



# In her shoes: The Tanzanian woman in the informal economy

A Story Collection



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A HUDUMA,  
KA KULIPA

MIKE SOKONI

We envision vibrant and economically empowered informal sector women. We believe working spaces can be liberated from gender, legal and economic barriers and informal sector women can operate in the absence of all forms of exploitation.

**OUR VISION**



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A woman wearing a bright pink headwrap and a matching pink t-shirt with black lace detailing on the shoulders is smiling at the camera. She is seated in what appears to be a market stall. In the background, other people are visible, some wearing headwraps. In the foreground, there are green buckets filled with yellow and green produce, and several clear plastic water bottles. The scene is brightly lit, suggesting an outdoor or well-lit indoor market environment.

We empower Tanzania's informal sector women to increase their income and reduce household poverty through access to legal and human rights education, business opportunities, capacity building and active engagement in policy and practice reforms.

## OUR MISSION



# FOREWORD

We have come a long way since 2008. When we started, the plight of informal women traders in Tanzania had received miniscule attention from important players, including government authorities and civil society actors. Our choice to focus our efforts on this demographic has paid off in many ways. Across markets where we have intervened, we are seeing a cadre formerly shy and timid women who are now emboldened and taking charge of their lives and those of their fellow women.

This compilation of stories tells just a portion of the great strides we have achieved in combating gender-based violence against women in marketplaces and promoting women's leadership and economic empowerment.

Despite all our successes, we still find ourselves in uncertain times. While the Covid-19 pandemic and rising climate change have posed significant challenges to most of humanity, groups such as informal women traders face a bigger risk of being left behind in interventions meant to remedy such disasters. Therefore, this publication also tells stories of how these women have faced and continue to face increased uncertainties.

We hope that these personal anecdotes and testimonials will bring our reader closer to the reality of the average informal woman trader in Tanzania, and, by so doing, inspire greater voice and action towards addressing her plight.

**Jane Magigita**  
Executive Director  
Equality for Growth





**MPE RIZIKI  
SI  
MATHU**

Theme 1

**GENDER-BASED  
VIOLENCE**





# Combating gender-based violence in marketplaces: Defending informal women traders' dignity

Before Equality for Growth (EfG) started working in markets in Tanzania, women vendors in markets had almost universally (96%) reported having experienced verbal abuse at their places of work. The rampant and shocking verbal abuse was only indicative of the many challenges informal women traders faced throughout the country, including many other forms of gender-based violence.

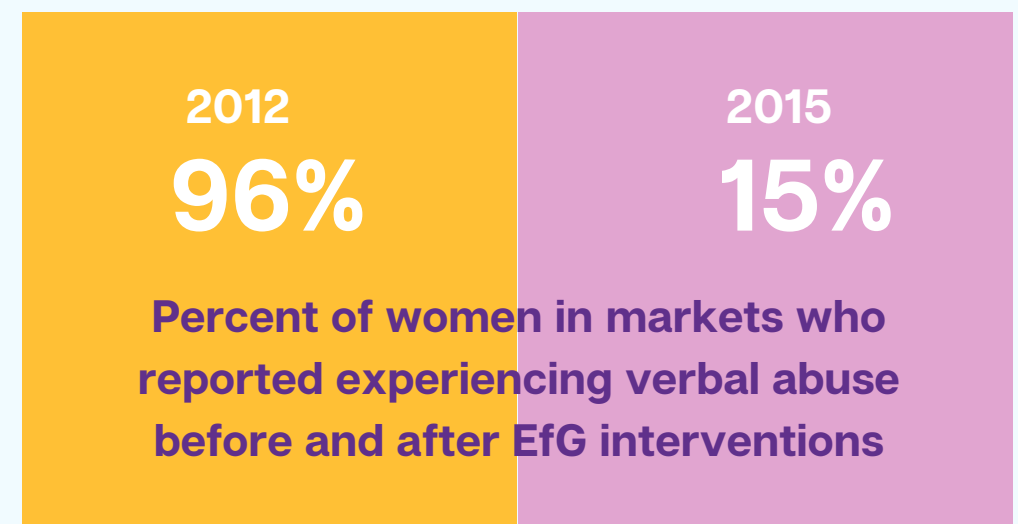
Eva Paschal Kakobe, is a batik maker and trader at Mchikichini market in Dar es Salaam where she has plied this trade since 2002. She recalls how common it was to hear insults indignifying women several times every day. Eva says:

"The men in this market used to see us as mere shadows. The working environment here was very demoralizing. If it was not for the need to earn a living, not even the bravest of women could survive such a harsh environment."

Tanzanian marketplaces were filled with such tales. Besides verbal insults, cases of women being denied economic opportunity, either by not being allowed to take trading space; or by not being paid for products or services they supplied, were also common features of the informal traders' work environment.

EfG recognized the need to intervene. A mix of interventions were carried out which included forming women's associations, providing accessible legal aid services, engaging men to break harmful traditional norms, supporting markets to have gender-sensitive policies and building the capacity of women traders themselves, market leaders, law enforcers and other market actors to be more active in addressing informal women trader's issues.

The widespread abuse served as an entry point for EfG. A repeat study showed that, through EfG's efforts, only 15% of women traders had experienced verbal abuse in 2015.



EfG's awareness-raising efforts have relied on innovative campaigning to achieve their goals. When addressing challenges affecting women in the marketplace, women and men often allude to well-known phrases.

'*Mpe riziki, si matusi*' maybe the most well-known slogan in the marketplaces. The four-word, seemingly simple campaign slogan has been extremely instrumental in overcoming the normalization of abuse towards women.

It is typical to see products, such as t-shirts, with the slogan plastered on them, as well as posters, displayed throughout the marketplace. With such efforts, over time, the message grew loud and clear that vulgar language, particularly that directed at women, had no place in Tanzanian markets.



Market traders' association chairman for Dar es Salaam's Mchikichini market, Jumanne Kongogo, noted that this awareness provided a basis for taking action. He says:

"We had to come up with a way to address the problem once everyone, including myself, had agreed that we had a problem. Consequently, with the help of EfG, we drafted by-laws that enabled us to take punitive action against people who use abusive language."

Mchikichini market then set a TZS 50,000 fine for any case where a woman was abused. For any trader earning income on a day to day basis, this is a significant amount.

Thanks to these efforts, Eva, the batik maker and trader, no longer has to tolerate abuse from her clients and men in the market. She recalls an incident in 2017 when a male client from the Comoros used foul language in negotiations with her.



Fortunately, Eva had already completed her paralegal training and had gained the confidence and knowledge necessary to deal with abusers at this point. She promptly reported the incident to the market committee. Her abuser had to pay a fine worth TZS 50,000 and apologize to her. This served to reinforce the message that verbal abuse against women is no longer accepted at the Mchikichini market. Eva says:

"This was a big client who was well-known in the market. Many people were startled because they didn't think anybody would have the courage to confront him, no matter how abusive he was. When we dealt with him, the entire market heard the story, and we began to notice the males around us treating us more respectfully. A certain shoe-mender liked to casually use a lot of profanity. This bothered us, because, although the insults were not directly aimed at us, they were demeaning to women. Following this incident, he apologized to us, even without us confronting him, and he has maintained a respectful demeanor since."

Such incidents sent ripples throughout the market and made women vendors more confident. Agatha Mmasi who leads the food sector at the same market confirms this. She says, in the past, a few men had a habit of not paying women food vendors for food and drinks they consumed. She says:

"The women vendors started threatening to report those who refused to pay them. Now, this issue is unheard of. The message is clear to all the former economic abusers in the market, that, if you get a product or service from a woman here, you must pay for it."



## Paralegals: The refuge of oppressed market women

Legal support interventions are at the core of EfG's success in significantly reducing cases of violence against women in market places. EfG trained women vendors to become paralegals and others legal community supporters. These groups have their eyes and ears alert observing and helping women traders overcome abuse via established regulations.

Irene Daniel has been a food vendor at the Tabata Muslim market since 2010. In 2015 she was trained by EfG and became a paralegal. She recalls a case where three men wrecked havoc at their market by carelessly hurling insults. Irene reported them to the market committee, but the committee members were scared of the three men, thus took no action.

Irene took the case to the police, and it eventually went to court where, one of the men received a sentence of 6 months or a fine of TZS 300,000. The three men also lost their place in the market, bringing an end to their reign of terror.

Thanks to EfG's training and other interventions, Irene has taken his activism beyond the market. She had a female client who was a child domestic worker. Irene noticed that she had bruises on her body. She was moved and she took action. She narrates:

"We were taught by EfG how to identify potential victims of abuse, and I put that knowledge to use. I found out that the girl was held at her boss' house without her wish. I took this case to the police, and we went to the house. The perpetrator received a strong reprimand from the police, and agreed to let the girl go back home as she wished."





## IN HER OWN WORDS

# Betty Mteweale

Women's Association  
Leader for Mchikichini  
Market, Dar es Salaam

"Nobody can be bullied here anymore. With all the work we have done with EfG's support, women are no longer a docile group that can be tossed to and fro. We are powerful and we command respect at this market."



Theme 2

WOMEN'S ECONOMIC  
EMPOWERMENT





## Towards the economic emancipation of the informal woman trader

In its boutique of interventions geared at improving informal women traders' welfare, EfG helped the women to establish village community banking (VICOBA) groups.

Before these efforts by EfG, a lot of women had to pursue their financial needs individually, which limited their power to mobilize capital and meet their financial needs.

The few who had thought about pooling together their resources to address their welfare were in merry-go-round schemes. The informality of these schemes left them exposed to losses as Irene Daniel from the Tabata Muslim market narrates.

"There was no order in the merry-go-round schemes. Our scheme in this market kept collapsing, and sometimes, before everyone could recover their full investment. There were too many cases of defaulters and we didn't have a way of dealing with them, so these very groups that were supposed to bring us together, ended up turning friends into enemies. We needed a new system."

When EfG introduced the idea of VICOBA groups and helped the women understand how to operate them, there was a great response. The women saved on a weekly bases, and thus, grew their capital to a level where they could start lending money to each other for both business and personal needs. Irene says:

"I have purchased a plot with a loan I got from our group. I also have a colleague who has bought a car to support her business and personal movements."

As of 2015, EfG had established **65 VICOBA groups** with an estimated **2,400** members in 9 different regions across Tanzania. VICOBA groups had savings amounting to more than **TZS 765 million**.





## TZS 10m loan turns vegetable vendor to employer of three

To Christina Mtimba, a vegetable vendor mostly selling habanero peppers, capsicum and white eggplant, her stall at the market was something she did to make ends meet. Her daily profits helped her put food on the table for her three kids she supported as a single mother, but she admits that it was a struggle.

When EfG introduced VICOBA groups at the Temeke Market in 2015, she gladly joined, hoping for some economic relief. She says:

"I am an extremely diligent person. Being a single mother taught me to fend for myself and for my kids. Unfortunately, I did not have enough training on saving and investing, so this business stayed somewhat small for many years."

Since she joined the group, she has been saving a portion of her daily profit and using it to buy shares worth TZS 15,000. After some time, she borrowed TZS 600,000 and TZS 1 million as capital to finance the growth of her business. It was then that her diligence, matched with her access to credit started to bear fruit. She says:

"I had received enough training from EfG which grew my confidence in business. In 2018, I took a TZS 10 million loan, 10 times bigger than the last one, and I bought two motorbikes and a tricycle for commercial purposes. There are challenges in that business, but overall I can say I am earning a bigger income, and I have provided employment to three young men."

Christina aims to take a bigger loan from the group and venture into the spare parts business.





IN HER OWN WORDS

# Christina Mtimba

Vegetable vendor, Temeke  
Market, Dar es Salaam

"At first, our expectation was that EfG would give us handouts. We now realize that the power lies within us to achieve our financial well-being. The training and motivation I got from EfG is invaluable."



Theme 3

**WOMEN IN  
LEADERSHIP**





## Women's leadership promising to undo decades of damage caused by patriarchal systems in markets

When EfG began its market interventions, it was clear that male-dominated leadership was a dimension that contributed to the many woes women faced. In a study done by the organization, only 2.3 percent of women listed the right to be a leader as a woman's right. As a consequence of this little awareness of their right to be leaders, women barely featured in market leadership positions.

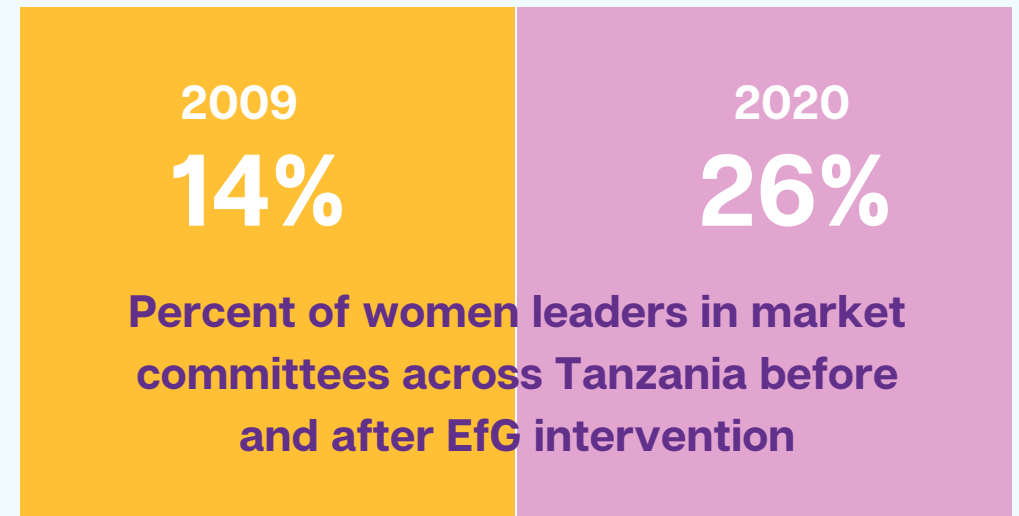
Betty Mteweale, who chairs the union of women market traders in Tanzania (UWAWASOTA) as well as the batik traders' sector at the Mchikichini market says:

"For a long period, we experienced the repercussions of leaders who were out of step with our agenda as women. The male leaders in markets all over Tanzania were very dismissive of our ideas and needs, and this is why we lived with blatant verbal abuse for long without any hope for change."

Betty also recalls how women had no or little incentive to be in leadership positions. It was until EfG mobilized women to be aware of their right to hold leadership positions, and confident enough to seek such positions that things began to change.

Neema Charles Maega has been working at the Kigilagila market in Dar es Salaam selling vegetables since 2012. She says leadership is her 'calling', but she never dared to contest for market leadership. This was until December 2016 when she gathered enough motivation from EfG and her peers to vie, and consequently, became the chairperson of the market. her confidence has grown significantly, and she says she can do more. She says:

"After this experience, I am confident that I can even run for any of the local government positions."





# Jane Maginga: Informal woman trader stands up to corrupt and oppressive leadership

Soko Kuu is one of the largest markets in Musoma, the main business district of Mara region. The market had been led by a female chairperson, who, until her sudden demise in October 2017, had worked well with the women of the market to push back against negative pressure exerted by the staff at the Municipal level.

Her demise created a vacuum that the Municipal staff wanted to explore. Luckily, Jane Maginga, an outspoken member of the women vendors' association became the de facto leader championing for the women's agenda, including ensuring a leadership succession plan that doesn't leave women out in the cold. She says:

"The Musoma Market Officer delayed the election process. We believed there were efforts to maximize on the leadership vacuum to seek personal gain, so we pressed the municipal council, until we finally had an election in July 2018, albeit 10 months late."

Jane decided to vie for the vacant chair position -- and she won it, despite what she terms as 'dirty tactics' by the municipal staff to fail her. Unfortunately, 12 days into her election as the Market Chair, she lost her niece and had to be in Dar es Salaam for about a month. When she came back to Musoma, she was greeted by news that the Municipal's leadership had increased fees from TZS 200 to TZS 500 per day.

Jane led the vendors to push back against this increase in fees, and that served to intensify her feud with the municipal staff.

Soon, in a shocking move, Jane received a termination letter from the District Commercial Officer (DCO). Jane sued the Municipal and the DCO, demanding compensation worth TZS 70 million for wrongful termination. She lost the first judgement at the trial court as the magistrate ruled that the case was to be heard at the Commission for Mediation and Arbitration.

Jane did not give up. With support from EfG and her lawyer, she went to the court of appeal, which ended up vindicating her and instructing the District Court of Musoma to hear her case, and further ruling that she was put in place through a democratic process, and could only be removed from office in the manner prescribed in the market's constitution.

Nervous, the Municipal staff, including the DCO pleaded with Jane to settle the matter amicably. Jane was reinstated as the Market Chairperson for a period of 5 years, and opted to forgo the damages she claimed from the municipal. She says:

"My motive in this was not money, else I wouldn't have persisted for that long. I wanted to show women all over Tanzania that they can be bold and challenge oppressive patriarchal systems."





## A woman leader, a more progressive market

In marketplaces where women's needs are not taken into consideration, one of the most typical features is the lack of unity among the women themselves. Neema Charles Maega, the Chairperson at Kigilagila market says:

"The women's movement in this market was in total disarray. We did not have a uniform agenda, nor did we support each other as much as we should have. That affected us in every aspect of our lives here in the market."

When she got the position of chair, she says, one of her first goals was to unite the women and help them rally around issues that affect them. She says:

"Since these women had confidence in me, convinced me to vie for this position and voted for me, it was time for me to return the favor. I led them to believe that, together, we can bring a stop to all forms of abuse; but also all the bickering and badmouthing that kept us disunited. We have achieved so much in both the interest of the women and the market in general since I took office."

Miraji Mkandawire, a male rice trader at the market speaks about the difference having Neema has made. He says her leadership style is preferred as she is more responsive compared to what they were used to.





IN HIS OWN WORDS

# Miraji Mkandawire

Male vendor, Kigilagila  
market, Dar es Salaam

"I've been here long enough to say that a woman's leadership is much more progressive. Neema leads without pride, and her responsiveness helps to get a lot of good things done here. She is not self-serving."



Theme 4

**SURVIVING THE COVID-  
19 PANDEMIC**



## Informal women traders finding creative ways to brave the Covid-19 storm

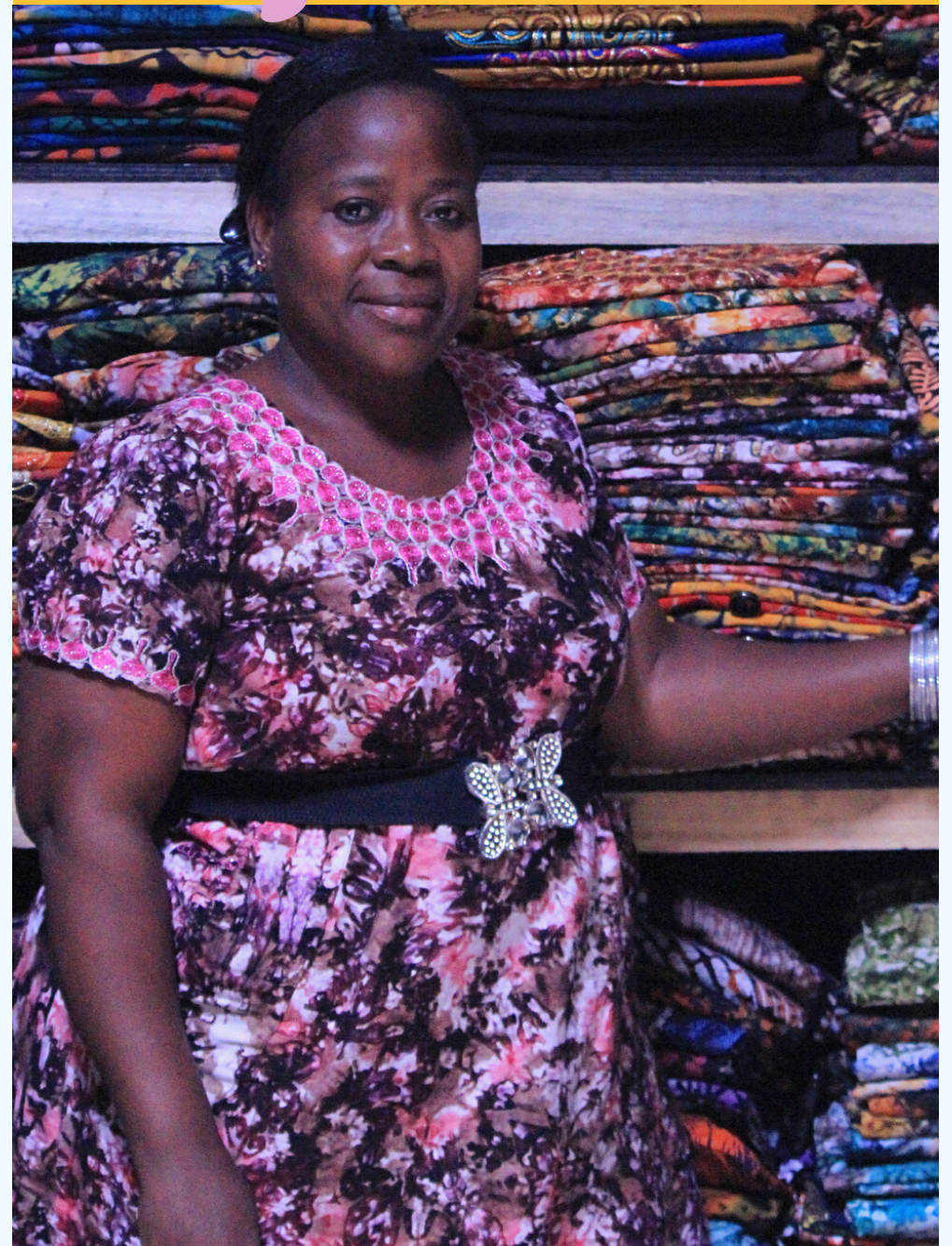
Despite Tanzania not locking down during the height of the pandemic, restrictions imposed in several neighbouring countries made business difficult for women doing cross border trade. Eva Paschal Kakobe, a maker and trader of batik clothes at the Mchikichini market is among those who felt the pandemic's pinch.

Eva and other batik clothes traders at the market have clients from the neighboring countries of DR Congo, Kenya, Uganda, Botswana, the Comoros and, Sudan. Cross-country travel restrictions caused a slump in her business. She says:

"Suddenly, my revenue was falling day after day. I saw a smaller number of customers, especially foreigners. When the first Covid case was announced, my revenue fell from around TZS 3,000,000 to around TZS 1,500,000 in the first month. I realized that I had to do something."

Eva is one of the paralegals at the Mchikichini market so she keeps frequent contact with EfG staff. Upon realizing that women traders are struggling, EfG staff began efforts to raise awareness on alternative ways of marketing. Key among them was using digital platforms. Eva got such assistance and she says:

"EfG helped me realize that I can still do business online. So I contacted my frequent clients, and began a system for transporting their orders to them through buses. Within the first few months, my business was almost back to where it was before the pandemic."





## Informal women traders may suffer disproportionate pandemic effects

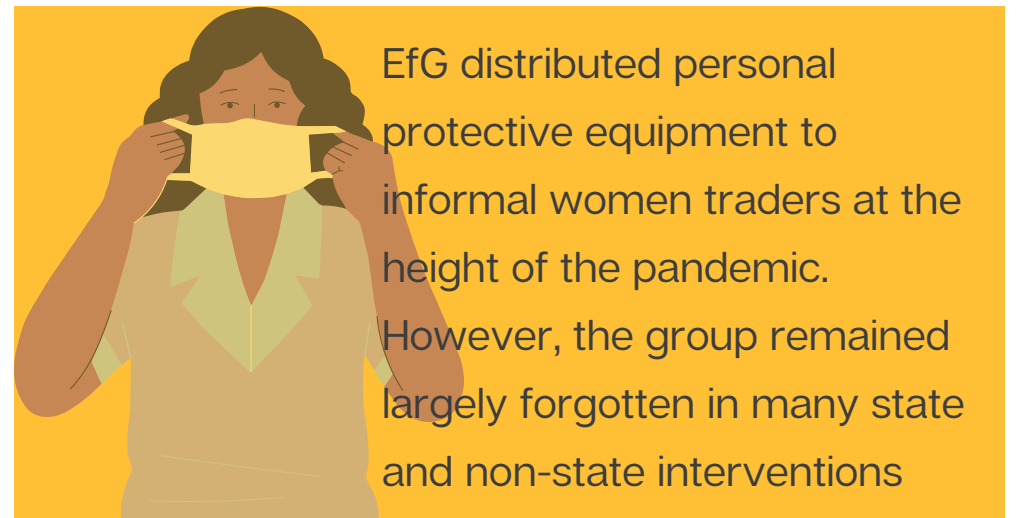
In a March 2021 report by the East Africa Community (EAC), ministries responsible for gender across the region reported a near 48% increase in the gender based violence cases reported to the police or through the GBV toll-free lines. This increase in cases of gender based violence is consistent with what has been reported globally.

The EAC's report reveals that, while health precautions are important, they reinforce the discrimination of informal women traders from economic engagement as they are not realistic for most of them.

Many of the women informal workers, who are often the primary providers for their households, live and work in conditions that are characterized by over-crowding. Esther Ijumba, an avocado vendor at the Soweto market in Mbeya says:

"We did not have the luxury to stay at home. Our families depend on us, so we still had to come to this crowded place despite the risk of infection, because this is where we earn our daily bread. Social isolation and home-based work are feasible for middle-class office employees, but not for women in the informal sector."

With increased rates of gender-based violence at their households, informal traders were left in a situation where they suffered more from the pandemic compared to their male counterparts.






IN HER OWN WORDS

# Matilda Sanga

Vendor, Soweto Market,  
Mbeya



"If you earn a daily wage and your family depends on it, you really must brave shocks such as the pandemic. We could not afford to stay home, so we continued working while taking all the necessary precautions."





Theme 5

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EFFECTS OF CLIMATE  
CHANGE



# Informal women traders in the age of rising climate change

Future climate projections for Tanzania done in 2017 by Future Climate for Africa (FCFA) show that rainfall in Tanzania is highly variable, with large differences in amounts and seasonality (the timing of wet seasons and dry seasons) from year to year. Like in many other parts of the world, the adverse impacts of climate change are having their toll in the livelihoods of people and in the sectors of the economy in the country.

Informal women traders are particularly affected adversely, because they account for a significant proportion of vendors perishables food items in many markets. Zenitha Thobias Mayega is a potato vendor at Soko Matola in Mbeya. She often needs around TZS 420,000 in circulation to be able to buy 10 sacks of potatoes which is her trading stock per week. In late 2021, potatoes became scarce due to excessive rain. Zenitha explains how this affected her income:

"From TZS 42,000 per sack, in a short time prices rose to TZS 62,000. The sad reality is that, as a trader, there's a limit to how much of that increase you can push onto the end consumer. They just won't buy from you. And, potatoes are perishable, so rather than suffer a big loss by holding on to them, you end up selling at a loss."

Zenitha also notes that under such condition, the quality of potatoes is also affected. She says:

"When farmers are uncertain about their yield, they harvest the potatoes before their appropriate time. We got a lot of bad quality potatoes which becomes our loss."





## Dealing with increased economic uncertainty as a result of climate change

Abraham Msigwa, 76, is a long time potato farmer up on the hills of Mbeya. He is a model farmer, as he has consistently obtained good yields from his farms. However, he notes that farming is becoming more expensive due to unpredictable climate trends.

The potato plants on his farms are blossoming, while right next to him, in a neighboring farm, the plants are brown and wilted, indicating lack of care. Abraham explains why, while pointing at the two farms:

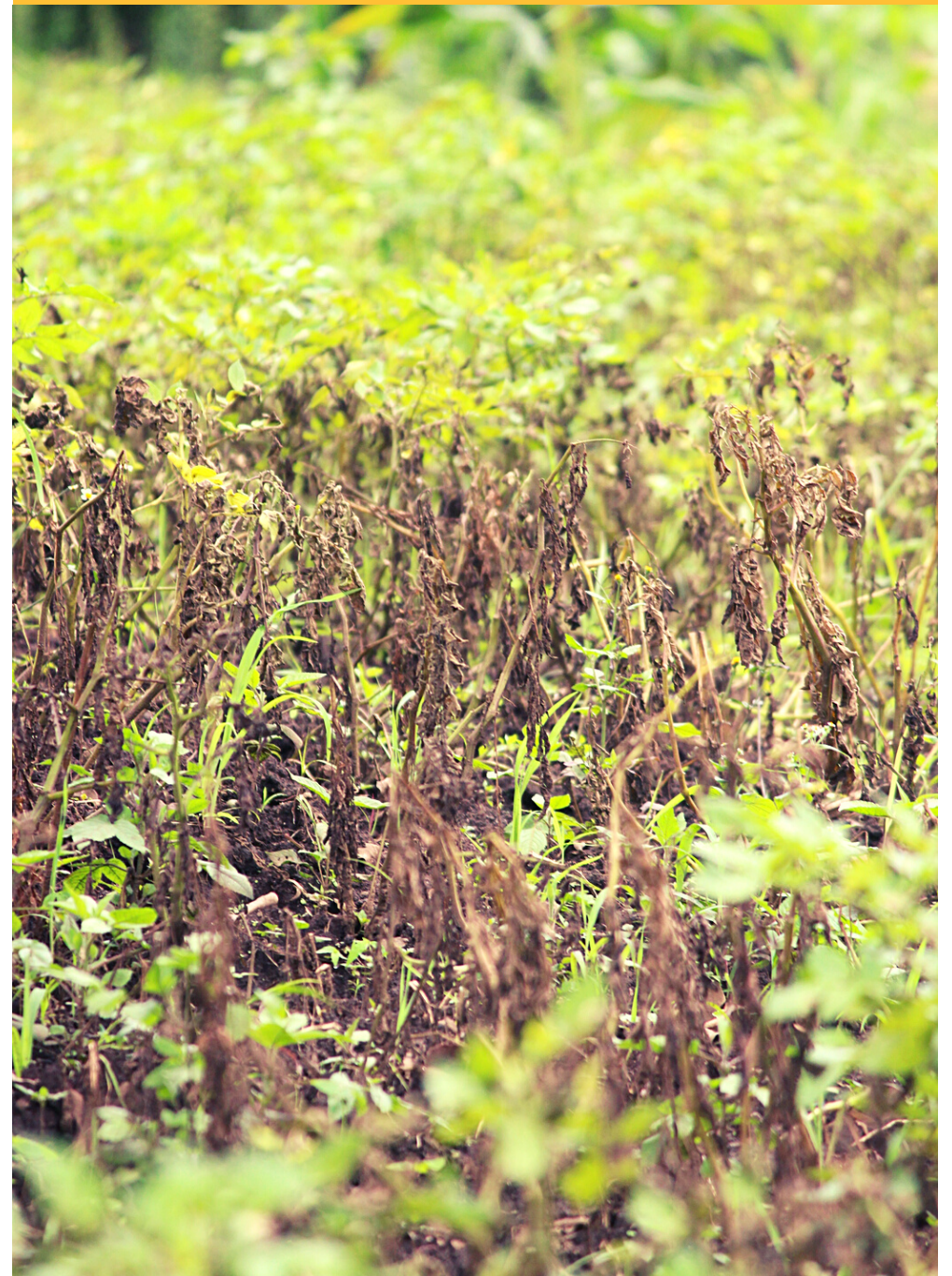
"The rains these days are extremely unpredictable. Farming requires you to have some spare funds which you can use to give the necessary attention to your crops when the weather is not friendly. That extra cash is the difference between my farm and my good neighbour's farm."

The additional expenses emanate from the need to control late blight diseases on tomatoes. Waziri Mwansepele who is an agro-dealer and potato dealer in the same area as Abraham estimates that, farmers had to spend an extra TZS 40,000 to 80,000 for 2 additional rounds of spraying Masterking72 or Snow King72% to rescue their crops. He says:

"That is not a small amount. These farmers earn season to season. Hence, by the time they are close to harvesting, many won't have that TZS 40,000 to spend on the farm. So, they just wait and pray that climate conditions don't affect them adversely."

TZS  
40K -  
80K

Additional funds that potato farmers have to spend on pesticides in unfavourable climate conditions.





IN HIS OWN WORDS

# Abraham Msigwa

Farmer, Mbeya

"We, as farmers, can't accept losses easily after toiling in the farm for a long time. When our yields are bad due to bad weather, its the small scale traders like Zenitha who will suffer from inflated prices.



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