

**THE IMPACT OF STRUCTURAL ADJUSTMENT PROGRAMMES ON WOMEN:
THE CASE OF TANZANIA'S ECONOMIC RECOVERY PROGRAMME**

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LIST OF ABBREVIATIONS

BRU	=	Building Research Unit
BS	=	Bureau of Statistics
CEA	=	City Education Authorities Overseas
CIDA	=	Canadian International Development Agency
CRDB	=	Cooperative and Rural Development Bank
CUSO	=	Canadian University Services
DANIDA	=	Danish International Development Agency
DoH	=	Division of Housing, Ministry of Local Government, Cooperatives and Marketing
EDP	=	Essential Drugs Programme
ERP	=	Economic Recovery Programme
HBS	=	Household Budget Survey
IAE	=	Institute of Adult Education
IGAs	=	Income Generating Activities
ILO	=	International Labour Office
JUWATA	=	Jumuia ya Wafanyakazi Tanzania (Workers' Union)
MCH	=	Maternal Child Health
MoA	=	Ministry of Agriculture
MoED	=	Ministry of Education
MoEN	=	Ministry of Energy
MoH	=	Ministry of Health
MoLMD	=	Ministry of Labour and Manpower Development
MoW	=	Ministry of Water
NBC	=	National Bank of Commerce
NGOs	=	Non Governmental Organisations
NUWA	=	National Urban Water Authority
PMO	=	Prime Ministers' Office
SAP	=	Structural Adjustment Policies
SIDA	=	Swedish International Development Agency
SIDO	=	Small Scale Industries Organisation
SUA	=	Sokoine University of Agriculture
SUWATA	=	Shirika la Uchumi Wakinamama Tanzania (Economic Unit in Women's Organisation)
TFNC	=	Tanzania Food and Nutrition Centre
TIB	=	Tanzania Investment Bank
THB	=	Tanzania Housing Bank
UDSM	=	University of Dar es Salaam
UMATI	=	Uzazi wa Malezi Bora Tanzania (Family Planning Organisation)
UNICEF	=	United Nations Childrens Fund
UWT	=	Umoja wa Wanawake Tanzania (Women's Organisation)
VIJANA	=	Tanzania Fund Youth Organisation
WAWATA	=	Wanawake Wakatoliki Tanzania (Catholic Women's Organisation)
WAZAZI	=	Tanzania Parents Association

I. INTRODUCTION

1. The Macro-Economic Perspective

After failing to reach an agreement with the IMF in 1981, the Tanzania Government on its own prepared and adopted a short-term stabilisation measure called the National Economic Survival Programme (NESP), which ran from January 1981 to June 1982 and was then subsumed under a broader Structural Adjustment Programme (SAP) spanning the period from July 1982 to June 1985. The objectives of NESP and SAP were to revive agricultural output in general and export crops in particular through a number of policy reform measures. These included increased producer prices, improved supply of agricultural inputs, improved market structures by re-establishing co-operatives, improved transport infrastructure, and increased budgetary allocation to agriculture. Imports were liberalised by decontrolling a significant number of commodities.

It was hoped that these reforms would lead to economic recovery and free the Government from having to accept a standard MFI liberalisation and stabilisation package with all its attendant conditions. By 1985, however, the results were disappointing: real GDP had declined by 1.7 per cent in 1981 and 3.2 per cent in 1982; real agricultural output was estimated to have declined by 8.2 per cent and 8.7 per cent in 1981 and 1982 respectively. And only marginal improvements were recorded for the years 1983 through 1985. Except for coffee, which reached its peak production in 1980/81 (because of the Coffee Improvement Programme launched five years earlier), production here of the major export crops reached the peaks recorded in the 1970s or earlier (Table 1). The problem is that the structure of the Tanzanian economy is highly dependent on foreign exchange. The country's own foreign exchange earnings of about US\$400 million can only finance one-third of its vital imports, making it difficult to sustain any meaningful production and service improvement programmes without significant injections of foreign exchange from outside. NESP and SAP therefore could not be adequately implemented.

2. Introduction of the Economic Recovery Programme (ERP), 1986

By the mid-1980s it had become clear that major economic reforms were necessary; and even the most sympathetic co-operating partners (e.g. the Nordic countries), which had continued with their support throughout the NESP-SAP period, began to counsel Tanzania to reach an agreement with the IMF. Against this background, in July 1986 the Government drew up an Economic Recovery Programme (ERP) in consultation with the IMF and the World Bank. On the basis of the ERP a more elaborate framework for the adjustment process was agreed, and the IMF granted a Standby Arrangement in August 1986. Earlier, the World Bank had provided a Multisector Rehabilitation Credit in November 1985.

The objectives of the ERP were similar to those of its predecessors but its policy instruments included a series of contractionary monetary policies together with the relaxation and, where possible, the deregulation of Government control on the economy. The ERP sought to restore internal and external balances by pursuing prudent fiscal, monetary and trade policies. The specific targets were:

- (i) increasing GDP growth to 4.5 per cent per annum over the programme period;

- (ii) increasing producer prices at 5 per cent per annum in real terms or 60-70 per cent of the FOB price, whichever is higher;
- (iii) devaluing the exchange rate to reach equilibrium by mid-1988;
- (iv) increasing trade liberalisation and reducing price controls to only a few essential commodities;
- (v) increasing interest rates to make them positive (in real terms) by mid-1988;
- (vi) reducing inflation from above 30 per cent in 1986 to 15 per cent by 1990;
- (vii) intensifying the export drive and directing imports to critical sectors;
- (viii) maintaining the levels of services already achieved in the social services, by giving priority to importation of recurrent requirements of medicines and medical equipment in the case of hospitals and of teaching materials in the case of education; and
- (ix) maintaining minimum imports, totalling US\$1,205.8 million in 1986/87, \$1,230.2 million in 1987/88 and \$1,300.4 million in 1988/89, by mobilising support (pledges) from the IMF, the World Bank and bilateral donors.

3. The Achievements So Far

At the time of writing (November 1988), the three-year ERP is drawing to an end (June 1989) - and there is no doubt that from a macro-economic perspective substantial achievements have been made despite the most difficult external circumstances. Although it is beyond the scope of the present study to make a full assessment of the response of the economy to the programme, it is in order to observe briefly what the results have been so far - if only to put the subsequent analysis on the impact of the programme on women in proper perspective. The following are the major features emerging from the ERP package:

- (i) GDP increased in real terms by 3.6 per cent in 1986 and 3.9 per cent in 1987 compared with an average of about one per cent between 1980 and 1985. For the first time in the 1980s growth of GDP exceeded that of population (estimated at 3.3 per cent per annum);
- (ii) production of major perennial export crops such as coffee, tea, sisal and cashewnuts has recovered, though remaining below peak levels. For all crops except cashewnuts, the declining trend has been arrested. Annual export crops such as cotton have made "great leaps forward", with output doubling over two years (Table 1);
- (iii) production of food staples - maize and rice - also made a great recovery. In 1986 official marketed maize reached an all-time peak of about 250,000 tonnes and about 100,000 tonnes was exported (Table 1);

- (iv) despite the massive devaluation of the currency, from TShs18 per US\$ to the present TShs120 per US\$, the official inflation rate decelerated from an average of 33 per cent in 1985 to 30 per cent at the end of 1987. However, the ERP target of a 15 per cent inflation rate in 1990 appears beyond reach, particularly if the favourable weather which has prevailed over the ERP period should change and if the exchange rate adjustment does not (if it ever will) reach equilibrium;
- (v) the availability of basic consumer goods has improved in both urban and rural areas. For some items, such as second-hand clothing, the prices are within reasonable reach of average and even low-income households;
- (vi) through import support programmes by donors the availability of agricultural inputs in rural areas has also improved, if at somewhat higher costs to farmers because of the removal of subsidies and rising marketing (transport) costs.

4. The Emerging Problems

The substantial achievements of the ERP have not however been fully reflected in improvements in human welfare. Available evidence suggests that, although the ERP aimed at protecting the erosion of the social services, this objective has not been pursued. First, there have not been any special programmes for this sector like the ones introduced for agriculture and transport. Secondly, given the rapid depreciation of the exchange rate and the high import content of most supplies, the funds allocated to the sector have not been able to cover the ever rising costs of essential supplies such as medicines. Thus health care and education remain constrained by continued shortages of basic operational materials: e.g. drugs and consumables such as bandages and syringes in hospitals; and textbooks, paper and laboratory equipment in schools. In urban areas, earnings of low-income households are still very low and have probably fallen in real terms because of rising costs, especially of food. Therefore malnutrition among the lower sections of the population may be on the increase, particularly among mothers and children.

While all this in no way refutes the magnitude of what has been achieved by the reform policies, it does point to the urgent need for additional actions if the economic progress secured by the ERP is to be sustained and built upon. It calls attention to the need for incorporating human welfare and distributional concerns in economic recovery policies - an element which, so far, has been largely missing from the standard IMF/World Bank adjustment package.

In short, it is now widely recognised that the orthodox adjustment advocated by the IMF carries with it a great danger of retreat from distributional concerns and can unnecessarily harm vulnerable groups such as low-income households, mothers and children.

While essential, adjustment is neither costless nor neutral. Therefore vulnerable groups need to be protected, and this will not happen by accident. UNICEF and others have called for an "Adjustment with a Human Face", meaning the conscious adoption of policies which protect and even improve the well-being of the vulnerable during adjustment, both in the short and in the medium-term. To quote UNICEF,

"to protect the vulnerable is not only a human imperative. It also makes good economic sense. Policies which undermine the health and education standards of children also undermine a country's most valuable resources - its human resources - and thereby weaken its future economic capacity" (UNICEF, 1987).

5. Study Methodology

In view of the above it is important to monitor systematically what is happening to human beings, and especially the vulnerable, during adjustment in order to target interventions for their protection. The objective of seeking to preserve a case study of the impact of adjustment on women in Tanzania follows from this concern.

In Tanzania, data for socio-economic analysis are always scanty and often unreliable. To carry out a meaningful analysis the data that were available had to be augmented by interviews of sample households and with officials of public institutions which deal with women's issues. For the household sample survey in Dar es Salaam, two questionnaires were administered, one to be answered by the head of the household or spouse, the other to be answered by the mother in the house if the head of the household was not a woman. A total of 300 households were covered in the low-income areas of Ubungo, Manzese and Buguruni in Dar es Salaam. In the survey of institutions involved in promoting women's welfare, officials were interviewed using a structured but open-ended questionnaire.

6. Organisation of the Paper

Section II provides an analytical framework to guide the study on the impact of the ERP on women. It gives a definition of key concepts, and attempts to identify those aspects of the ERP which can be expected to have adverse effects on women, and the type of indicators that should be used to monitor the welfare of women in future. Section III presents evidence from the two surveys and the general literature on the impact of the ERP on women, and also describes the actions taken to mitigate the adverse effects by the women themselves, the households and the public institutions. Section IV summarises the conclusions and recommendations. It presents a priority action programme for women-in-development in Tanzania in the context of the adjustment programme, as well as providing recommendations on the future design of adjustment programmes to take account of the interests of women.

II. MONITORING THE IMPACT OF THE ERP ON WOMEN

1. Defining Women's Welfare

The dictionary definition of welfare is "a condition of having good health, comfortable living and working conditions, etc." Thus the welfare state is a name applied to a country with state-financed social services, e.g. health insurance, pensions, etc. (Hornby, 1974). In this paper women's welfare is taken as the dictionary definition. In order to operationalise it, we further specify the following aspects of women's lives which individually and collectively influence their welfare and can therefore be used in its measurements:

- (i) their guaranteed access to a standard adequate diet for themselves, their families in general and their children in particular;

TABLE 1: Procurement of Major Scheduled Crops, 1980/81-87/88

	Peak pur- chase (year)	Product- tion (amount)	1980/ 81	1981/ 82	1982/ 83	1983/ 84	1984/ 85	1985/ 86	1986/ 87	1987/ 88
Food Crops										
Maize	1987/88	229.1	104.6	85.4	86.0	70.9	89.9	178.5	207.0	229.1
Rice	1970/71	60.8	10.4	15.0	20.9	22.0	23.0	15.9	11.4	42.9
Wheat	1971/72	56.7	27.9	23.1	31.1	28.3	33.0	50.3	33.7	42.8
Cassava	1978/79	63.2	27.4	29.2	18.8	30.7	19.7	12.9	13.8	9.1
Export Crops										
Coffee	1980/81	66.6	66.6	54.8	53.8	49.5	49.0	55.0	54.0	49.3
Cotton	1972/73	75.2	58.5	44.6	42.0	47.0	51.9	35.9	56.0	58.3
Sisal	1964	230.0	86.0	72.0	60.6	40.2	38.0	32.4	30.2	35.5
Tea	1977/78	18.5	16.6	15.9	17.6	11.9	16.8	15.5	14.1	13.8
Tobacco	1976/77	19.1	17.2	16.1	13.6	11.0	13.4	12.5	16.1	12.9
Cashewnuts	1973/74	143.3	41.4	43.2	32.2	47.0	32.4	20.5	17.6	24.3

Source: Bank of Tanzania 'Economic Bulletin' and Marketing Board Reports.

- (ii) in the rural areas, as well as in the urban informal sector, their access to and control of the factors of production (land, labour, and capital) and in the urban formal sector, their access to employment and incomes;
- (iii) their access to adequate social services including health, education, water, housing and related community and recreational facilities, as well as to a reasonable amount of leisure, particularly during pregnancy and motherhood;
- (iv) availability of basic consumer goods at prices within their reach;
- (v) availability of and access to good quality basic economic services such as transport, marketing, extension, and to production inputs (e.g. fertilisers) and credit; and
- (vi) their participation in decision-making processes at the household, community, regional and (eventually) national level.

The women-in-development problematique

From an economic perspective, female subordination and its attendant problems are embedded in the gender division of labour. As a number of studies show, the gender division of labour, in Africa in general and Tanzania in particular, places too high demands on women's labour while leaving men relatively under-employed. With very few exceptions Tanzanian women are responsible for all housework and most farm operations in addition to child-

bearing and rearing; and of late they have been targets of political mobilisations to undertake village/community development activities such as building schools, maintaining roads, working on communal farms, etc.

TABLE 2: Analysis of Government Expenditure by Purpose, 1970/71-86/87 (Percentages)

	General Public Services	Defence	Education	Health	Social Security and Welfare Services	Housing and Community amenities	Other Community Social Services	Economic Services*	Other Purposes	Total Basic Needs (Cols 3-7)
1970/71	20.01	7.05	13.68	6.17	0.47	2.19	2.50	37.98	9.96	26.01
1971/72	17.06	9.85	14.35	6.02	1.12	1.39	1.78	37.05	11.39	24.66
1972/73	18.95	9.05	13.29	6.51	0.40	1.17	2.14	36.78	11.71	23.51
1973/74	16.22	10.72	11.80	6.37	0.44	1.90	1.66	40.37	6.59	22.17
1974/75	16.05	11.73	12.22	6.87	0.33	1.62	2.09	42.63	6.45	23.13
1975/76	15.83	12.16	14.10	7.15	0.37	1.84	2.43	36.91	9.21	25.9
1976/77	17.40	12.27	13.58	7.05	0.24	1.16	2.28	38.02	7.86	24.31
1977/78	14.99	15.09	14.34	7.23	0.24	0.89	2.04	36.37	8.80	24.74
1978/79	14.44	24.40	11.64	5.36	0.26	0.88	1.69	32.10	9.22	19.83
1979/80	16.65	9.70	12.64	5.65	0.41	1.15	2.17	40.74	9.39	22.02
1980/81	10.47	11.09	12.55	5.61	0.31	1.31	1.21	37.06	12.40	20.99
1981/82	17.95	12.53	12.47	5.38	0.28	1.03	2.07	29.82	18.49	21.23
1982/83	17.09	8.06	13.09	5.29	0.31	1.09	2.00	26.99	20.95	21.78
1983/84	22.02	12.79	11.85	5.46	0.29	0.98	2.05	25.97	18.77	20.63
1984/85	29.93	13.89	7.29	4.98	0.47	0.98	2.24	24.17	16.06	15.96
1985/86	26.21	9.09	7.51	4.37	0.38	0.64	1.91	24.29	26.60	14.81
1986/87	25.50	14.58	6.45	3.66	0.28	0.50	0.50	16.49	32.51	11.39

* Including agriculture

Source: Tibaijuka, A.K., et al, 1988.

Despite their dominant role in both production and reproduction (or perhaps because of it!) women's subordinate position means that they neither own nor control the means of production. In households the control of and access to the factors of production (land, technology, and credit) are usually vested in the male members. Thus although women do most of the work, men make all the important decisions because they control the resources and in some cases they even control female labour. It follows that economic development programmes which do not take women's subordinate position into account, often unwittingly aggravate their disadvantaged position in households, thereby worsening rather than improving their welfare.

The economic rationale for the 'women question'

To the extent that an individual's response to a given development programme is highly influenced by what he/she is expected to do (input) to

produce the expected benefit (output), it can be hypothesised that in households/societies where the gender division of labour overburdens women with unrecorded responsibilities without rights, the women will not be sufficiently enthusiastic or innovative to participate actively in these programmes. In time, such a programme will not achieve its objectives since it will fail to tap the full potential of the main actors.

Mwalimu Nyerere, when addressing a UWT Conference in 1983 in Arusha, said that "Tanzania wanted to run while others were walking but could not run only on one leg". He meant that Tanzania had failed to involve women effectively in the development process and decision making. Women had been integrated as unequal, exploited and down-trodden partners in the economy and this caused the overall poor performance which he equates to running on one leg!

If all this is accepted, then the concern is that women's welfare might worsen implementation of structural adjustment programmes such as the ERP. Therefore the need to investigate thoroughly the impact of these policies on women, with a view to making corrective action.

2. Key Aspects of the ERP Likely to Affect Women Adversely

Cuts in public spending on social services

Economic recession and ensuing structural adjustment programmes invariably tend to be accompanied by cuts in public expenditure with concomitant reductions in spending on social services. Table 2 shows that this was certainly the case for Tanzania. Such cuts are likely to have a disproportionately adverse effect on women, because they make intensive use of these services (particularly health and water), due to the gender division of labour and to their special role in reproduction, and child rearing. Ordinarily, it is women who take children to hospitals or clinics. Women themselves also need special medical attention when they are pregnant. Also, women and children have the responsibility to fetch water for the entire household. Whenever modern (pumped) water facilities and wells dry up or fall into disuse for lack of funds for their operation and maintenance, the burden of carrying water from distant streams falls on women.

Devaluation and the persistent high rate of inflation

It would be a mistake to attribute the high rate of inflation during the ERP to devaluation because, as noted earlier, inflation was even higher before the programme was launched. However, in a situation of frozen wages and employment, and when subsidies on food and inputs had been dropped and prices of most basic consumer items decontrolled (or, if still controlled available only at parallel market prices), the persistent high rate of inflation resulted in an erosion of real incomes and most low-income households found it difficult to cope with the rising cost of living.

This situation was bound to affect women more adversely than men. As prices of basic commodities (food, cooking/household energy, water) and charges for social services rose, it was women who, as intensive users of the commodities and services, were obliged to look for alternatives, thus increasing their already overheavy workload. The consequences were increasing malnutrition and disease among children as women did not find enough time to

attend to their proper feeding. Moreover, as the general welfare of the household deteriorated tensions and conflicts increased in families and women became victims of male violence.

The export drive and priority for the export sector

Structural adjustment policies also entail expenditure switching policies aimed at shifting productive resources (labour, land and capital) away from the non-tradable domestic food sector to the tradable (export) sector. While the importance of giving the agricultural producers incentive prices is indisputable, there is the danger that the high incentives for export-crop farming might reduce food security. This might occur in as much as households often have no idle resources to put to productive use in response to price incentives. As the policy requires resources to be switched from somewhere, this must be from food production.

Such a policy will adversely affect women in three ways. First, as the major farmers in Tanzania, women are the ones who have to respond to these new incentives by increasing their labour inputs. This will worsen their work load and hence their welfare. Secondly, if by switching to cash crops household food supplies fall, women's responsibility for feeding their families means that they will have to work harder, to get money to feed their children. One way to do this would be to brew beer, though the negative implications of this are obvious: alcoholism is likely to increase, as will household violence, of which women and children are the main victims. Finally, if land resources are switched to export-crops, this could well take place on land previously occupied by women's crops, as was the case with the introduction of tea in the Kagera region.

The reduction and freeze of employment and wages

The adjustment policies also involve the reduction of employment and earnings of low-income households in general and women in particular. This is mainly because in the formal sector women are employed mostly in these cadres (e.g. accounts clerks, typists, office assistants, cleaners, etc.) which are usually subjected to most cut backs (retrenchment) when the Government is forced to reduce its costs. The criteria for retrenchment are often not clearly spelled out or controlled, and women have frequently fallen victims to such situations even when occupying managerial posts (the case of Makumasi 1987).

High interest rates

From a women's perspective, high interest rates on loans are a problem. If in agriculture increased production must come from technological advancement, through both intensification (use of fertilizer) and extensification (mechanization), these techniques need to be promoted among women farmers. In addition to directing extension efforts to the women who do the work, this strategy requires that women farmers and not their husbands should get the credit to buy the necessary inputs and implements. High interest rates discourage peasant farmers in general and women farmers in particular from borrowing from the banking system, even if this option were to be opened to them. Potentially, therefore, high interest rates are a bottleneck to the advancement of technology and productivity among women. Special (lower) rates might be necessary for women borrowers.

3. Indicators to Monitor the Welfare of Women Under Adjustment

An ideal monitoring system requires that data which can measure or assess the trend of relevant indicators should be available regularly and speedily so that corrective interventions can be made in time. A detailed analysis of the types of indicators for measuring the welfare of the Tanzanian population in general and vulnerable groups in particular has recently been compiled by the author of this paper and is readily available. For the sake of brevity, only the table summaries of the types of indicators of that are necessary to measure the welfare of women and children are presented here (Table 3). It can be seen that for many indicators of social and human conditions, data are already collected through ministries or other institutions. What is required is to compile and analyse them promptly so that they can be reported in usable form, either quarterly or annually as may be deemed necessary.

III. THE IMPACT OF RECESSION AND ADJUSTMENT ON WOMEN: SOME EMPIRICAL EVIDENCE

1. The Status of Women in Tanzania

Rural women

According to the 1978 census, women constitute 52 per cent of the population and 86.7 per cent live in rural areas. Of these, 97.8 per cent engage in farming and are responsible for most farm operations, both in food and cash crops. Rural women engage also in non-farm economic activities to earn cash incomes. These activities include: petty trading, beer brewing, handcrafts production and as hired labour. Some women have been working through informal and formal cooperative groups in activities such as: communal farming, small-scale industries, bars and beer halls, restaurants, shops, lodgings, poultry-keeping, weaving etc. According to one report, there were 7,567 such women's groups in the country in 1979 (Likamba et al, 1988). The performance and productivity of women's farming activities are constrained by:

- . heavy workload because of gender roles (14-16 hours daily);
- . poor health and nutritional status;
- . lack of access to knowledge of improved agricultural inputs and extension services;
- . low participation in village politics and decision-making bodies;
- . cultural deprivation of land ownership rights;
- . lack of access to credit facilities;
- . long distance to walk to farms, to fetch firewood and water;
- . low education level and lack of access to continuing education; and
- . lack of control of agricultural incomes (which lowers motivation).

TABLE 3: Summary of Indicators to Measure the Welfare of Women

Indicator	Data Source Collecting Agency	Frequency of Reporting
A. STATUS INDICATORS		
1. Average life expectancy at birth	Census data - BS	Annual
2. Infant mortality rate	Census/coverage	"
3. Maternal mortality rate	Surveys	"
4. Crude birth rate	Census data	"
5. Malnutrition rate among expectant mothers	MCH clinics/TFNC	Quarterly
6. % infants with low birth weight	Hospitals/TFNC	"
7. % of under 5s malnourished	Primary schools/MoED	"
8. % pregnant women fully immunised against tetanus	MoH	Annual
9. % births attended by trained health personnel	Coverage surveys	"
10. Contraceptive prevalence	Census data/BS	Annual
11. % of school entrants malnourished by sex	Coverage surveys UMATI	Quarterly
12. % females enrolled in primary schools (enrollment Ratio)	Primary school MoED	Annual
13. Adult women's literacy rate	Primary schools MoED	"
14. % of Grade 1 enrollment completing primary school by sex	Coverage survey/IAE	"
	MoED	"
B. IMMEDIATE CAUSE INDICATORS		
1. Dietary inadequacy	Household surveys/TFNC	Annual
2. Morbidity disease patterns	Household coverage surveys/MOH	"
3. % of females attending tuition	Household coverage surveys/MoED	Annual
C. UNDERLYING CAUSES INDICATORS		
1. Availability of food	Early warning system	
- Areas planted with food	MoA	
- Producer and consumer prices	Marketing development bureau	
- Food stocks & levels	MoA	
2. Access/quantity of essential services		
- Health	Household coverage surveys/MoED	
- Water	Household coverage surveys/MoW	

- Education	Household coverage surveys/MoED
- Housing	Household coverage surveys/DoH
- Household energy	Household coverage surveys/MoEN

D. BASIC CAUSE INDICATORS

1. Incomes & employment policy		
- Wage levels	Household coverage surveys/MoLMD	Annual
- Employment levels	MDB	
- Producer price levels	Bureau of statistics	
- Consumer price indexes		
2. Macro-economic policy		
- Government spending by sector	Economic survey/MFPEA	"
- Input pricing policy		
3. Access to factors of production	Household coverage surveys/UWT/DoW	"
4. Participation of women in decision-making	Household coverage surveys/UWT/DoW	
5. Women in development policy	"	"
- Women's workload programmes	"	"
- Women in cooperatives	Surveys/UWT/CUT	

* Alphabetical list of abbreviations

BS	- Bureau of Statistics
CUT	- Cooperative Union of Tanzania
DoH	- Division of Housing, Ministry of Local Government, Cooperatives and Marketing
DoW	- (not there) NB
IAE	- Institute of Adult Education
MCH	- Maternal Child Health
MDB-	- (not there) NB
MFPEA	
MoA	- Ministry of Agriculture
MoED	- " " Education
MoEN	- " " Engineering
MoH	- " " Health
MoLMD	- " " Labour and Manpower Development
TFNC	- Tanzania Food and Nutrition Centre
UMATI	- Uzazi wa Malezi Bora Tanzania (family planning organization)
UWT	- Umoja wa Wanawake Tanzania (women's organisation)

Urban women

The 1978 Census showed that 13.3 per cent of the female population live in urban areas, where they work mostly in the home and the informal sector. The proportion of urban women employed in the formal sector has been cited as 14 per cent, with 73 per cent working at home or in the informal sector and 13 per cent self employed (Lihamba et al, 1988). Generally women

work in unskilled jobs and get the lowest pay. In the formal sector, women dominate in services, e.g. nursing, teaching and social work. In the informal sector, women work in bars, restaurants, and in domestic service.

Status of women's education

Women's access to formal employment is restricted by their historically limited access to education although, since Independence, there have been concerted efforts to rectify this. Table 4 presents some indicators on the progress made.

TABLE 4: Proportion of Males and Females Enrolled in Educational Institutions, 1984

	<u>% Males</u>	<u>% Females</u>
Registered Primary Schools	50.6	49.4
Government Secondary Schools	66.3	33.7
Private Secondary Schools	62	38
Government High Schools	68	32
Private High Schools	58	42
Technical Colleges	89.3	10.7
University of Dar-es-Salaam	81.1	18.9
Sokoine Agricultural University	91.4	8.6
Teacher Training Grade A/C	63/64	36/37

Source: derived from Lihamba A, et al (1988)

Between 1967 and 1983, female adult literacy rose from 21 per cent to 80 per cent. Between 1981 and 1983 the number of women registered in Folk Development Colleges rose from 437 to 882 for long courses and from 2,912 to 4,065 for short courses. However in 1985 the drop-out rate for girls from primary schools was as high as 22 per cent. This was because of: early marriages and pregnancies; poverty and family inability to cover school expenses; pressure for girls to help more in the home; and the low status of girls in families, which meant that preference is given to educating boys. Constraints to women's higher education or training have included: pressure from families not to attend; heavy workload which leaves little time; lack of child-care facilities; and frequent pregnancies.

Health and nutritional status

Women's health status is lower than men's because of their work load, frequent pregnancies and malnutrition and anaemia; these factors are reinforced by cultural attitudes on gender and by food consumption habits. The health and nutritional status of women in Tanzania can be best summarised by the indicators in Table 5.

Women, politics and the law

In spite of a lack of any specific policy on women in Tanzania the Party has sponsored a mass organisation for women Umoja wa Wanawake (UWT), which is specifically charged with the responsibility of working towards their total emancipation and full integration into development activities.

Mwalimu Julius Nyerere has been at the forefront of the women's emancipation campaign in the country. Introducing the Arusha Declaration in 1967, he observed with concern that:

It would be appropriate to ask our farmers, especially the men, how many hours a week and how many weeks a year they work. Many do not even work for half as many hours as the wage-earner does. The truth is that in the villages the women work hard. At times they work for 12 or 14 hours a day. They even work on Sundays and public holidays. Women who live in villages work harder than anybody else in Tanzania. But the men who live in villages (and some of the women in towns) are on leave for half of their life, (Nyerere, 1968 p. 30). During the eighties some specific measures were taken to translate the Party guidelines on women-in-development into concrete action. These include:

- 1982: drafting a national policy programme defining issues and developmental plans for women by the Prime Minister's Office;
- 1983: resolution of the UWT to create an economic unit (SUWATA);
- 1984: formulation of an action programme for women by the UWT, and reservation of 25 parliamentary seats for women;
- 1985: establishment of a women's section within the Ministry of Community Development, Culture and Youth;
- 1987: formulation of a national policy on women and children (present status unknown)

In short, compared to many other African countries the political climate for promoting women in development is favourable. The law, however, is more restrictive. For example, in the Marriage Act (1971) and the Law of Persons (1963) areas of customary law specific to each ethnic group are recognised and applied accordingly; as a consequence women remain unprotected in the areas of inheritance, the custody of children, and the ownership of land and property. The Employment Act (1975) entitles women to 84 days of maternity leave every three years but denies them annual leave in the relevant year. The Affiliation Ordinance Act (1949, revised 1967) enables divorced women to claim child support from fathers but sets Shs. 100 as the maximum claims. (Today this is a bad joke because a 1 kg tin of baby milk for example, costs Shs. 500!) Under the Co-operative Societies Act (1982) rural women's groups cannot operate as autonomous cooperative societies but must work within the existing primary and secondary co-operatives where women are literally excluded because household membership is assumed by the head of the household (Lihamba et al, 1988).

In summary, since Independence, commendable efforts have been made to improve the situation of women in Tanzania but they remain by and large a disadvantaged group likely to be particularly vulnerable to the effects of

TABLE 5: Selected Indicators of Women's Health Status, 1980 and 1985

	1980	1985
1. Infant deaths (under 1 year) (thousands)	116	127
2. Child deaths (1-4 years) (thousands)	77	82
3. Total infant and child deaths (under 5 years) (thousands)	193	209
4. Infant mortality rate (under 1 year)	120	111
5. Child mortality rate (aged 1-4 years) (per 1000 live births)	19	21
6. Infant and child malnutrition		
Mild/moderate	n.a.	43%
Severe	n.a.	7%
Total	n.a.	50%
7. Babies with low birth weight (under 2.5 kilos) (1982)		13.5%
8. One-year-olds fully immunised against:		
measles	31%	67%
tuberculosis	30%	82%
diphtheria		
pertuasis/tetanus	23%	62%
poliomyelitis	22	62%
all six diseases		63%
Pregnant women immunised against tetanus		58%
9. Number of ORS packets per 100 infants and children (annual distribution to rural health facilities 1985)		182
10. Access to health services (1978):		
% of total population within 5 kms	76	
% of urban/rural population within 5 kms	100/72	
11. Access to safe water (1978):		
% of total population	47	
% of urban/rural population	90/41	

adjustment. The following section attempts to give some concrete evidence of this.

2. The Impact of Adjustment on Women

Employment

Gender categorised data on formal employment are scanty. Table 6 shows the degree of excess capacity in the Tanzania Civil Service in 1983 prior to the 1985 retrenchment exercise when 12,760 workers (the majority of them in the common cadres with salaries below MS 3) were made redundant after being given their entitlements. Since the data are gender-blind they do not tell us how women were affected. However to the extent that women dominate the common cadres, it can be asserted that they were hit the hardest.

The specific occupations reported by the women participating in the special survey conducted for the purpose of this paper are shown in Table 7. By broad categories, 37.3 per cent of the sample women were employed in the formal sector, 44 per cent in the informal sector and the remainder said they were housewives. Bearing in mind that the sample was drawn from the low-income areas of Dar-es-Salaam, the rate of employment in the formal sector may appear rather high.

Table 10 presents (from the same survey) comparative data on the minimum daily food expenditures by households in Dar-es-Salaam. Unfortunately, the sample size is very small and shows market prices which do not precisely reflect the real increase in the cost of living. However, in the absence of a better data set, some crude conclusions can be drawn, particularly if the minimum food expenditures by households are compared with the minimum and maximum wages, earned.

TABLE 6: 'Excess' Workers in the Civil Service at Central Ministries and Departments (i.e. Excluding those Stationed in the Regions) in 1983

Category	No. of workers employed	Required no. of workers	Excess no. of workers	Budgetary cost of excess workers (TShs.)	Excess Workers as % of total employed
Accounts clerks	988	323	665	11,172,000	67
Typists & personal secretaries	975	455	522	10,022,400	54
Registry assistants	1,310	597	713	11,978,400	54
Office attendants	1,784	1,140	664	6,955,200	36
Telephone operators	134	99	35	539,700	26
Watchmen	358	232	126	1,360,800	35
Total	5,549	2,844	2,705	42,028,500	49

Source: Omolo-Opere, V. 1987.

TABLE 7: Occupational Categories of Women in the Dar-es-Salaam Sample, November 1988

Category	Number of Women	% of Women in Sample
Official in Government	2	1.5
Official in parastatal	8	6.0
Expert lecturer	8	6.0
Secondary school teacher	2	1.5
Primary school teacher	5	3.7
Clerk/secretary	10	7.5
General office worker	8	6.0
Business woman trader	20	14.9
Policewoman	2	1.5
Farmer	23	17.2
Domestic servant	8	6.0
Nurse/midwife	5	3.7
Technician (Fundi)	5	3.7
Driver	1	0.7
Housewife*	25	18.7
Garden worker	2	1.5
Total	134	100

Source: Survey Data, November 1988 (preliminary).

Incomes and food security

The last household budget survey (HBS) was conducted in 1976/77 and revealed an expenditure pattern shown in Table 8.

TABLE 8: Expenditure Pattern by Income Group, 1976/77 (HBS, Currently in Official Use)

Income Group	Percentage of Expenditure	
	Food	Non-Food
Low	80.6	19.4
Middle	76.9	23.1
High	55.6	44.4
All Groups	64.2	35.8

Source: quoted in Katona E., 1988

The figures indicate that the consumption pattern of wage earners follows Engel's Law, the essence of which is that the poorer strata spend proportionately more of their income on food and basic necessities than do the more affluent. Therefore the rising prices for basic foods shown on Table 9

confirm the earlier assertion of this paper that the poor have been hit hardest by adjustment policies.

TABLE 9: Cost of 100 Kcals from Selected Food Items in Dar-es-Salaam, 1977/78-87/88 (market prices in cents)

Food Items	1977/78	1982/83	1987/88	% Change 1977/78 1987/88
Maize	6	25	80	1233
Rice	10	40	130	1200
Irish potatoes	110	130	600	445
Refined sugar	80	250	600	650
Mixed beans	30	70	200	567

Source: Msambichaka, L.A. and Maro, W., 1988

The Table shows that although maize flour and rice are the cheapest of all the food types selected they had the highest percentage increase in prices between 1977/78 and 1987/88. This suggests that as food prices increased, the medium-income group switched to the cheaper basic staples, whose prices were thus pushed up at higher rates. In consequence, despite the good maize harvest of the late 1980s, the prices of maize remains relatively high and the poorer households faced the greatest difficulties.

TABLE 10: Sample of Minimum Daily Food Expenditures by Households in Dar-es-Salaam, 1977/78 and 1987/88 (TShs.)

Household size	No. of Resp.	Low-Income Families (Manzese Area)		No. of Resp.	High-Income Families (Msasani/Oysterbay Areas)	
		1977/78	1987/88		1977/78	1987/88
1	11	33.75	88.75	1	80	-
2	12	34.40	120.55	18	108.30	280
3	20	45.90	145.90	36	136.10	312
4	58	50.80	161.70	57	168.42	386.15
5	62	48.90	218.75	65	196.92	398.60
6	32	75.60	249.40	40	238.75	428.00
7	6	100.00	461.10	15	242.85	452.00
8	11	64.45	292.30	9	255.55	558.00
9	3	100.00	430.00	5	290.00	600.00
10	10	99.00	353.30	4	325.00	-

Source: Msambichaka, L.A. and Maro, W., 1988

It can be noticed that the minimum wage is not enough even to provide enough food for a one person household. The expenditure is Shs. 88.75 per day but the salary is only Shs. 42 per day (i.e. Shs. 1,260 per month at the time of the survey) and therefore it covers only 48 per cent of requirements. The

average family size in Tanzania is six people, the minimum wage supports only 14 per cent of the minimum food requirement! The picture is better for the so-called high-income group, but even here net earnings (Shs. 8,000 per month or Shs. 267 per day) support 95 per cent of minimum food requirement for a two person household and only 62 per cent for the standard household of six people.

This confirms the well-known fact that no household in Dar-es-Salaam (low-income and high) lives on its basic income. All able-bodied members of households are engaged in income-generating activities (IGAs) in order to make ends meet. Women are particularly adversely affected when their husband's basic incomes fail to support their families. As the person responsible for the actual day-to-day management of the home it is the woman (whether or not she herself is also employed), who is forced to make ends meet. Women are therefore the most active participants in IGAs. The results of the special sample survey showed that in Dar-es-Salaam 70 per cent of the 134 women interviewed were involved in some kind of an IGA, including (by broad categories): staple farming (shamba) 36 per cent; vegetable gardening 62 per cent petty trade such as selling scones 32 per cent; brewing/selling beer 7 per cent; poultry keeping 15 per cent; giving tuition classes 4 per cent (all the primary school teachers in the sample); and tailoring 3 per cent. Seven of the 134 women had professional jobs; three reported supplementing their incomes by working over-time; two by undertaking consultancy activities; and two by attending seminars and conferences (a practice also very common among men with similar opportunities).

The variety of IGAs reported in the sample (23 in total) showed that when confronted with problems women are both imaginative and innovative.

To give some idea of how successful the IGAs are, the total earnings from them as reported by women in the sample are presented in Table 11.

TABLE 11: Monthly Incomes from IGAs, Reported by Women in Dar-es-Salaam Sample, November, 1988.

Shs./Month	Number of women	% of women in sample	Cumulative %
1,000	19	31.1	31.1
2,000	15	24.6	55.7
3,000	7	11.5	67.2
4,000	7	11.5	78.7
5,000	5	8.2	86.9
6,000	4	6.6	93.4
7,000	3	4.9	98.4
90,000	1	1.6	100
TOTAL	73	100	-

Source: Survey Data, November 1988 (preliminary).

It can be seen that only 73 (54 per cent) of the women in the sample responded on this point. The fact that the reported minimum earnings from IGAs are approaching (79 per cent) of the minimum wage shows how worthwhile women find it to undertake these activities. This even is more apparent if the IGA even earnings of the entire household are counted.

Table 12 presents the frequency distribution of total monthly incomes reported by the sample: 54 per cent of households reported incomes of below Shs. 5000 per month but in one household the income exceeded Shs. 5000. Since the sample was taken from a predominantly low-income area, the high monthly incomes originate from engaging in IGAs.

However, the incomes so earned have still not been able to meet all the basic necessities adequately. Thus 58 per cent of the women said that they had been forced to reduce the number of meals taken from three to two per day and 61 per cent said that they had cut down their consumption of protein-rich foods (meat and fish). Children and pregnant women are bound to have been adversely affected by this.

Dark side of the IGAs is that women pressed for time and resources encourage their children to participate in these activities. If not controlled this might lead to hooliganism, delinquency or truancy from school or home. The glaring cases are primary school age children attempting to repair pot-holes along Bagamoyo Road and begging (or demanding) rewards from passing drivers. Besides the fact that those children ought to be in school, they are exposed to injury from vehicles: accidents are rising partly due to the condition of the roads but also to the incidence of drunkenness (see next sub-section).

TABLE 12: Distribution of Income Categories in Sample Households, Dar-es-Salaam, November 1988

Income Category Shs./Month	Number of Households	% of Household in Sample	Cumulative %
Below 5000	38	54	54
5 - 10,000	19	27	81
10 - 25,000	11	16	97
25 - 50,000	1	1.5	98.5
50 - 100,000	1	1.5	100
Total	70	100	-

Source: Survey Data, November 1988 (preliminary)

To try and quantify the impact of women's participation in IGAs on their labour time, they were asked to give an account of how they spend their normal working day, from 5 a.m. to 1 a.m. From this information the total number of working hours for each woman in the sample was computed and the results summarised in Table 13.

The above data are still preliminary in that they have not yet been checked. Some respondents, for example, may have misunderstood the question and not counted domestic activities as work or simply reported time spent on IGAs alone, without including formal employment. Preliminary as they are, the results do show that, contrary to the widespread belief that urban women like the rural men are "on leave half of their life" (Nyerere, 1968), they have an average working day of 8.8 hours, which is well above the official seven hour

working day: 67.8 per cent of the women reported working more than seven hours and nine per cent more than twelve hours every day.

The conclusion is that in urban areas, the workload of women has increased tremendously, where once most of them were merely housewives working in the home, they now have working hours almost as long as those of their sisters in rural areas. Although there are no comparable data from rural areas in the recent period, it is reasonable to assume a similar trend. In view of the already heavy workload of rural women, put at an average of 14-16 hours a day, the implications of longer working hours are grievous for the welfare of both the women and their children.

To sum up, the evidence points to women having suffered more than men from recession and structural adjustment. A respondent from one institution included in the survey put it as follows:

The man brings the means and the women has to make the means meet the ends. That is where the problem starts. The man is bitter because he feels he is contributing to the family inadequately without realising that even the woman is playing a role in making the meagre income suffice.

TABLE 13: Distribution of Daily Working Hours Reported by Women in the Dar-Es-Salaam Sample, November 1988

Number of Working Hours	Number of Women	% of Women in sample	Cumulative %
1	1	1.7	1.7
2	1	1.7	3.4
3	1	1.7	5.1
4	1	1.7	6.8
5	2	3.4	10.2
6	3	5.4	15.3
7	10	16.9	32.2
8	6	10.2	42.4
9	8	13.6	55.9
10	15	25.4	81.4
11	4	6.8	88.1
12	2	3.4	91.5
13	1	1.7	93.2
14	1	1.7	94.9
15	3	5.1	100
Total	59	100	-

Source: Survey Data, November 1988 (preliminary).

Health

Despite the public outcry that social services have declined markedly, few studies have attempted to quantify the degree of deterioration. The information given below on the health service relies for most part on the

preliminary results of recent surveys including the one carried out for this paper.

A survey undertaken in December 1987 as part of a study monitoring the Essential Drugs Programme (EDP) revealed that:

- . the average number of people per dispensary in Tanzania was 8,000 with the highest number in Dar-es-Salaam (40,000) and the lowest in the Coast region (6,000);
- . the ten most frequently reported causes of illness were: malaria 26 per cent of total; URI 10.6 per cent, diarrhoea 7.7 per cent, eye diseases 6.3 per cent, intestinal worms 4.7 per cent, gonorrhoea 4.4 per cent, skin diseases 5.1 per cent, pneumonia 4.1 per cent, accidents 3.0 per cent, anaemias 2.4 per cent;
- . the average monthly stock of malaria drugs (chloroquine) was 51 per cent of requirements;
- . the 1984/85 EPI rural survey showed that only 53.4 per cent of the children surveyed had received all the vaccinations; 18.1 per cent had not received any vaccination (the reasons reported were: mother too busy, 2.3 per cent of children surveyed; place too far away, 3.3 per cent; unaware of immunisation, 3.9 per cent; vaccine not available, 4.4 per cent; and other reasons, 3.2 per cent); 28.5 per cent of the children surveyed had received some vaccinations (the reasons given why they had not received all of them were: postponement, 2.1 per cent; place too far away, 2.5 per cent; family problem including mother being ill, 3.9 per cent; mother too busy 4.2 per cent; vaccine not available 5.3 per cent; children sick, 7.0 per cent; and other reasons 3.4 per cent).

In addition the following findings emerged from the Dar-es-Salaam household survey conducted for this paper:

- . on average a visit to a clinic takes 5-8 hours;
- . 20 per cent of the sample reported that there had been no increase in the availability of drugs in hospitals, 70 per cent said there had been a decline, 10 per cent an improvement;
- . 52 per cent of the sample said the drugs in dispensaries had been sold illegally by the staff;
- . 55 per cent of the sample said that the medical services had deteriorated, 34 per cent said they were the same, 10 per cent said they had improved.

These findings appear to confirm the earlier assertion that all is not well with the health service. Since women are intensive users, they have suffered accordingly.

Water supply

Shortage of foreign exchange to import adequate spares to maintain the water plants has contributed to the poor performance of this sector and here it can be said with certainty that those who have shouldered the burden are women. Table 14 shows the number of piped schemes constructed, those still operating, those requiring rehabilitation, and obsolete schemes which were beyond salvage and had to be redesigned and constructed anew. The last column shows the coverage of water supply in the urban centres of each region - i.e. the proportion of people who had access to piped water.

The facts speak for themselves and all point at the sad state facing the water supply sector. Only 71 per cent of the established capacity was operating satisfactorily. This means that 29 per cent of the women with access to piped water still have to fetch water despite the heavy investments made. For example, the National Urban Water Authority (NUWA) reported that water demand in Dar-es-Salaam is 60 million gallons per day (MGD) and the capacity is 63 MGD. However, production is only 49 MGD, of which 16MGD are lost because of leakages. Therefore the effective water production by NUWA is 33 MGD or 50 per cent of requirements. Due to lack of funds NUWA is unable to repair and maintain its plants. Thus despite the 80 per cent coverage cited on Table 14, most of the pipes in Dar-es-Salaam are dry for much of the time,

TABLE 14: Status of Piped Water Supply Schemes (1985) and Urban Water Supply Coverage (1987) by Region

Region	Total No. of Piped Schemes	Schemes Operating Satisfactorily	Schemes Requiring Rehabilitation	Obsolete Schemes	% Water Coverage Urban Areas (1987)
Arusha	278	240	52	38	49
Dar-es-Salaam	41	39	5	-	80
Dodoma	267	107	159	1	67
Iringa	89	70	19	-	40
Kagera	51	51	19	-	67
Kigoma	76	57	12	6	33
Kilimanjaro	125	119	83	6	54
Lindi	89	69	48	-	100
Mara	117	69	20	15	61
Mbeya	130	93	46	1	52
Morogoro	104	72	32	-	74
Mtwara	60	35	25	-	100
Mwanza	53	31	22	-	74
Rukwa	65	45	10	-	78
Ruvuma	83	53	24	10	43
Shinyanga	68	34	25	-	47
Singida	152	127	37	-	54
Tabora	194	155	44	1	75
Tanga	82	42	26	15	89
Coast	87	70	41	18	39
TOTAL	2,183	1,562	738	111	41*

* Average for the rural areas clean water.
Source: Senguo A., 1988.

and women have either to fetch water or to buy it. The situation in other urban centres is generally worse.

In the special survey for this paper, 90 per cent of the sample had piped water installed. Of these, however, only 34 per cent said that they had running water all the time; 54 per cent said that they got water occasionally and the remaining 12 per cent said the water pipe had dried up completely for more than 3 months. Of those who had no water, mothers and children were responsible for fetching it in 91 per cent of the sample households; 6 per cent reported buying water or relying on domestic servants, and 3 per cent said the father fetched it, using a pick-up vehicle. The observation that men were also fetching water (even though they used vehicles) is welcome, but it is restricted mostly to households keeping livestock. It is urgent to rehabilitate the water plants for the sake of the women.

Education

In Dar-es-Salaam the teacher/pupil ratio is falling. It is estimated that in primary schools it fell from 1:45 in 1983 to 1:65 in 1988. The classroom/pupil ratio is worse. It is reported to have declined from 1:50 in 1983 to 1:73 in 1988. This means that the classroom is packed with children and the teacher can at best manage only to "maintain law and order". The situation in rural areas is reported to be better because of lower population densities.

In Dar-es-Salaam the problem appears to be the failure of the City Educational Authority (CEA) to mobilise parents to build more schools. As the educational standards of most schools fall, parents try to get their children into those believed to be good, which then become overcrowded. This makes it possible for officials allocating school places to demand exorbitant bribes (Tibaijuka, forthcoming).

Turning to the sample survey, out of 426 pupils 31 per cent were reported to be attending extra tuition classes in the afternoon. The average tuition fee reported was Shs.159, with a range of Shs.100-200 per student. Since the sample was drawn from low-income people, the fact that 31 per cent were being educated at high cost establishments (even the Shs.159 average is equal to 12.6 per cent of the minimum wage) is indicative of the low standards of education. Parents are evidently concerned about the future of their children if they are prepared to spend so much of their money on education even in low income areas.

The question is how have the falling standards of education affected women? The survey indicated that 12 per cent of the sample mothers reported teaching their own children as one of their daily activities. Eight per cent said they had to pay tuition fees themselves as the husband was not. It seems that the low educational standards add yet another burden to the women's workload, not to mention the inequality it breeds among children since the poorer households obviously cannot afford to send their children for tuition.

The foregoing account has shown clearly that the recession and the ensuing structural adjustment policies have placed in jeopardy the enviable achievements of Tanzania in the provision of social services. It is the women who have suffered more because they are the greater users of the services which have been cut. In view of their central economic role as the main agricultural producers, it is urgent to revive the social services if for

nothing else than to release female labour, now tied up in the arduous task of fetching water and firewood while in poor health, for more directly productive activities.

3. Actions Under Adjustment Taken to Assist Women

Results from institutional survey

The aim of the survey was to establish the kind of remedial action taken by institutions known to be involved in women's activities. The list of such organisations and institutions was readily available from a 1988 study on "Improving the Role and Welfare of Women in the Rural Development in the Southern Highlands in Tanzania" (Lihamba et al) which identified 44 institutions as dealing with women's issues. These included: seven government ministries (Community Development, Prime Minister's Office, Forestry, Local Government and Cooperatives, Agriculture, Water, and Health and Social Welfare); five parastatal organisations (Small Scale Industries Organisation (SIDO), Tanzania Food and Nutrition Centre (TFNC), the Institute of Adult Education (IAE), University of Dar-es-Salaam (USDM), Sokoine University of Agriculture (SUA); four party mass organisations (Umoja wa Wanawake Tanzania (UWT - Women's Organisation), National Bank of Commerce (NBC), Tanzania Investment Bank (TIB), Tanzania Housing Bank (THB); and 19 NGOs, including religious organisations.

Each of these institutions was given a questionnaire and in several cases the information from their replies was augmented by interviews. The survey had the following objectives:

- (i) collecting the views of the institutions' officials and policy makers on the situation of women under adjustment, in order to assess the chance of the issue being given more serious thought in the next ERP;
- (ii) collecting their suggestions on the kinds of short- and long-term measures needed to improve the status of women, with a view to incorporate these into the priority action programme for women - in development;
- (iii) making an inventory of the specific actions being taken to mitigate the adverse effects of adjustment on women; and
- (iv) compiling a bibliography of both published and unpublished material on the issue of women and structural adjustment in the country.

The bibliography is at the end of the report. The findings on the other aspects are summarised below.

Opinions on the impact of adjustment - the overwhelming majority (90 per cent of the respondents agreed that women and children suffer more than men during adjustment. The reasons given were their special roles in production and reproduction, as has already been argued in this paper. Since most of the institutions are in one way or another dealing with women's issues, the high level of awareness of the 'women question' is not surprising, and indeed more than half the respondents were women. Ten per cent of them - who did not feel that women had suffered more than men - held the view that

the question could only be answered satisfactorily after proper research. This emphasises the importance of monitoring the effects of the ERP so as to prove or show that vulnerable groups like women are suffering. Without such evidence it will be hard to mobilise support for special assistance to women in the course of further adjustment

Views on short- and long-term policies actions - in the short-term, the need to strengthen the social services - health, education, water, energy and low-cost housing - was emphasised by many, as was the importance of developing indigenous technologies directed at IGAs. Over the longer term the recommendations became similar to the more general objectives sought for women-in-development policies, e.g. fighting for more rights and income opportunities, changing negative attitudes, abandoning the sexual division of labour, and making amendments in laws discriminating against women. Some of the more concrete recommendations made by respondents appear under Section IV. 2 of this paper.

Specific actions being taken - in most cases (80 per cent) the respondents failed to list the specific programmes they were undertaking, the most plausible explanation being that there simply was not much happening. However, it should be mentioned that at the time of writing, only half (21) of the questionnaires had been received. Secondly, most institutions undertaking women-in-development projects in the social service sector have numerous programmes that alleviate some of the adverse effects of adjustment but were not designed specifically for that purpose, which may be the reason why officials did not list them. Some of the actions that were reported, including projects initiated or supported by donor agencies, are as follows:

- (i) the Responsible Parenthood and Family Welfare Policy by WAZAZI (Tanzania Parents Association), where the emphasis is on trying to match resources at the disposal of each family with the size of the family - WAZAZI members in their respective branches have to establish IGAs and employment creation projects involving women in the rural areas;
- (ii) the Vegetable Gardening and Clay Stove Projects (by the Canadian University Services Organisations), which is intended to improve women's production skills and develop marketing channels - the total sum involved is CAN \$20,000;
- (iii) the Milling Machine Project by the Institute of Adult Education which provides training seminars for rural women and book writers workshops for women and children in three regions;
- (iv) the National Afforestation Programme, and provision of training in economic business advancement; radio programme information, and higher education materials - projects of the UWT (the Women's Organisation);
- (v) training women to undertake IGAs (Projects for Adjustment) provided in five zones by WAWATA (Catholic Women's Organisation);
- (vi) the Skill Development for Self-Reliance (Maize Mill) Project by the ILO.

- (vii) the Housing Cooperative Project (supported by the Swedish International Development Agency); Information on Building Materials by the Housing Division, Ministry of Local Government and Cooperatives;
- (viii) the Social Rehabilitation Camps for Girls and Vocational Training Camps organised by VIJANA. (Tanzania Youth Fund Organisation);
- (ix) the three financial schemes organised through the Cooperative and Rural Development Bank:
 - . Australian Food Aid Counterpart Fund, January 1987 (Shs 50 million, interest rate 13 per cent, no security required, contribution 10 per cent of loan requested, utilisation 100 per cent);
 - . Special Credit for Women 1984 (Shs 1.3 million from the Danish International Development Agency; interest rate 7.5 per cent, security, 100 per cent utilisation);
 - . Experiment for Ujamaa for Women Fund (Shs 350,000 from FAO).

IV. POLICY RECOMMENDATIONS AND PRIORITY ACTION PROGRAMME FOR WOMEN-IN-DEVELOPMENT

1. Design of Gender-Sensitive Adjustment Policies

This study has shown that women's interests and women-in-development issues continue to be handled as extraneous and not as major aspects of development planning and implementation. Even though a growing number of institutions and policy-makers are adopting a progressive stance because of the favourable political climate, the status and development of women still does not feature in economic plans - a situation which ultimately limits the achievements of the targets set. For example, the Tanzanian ERP did not address itself at all to women's issues; yet this study has shown that its success would depend on the hard work put in by women.

In this light the following recommendations are made to guide the design and formulation of future ERPs:

- (i) for each production target, the main implementors should be identified by gender, together with their costs (inputs) and benefits (outputs);
- (ii) once their interests are established by gender, the possibility of introducing special programme to alleviate negative effects should be assessed. In other words, in the short term, during periods when individuals are adjusting to new economic forces, transitional support should be programmed. For example, for women and children, adjustment policies need to involve some short-term subsidisation (direct or indirect) of the social services. In the long-term, insurance schemes for health and education should be developed to enable the populace to meet the

costs of these essential services - it is inhuman to ask people to pay on the day they are sick;

- (iii) since economic policies are always implemented within complex and dynamic social systems, it is difficult to know when, or even whether, the results envisaged will ensue. Monitoring therefore becomes important in order to establish the way in which macro-policies are actually translated into real life situations at the household level. To do this effectively, data to measure the relevant gender-sensitive indicators should be allocated as an integral part of any ERP.

2. Policy Changes and Priority Actions Needed to Enhance Women's Role in Production

(a) Short-run policies/actions:

- (i) for urban areas, provide supply extension services and inputs for vegetable gardens so as to increase productivity of women engaged in farming IGAs;
- (ii) provide business training for women's IGAs;
- (iii) for rural areas, increase the availability of inputs and encourage extension workers to visit women by forming 'Women's Extension Service Groups' in each village (the local UWT offices could be used as co-ordinating centres);
- (iv) also in rural areas, improve the availability of incentive goods in order to keep down their prices;
- (v) amend the Cooperative Act so as to enable 'wives' to join co-operatives directly in their own right as farmers; and
- (vi) expand grain mills and plant trees.

(b) Long-term policies/actions:

- (i) supply credit and promote marketing co-operatives among urban women innovators and investors and rural women's groups;
- (ii) make changes in legislation so as to grant women land and inheritance rights;
- (iii) expand the number of female agricultural extension staff;
- (iv) strengthen agricultural research to generate both better labour- and land-saving technologies for women, develop social services technologies (improved sanitation and fuel saving technologies) and plant trees;
- (v) improve transport infrastructure including, carts to carry farm produce; and
- (vi) improve storage and provide (through co-operatives) grain mills.

3. Policy Changes and Priority Actions Needed to Enhance Women's Role in Reproduction and Child Rearing

(a) Short-run policies/actions:

- (i) repair all water pumps and plants that are lying idle;
- (ii) expand the Essential Drugs Programme to cover the whole country and improve control/management and accounting systems for medical supplies; improve supplies of all essential drugs and consumables; strengthen the immunisation campaign; and provide import support schemes for the social sector;
- (iii) support the formation of day care centres, especially in urban areas; and
- (iv) embark on a family planning campaign through the mass media.

(b) Long-term policies/actions:

- (i) increase investment to improve the availability, access and quality of social services, health, water supply and education; also encourage men to participate;
- (ii) work towards introducing comprehensive health insurance policies so that people can eventually meet a fixed percentage of their medical bills;
- (iii) adopt policies for establishing family planning and day care centres as well as undertake action programmes for their implementation.

4. Policy Changes and Priority Actions Needed to Enhance Women's Role in Household/Community Organisation

(a) Short-run policies/actions:

- (i) educate both women and men to abandon obsolete cultural values and to adapt to 'modern' times; and encourage men to participate in women's activities and vice versa;
- (ii) where necessary, make provisions in Village and District Council committees to reserve at least 25 per cent of seats to women, while encouraging them to make themselves available to be voted onto the committees through the normal channels; and
- (iii) strengthen existing women's groups and provide them with management and technical services, e.g. consultancy services in project planning.

(b) Long-term policies/actions:

- (i) change social values through a tailor-made training process involving more education, from primary schools upwards, and also using mass media to encourage the new thinking on equality

between the sexes. Make the society more gender-sensitive. Encourage the UWT to co-ordinate this promotion and especially to fight for amendments in legislation that discriminates against women;

- (ii) provide management training opportunities for women's groups;
- (iii) work towards the abolition of the sexual division of labour;and
- (iv) adopt a Women-in-Development Policy and an Action Plan for implementing it.

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