector and female traders

Tanzania has several national policies linked to the informal sector and female traders. Table 2 provides a summary of the policies and strategies that are part of the government's drive to reduce unemployment, create jobs, employ more women, identify areas of insecurity and lack of financial instruments technologies, and improve working conditions. The policies acknowledge that informal activities supplement many citizens' earnings and enshrine a commitment to introducing measures that will improve entrepreneurship skills among traders through vocational training, facilitate access to profitable markets, and transform the financial sector into a vibrant, competitive, and well-functioning part of the economy.

Table 2: Policies on the informal sector and women traders

<b>Policy</b>	<b>Effect on informal sector and women trader issues</b>
Sustainable Industries Development Policy (1996–2020)	Recognizes that private entrepreneurs are in the infancy stage and lack experience of modern industrial management. Commits to undertaking measures to promote indigenous entrepreneurial activity through vocational training and entrepreneurship development. Aims to enable indigenous entrepreneurs and women to take part in economic activities.
Tanzania Development Vision 2025 (URT 1999)	Aims to make Tanzania a middle-income country by 2025. Seeks to make the economy strong, resilient, and competitive, buttressed by science and technology. Aims to achieve gender equality and the empowerment of women in all socio-economic activities.
National Strategy for Gender Development (2000)	Advocates for the equal empowerment of women and men on the basis of merit. Ensures that macro and micro policies are gender-sensitive. Ensures that the legal framework is gender-sensitive. Aims to empower women economically and enhance their opportunities.
National Trade Policy (2003)	Ensures effective participation in the trading system and in seizing the existing trade opportunities. Identifies the lack of financial instruments to serve the informal sector as a major constraint. Encourages the emergence of a suitable credit culture and the reduction of unnecessary bureaucratic procedures in the business sector.
Small and Medium Enterprise Development Policy (2003)	Recognizes that the majority of SMEs fall under the informal sector. Is committed to improving the informal sector by focusing on the creation of an enabling business environment, developing infrastructure, and strengthening financial and non-financial services. Establishes and strengthens institutions supportive of SME development.
The National Youth Development Policy (2007)	Addresses the adverse impacts of socio-economic problems such as unemployment and poverty. Identifies insecurity and the lack of capital, work premises, work implements, and working facilities as constraints in the informal sector. Acknowledges that informal activities have not been able to graduate into formal sector activities due to low productivity, outdated technologies, and poor working conditions.
National Employment Policy (2008)	Intends to reduce unemployment and underemployment rates. Aims to move informal activities into the formal sector. Is designed to ensure greater involvement and active participation of the private sector in human capital development and job creation initiatives. Acknowledges that informal sector activities are necessary for supplementing many citizens' earnings and supporting their families.

<b>Policy</b>	<b>Effect on informal sector and women trader issues</b>
National Microfinance Policy (2017)	Aims to promote and transform the financial sector into a vibrant, competitive, and well-functioning part of the economy. Provides guidance to enable the participation of various stakeholders in microfinance. Is committed to ensuring access to appropriate microfinance products and services at an affordable cost in a fair and transparent manner.
National Financial Inclusion Framework 2018–2022	Regulates the microfinance subsector. Recognizes low levels of women engaged in economic activities.

Source: author's classification of various national policies.

## **2.2 Regulations protecting the informal sector and female traders**

The Employment and Labour Relations Act 2004 and the Labour Institutions Act 2004 embrace both formal and informal employees. However, the enforcement mechanisms mean that both pieces of legislation mainly protect those working in the formal sector.

The National Social Security Fund (NSSF) Act of 1997 covers employees in the private sector, government, and organizations employing non-pensionable employees. However, there has since been a steep increase in informal employment and the majority of those now in the informal sector are excluded from NSSF benefits.

The National Health Insurance Fund (NHIF) Act 5 of 2012 obliges employers in the public sector to contribute to their employees' health insurance. The NHIF has a separate arrangement for informal traders that enables them to contribute to and benefit from the insurance fund. There is also a Community Health Fund (CHF), a voluntary scheme established by Act 1 of 2001. The CHF is a pre-payment scheme aimed at facilitating community access to health care at an affordable premium. These funds are open to all citizens including female traders working in the informal sector.

The government of Tanzania has several programmes that support female traders in the informal sector. For instance, the Women Development Fund (WDF) supports the economic empowerment of women traders by providing them with loans to start or scale up their income-generating activities. However, the WDF has low capacity to meet all fund requests and the amount set aside could cover few groups.

The Small Industries Development Organization (SIDO) has put in place a Women Entrepreneurship Development Programme, which aims at mainstreaming gender issues into small and medium enterprises policy, strategies, plans, and projects (Mori 2014). There is an Integrated Training Programme for Women Entrepreneurs in the Food Processing Industry that promotes women's entrepreneurship development in the food processing subsector through the improvement of existing micro enterprises (UNIDO 2009).

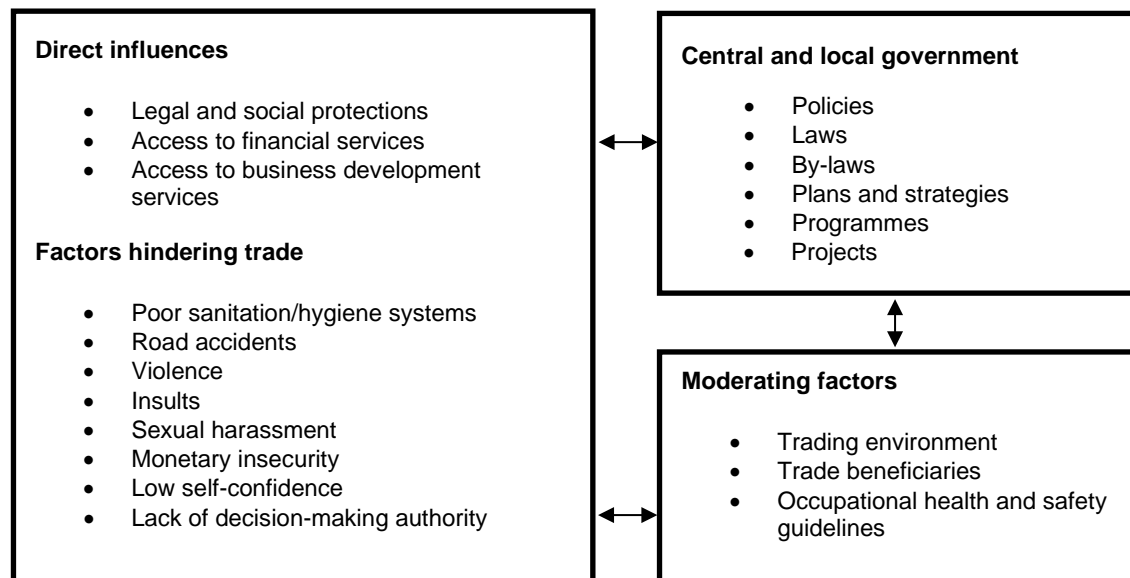
Finally, through local government authorities, the government of Tanzania allocates 10 per cent of its budget to 'empowerment' loans for women, youth, and people with disabilities as capital for business projects, most of which are in the informal sector (URT 2019).

## **2.3 Conceptual framework**

The literature indicates that female traders' involvement in the informal sector is directly influenced by legal and social protections, access to financial services, and access to business development services (Chen 2012; Idris 2018; Mkenda 2014), while factors hindering their day-to-day business

include poor sanitation, road accidents, violence, insults, sexual harassment, monetary insecurity, low self-confidence, and pressured decision-making at the family level (Alfers 2009; Avotri and Walters 1999; ILO 2017a). National policies, legal regulations (laws and by-laws), plans, and strategies and NGO programmes and projects also have influences on female traders. Female traders' safety in the informal sector is also determined by socio-economic, legal, regulatory, and moderating factors, including the trading environment, customers, and occupational health and safety guidelines. Figure 1 summarizes the conceptual framework for female traders' involvement in the informal sector and safety factors.

Figure 1: Conceptual framework for female traders' participation in the informal sector and safety factors



Source: author's construction from an extensive literature review.

As Figure 1 indicates, female trader safety and informal sector issues are interconnected. For example, some women traders' customers are mobile buyers, such as railway and bus passengers (ILO 2002), which means that some traders are compelled to be street vendors without permanent addresses (URT 2012). As such they come into conflict with shopkeepers, who do not like them hawking in front of their shops (Steiler and Nyirenda 2021). Some traders are forced to display their goods in high risk areas such as under high-tension electrical cables and around dumping sites.

### 3 Research methodology

A mixed research approach was used, whereby quantitative data were collected from the sampled informal sector activities and qualitative research provided an understanding of the informal sector in its natural settings (Denzin and Lincoln 1994). Several interviews were conducted with traders and markets and local government leaders to gather their opinions on informal sector and safety issues.

#### 3.1 Sample and sampling

The study employed a judgemental sampling, whereby the Dar es Salaam region was chosen because it is the business capital city of Tanzania, with a population of over 4.3 million, mostly employed in the informal sector. The Dodoma region was also included in the study because its

capital city is home to the head offices of government ministries, departments, and agencies. Five districts were selected from these two administrative regions, as shown in Table 3. Since the study was on female traders, the data collection focused on 201 women, but a sample of 35 male traders was also interviewed to get their views on general safety in the informal sector. The study also sampled Ward Councillors and Street Executive Officers to test the implementation of national policies and legislation by local authorities.

Table 3: Study samples

<b>Variables</b>	<b>Frequency</b>	<b>%</b>
<b>Selected administrative regions</b>		
Dar es Salaam city respondents	165	69.9
Dodoma city respondents	71	30.1
Total	236	100.0
<b>Selected administrative districts</b>		
Ilala (Dar es Salaam)	41	17.4
Kinondoni (Dar es Salaam)	43	18.2
Temeke (Dar es Salaam)	41	17.4
Ubungo (Dar es Salaam)	40	16.9
Dodoma Urban	71	30.1
Total	236	100.0
<b>Gender</b>		
Female	201	85.2
Male	35	14.8
Total	236	100.0

Source: author's construction from field data, March 2020.

### 3.2 Data collection and analysis

Primary data were obtained from 11 in-depth interviews, 10 focused group discussions (FGDs), and 236 structured questionnaires. The primary data were triangulated with secondary information from various reports, national policies, laws, and by-laws. Cross-tabulations were used to make comparisons of the relations among variables; quantitative data were coded, verified, and entered into SPSS Statistics.<sup>2</sup> The qualitative data were subjected to content analysis by interpreting and framing the themes against the research questions.

## 4 Results

### 4.1 Descriptive statistics

The descriptive statistics shown in Table 4 indicate that the majority of the sampled female traders were in the 25–34 years (46.3 per cent) and 35–44 years (26.6 per cent) age groups. All but 3 per cent had some formal education, though fewer than 50 per cent had completed secondary education and only 13 per cent had obtained post-secondary education. About 50 per cent of the

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<sup>2</sup> SPSS Statistics is a software package used for interactive or batched, statistical analysis. Originally produced by SPSS Inc., it was acquired by IBM in 2009. From 2015, it used the brand name IBM SPSS Statistics. SPSS originally stood for Statistical Package for the Social Sciences, reflecting the original market; it was later changed to Statistical Product and Service Solutions.

interviewed traders were married, 90 per cent owned their businesses, and 90 per cent had dependants. In the interviews, it was reported that having dependants made female traders spend more time on caring roles and more income on family support.

Table 4: Summary of demographic variables

<b>Female trader variables</b>	<b>Frequency</b>	<b>%</b>
<b>Age groups</b>		
0–24	15	7.5
25–34	93	46.3
35–44	54	26.9
45–54	30	14.9
55–64	8	4.0
65+	1	0.5
Total	201	100.0
<b>Marital status</b>		
Divorced	9	4.5
Married	100	49.8
Separated	11	5.5
Single	59	29.4
Widow	22	10.9
Total	201	100.0
<b>Education level</b>		
Degree	12	6.0
Diploma	14	7.0
Secondary	70	34.8
Not completed secondary	21	10.4
Primary	59	29.4
Not completed primary	19	9.5
Not attended school	6	3.0
Total	201	100.0
<b>Dependants</b>		
No	20	10.0
Yes	181	90.0
Total	201	100.0
<b>Business ownership</b>		
No	20	10.0
Yes	181	90.0
Total	201	100.0

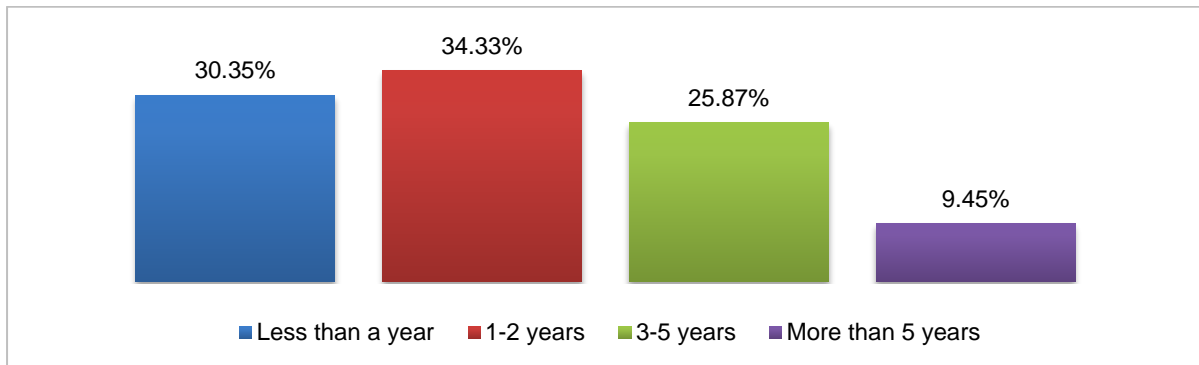
Source: author's construction from field data, March 2020.

## 4.2 Participation of female traders in the informal sector

As shown in Figure 2, most of the sampled informal businesses (90.5 per cent) had operated for less than five years. The interviewees mentioned high taxes and licence fees, unavailability of funds, lack of space and capital, and complex regulations at local authority level as barriers to entry and reasons for failing to start their businesses earlier. They also mentioned the introduction of petty traders' identification cards in 2018 as a motivation for starting informal trading. Almost one third (30 per cent) of the businesses had operated for less than a year, 34.3 per cent for between 1–2 years, and 25.9 per cent for 3–5 years. Only 9.5 per cent of female traders' businesses had operated for more than 5 years. As shown by Figure 3, female traders in the informal sector had

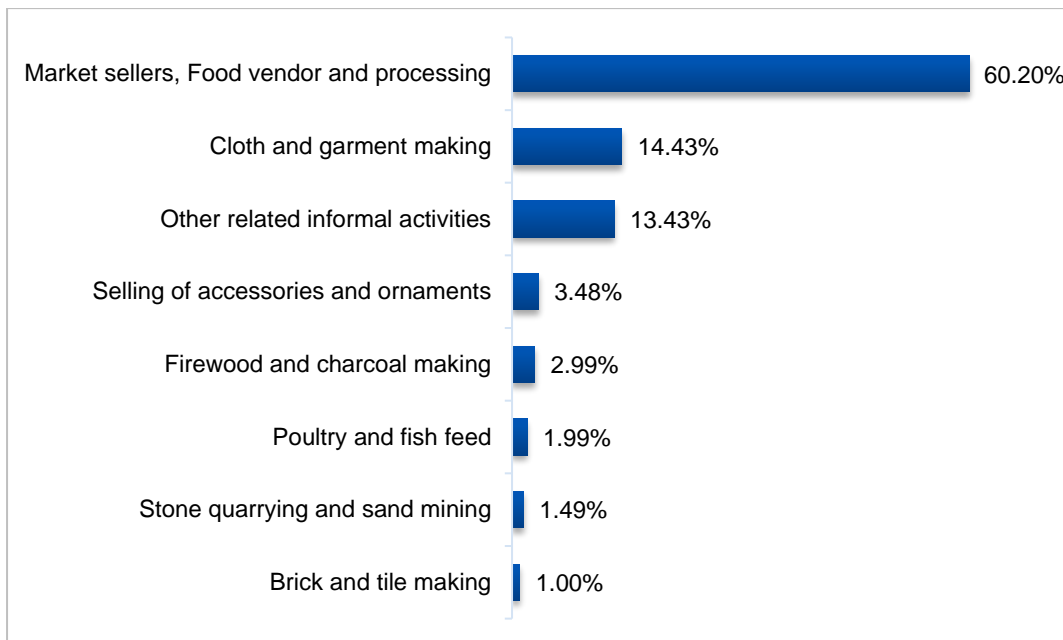
heterogeneous activities, but the dominant activities were market trading and food vending (60 per cent), followed by cloth making and general garment production (14.43 per cent).

Figure 2: Number of years in operation



Source: author's construction from field data, March 2020.

Figure 3: Informal sector activities



Source: author's construction from field data, March 2020.

A number of respondents evidenced that female traders were contributing to the growth of the informal sector. The FGDs held at Mchikichini Ward in Ilala District confirmed that the informal sector had helped women to raise their income:

I am a second-hand cloth seller and a single mother [...] my husband died four years ago [...] I was employed by the government but in the 1990s we were retrenched [...] I was forced to think of a survival strategy [...] my business contributes to the family's daily expenses, children's school fees, and other requirements such as house rent.

In the Majengo market in Dodoma district, the female traders proudly reported that the informal sector is making them self-reliant:

We don't need to be employed, we employ ourselves [...] all you need is self-discipline, time management, and basic financial management skills [...] The informal sector is a source of income, and it reduces our dependence on men and the problem of unemployment for women in our area.

The respondents confirmed that the markets used to be dominated by men and many women depended on their husbands' incomes. However, the economic dynamics have changed and, with them, the family's financial arrangements, as reported by an interviewee in Makole:

We used to depend on our husbands to provide for the family, but the monthly expenditures are no longer manageable by one person [...] women are now contributing [...] we pay tuition fees for our children and family expenses through the informal sector.

### 4.3 Reported average income

The results shown in Table 5 indicate that only 17.5 per cent of respondents earned more than 20,000 Tanzanian shillings (TZS)<sup>3</sup> per month.

Table 5: Female traders' average monthly income

Income (TZS)	Frequency	%
300,000+	15	7.5
200,000–300,000	20	10.0
100,000–200,000	56	28.0
50,000–100,000	74	37.0
<50,000	35	17.5
Total	200	100.0

Source: author's construction from field data, March 2020.

Most interviewees mentioned initial capital costs and running costs as the major restrictions on their income:

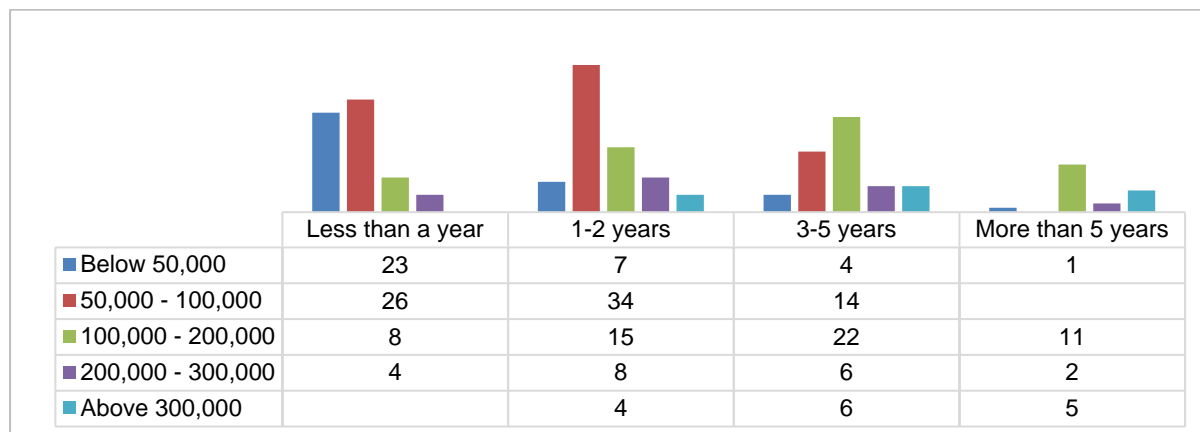
In my small business, I sell garments but I am struggling [...] I buy each hat at around TZS500 and aim to sell it at TZS1000 or more, but it takes a long time to finish my stock [...] and by the time the stock is finished my capital is almost used up, as I am also depending on this income to meet other expenses.

The findings shown in Figure 4 indicate that the number of years a business has been in operation is an important factor in defining the income level. Whereas 37 per cent of those who had only just started their business (less than 1 year) were earning less than TZS50,000 per month, this percentage falls to 10 per cent for those who have been in business for 1–2 years and just 5 per cent for those who have been in operation for over 5 years. Similarly, 26 per cent of those operating for over 5 years were earning over TZS300,000 per month, compared with 11.5 per cent in the 3–5 year category, 6 per cent in the 1–2 year category, and 0 per cent in the 0–1 year category.

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<sup>3</sup> US\$1 = TZS2,319.42; source: <https://www.bot.go.tz/20/3/2020>

Figure 4: Average income and number of years in business



Source: author's construction from field data, March 2020.

#### 4.4 Physical trading environment

The trading environment in the informal sector in Tanzania is regulated by central and local government authorities, who have taken some initiatives to formalize the informal sector and improve its trading environment. These include the registration of petty traders and the development of trading venues. However, many interviewees confirmed that a poor working environment had hindered their trading progress. They reported that local markets had poor sewerage and water supply systems, and that the situation was particularly bad during the rainy season:

I am a food vendor in Buguruni Market [...] it is unfortunate that the dirty water stream from other ventures passes in front of my business, especially during the rainy season [...] when the Health Officers visit my food stall, they usually hold me responsible for the dirty water discharges [...] they always blame or fine us without looking at the root causes of the problem.

It was reported that in the Majengo market, public cigarette smoking was not controlled, which made the trading environment particularly unfavourable for women, most of whom are non-smokers. An extreme case was the Mchikichini market, which was surrounded by drug addicts. There people harassed and stole from the respondents and other clients:

When we say anything or report the drug addicts, we end up getting hurt [...] we are afraid, so we stay quiet [...] when addicts harass you and you are on your own, nobody bothers to help, even though we shout for help [...] when someone is robbed, you keep quiet and talk later, cautiously [...] we never mention the names of the thieves [...] you might be stabbed [...] they are ruthless boys.

The lack of permanent trading locations was a challenge to the traders' success, as they were competing for strategic business positions. Not surprisingly, female traders were disadvantaged in the scramble. For example, obstructing or encroaching on 'road reserves' is prohibited by the Road Act (URT 2007b), yet some women were forced to operate in reserves, i.e. at the roadside. One interviewee engaged in brick-making explained her situation:

We organized ourselves in a group of ten young people, which included four girls, to establish a brick-making project [...] After working for three months we were given a very short note telling us to leave the roads reserves [...] In the process of

moving, we lost the capital and some brick-making materials [...] we lost much of what we had accumulated.

Women who sell firewood and charcoal also had a challenge in securing locations to do their business, as stated by an interviewee from Yombo Vituka in Temeke:

I am a mother of three and sell charcoal [...] my challenge is the threats from my landlord and neighbouring businesses [...] they say my business is making their walls and the surrounding area dirty [...] they tell me to run my business somewhere else.

Furthermore, informal trades were sometimes affected by disease outbreaks. Female traders who sell or process food reported that cholera and other waterborne diseases had led to the immediate closure of their businesses, as mentioned by an interviewee in Dodoma Municipal:

Nowadays we have very few cases of cholera [...] but I still recall the business loss and material destruction we experienced when the Municipality instructed us to close our stalls and the auxiliary police threw our food on the ground [...] it was a great loss and a disturbing memory.

#### **4.5 Social and legal protection in the informal sector**

Social protection arrangements in Tanzania are mainly for the formal sector and include unemployment benefit, paid maternity leave, severance pay, and work injury compensation (Riisgaard 2020). Riisgaard (2020) observes that most informal workers live uncertain, precarious livelihoods with very limited access to official social protection. There are provisions for voluntary social security arrangements in the informal sector but only a few have joined the schemes. In 2007, these voluntary schemes covered approximately 760,000 long-term beneficiaries, representing only 2 per cent of the total population or 4 per cent of the total labour force (URT 2008). The low social protection coverage in the informal sector was attributed to unpredictable incomes and lack of awareness of the importance of voluntary social security among interviewees.

The National Social Security Fund Officers visited our business last year [...] we were convinced to join the voluntary scheme but our income is too low and unstable to pay the monthly contributions required [...] there was lack of trust in social security institutions and the waiting time for benefits was discouraging.

The results support the general observation of limited social and legal protection in the informal sector worldwide (ILO 2000). Respondents pointed out that almost all police stations had set up 'gender desks'—desks staffed by a police woman to deal with issues of violence against women—and yet interviewees mentioned having experienced harassment from the auxiliary police and frequent evictions from the streets. They also mentioned that each market held meetings to discuss ways of protecting the traders and their properties. However, violence was experienced in some trading areas and female traders reported being subjected to threats—like this one operating in the stone quarries in Dar es Salaam:

Fighting in the quarries is common [...] we are not legally allowed to work in this area [and] there is no protection from the police [...] women are the most affected group when the scramble for stone and sand arises [...] some officials are open to corruption [...] those responsible for violence are arrested and released the same day without charges [...] this makes others feel even more threatened.

#### 4.6 Access to financial and business development services

Most of the interviewed female traders (82 per cent) said that they had not engaged in the informal sector sooner because of a lack of capital, as shown in Table 6. The Microfinance Act (2008) regulates both formal and informal institutions, but unregistered businesses are still vulnerable to financial access. Limited access to financial services was evidenced by, among others, respondents operating in the Mchikichini market:

Women wish to do businesses but lack capital [...] very few qualify for loans from financial institution, as they always fail to meet the minimum requirements [...] some are lucky to get the initial capital from their families [...] they later use the established trades as collateral to get additional capital.

Table 6: Reasons for not engaging in the informal sector earlier

Variables	Frequency	%
Lack of capital	50	82.0
Failure to secure loan	6	9.8
Other reasons	5	8.2
Total	61	100.0

Source: author's construction from field data, March 2020.

Interviewees in Ntyuka market stated some of the reasons for female traders failing to secure loans from financial institutions:

Most of us don't qualify for the bank loans [...] it is because we don't have either permanent jobs or collateral [...] bank loan officers visit us but we frequently fail in their assessment as most of our businesses are not formally registered and we don't have licences, permanent business addressees, and other requirements.

The FGDs in the Mbweni Maputo market pointed out that the government had intervened by providing 10 per cent of the local government authorities' budgets to women, youth, and people with disabilities. However, the interviewees mentioned loan repayments as a challenge:

We have loans that were provided through the Women Development Fund [...] however, some of the group members are failing to repay the loans on time [...] our businesses are not that good; probably we were given loans without proper business skills [...] some of us have partly repaid them [...] we are sometimes threatened that our belongings will be confiscated [...] we sometimes close our doors and fail to continue with our businesses.

Interviewees in Vingunguti Ward complained of unreasonable loan arrangements and high interest rates from the microcredit institutions:

The conditions of getting financial loans are not user-friendly [...] microcredit institutions should come up with more friendly loan conditions [...] loans are charged at very high interest rates [and] are not flexible [...] the loans don't take into account family issues; for instance, I am currently taking care of my husband who is diabetic but I need to pay the loan promptly nevertheless [...] it is so stressful.

#### 4.7 Human capacity development

The informal sector has no educational entry requirements (ILO 2017b) and, as has been seen (Table 4), most respondents' education level was low. The national training systems of many countries have traditionally been little concerned with the informal sector (McGrath et al. 1995). Some female traders also had low levels of entrepreneurship skills, as indicated by one respondent in the Miteda market in Yombo Vituka:

Some female traders have money but fail to know what to do or how to expand their businesses [...] if you look at what women are doing in this market, it is a copy and paste from other traders [...] once one trader comes up with a new idea, others duplicate it [...] it ends up causing unnecessary competition [...] I wish somebody would provide the entrepreneurship skills we need to expand our business spectrum.

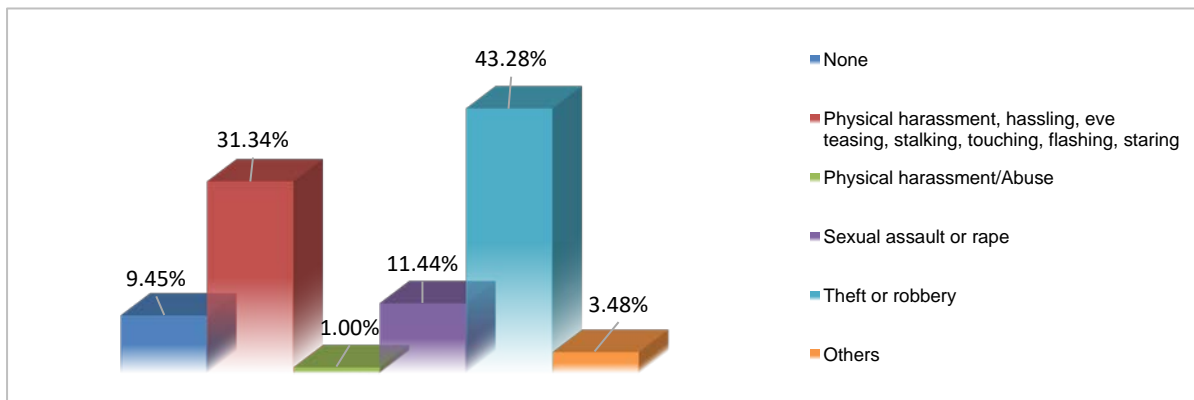
The need for the provision of basic business skills was also stated by interviewees in the Majengo market in Dodoma:

I don't see much progress in the informal sector [...] female traders are doing their business in the same way as they have done for years [...] for example, the food vendors are still selling the same foodstuffs, using the same benches and the same utensils [...] I want to see them improving their businesses.

#### 4.8 Harassment and violence

The results indicate that female traders experience multiple forms of violence, as shown in Figure 5.

Figure 5: Female traders' safety risks in the business areas



Source: author's construction from field data, March 2020.

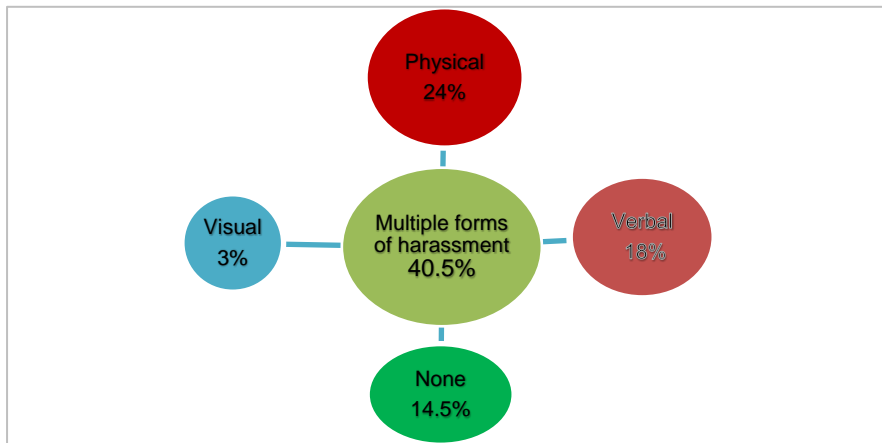
The most common form of violence is theft or robbery (43.2 per cent), with 31.3 per cent of women experiencing physical harassment, including hassling, 'eve-teasing' (the making of unwanted sexual remarks or advances by a man to a woman in a public place), stalking, touching, flashing, and staring. Local leaders in Kariakoo, Dar es Salaam, confirmed the occurrence of sexual harassment:

Most of the time, the sexual harassment occurs to women traders and clients [...] We usually receive complaints from the second-hand clothes section [...] the complaints include women experiencing unwanted deliberate touching, leaning

over, or pinching [...] the section is very crowded and some ill-mannered men take advantage of this to sexually harass women.

The incidences of harassment in the past 12 months indicate that violence is a pattern of behaviour rather than an isolated act. Out of the sampled 201 female traders, 40.5 per cent had faced multiple forms of harassment, 24 per cent physical, 18 per cent verbal, and 3 per cent visual harassment, including being shown obscene sexual gestures; only 14.5 per cent had experienced no harassment.

Figure 6: Experience of harassment in the past 12 months



Source: author's construction from field data, March 2020.

The FGDs in Mchikichini Ward confirmed that women suffered physical harassment while conducting their activities:

I am a food vendor [...] I was beaten by a customer after serving him [...] the customer tried to force his way into the kitchen to take extra food without my consent [...] some of our customers do not want to settle their bills [...] we sometimes report them to the police station [but] minor issues are resolved by the market leaders.

The use of abusive language to female traders was reported by fruit vendors in Mabibo market, Dar es Salaam:

The insulting language used in the local markets makes women very uncomfortable [...] the language targets women sexually [...] even if they are not targeted physically [...] we sometimes ask them [male customers] to be more polite.

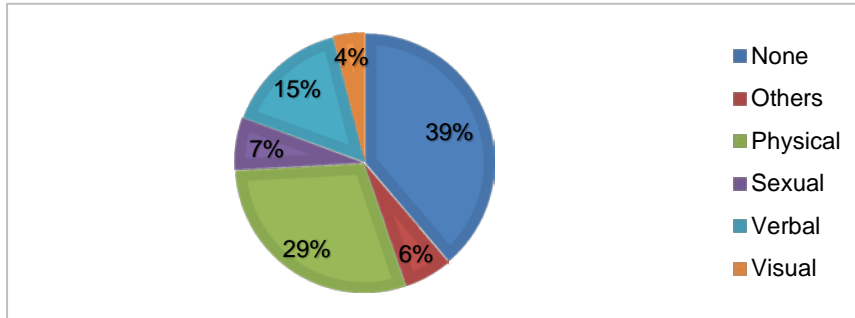
It was further quoted in the FGDs from female traders in Yombo Vituka Ward, Dar es Salaam, that

Some male customers are very impolite to female traders [...] they usually mistreat us [...] I recall a customer who said to me, 'Why can't you stay at home and cook for your husband and children instead of doing this trade?' [...] he claimed that I was involved in prostitution.

Many female traders, however, do not report harassment to the relevant authorities. Figure 7 show that 39 per cent of interviewees had reported no harassment to the authorities, although only 14.5 per cent responded to the study survey that they had never experienced harassment. The

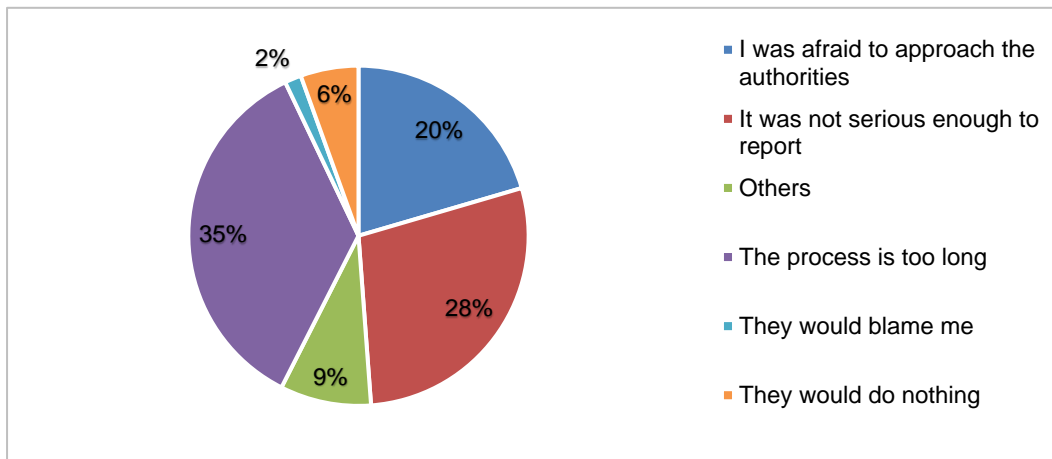
harassment that was reported to the authorities was broken down as follows: physical (29 per cent), sexual (7 per cent), verbal (15 per cent), visual (4 per cent), other (6 per cent). Reasons for the failure to report to the authorities included long processes (35 per cent), thinking that it is not serious enough (28 per cent), and being afraid to approach the authorities (20 per cent), as indicated in Figure 8.

Figure 7: Nature of harassment reported to the authorities



Source: author's construction from field data, March 2020.

Figure 8: Reasons for not reporting harassment



Source: author's construction from field data, March 2020.

#### 4.9 Other safety factors

Of the other factors affecting the safety of women traders, lack of respect from men was the most commonly reported (40 per cent), followed by poor protection from the police and other authorities (34.3 per cent), as shown in Table 7.

Table 7: Factors that make women feel unsafe in the trading area

Factors	Frequency	%
Lack of respect from men	14	40.0
Poor protection from the police and other authorities	12	34.3
Men taking alcohol/drugs	4	11.4
Poor repair and maintenance of open public spaces, lights, etc.	3	8.6
Crowded public transport & Lack of clean and safe public toilets	2	5.7
Total	35	100.0

Source: author's construction from field data, March 2020.

Three female traders indicated that poor urban infrastructure exacerbates their insecurity, citing lack of adequate lighting, unsafe toilet facilities, and public transportation in Vituka market in Yombo Vituka Ward and Majengo in Dodoma as prime examples:

In this market, there are no lights [...] no electricity [...] the place is so insecure [...] women traders don't have privacy in the toilet facilities [...] the current toilets are not clean and not designed to suit female users [...] most women working in this market have suffered urinary tract infections.

Lack of permanent premises for the informal sector exposes traders to injuries and accidents, as most of them conduct their businesses at the roadside. The study found that the nature of informal activities compels most traders to follow their customers, such as selling fruit to passengers on public transport. A woman trader who sells charcoal along the Mabibo road in Dar es Salaam said:

It is very dangerous working along roadsides, as accidents often occur [...] as you see, my business is at the road junction; sometimes cars and motorbikes cause injuries to my customers [but] we have no choice [...] this type of business needs to follow the customers [...] most of my customers pick up their charcoal parcels on their way home from work [...] the government has established safer business premises for petty traders, such as the Machinga Complex, [...] but the premises are not user-friendly [...] customers are not attracted [...] so we have to stay on the roadsides.

The findings from the Mchikichini market in Ilala district and Hananasifu market indicate that some female traders lack the confidence to deal with and overcome the various obstacles that confront them, as mentioned by one interviewee:

Although business awareness has increased among women generally [...] they still need empowerment to build their confidence [...] women need self-confidence in starting up businesses and the willingness to persevere through difficult circumstances [...] most of them are afraid of competition and taking the necessary steps to improve their business.

Avotri and Walters (2001) show that most women traders have extra responsibilities, including child care and household chores, which tends to make them open their businesses late and close them early. Our results also indicated reluctance among husbands to 'allow' their wives to engage in business activities. In other cases, female traders' business decision-making was negatively influenced by their husbands, as reported by interviewees in Mchikichini Ward and Majengo market:

We want to engage in various businesses [...] but our husbands do not allow us to do so [...] we are expected to do the household chores [...] some men think we will engage in bad behaviours—it is a question of tradition and a lack of trust [...] I could be very far forward in this business by now [...] I came up with a business idea five years ago but my husband did not approve of it [...] last year he allowed me to establish the trade after a long discussion [...] presently, the trade contributes greatly to our family income.

## **5 Identifiable gaps in policy**

Addressing the safety challenges encountered by female traders in the informal sector will enable them to achieve their productive potential. Operations in the informal sector are hindered by poor infrastructure such as water and electricity, and transport systems. Similarly, the majority of informal traders, including women, lack financial support, as most of their businesses are not legally registered and have no form of security, making the women susceptible to harassment by the auxiliary police and municipal authorities. There is a need for better trading premises with proper sanitation, better access to financial services, training to upgrade business skills, and business development services for sustainable incomes and productive employment. There is evidence that countries that provide more economic opportunities to women, including entrepreneurship skills, are more competitive in the global economy (Afrika and Ajumbo 2012).

Tanzania has legislative provisions that address female traders and the informal sector. However, their implementation requires improvement and harmonization. For instance, the government has issued identification cards for street vendors, but these need to be enshrined in law (Steiler and Nyirenda 2021). Overall, informal activities are not well protected by the institutions that govern occupational health and safety.

## **6 Conclusions and policy implications**

This study set out to assess the informal sector and safety of female traders in Tanzania. It further made an analysis of relevant practices, policies, and legislation. The objectives of the study were threefold: first, to assess female traders' participation in the informal sector; second, to examine the safety factors hindering female traders' engagement in the informal sector; and third, to analyse the existing national policies and legislation that contribute to making the informal sector safer for traders. It was observed that female traders in the informal sector in Tanzania are engaged in various informal activities including stone quarrying and sand mining, selling of accessories and ornaments, food vending, firewood and charcoal making, tailoring, and general garment production.

The study has noted that female traders experience a lack of safety, harassment, and even violence. For instance, they face physical and sexual harassment, they have been knocked down by vehicles while hawking, and their trading premises lack proper sanitation. They have poor protection, and lack respect from their customers and male traders in particular. Female traders also lack access to financial institutions and business development services and have little power over decision making, experiencing reluctance among their husbands to 'allow' them to engage in some businesses and being tied to family and household responsibilities. Female traders do not report all harassment experienced or witnessed to the appropriate authorities. The reasons for non-reporting include long processes, a belief that the harassment is not serious enough, and fear of approaching the authorities and being blamed as the perpetrators, which can lead to continued hostility. Despite the safety issues and harassment, female traders continue to participate in the informal sector as their major source of livelihood.

Tanzania has several national policies and legislation that refers to female traders in the informal sector. However, the implementation of national policies, legislation, and programmes requires better enforcement mechanisms. As this paper has shown, female traders in the informal sector need to be protected against physical and sexual harassment; there is a need to provide decent working conditions and security for female traders in the informal sector; the physical environment

in the market areas needs to be improved by building premises with adequate sanitation, provision of regular police patrols, and security lighting; the financial institutions should devise friendlier loan arrangements and offer lower interest rates to enable more female traders to expand their businesses and engage in more productive activities; and entrepreneurship education should be provided to increase employment and income and enable female entrepreneurs to graduate to the formal sector.

The Government of Tanzania should collaborate with stakeholders to develop and provide awareness on policies and legislation, and guidelines to improve the informal sector in order to generate economic growth and reduce poverty in the country. It should also create an enabling environment for the informal sector to be included in health and social security schemes so that workers can be treated and compensated for injuries and disabilities. Although most sustainable development policies are directed towards the formal sector, the contribution of the informal sector is essential in developing countries, where the majority of livelihoods depend on informal work.

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