THE IMPACT OF THE GROWTH OF LABOUR MARKET IN THE INFORMAL SECTOR ON WOMEN:

A CASE STUDY OF DAR ES SALAAM
THE IMPACT OF GROWTH OF LABOUR IN THE INFORMAL SECTOR ON WOMEN:

CASE STUDY OF DAR ES SALAAM

By:

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A Dissertation submitted to Mzumbe University in Partial Fulfillment of the Requirement for the award of degree of Masters’ degree in Business Administration (Corporate Management).

August, 2013
CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled “The Impact of the growth of labour market in the Informal sector on women a case study of Dares salaam”, in partial fulfillment of the requirements for award of the degree of Master of Business Administration of (MBA Corporate Management) Mzumbe University.

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DECLARATION

I, Anna Mwakatundu, declare that, this dissertation is my original work and that; it has not been presented and will not be presented to any other university for a similar or any other degree award.

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DEDICATION

I dedicate this dissertation to my precious, amazing Son Godwin Jnr Semunyu, my baby sister Hawa Mwakatundu, I appreciate your support, encouragement and assistance when I needed most. And my parents I hereby thank you for the support, and decent education you provided me. It has opened so many doors for me.
ABSTRACT

Informal sector is a sector which encompasses all jobs which are not recognized as normal income sources, and on which taxes are not paid. The term is sometimes used to refer to only illegal activity, such as an individual who earns wages but does not claim them on his or her income taxes, or a cruel situation where people are forced to work without pay. This study explored the “The Impact of the growth of labour market in the Informal sector on women in Tanzania”.

Data was collected using questionnaire, interview, and observation. Thematical method has been to analyse the data on result oriented productivity, contribution of these women in domestic and informal sector as whole in that way only major things and themes are identified.

It was also found that, there are some factors that push these women in the informal sector which includes the limited expansion of labour in the formal sector, excessive cost and regulatory barriers entry into the informal economy which motivates corruption, the increase demand of low-cost goods and services, poverty, challenges and competition they face in the formal sector, independence and retirement. Socially, the factors included marital situation, education and exposure, age, gender inequality, land rights in the society, self-confidence, protection and benefits etc. looking at those findings the researcher came up with recommendations.

The researcher recommends that the Government should reach out to these women by giving them support they need or the Government thinks fit. This includes enacting laws, rules and regulations to guide and guard these women in the environments they are operating, moreover they should educate these women on what to do, the ways to operate, their rights, the taxes and turn over to the Government, they should be empowered to sustain the competition and challenges they face, also they need support and protection against their competitors, the formal sector, environments etc. they need the financial access to support and boost their activities.
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CHAPTER ONE

PROBLEM SETTING

1.0 Introduction

Persons can engage themselves in the informal sector where either they don’t see any developments in the formal sector or seeking on earning more through the informal sector on the other hand or they just decided to put all the efforts on the informal sector basing on different circumstances they are facing. Taking into account women, most women entrepreneurs in the informal sector need engagements with other women (and men) that offer spaces for dialogue to learn and build business capabilities. While formalization of the entrepreneurial activity is favorable under some circumstances, it can be detrimental under others, necessitating case-by-case evaluation. Many top-down actions for women’s empowerment in the informal sector are only effective in the gender-neutral economic development programs.

The informal sector in its own right, involves from other disciplines such as economics, industrial relations, gender studies, political science, sociology and urban planning. Much of the recent scholarship focuses on the size and composition of the informal economy, what drives or causes informality, what are the consequences of informality in terms of welfare or productivity, and the linkages among informality and formality, growth, poverty and inequality. This resurgence of interest in the informal economy has generated significant rethinking of the concept and improvement in official measurement of the phenomenon.

Individuals from this sector tend to deviate from formal to the informal sector, making it as a primary source of employment salaried people, in the form of self-employment (selling direct to the consumer), contract labour (producing for another organization regularly), casual labour(working on and off for other organizations) or contributing family members. The most prevalent forms of work are as street vendors or home based producers.
1.1 Background of the problem

A liberal thought, held by authors such as Henrique de Soto, suggests that the informal economy is an excellent example of a well-functioning market-economy, based on the rules of supply and demand. Also, due to its flexible and highly adaptive nature the informal sector is better able to respond to external shocks:

"… micro enterprises and the informal sector can be among the most dynamic and healthy sectors in developing countries. They fill an essential role in providing jobs for large numbers of urban workers and adapting both to general patterns of economic growth and to negative shocks. Not only do the informal sector entrepreneurs survive in the face of government subsidized large scale industrialization, their flexibility and adaptability have allowed them to provide essential goods and services. They provide these goods and services because of their competitiveness, proximity to markets, and their low unit costs."

A Marxist thought, argues that the informal economy is a pool of exploitative elements. Exploitation occurs particularly between the different economically stratified layers of society, as well as gender. The informal economy is particularly being exploited, according to authors such as Joe P. Lugalla and S.V. Sethuraman, as the formal sector enjoys this rich source of cheap and unorganized labor. In fact because of this, these authors argue, the formal sector is deliberately unwilling to develop the informal sector and to aid their organization and fight for labor rights:

"The informal sector is now an arena of competition, exploitation, and struggle between the desperate 'chronic poor' and the others."

According to Jacques Charmes, the concept of the informal sector first surfaced within literature in the 1970s, attempts at coining together a concrete definition of this sector was made. The report identified seven key characteristics of informal sector activity:

(i) Low entry costs, and general ease of entry.
(ii) Unregulated and competitive markets.
(iii) Reliance on indigenous resources.
(iv) Family ownership of enterprises.
(v) Small scale of operation.
(vi) Labour intensive and simple technology.
(vii) Skills acquired outside formal schooling system.

The several authors have defined the informal sector in relation to the state, according to Aili Mari Tripp notes that informal activities are "...economic activities that are subject to regulations but that, in fact, operate outside the control of the state."

According to De Soto he understood the informal sector in terms of legal status, and that "...the informal sector comprises all activities that fall outside the reach of government regulations."

Also, the Centre for Development Research in Copenhagen explains that informal activities are "...economic activities that are unregistered and exist outside the state regulations... often activity based on 'informal' access to and distribution of state-allocated resources; favorable loans for investment; relief from or avoidance of taxes or duties; the 'blind eye' of police or customs; or spin-offs from parastatal corruption."

The concept of "informal sector" gained ground after the publication of an ILO report on Kenya as a strategy for development and income generation in Kenya. For the ILO, this sector has a great role to play in the future of economic development.

"The informal sector provides income-earning opportunities for a large number of people. Though it is often regarded as unproductive and stagnant, we see it as providing a wide range of low-cost, labour intensive, competitive goods and services" (1972; 21).

Therefore this study was able to establish the solution on the impact of the emerging labour market in Tanzania.

1.2 Statement of the problem

The informal sector consists of regular workers and casual labour, self-employed and those working for others, illiterate to semi-educated, in all age groups (including below and above the normal working age bracket). This combination of differentiated and distinct characters is more pronounced when we talk of informal sector in the urban
areas. Given the disadvantaged position of women in the labor market in most parts of the developing world, the result of long-standing societal norms which discourage the social and economic integration and advancement of women, the majority of female workers are engaged in the informal sector as stated in Carr, Marilyn and Martha A. Chen (2001) “Globalization and the Informal Economy”. It is also evident that female workers rely more on the informal sector than men, the shares of female non-agricultural employment in the informal sector are generally (and often substantially) higher than those for male workers. But women's participation in terms of their share of informal sector employment is more mixed. An estimate by the World Bank shows that 90% of the women working in the informal sector are not included in the official statistics and their work is undocumented and considered as disguised wage work, unskilled, low paying and do not provide benefits to the workers, Martha A. Chen: “Women in the Informal Sector.

Therefore the research has carried out to assess the participation in the informal sector through the labour market as construction labour, domestic workers, garment workers, vendors and sales girls and their contribution to the economy. Keeping in mind that, women are considered as unskilled, doing cheap and lower leveled work while men considered belong in the skilled/ semi-skilled work.

1.3 Research objective

1.3.2 1.4.1 General objective

Under the general objective the study is to identify and establish the effect of the emerging labour market in Tanzania as far as women are concerned in household activities, agricultural, garment workers and alike.

1.3.3 Specific objectives

(i) To examine the contribution of women to the economy through the informal sector.

(ii) To assess the extent to which this sector help women grow and being independent.
(iii) To examine whether there are any initiatives done either by the Government or private sectors to appreciate the contribution.

(iv) To examine challenges that exists and propose a way to overcome them.

(v) To develop safe rules of engagements women can apply to overcome the hardships through the informal sector.

1.4 Research questions

1.4.1 General question

The general question of this study is “What is the effect of the emerging labour market in Tanzania as far as women are concerned in household activities, agricultural, garment workers and alike?”

1.4.2 Specific research questions

(i) Is the informal sector satisfactory?
(ii) What factors fueling women in the informal sector?
(iii) To what extent does the Government positively intervene in boosting the informal sector?
(iv) Is the contribution of women in the informal sector tangible?
(v) What challenges do women face in the informal sector?

1.5 Scope of the study

The study has dealt with women, who are specifically in the informal sector, the challenges they face, the success, the hardships focusing on different parts of Dar Es Salaam City, the streets, NGOs, independent entrepreneurs basing on different districts. Dar Es Salaam has been selected for pilot testing of the emerging labour market in the country. The study has focused on identifying the success and the challenges encountered in the informal sector in as far as women are concerned labour wise.
1.6 **Significance of the study**

The study was designed to assist the Government and other entities to recognize this group of women in the informal sector, their hard works and contribution to the economy of the country and their families as well so that to create the conducive environments for them.

It provides the benefits of gaining power and self-motivation to the women in this sector, which will lead to the proper ways to gain and achieve what they deserve and benefit from the Government not only financial wise but also legal wise. Creation of special funds to support them as well as the legal guide including the proper laws that will support them.

Not only that but also assisting the private and Government entities discover the need to invest in the informal sector through these women by reaching out to them and support them, empower them, educate them, and give them exposure to how they will survive in the sector by competing and being creative.

Intended to help the researchers to improve research skills, ability to interact with different people in this sector as well as report writing skills. It also assists researcher to work in a more professional way, by surround themselves with different people with different ideas, perception, and status.

1.7 **Limitations of the study**

The following limitations encountered by the researcher:

Lack of clear statistics, the researcher faced difficulties on the getting specific information because there was no specific number of the women that are practicing or working under the informal sector. And it was be hard to find women that were able to participate in data collection because they have no specific location in which they can be found.

The fact that, most of women that in this sector are uneducated or based in the villages with no exposure it was be difficult for the researcher to get real information from them and sometimes they don’t cooperate at all.
Limited of time, the research topic covers a wide area. Therefore, it needed a lot of time to reach the entire expected respondents so as to acquire the data that the researcher needed to finish the project.

Limited amount of funds to sponsor the whole process of data collection will also hinder the researcher’s ability to reach the subjects who participate directly in the informal sector that is women who live in villages.

1.8 Delimitations

To ease data collection which is scattered almost everywhere, the whole day was dedicated to locate and visit these people where they are located going to the streets where they do their business, reviewing the journals and different writings from the library. In that case the information needed was easily obtained from the records, the books form the libraries and writings without any obstacles.

Being the fact that the most of these women did not easily cooperate in disclosing the information, the researcher had to explain to them the aim of the research and how beneficial it is on their development; in that case they did not have any reason to keep the information when needed.

Limited time and funds forced the researcher to limit her research on one location only that is Dar Es Salaam Rural Areas. The findings acted as a general reference to the other remaining regions. Working extra hours including the weekends after other employment commitments and time management enabled data compilation easy.

Saving for management funds enabled the researcher to conduct the project easily and reach most of the places that appeared to have potential impact to the research not only that but also obtain loans from different financial institutions were able to assist the whole process.

1.9 Organisation of the dissertation

This dissertation is organized in six main chapters. Chapter one presents the background information, background to the research setting, statement of the research problem, research objectives and questions, rationale, scope and variables of the study. Chapter
two presents the review of the related literature in relation with specifications and procurement, review of empirical studies and end up with the conceptual framework. Chapter three details study methodologies while chapter four presents main study findings. Chapter five provides a discussion and analysis of the main findings whereas chapter six presents study summary, conclusion, and recommendations. A fine list of references and appendices finalize the dissertation.
CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

This chapter presents a review of literature used by the researcher during the study. The chapter also includes theoretical, empirical literature review and conceptual framework.

In the literature review this chapter explores terms used in the research study as well as provide information from the previous written articles and journals as well as books for authority. It also reveals past and present operations and activities that are conducted by these women on their day to day operations.

Any meaningful activity should be able to generate or expand knowledge capacity (Rwegoshora, 2006). It may do so by identifying certain knowledge gaps which exist and hence open up a new set of fruitful inquiry. In order to avoid a duplication of research efforts, a researcher ought to survey comprehensively the literature pertinent to the problem. This could be used to identify the missing links. Thus, a review of various theories and empirical literature relevant to the assessment on the social-economic impact of road traffic congestion in DSM region was done relevantly to the conceptual framework.

A theoretical framework is the conceptual model of how theories make logical sense of the relationship between the several variables that have been identified as important to the problem (Sekaran, 2003). It can be viewed as both a foundation and a pillar of a research project. A research without a conceptual framework cannot be focused since the researcher does not know what data to collect (Adam and Kamuzora, 2008). Therefore, theories aid a researcher in understanding the problem and guiding the study.

2.1 Definition of key concepts

The necessity for definition of terms can usually be avoided with good specifications. However, in those cases where proper interpretation is necessary or agreement as to definition of terms is a key part of the specifications, such definitions should be included. So, the following is a glossary of key words as were used in this study.


2.1.1 Informal sector

The informal sector is that type of sector which encompasses all jobs which are not recognized as normal income sources and on which taxes are not paid. The term is sometimes used to refer to only illegal activity, such as an individual who earns wages but does not claim them on his or her income taxes, or a cruel situation where people are forced to work without pay. It includes legal activities, such as jobs that are performed in exchange for something other than money. The informal sector is considered as a subset of household enterprises or unincorporated enterprises owned by households.

(i) They are enterprises which are not separate legal entities independent of the households or household members who own them;

(ii) They do not have a complete set of accounts which permit a clear distinction of production activities of the enterprises from the other activities of their owners and the identification of flows of income and capital between enterprises and owners;

(iii) The enterprises may or may not employ paid labour and the activities may be carried out inside or outside the owners’ home

(iv) All or at least some of the goods or services of the business have to be produced for sale.

The Informal Sector comprises informal own account enterprises as well as enterprises of informal employers. The distinction between own account enterprises and enterprises of informal employers is based on whether or not the enterprises of informal employers employ workers on a continuous basis as contrasted with the employment of employees on an occasional basis and the employment of unpaid family helpers.

Enterprises rendering professional or business services (e.g. doctors, teachers, lawyers etc.) are included in the definition if they meet the requirements of informal own account enterprises or informal employers.

2.1.2 Labour market

The nominal market in which workers find paying work, employers find willing workers, and wage rates are determined. They may be local or national (even international) in their scope and are made up of smaller, interacting labor markets for
different qualifications, skills, and geographical locations. They depend on exchange of information between employers and job seekers about wage rates, conditions of employment, and level of competition and job locations.

Labour Market needs work is in progress to find out in detail what the 'Labour markets Needs' are in various sectors of the economy. The exercise need much care and takes time. It is also conditioned by the availability of resources.

A certain amount of work has been done with respect to the Informal Sector and Hospitality Industry. These sectors were entered first for the sake of conveniences of the survey team.

Subsequent surveys has covered Manufacturing, Construction, Mining Services, Agriculture (Plantation, small holder, hunting, forestry and logging, fishing, beekeeping, poultry and animal Husbandry) Whole sale and Retail Trade and Transport (Surface and Air).

The informal sector has become increasingly important as a source of income and employment in Tanzania. This contrasts with the declining performance of the formal sector, and underscores the sector’s potential for absorbing the country’s increasing labour force as more households become dependent on it. One important attribute of the sector is that it has become a major employer of the female labour force in the country. This study investigated the factors determining the participation of women in informal sector activities given a range of other available labour market options. The results show that education is one of the important factors determining women’s participation in the different categories of the labour market. The study recognizes that efforts to address the problem of women’s access to the labour market should focus on improving their access to education as one of the important factors for improving their human capital. Given the nature of the informal sector, and the fact that access to the labour market is an outcome of the interaction between demand and supply, addressing female participation in the sector may require addressing the demand side of the Tanzanian labour market in addition to the factors expected to explain labour market participation.
2.2 Theoretical literature review

The labour market in developing countries is markedly different from that in the developed countries. The most striking feature of labour markets in the developing countries is its non-homogeneous character. The labour markets in these two worlds differ in its sectoral composition with the vast majority of employment being in the non-agricultural sectors in the developed world whereas the developing world is still predominantly agricultural “women in informal employment in India, jeemolunni and uma rani, (2000).

The status of the vast majority of workers in the developed countries is of wage and salary earners. Whereas in the developing countries there is a predominance of self-employment. This non-homogeneous character of the labour markets in developing countries also implies that the nature of employment and the manner in which it is created is different in the two worlds. "Almost all the employment in developed economies is created within the recognized institutional framework as the economic agents which create these jobs operate within the existing laws and regulation” (Sethuraman, 1998).

These economic agents are the government, and private enterprises, availing labour laws and regulations. In contrast, in the developing countries the vast majority of the population is left to fend for itself and create employment out of its own ingenuity, skills and capital. This leads to vast differences in the nature of employment and the creation of a dualistic

All over Africa, the woman’s role and contribution to the household economy is beginning to be recognized and documented (Gallin and Spring 1985): The most important thing to look upon in this part is the whole area of division of labour based on sex and how it affects the development of household economy. Sexual division of labour is a socio-cultural relation based on the patriarchal relation. Many of the tasks and roles carried out or assigned to individual or groups, either at the household or community level in many African societies, are normally based on this kind of relation. In many instances, however, it is such sexual division of labour that leads to the exploitation and oppression of women by men and society at large. The incidence of child labour is also
high within this general division of labour. Women, as food providers in the household, very often depend on their children to accomplish many of the tasks.

2.3 Empirical Literature Review

This section intends to give a practical overview of this research questions in relation to literature review.

2.3.1 The reason for informal sector especially on women

Despite their contributions to the overall economy of the country, women in the informal sector face significant obstacles: low pay; lack of access to such resources as capital, education, and training; and exclusion from the policy-making process.

(i) Low Pay

The work women do in the informal sector is often viewed by the women themselves and by others as an extension of their domestic work. As a result, their compensation is based not on labor market rates but on rates for domestic work, which is little or nothing. Even professionals in the informal sector charge lower rates than their counterparts in the formal sector. Mrs. N, for example, does bookkeeping at home in between household chores and looking after her baby. She charges her clients lower rates, as she has little overhead and looks upon this as supplementary income “Chickering, A. Lawrence and Mohamed Salahdine, (ICS Press, San Francisco, 1991).

(ii) Lack of Access to Capital

Women in business in the informal sector have little or no access to loan capital from banks and other financial institutions, as requirements and procedures are biased toward the formal sector and against women.

Few women in the informal sector know how to keep accounts in forms financial institutions would recognize. Most women for example, measure their profits by the number of gold bangles and chains they are able to buy for themselves and their loved ones and the savings they have for their Muslim pilgrimage (a goal
they set for themselves). These women don't speak the same language as financial institutions. They would, however, be trustworthy clients, repaying every cent borrowed. But which bank would believe them - no collateral, no bank account, no income statement or balance sheet to prove their success and their honesty “LohLudher, Lee Lee (1994), 'The Position and Status of Women in the Informal Sector in Malaysia for the period 1985 -1992'. Unpublished”.

(iii) **Lack of Access to Training and Education**

A recent study “Berma and Shahadan, (1991) dispels the belief that for women employment in the informal sector is temporary. The study indicates that most women in the informal sector are not there by choice but have been driven there by lack of skills and education. Example Mrs. Lai sews pockets on sportswear. After marriage, she became a home worker for a contractor with the garment factory where she used to work. She is paid piece rate. She would like to become a tailor, but without access to training, she has little choice but to keep doing piece work.

(iv) **Exclusion from the Policy-Formulation Process**

Those involved in the informal sector, and particularly women, are, by and large, not organized, so their voices and views are not heard, and they are rarely involved in policy making.

In Tanzania current policy emphasizes formalizing the informal sector, requiring registration of businesses and payment of taxes.

The truth is that many women like in Tanzania would be willing to legalize their businesses and even pay fees and taxes, but they are easily intimidated, officially and unofficially. Thus dealing with licensing authorities and government bureaucracies may prove an insurmountable obstacle. Governments would do well to find a way to involve them in creating the policies that affect them so that the needs of those going into business for the first time are understood and addressed “LohLudher, Lee Lee (1994)”.
2.3.2 **Initiatives on recognition of women in this sector**

First, the contribution of the 'informal sector' to the economy of every country needs to be recognized and appreciated.

Second, gender-biased practices and other obstacles to the full participation of women in the economic life of their communities must be eliminated. One of the best ways is to involve women in defining economic structures and policies governing the informal sector. Another is to recognize that women are good credit risks. Denying women, especially those in the informal sector, access to resources - including loans, education and training - is both a denial of basic human rights and bad business practice “Amin, A.T.M. Nurul (1986).”

Finally, and perhaps most importantly, participants in the informal sector of the economy, women in particular, must be involved in reconceptualizing economics altogether, both theory and practice. If women have a unique approach to economic activity, it would most likely be apparent in the largely unstructured informal sector of the economy. For example, preliminary findings in an on-going study of women industrial sub-contractors in most parts of the world, show that the business objectives of the majority of women sub-contractors are defined not so much in monetary terms as in terms of values “LohLudher, Lee Lee and Susan Chong (1993),

Such a value-driven approach to economic activity might shed new light on alternative approaches to the generation and distribution of wealth and on economic theory itself. The experiences, values and insights of women may, in fact, be the key to the development of economic models for the prosperity of humanity as a whole.

Most of the informal sector activities are traditional occupations and methods of production. Others include such financial and economic endeavors of subsistence nature as: retail trade, transport, restaurant, repair services, financial inter-mediation and household or other personal services. Activities in the informal sector in Tanzania are difficult to measure; they are highly dynamic and contribute substantially to the general growth of the economy and personal or household income. The non-agricultural informal sector employs about 35 per cent of the female labour force, mainly in petty
trading and home-based processing and manufacturing, where they have little access to official sources of credit or information.

If the policy-makers listen to and work with women in the informal sector with the aim of improving their positions it will accelerate national development. A comprehensive approach must be taken to remove the social, economic and legal constraints on women. National action plans must also be designed in broad consultation with women's groups. Women's institutions in the community, market places and trades must be recognized and utilized to increase women's participation and decision-making in society. Most economic programs in the country tend to overlook the unpaid economy, where women predominate. It therefore makes economic sense to take into account gender biases and tailor planned interventions to improve women's ability to take advantage of incentives, thus enhancing overall economic efficiency “Akintoye, I.R(2006) “Enhancing the performance of the Informal Sector for the Economic Development of Nigeria”

The constraints on women's access to land, credit, extension services, and inputs must be removed, and opportunities should be created for their enterprise. Adequately funded and staffed technical units should be established to support actions on behalf of women. The viability of women's institutions and mechanisms for decision-making in the community, market places and trades must be recognized, and they should be utilized to increase women's participation and decision-making power in society. To develop the country women leadership must be developed Farrel (2000) “Globalization and employment Generation”.

The informal sector is a medium of reducing unemployment in Tanzania and it should therefore be embraced in this task. Although the informal sector has its challenges especially for women, which revolves round the inaccessibility of credit to finance its activities, the women’s role in the informal finance sector in Tanzania cannot be overemphasized. Governments must build partnerships with the emerging associations of women and entrepreneurs to create an enabling policy environment. This should include making credit available to women at affordable rates, with the private sector assisting government efforts to get credit to women.
2.4 Research Gap

Women tend to make up the greatest portion of the informal sector, often ending up in the most erratic and corrupt segments of the sector: “UNRISD, 2010, “Gender Inequalities at home and in the market””. Large numbers of female workers in developing countries are employed by the informal sector: (Louders B, Maria Floro 2006) Labour Market Informalization Gender and Social Protection. The reasoning behind why women make up majority of the informal sector is two-fold. Firstly, it could be attributed to the fact that employment in the informal sector is the source of employment that is most readily available to women. Secondly, a vast majority of women are employed from their homes (most likely due to the large number of women who are involved in care work) or are street vendors, which both are classified in the informal sector: Chen M, (2001) “Women in the informal sector, global picture, global movement”. Furthermore, men tend to be overrepresented in the top segment of the sector and women overpopulate the bottom segment: UNRISD 2010, “Gender Inequalities at home and in the market”. For example, very few women are employers who hire others and more women are likely to be involved in smaller scale operations: Carr Marilyn, Chen M, Globalization and informal economy. Labour markets, household decisions, and states all propagate this gender inequality: UNRISD 2010, “Gender Inequalities at home and in the market”. The gender gap in terms of wage is even higher in the informal sector than the formal sector: Carr Marilyn, Chen M, Globalization and informal economy (2001).

2.5 Conceptual framework

A conceptual framework is used in research to outline possible courses of action or to present a preferred approach to an idea or thought. For example, the philosopher Isaiah Berlin used the "hedgehogs" versus "foxes" approach; a "hedgehog" might approach the world in terms of a single organizing principle; a "fox" might pursue multiple conflicting goals simultaneously.

Conceptual frameworks (theoretical frameworks) are a type of intermediate theory that attempt to connect to all aspects of inquiry (e.g., problem definition, purpose, literature review, methodology, data collection and analysis). Conceptual frameworks can act like maps that give coherence to empirical inquiry. Because conceptual frameworks are
potentially so close to empirical inquiry, they take different forms depending upon the research question or problem (Patricia M. Shields and Hassan Tajalli 2006).

This study contains to variables which are independent variable and dependent variables, independent variables whereby starting with the independent variables are as explained below:-

(i)  **Access to financial sources**

In most cases when there is a slight chance and or access to the financial sources on may opt to the informal sector channeling the source of income where they think better off and fewer restrictions. On the other hand this may not solve the financial flow issue as the need to grow in the informal sector will eventually require the high financial assistance.

(ii) **Unemployment**

This has been among the variables that leads to the emerged labour in the informal sector, when the sources of income maintenance becomes limited and thus the chances of getting employed being scarce self-employment is the option in hand.

(iii) **Gender Issues**

In the formal sector women have slight chances to hold good positions and thus no access to satisfactory wages, thus making the environments less suitable and attractive. Being limited to the access to financial sources especially on women, lead to most of them step into the self-employment.

(iii)** Continuation of traditional activities**

Art work and traditional hand activities would act like one of the variables leading to the attraction in the informal sector. Most women have been comfortable and being the best in what they do, being in that position most of them have been settled in that sector where they can be recognized and appreciated in what they do best.
(iv) **Retirement from other employment**

This fact leaves the person with no other option than turning to a venture where the laws and labour regulations do not apply at all. Whereby a person can freely work, practice and produce for the purpose of satisfaction and meeting the daily needs.

The dependent variables includes the following:

(v) **Wages Rates**

In most formal sectors workers are not satisfied with the rates of the wages they earn, turning to the informal might work on the positive way or negative depends on the turn up where one opt work on the informal.

(vi) **Hardships in working environment**

The competition in the private sectors in the formal world lead to the high demand to production by most employers and thus focus on a lot more profits in this case working environments for employees won’t be easy. Looking at that most employees run to the informal for more peaceful environments without any deadlines, or pressure from their employers. This might also have the positive results or negative, positive being good and more conversant environments negative being the competition in the informal is very high, creativity, self-motivation, and alike are of importance.

(vii) **Additional Income for the family**

In most African families which are bigger, it is obvious that the demands increase daily. And with one job, employment one cannot meet the needs on the family thus finding themselves in the informal venture to boost the support of the dependants. This has been very common in modern Tanzanian families as it has reached a point where one cannot support the family with only one job.
(viii) **Independency**

The working environment can be much easier where there is independency of all kinds, whether for the employer, the government, or the laws and regulations and alike. This attracts most people in this part to engage all their power and focus in the informal giving the fact that it is less complicated.

**Figure 2.1: Variables influencing the emerge labour market on women in the informal sector:-**

![Diagram](image-url)

*Source: Researcher, 2013*
CHAPTER THREE
RESEARCH METHODOLOGY

3.0 Introduction

Women workers engaged in various occupations, such as household work, construction work, garment making, sales and other are to be interviewed through the questionnaire, face to face interviews, observations, etc.

This chapter has explained the tools that have been used in the research in achieving the objectives of the research study. It also consists of methods used in data collection and analysis. This research has been accomplished by using a combination of qualitative and quantitative method, whereby the documents have reviewed and participants were interviewed and others have responded through questionnaires.

3.1 Research design

Research design is well understood as a logic plan of how to conduct a research. It stands for the advance planning of the methods to be adopted for collecting the relevant data and techniques to be used in their analysis, keeping in view the objectives of the research and the availability of staff, time and money (Kothari, 2003). It is needed because it facilitates the smooth sailing of various research operations, thereby making research efficient as possible yielding maximal information with minimal expenditure of effort, time and money. The design helps the researcher to organize his or her ideas in a form whereby it was possible to look for flaws and inadequacies. Such a design can even be given to others for their comments and critical evaluation. In the absence of such a course of action, it was be difficult for the critic to provide a comprehensive review of the proposed study (Yin, 2003). Therefore, it is why a case study research design was used since the researcher intended to gain a deep and thorough understanding of the different aspect of the phenomena. Other reason for using case study design was that it was flexible in respect of data collection methods and helped collect data from a large number of variables.
3.2 Area of study

Areas of study is one among the parts in research methodology that need to clearly be defined by the researcher, it can be a geographical area or the point of focus in one particular field of specialization (Cohen 2000). It is very important for a researcher at the planning stage to clearly specify the area of the study and define the area to be researched (Cohen et al., 2000).

This study was conducted in city of Dar Es Salaam. It is one of the busiest region in the country, with high population, a lot of challenges and most of all a huge demand of employment comparing to most regions in Government of the United Republic of Tanzania. The reason for choosing Dar Es Salaam as the study area is that it is one of the regions in the country where there searcher could get relevant information as far as the study was concerned.

Dar Es Salaam has different samples of Non-Governmental Organizations, households, streets, markets, different shops conducted by women where by female entrepreneurs, domestic workers, house wives were involved. Also another reason for this choice of area of study is non-other than proximity, financial and time constraints on the side of the researcher but on top of that it is the researcher’s group target is almost everywhere but sampling on those specific parts in the city made it easier in data collection process.

3.3 Population

A population is a complete collection of data which contains all subject of interest to be studied and properties to be analyzed, but also it involves a group of individuals who have one or more common characteristic that are of interest to the researcher (Best et al, 1998). It is a larger group of people from which the sample is taken. The population for this study has included the female entrepreneurs, domestic workers, vikoba, street vendors, house wives, and construction workers available in Dar Es Salaam at different areas.

3.4 Unit of Analysis

The unit of analysis is those things we examine in order to create summary descriptions of all such units and to explain differences among them is the major entity that one
analyzes in the study (Karl 2008). The unit of analysis in our study is the a female under self-employment as the aim is to search on the informal sector on emerging labour market on women the challenges facing and the success so far. Hence we will basically be looking at different groups and how each has been struggling so far and the challenges they have been facing plus the steps taken so far.

3.5 Variables and their measurements

This study has two variables which are independent and dependent. According to (Karl 2008) the independent variable is the variable which does influence the dependent variable while dependent variable is the characteristics which an entity holds, dependent variable is the variable which is not static and it changes with the change of the independent variable. The dependent variable is being influenced by the Independent variable. According to this study the dependent variable is the oriented result which is expected to change and improve depending on the effectiveness of how this informal sector labour system uphold the existence of the female workers.

3.6 Sample Size

Sample is a segment of population in which researcher is interested in gaining information and drawing conclusions (Babbie 1992). While selecting the sample size, researchers are advised to put into consideration three important aspects namely the availability of population, methods of sampling to be used and financial resources available for facilitation of the specific study (Charles, 1995).

The sample of this study has constituted a total number of 30 respondents that is to say 5 employees from each destination that the researcher visited. The sample size was chosen due to the access that the researcher can obtain in the mentioned locations.
Table 3.1: Population

<table>
<thead>
<tr>
<th>Population</th>
<th>Sample study</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGOs</td>
<td>Coordinator</td>
</tr>
<tr>
<td></td>
<td>Head of Projects</td>
</tr>
<tr>
<td></td>
<td>Staff</td>
</tr>
<tr>
<td>Local Markets</td>
<td>Female Workers</td>
</tr>
<tr>
<td>Streets</td>
<td>Street Vendors</td>
</tr>
<tr>
<td>Shops</td>
<td>Female Entrepreneurs</td>
</tr>
</tbody>
</table>

*Source: Researcher, 2013*

3.7  **Sampling techniques**

Sampling is the process of selecting a proper split of the elements from the population so that the subset can be used to make the inference to the population as a whole (Charles, 1995). It also enables generalization to be done in large population (Babbie, 1992). Both probability and non-probability sampling techniques will be used in selecting candidates. These are simple random sampling and purposive sampling respectively.

3.8  **Simple random sampling**

It refers as a method of selection whereby each member of the population has an equal chance of being selected (Cohen et al 2000). Simple random sampling was employed in selecting the respondents from different departments and units. Thus the list of candidates for the chosen areas were be taken and sequence numbers from a random numbers the table was used to select the respondents.
3.9 Purposive Sampling

The main goal of purposive sampling is to focus on particular characteristics of a population that are of interest, which enabled to answer the research questions, in this sampling procedure, item or respondents for the sample are selected deliberately by the researcher depending on the data she or he intends to collect from them (Cohen et al 2000). In this proposed research the Purposive sampling was used in selecting the groups. The intention is to help the researcher to select different groups that were convenient to the conduct of the study in terms of time and to make the study easier. Thus the list of all groups in the informal sector were provided and the researcher chose the one which was convenient for the study.

3.10 Research Instruments

Research Instruments are measurement tools such as, questionnaires or scales designed to obtain data on a topic of interest from research subjects, (Karl 2008). There is no one research method or instrument which is superior than the other but always the choice relies on the appropriateness of the instrument over study being conducted and therefore using more than one specific method enables the researcher to cross-validate information and data collected from a variety of sources. (Denscombe, 1998), Due to nature of this study, the researcher will use a combination of interviews, questionnaires and observation.

3.10.1 Interviews

The interview was done to understand the following aspects of each person’s occupation as follows:

(i) Reasons for taking up the particular profession

(ii) Terms and conditions of job, such as job security, leave other benefits

(iii) Wages, whether daily/weekly/monthly; certain or available

(iv) Discrimination on basis of gender

(v) Personal information, like age, marital status, education, family income
For collection of information semi-structured interview method was adopted. The female workers were contacted at their work places such as construction sites and major labour centers in the city to get a feels on how these female workers engage in these places. Researcher has conducted interviews to supplement the questionnaires especially for those who had no time to read through and fill in the questionnaire i.e. Entrepreneurs and the data received from this part was recorded by writing them down during one on one interview session.

This method is chosen for the purpose of giving researcher an opportunity of having direct conversation with the respondents; it is also a quick way of getting information from the interviewee.

3.10.2 Questionnaires

According to Kothari (2004), Questionnaires method are forms which are completed and returned by respondents it is indeed an inexpensive method that is useful where literacy rates are high and respondents are co-operative. This instrument used to gather data over a large sample. there are several reasons as to why one would wish to use the questionnaire method, to mention but a few, patterns, frequency, ease and success of use, user needs, expectations, perspectives, priorities and preferences, user satisfaction with collections and services ,shifts in user attitudes and opinions, relevance of collections and services to user needs, trends.

The rationale of using questionnaire in this study is in fact the working nature of some of institution’s workers did not allow them to strike an appointment for interview. In addition the questionnaires method will be preferred for the purpose of maintaining confidentiality and reduces interviews bias.

3.10.3 Observation

It is one of the methods of data collection that involves systematically selecting watching and documenting behaviour and characteristics of living beings, objectives or phenomena. In this study observation will be used in looking in looking at how the workers are being appreciated in what they are doing, but also the researcher will be
keen observing the frequencies and changes of the individual behaviour regarding the promotions and other support given to them provided that they provide the best service.

3.11 Data collection methods and techniques:

The researcher used both primary and secondary data. In primary data the method of data collection employed structured interview that means there was predetermined questions and planned way of recording. Questionnaire method was employed due to the nature of work of some of the employees which might hinder them time for interview. Secondary data collection basically based on different presentations, articles, textbooks, journals, books and internet.

3.12 Validity and reliability of issues

The reliability of measuring instrument is defined as the ability of the instrument to measure what is supposed to be measured. According to Kothari (1990) a measuring instrument is reliable if it provides consistent results. The information that was collected from different sources has guided the researcher as evidence when drawing the conclusion of the problem.

Therefore this study is valid and reliable as valid methodology was employed as well as the data & information have been collected from reliable sources.

According to Saunders (2007) validity is an aspect which is concerned with whether the findings are really about what they appear about. It is a measure of how well a test measures what is supposed to measure. For the purpose of ensuring validity of data collection instrument in this study a pilot study to 5 respondents which is 11% of the expected sample population will be conducted and respondents’ comments and observation will be used to modify the questionnaire before the actual data collection.

3.13 Data analysis methods

Both qualitative and quantitative technique used to analyse data. Data collected through interviews and questionnaires were analysed. Discussions and explanations oriented tables, pie chart, bar chart, simple statistics like percentage used in study.
CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.0 Introduction

This chapter presents the research findings of the study. The main concern of this study is to assess the impact of informal sector in the emerging labour market on women in Tanzania, case study being Dar Es Salaam. The informal economy is a field of study in its own right, involving those from other disciplines such as economics, industrial relations, gender studies, political science, sociology and urban planning. Much of the research aims on the size and composition of the informal economy, what drives or causes informality, what are the consequences of informality, and the linkages among informality and formality, growth, poverty and inequality. This resurgence of interest in the informal economy has generated significant rethinking of the concept and improvement in official measurement of the phenomenon.

It captures one type of activity in informal employment – work that takes place in unincorporated enterprises that are unregistered or small. However, there are additional types of informal employment outside informal enterprises: for example, persons working in formal enterprises who are not covered by social protection through their work, as well as domestic workers, casual day labourers, and contributing family workers who are not covered by social protection through their work. The informal sector is the primary source of employment for salaried women, in the form of self-employment (selling directly to consumer), contract labour (producing for another organization regularly), casual labour (working on and off for other organizations) or contributing family members. The most prevalent forms of work are as street vendors or home-based producers (i.e. without leaving the confines of a home for production). However, despite women being over represented in the informal sector, gender disparities are still rampant.

Basing on the objective and research questions, the research instruments such as questionnaires, interview guides and observation were used so as to get information that addresses the issue under study. The research instruments contained specific questions that answered research questions directly and other general issues that had no direct reflection to the objective of the study, but added value to it. The second category of
questions supplied only general information useful to the study. Data were analyzed according to research questions which guided the study with the support of tables. This helps to vividly show and summarize findings.

4.1 Demographic characteristics of the respondents

The study sample comprised 10 individuals working in the NGOs being divided into three categories Coordinator, Head of Projects and employees. From questionnaires filled in by respondents, the researcher analyzed the level of education, age, daily activities and marital status of respondents. The objective of this analysis was to determine whether or not level of education and marital status is one of the factors that determine the impact of the emerging labour market of women in the informal sector in Tanzania:

4.1.1 Marital status

This has been one of the main factors to determine the impact of emerge labour market on women in the informal sector in Tanzania, Dar Es Salaam to be precise. Through the family commitments, employment conditions, working hours, family need of more financial income and alike, this factor can determine as to whether ones who are married and those who are not can create difference in this sector. The below chart and table clearly stipulates what the researcher have discovered after visiting and gathering information on this part.

Table 3.2: Marital Status of respondents

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Marital status</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Not married</td>
<td></td>
</tr>
<tr>
<td>NGOs</td>
<td>6</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>LOCAL MARKETS</td>
<td>8</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>STREET VENDORS</td>
<td>8</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>SHOPS</td>
<td>7</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

Source: Researcher, 2013
The results show that, majority of women in the informal sector are married. Indicating that the work load leading to their involvement in this sector is mostly for the purpose of supporting the family. By self-employing themselves they get time to take care of the family at the same time balance with work. Marital situation usually needs a lot of commitment to the families and it is demanding at most of the angles. In that case by having their own way of working without restrictions and less pressure these women engage themselves in the informal sector.

4.1.2 Education

Education holds almost the bigger part in the informal sector, as at this part education is less required and experience and commitment supersede most of what is needed in here. The researcher came along most of the people in this sector are not educated or possess less level of education but they are doing a good job under this sector. By hard working, experience commitment they manage and grow very well plus they end up earning more than what they could have in the formal. As the researcher has discovered during the research in as below table and chart shows.
Table 3.2: Education Level of Respondents:

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>NGOs</td>
<td>5</td>
</tr>
<tr>
<td>LOCAL MARKETS</td>
<td>1</td>
</tr>
<tr>
<td>STREET VENDORS</td>
<td>1</td>
</tr>
<tr>
<td>SHOPS</td>
<td>4</td>
</tr>
</tbody>
</table>

*Source: Researcher, 2013*
Figure 3.2: Education level of respondents

Source: Researcher, 2013

The result in this education part shows that majority of women in the informal sector are occupying low level of education, in that sense they are dragged to get self-employment as they cannot compete in the formal sector to earn enough to support their families. In this case we may come to realize that some women in the informal sector are educated but for the purpose of earning more they join the informal sector to support the families, boost their life styles and alike.

When asked about their perceptions of the relevance of their formal education to their businesses most respondents felt that their education was of some use to them in running their businesses. In the case of primary school leavers, probing generally revealed that this was because of a basic level of literacy and numeracy among those who had some schooling. Those who had no schooling felt at a disadvantage because of their inability to read/write. In general those with second level education and above also replied positively when asked if their formal education was of use to them in business. Some mentioned having training in book-keeping and basic accounting, while others remarked
that they had been introduced to tailoring. However, skills used in their business activities were generally acquired informally and through a process of trial and error.

4.1.3 Age

Maturity, decision making, commitment, creativity comes with the age of the particular person. The older one gets the wiser they get in most cases, thus, when a person attain the certain age where commitments, responsibilities, family demands, and eager to earn more that is when they decide to whether opting for better ways to gain more is needed or not. At the age of adults most people tend to think outside the box and look for more instead of dwelling to where they cannot afford to earn more than what they think they deserve. As per the researchers findings below it is shown on how the age is one of the main factors which has impact in the informal sector.

Table 3.4: Age difference

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>25-35</td>
</tr>
<tr>
<td>NGOs</td>
<td>8</td>
</tr>
<tr>
<td>Local Markets</td>
<td>2</td>
</tr>
<tr>
<td>Street Vendors</td>
<td>3</td>
</tr>
<tr>
<td>Shops</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Researcher, 2013
The result of the table shows that most women in the informal sector range at the age of 36-55, making that due to the age and responsibilities most women opt to self-employment. And giving the fact that most of them at that age are facing much responsibilities to their families. In this case shows that most aged women are in the informal sector. By either way of retirement, or balancing between family and business responsibilities, eager to choose between her own hours and place to work and alike. This will lead to most aged women, adults to run to the informal sector and have some enough time to figure out the conducive environments for work and earn for the family.

4.2 Daily activities

At the large extent the daily activities to affect the choice most people have towards what sector is suitable in their environments. The activities that one has on day to day basis can act as a determinant towards what will be a proper way of either earning more than what they are currently earning or what they intend to earn which is subsequently more than what they earn.
Figure 3.5: Daily activities

Source: Research 2013

The findings on the above shows that most women in this sector are occupied with the taking care of the family and those get less time to participate in the production. In this sense most of them would rather focus in the informal sector so that to make it easier on getting all done easily.
4.3 Access to financial support

Figure 3.6: Access to financial support

Source: Researcher, 2013

The result shows that there is no easy access to the financial support that only 50% states that there is a moderate access to the financial support, while 40% do not have access at all to the financial support, meaning they will have to work bit by bit to collect the support.

4.3.1 Extent to which the informal sector supports the labour market

Historically, women in the United Republic of Tanzania have engaged in unskilled work and entered the labour market as low-level employees. To a large extent, this is a result of the educational inequalities that have been perpetuated by customary laws and practices, which have down played the role and worth of the girl child. Although there have been improvements in laws and policies, the reality is changing only very slowly and there is an urgent need for labour policies that would ensure that women are better protected and, most importantly, well paid. In particular, more efforts need to be made to ensure that women are guaranteed participation in bargaining processes, so that their
concerns about wages, working hours and the reconciliation of work and family life are taken into account.

4.4 Types of business

**Figure 3.7: Type of businesses**

![Pie chart showing types of businesses](image)

*Source: Researcher, 2013*

Figure 5.7 shows a breakdown of the types of businesses women were engaged in. There were 24 different activities which were identified. These could be clustered into six main groups; (i) food selling of some type, (ii) tailoring, (iii) small salons, (iv) general retailing and groceries, (v) farming activities and (vi) other miscellaneous activities. Concentration of female operators in these sectors is also reflected in the nation-wide informal sector survey of 1991.

(i) **Cooking and/or Selling Foodstuffs**

Accounted for 42% of all respondents. Individual businesses ranged from roadside selling of buns and doughnuts, fresh vegetable stalls, to makeshift
restaurants. Most women in this category operated small vegetable stalls or prepared and sold food in makeshift stalls in or nearby market areas. Skills used in business were generally learnt at home from their mothers, sisters or friends.

(ii) **and (iii) Tailoring, Small Salons and Related Activities**

Women in these businesses commonly expressed a more long term interest in expanding their activities to include tailoring, salon and sale of accessories.

Current locations ranged from rented rooms to rented pavement sites. They often trained informally with older women, sitting with them and learning their trade, before starting their own businesses. A few (11%) had attended formal training courses, mostly in tailoring.

(i) **General Retailing and Groceries.**

This group comprised 20% of businesses. Activities included selling khangas, charcoal or sodas and small temporary general purpose kiosks.

(v) **Various types of Farming.**

About 11% of women were involved in some type of farming, ranging from keeping dairy cows to piggeries to garden farming. Some sold their produce at the markets.

(vi) **Other Miscellaneous Activities.**

This category included such activities as running a nursery school, provision of secretarial services, charcoal selling, operating a grinding mill, preparing gravel, preparation of traditional medicines and selling of household utensils.

The first research question thought was to find from the respondent whether they get satisfied working in the informal sector rather than the formal sector in Dar Es Salaam. The respondents were asked series of questions that aimed to discover to what extent they are satisfied in this sector. The findings are presented in the Table 4.5.
Table 3.8: Extent of Retentions

Extent of Retentions

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefited</td>
<td>20</td>
<td>60</td>
</tr>
<tr>
<td>Slow improvements</td>
<td>10</td>
<td>30</td>
</tr>
<tr>
<td>No satisfaction at all</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>34</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Research Data, 2013*

It has been ascertained from the results shown above that 20(60%) the women who are practicing the informal sector are benefited and can balance with their daily activities 10(30%) respondents indicated slow improvements on this sector.

The research found that people in the informal sector are affected in many of the same ways as they suffer directly and indirectly from shrinking consumption and declining demand crucial to their livelihoods. This sector face increased competition as more people enter the informal sector and/or as more and more jobs are in formalized.

Most women in this sector experience general trends to different degrees and in different ways, as those who produced for global value chains experienced a sharp decline in their work orders, although at least one group of those who produced for a domestic value chain – making sporting goods – said their work orders had remained relatively stable. The home-based those who worked on their own account for local markets reported increased competition and many had to reduce their prices to remain competitive.

The street vendors also experienced a significant drop in local consumer demand. They reported the greatest increase in competition, as greater numbers of people who lost their jobs or had to supplement incomes turned to vending as a possible source of income.
While the waste pickers experienced the sharpest decline in demand and selling prices. They were most sensitive to the influence of the crisis on international pricing dynamics in their sector, which began as early as 2008.

4.5 Difficulties faced while collecting data

It became apparent during the fieldwork that there were difficulties which could affect the outcome of the fieldwork and these are worth noting here.

(i) In the first place it was evident in a number of cases that the women whom we interviewed believed that some type of monetary or capital grant would follow from the research undertaken. Although more noticeable in some areas, this was prevalent to some degree throughout all centres.

(ii) Research fatigue was also encountered, where women refused to be included in the research, believing that its benefits extend only to those undertaking the research itself, and being paid to do so. On the other hand, at other times respondents claimed that any research carried out in their areas had by-passed them completely. In this instance they were anxious to voice their opinions.

(iii) Some women also seemed to fear researchers, believing them to be state officials, i.e. tax collectors or health officials, whose aim was to close them down and/or reprimand them in some manner. This was a particular concern of those involved in the preparation and sale of cooked food and in beer brewing.

All of the above factors had some effect on the data collected and in the disclosures the respondents were willing to make. Limitations were anticipated and in as far as possible, efforts were made to counteract these factors through cross-checking mechanisms.

4.6 Common problem they were facing

Access to preferred and more strategic locations and services often proved problematic. Most respondents often lacked the business contacts to secure these without undue delay. Some spoke of the necessity, as they perceived it, to offer some inducement to those working in public offices for allocation of preferred business spaces, and
installation of services but were not in a position to do this and, in any event, feared misinterpretation should they engage in such dealings, particularly with male officials. They also feared the shame of being unable to pay higher operational costs, and/or were unable to deal with multilayered bureaucracy in order to ensure placement. Figure 5.6 illustrates the location of the business activities.

**Figure 3.8: Location of businesses**

![Location of Business Diagram]

Source: Researcher, 2013

Respectability was also a factor women considered when starting a particular business. For instance, some respondents did not consider beer brewing and selling a respectable undertaking, even though they thought it to be a profitable business. Those who entered this business because of its convenience and potential profit, later realized that there were problems associated with it in terms of respectability and were unable to change due to lack of information and knowledge of business in general.
Some respondents were suspicious of working within groups because a number of them had had disagreeable experiences. References were frequently made to jealousies, mistrust of others and a fear that should they form a group, individuals may default on commitments. The preference was to work on individual businesses.

However, this preference frequently was at odds with funding agencies whose activities are geared towards assisting women's groups. While this was not the preference of the women they sometimes joined in such groups to avail of business funds. The overall attitude towards group involvement was negative except in the case of self-initiated informal savings groups which were generally found to be helpful.
CHAPTER FIVE
DISCUSSION OF RESEARCH FINDINGS

5.0 Introduction

This chapter presents discussion of research findings with regard to the study. The information obtained in the Research carried out in this study forms the basis of impact of emerging labour market on women in the informal sector. It will also help to solve the difficulties that these women face in this sector, challenges and as well figure out the solutions to that. The main concern of this study is to assess the impact of emerging labour market in the informal sector in Tanzania.

On one part despite their numbers and their contribution to the economy, most workers in the informal economy face greater risks and enjoy fewer opportunities than their counterparts in the formal economy. To begin with, informal workers face greater exposure to general risks such as illness, property loss, disability, old age, and death. Second, informal workers face greater work related risks, such as less secure contracts, fewer benefits, and poorer working conditions for wage workers. The self-employed have less access to information and low bargaining power in capital or product. Third, those who work in the informal economy typically have fewer mechanisms for dealing with risk that is, less access to formal sources of finance, labour protection, and social protection. Finally, informal wageworkers enjoy fewer career opportunities than formal wageworkers and informal entrepreneurs enjoy fewer market opportunities than formal entrepreneurs or businesses.

Based on the objective and research questions, the research instruments such as questionnaires, interview guides and observation were used so as to get information that addresses the issue under study. The research instruments contained specific questions that answered research questions directly and other general issues that had no direct reflection to the objective of the study, but added value to it. The second category of questions supplied only general information useful to the study. Data were analyzed according to research questions which guided the study with the support of tables. This helps to vividly show and summarize findings.
5.1 Relation between the international labour standards and informal sector

The relation between the informal sector and international labour standards is a subject fraught with questions, two of the main ones being whether regulations designed for the formal sector can be in any way extended to the informal sector without stifling its further growth, and how, otherwise, persons working in the informal sector can be allowed to benefit from the protection offered by appropriate standards. This has been referred to as the dilemma of the informal sector.

In his 1991 report to the International Labour Conference,

“The Dilemma of the Informal Sector” the Director General gave it the following brief definition: The dilemma, put simply, is whether to promote the informal sector as a provider of employment and incomes; or to seek to extend regulation and social protection to it and thereby possibly reduce its capacity to provide jobs and incomes for an ever-expanding labour force.”

It must be questioned whether the mandate of the ILO as expressed through its Constitution will allow the organization to treat this dilemma as a matter of “whether or”. The overriding goal of social protection would seem to provide limits as to what kind of employment the ILO should be involved in creating. Moreover, by referring to the ILO Constitution we may conclude that the ILO is concerned with the subject of regulations only as it concerns or strongly relates to social protection. The application of a whole range of other regulatory instruments, such as tax measures, zoning laws and emission controls would then be a concern to the ILO only if we assume that they cannot be seen in isolation from regulations concerning social protection. The task of the ILO would appear to be finding how it can contribute to the creation of safer and better jobs in the informal sector while proposing ways of extending, as far as possible, social protection to its workers whether by regulation or other means. Over the years, the ability of the ILO to promote social protection has been strengthened through the formulation, adoption and application of a large number of international labour standards. Although, undeniably, many of the ILO’s Conventions and Recommendations have been conceived with the formal sector in mind, this is by no means the case for all
of these standards. There is fairly limited guidance available as to whether and how various labour standards can be said to apply to the informal sector.

Informal sector workers are only rarely referred to in the actual texts of ILO Conventions and Recommendations, either to exclude or include their application to such workers. However, there are a few exceptions to this general rule. For example, the need for carefully extending social protection to the informal sector has been expressed through the Employment Policy (Supplementary Provisions) Recommendation, 1984 (No 169).

Further, some indications as to the applicability of various standards to the informal sector can be sought in the comments directed to countries by the ILO supervisory bodies, in particular the Committee of Experts. For example, both the Conference Committee on the Application of ILO Conventions and Recommendations and the Committee of Experts have on numerous occasions reminded countries of the obligation under the Employment Policy Convention, 1964 (No. 122) of consulting representatives in the informal sector on employment policy matters. Clearly, the initiation of such a dialogue between the authorities and representatives of the informal sector is instrumental to the gradual extension of social protection to the informal sector.

There are a few categories of standards for which it would be difficult to accept a gradual extension to the informal sector. In the first place, this is true for the eight fundamental human rights Conventions on freedom of association, forced labour, discrimination and child labour. These standards are fundamental to the wellbeing of workers, and the human rights they aim to protect should be enjoyed by workers independently of where they operate. Indeed, some of these instruments aim at practices which are more commonly found in the informal sector. For example, the recent Worst Forms of Child Labour Convention, 1999 (No. 182) aims at the prevention of exploitative practices which take place predominantly in the informal sector.

5.2 Reasons to why women opt for informal sector

The Informal sector component gives an estimate of the size of the sector as a whole in terms of the number of jobs created and some selected characteristics of the main and
secondary activities. It has to be noted that some of the persons engaged in the sector hold more than one job, one in the formal sector as main activity and the other in the informal sector as secondary activity of the other way round, or one in rural agriculture as main activity and the other in the informal sector as secondary activity or vice versa, or both jobs in the informal sector as main and secondary activities or vice versa. The jobs referred to in this section are only those that fall under the definition of the informal sector. Since some people hold multiple jobs, the actual number of persons employed in the sector can therefore be less than the number of jobs reflected in the tables. Recently most women have opted to practice the informal sector, the pressure being either socially or economically. The push and demand from the families or society as whole leads to these women focus on earning more from the informal sector. I detail briefly upon research conducted and the current situation, below are among the reasons that has led to the emerging labour market on women in the informal sector:

5.2.1 Limited expansion on labour in the formal sector

In the formal sector, according to the rules guided it has limited the women to expand and grow more to another level. Or in other words it has not been easy for them to grow basing on the competition, the performance assessment even the ability to deliver as comparing to other individuals involved in this sector.

5.2.2 Excessive cost and regulatory barriers entry into the informal economy which motivates corruption

The costs have been so high I operations and day to day activities in either to produce or the inputs in the formal sector. On not realizing their obligations and too much bureaucracy has led to attract corruptions whenever one is in need of services will at some point be forced to chip in some extra monies to ensure they get what they deserve. This being the case most people preferably women in the formal sector cannot handle the situation thus finding themselves in the informal sector where they rarely or will not face such setbacks. In the informal sector by being either working from home or other means of self-employment they will not be forced to face these excessive costs in anyhow.
5.2.3 Increase demand of low-cost goods and services

The hardships and barriers in economy demand and limited access to the goods and services due to minimal financial access lead people to opt for less costing goods and services. If they can be able to have the low-cost goods with good quality then most of them would rather go for that. The higher the demand for low-cost goods and services the higher the population of people producing on this part for lower costs to meet the demands of most of people. In that case the increase of demand attracts more people in this sector.

5.2.4 Increase of poverty

While most people face hardships in life on recent years, whereby people work hard and the earnings do not meet the expectations. Most poor people have no option but to work on their own and produce what will satisfy their families without spending more than what they can afford. Competing in the formal sector is not easy for poor people as in that venture the stronger will survive and the weaker will end up with nothing.

5.2.5 Difficulties that women face in the formal employment

It is not easy for women to gain in the formal sector, due to competition they face among themselves and with the men that are involved. That being the case there are narrow chances of growing, gaining and pursue more to satisfy their aims. These hardships they face in the formal sector leads them to informal employment, where they will work in their own terms and it is less demanding, no competition or rather small or minimal competition within themselves or men involved.

5.2.6 Need to work independently

Most women due to the commitments and benefits they compare to have in the formal, they would rather go for informal as at this stage they will be able to work independently with less limitation and much flexible rules. This freedom they earn while producing and earning more is what motivated and attracts them on the informal type of economy as it accommodates them and fits well with their expectations.
5.2.7 Retirement

Not only by running out of option but by having only one way out to get busy while they cannot be acceptable in the formal upon retirement or released from the duties as the employee they get to settle for informal and produce, work and earn something with less restrictions but more appropriate environments to meet their needs.

5.3 Reasons as to why opt for Informal sector

It has been easy for most women to adopt the informal sector looking at the way it operates, being less demanding on the aspect of time, environment, access to information, materials and goods. The fact that the competition is even minimal, they can work in their own terms and within their capabilities basing on those facts then enabled most women engage themselves in this sector. Main reasons that led to the emerge labour market in the informal economy include marital status of most women, education level, age of most of these women, access to financial support, gender balance, land rights, legal entities, equal opportunities, exposure, self-confidence, better protections and benefits, poverty and alike.

5.3.1 Marital status

It has been seen that, most of these women who are in the informal sector, are married and so that to support the family and get time to produce for themselves and the family they need jobs or activities which can support both at a go. In that sense opting for this sector can enable them to balance both at a go.

5.3.2 Education

Giving the fact that most women are less educated or not educated at all vanishes the dreams or the chances to put their effort in struggling in the formal sector, giving the fact that they view the easy way in the informal sector where less education is required and slight of knowledge of whereabouts is needed. That being the case most of them would rather go for self-employment and practice what they are good at.

Generally, the inclusion in and exclusion of women from educational and training facilities has often been used as a means to limit women's opportunities and is viewed as
a means of perpetuating gender inequalities. It has been argued that "education and training bring direct and non-direct economic benefits to individuals and societies by increasing productivity, incomes and occupational mobility" (Goodale, 1995:82). Education is not only an avenue towards knowledge of literacy and numeracy, it is also one of the tools used to instil society's values into people. This medium reinforces society's expectations of people, according to their social class, demographic location, age, gender and so on (Home, 1986). Access to education, educational content, control of curricula, and direction of education then become central areas of concern in terms of issues such as equality, life-chances and self-esteem. Education can be a liberating force whose aim is to explore the contradictions within accepted social realities and contribute to the transformation of these into more equitable social relations. It can also be a force which seeks to uphold systems of oppression, aimed at silencing opposing opinions, minority views, and realities different from those accepted through the public culture of a society (Freire, 1972; Archer and Costello, 1990, Bullock, 1994).

In Tanzania there have been a number of studies on the position of women with regard to access to, quality of, and inequalities inherent in the educational system. It is known that girls' and women's positions within the educational system are dependent on their socio-economic positions, demographic location, and gendered cultured norms. Teaching practices, teaching/learning environment, and stereo-typing all contribute to gender imbalances throughout the educational institutions in Tanzania. There is evidence to suggest that within a deteriorating educational system gender inequalities are widening, particularly as one progress through the upper levels. At all levels girls are channeled into traditional areas where there are limited career prospects. They have very limited representation in business related educational and training courses promoting entrepreneurship and initiative.

Additionally the covert messages on gender-typing are becoming more rigid as resources and priorities on addressing these issues are put under stress. This combination of factors actively discourages women's and girls' involvement in numerous areas of education and contracts the potential scope of girls' educational experiences. From their early experiences right through to higher levels of education, girls and women receive
messages which reinforce submissive characteristics and instill in them a low sense of self esteem

5.3.3 Age

It is well known where the older one grows the more responsibilities they face, under this sector as well most of them tend to be adults ranging from the age of 35-55yrs. This being the case in order to attain the support to their families they tend to get self-employment and without policies nor regulations to control their time, knowledge and achievement.

5.3.4 Access to financial support

As there being a very small or not at all access to the financial support most of these women tend to look beyond what they can achieve and tend to work for more to support their family and themselves.

5.3.5 Gender balance

Efforts to promote the development of the labour market should aim at gender equality by encouraging both men and women to take on a wide range of jobs. There is thus a need to embark on gender awareness raising programs. Improved working conditions of women workers in plantations and factories will have a direct bearing on the welfare of families including the health and education of children.

In most formal economy gender balance is an issue taking into account those places where most activities taking place or used in production requires muscular, strength and higher capacity of thinking, one may find out that in these sectors men are the ones that are given priorities than women, this may not be taken positively by most women who are capable of doing the same jobs. This may push the women to go for activities that will give them access to self employment and produce with what they are capable of.

5.3.6 Land rights

In African countries it has been a taboo that women have limited access to land or less considered when it comes to land whether for family inheritance or that resulted from the matrimonial status. In years it has never been easy, but through the self-employment
or self-activities it enables most women to acquire land without and setback, or difficulties, in that way they can invest on their lands, acquire the long term possessions, have the self-ownership and alike.

5.3.7 Legal entities
The most significant challenge for labour law in the United Republic of Tanzania is to extend its reach to the informal sector. Standards relating to working conditions are for the most part observed in the formal sector, but the formal sector accounts for less than 6 per cent of the total labour force. More than 90 per cent of the workforce, then, are vulnerable to work under conditions that are below the minimum labour standards set by the national legal system. It is therefore vital to take measures to ensure that the informal sector is brought within the reach of the regulatory framework.

To this end, awareness of the laws and regulations governing the labour market is critical. A significant majority of workers are aware of the legal standards on the minimum wage, working time and maternity protection. In practice, however, the circumstances of work limit workers’ ability to demand that they be accorded treatment in line with the law. It is difficult for workers to compel employers to pay higher wages, for example, because other workers are available who are willing to work for low wages. And regarding working hours, workers often find that long hours are desirable where necessary to make up for low pay.

Most legal entities have imposed strict access in the formal sector as they give narrow opportunities to act, and attain the aimed goals in as far as the formal sector is concerned. Those difficulties usually are taken as a hick-up to development and growth in that sector. It is by this reason most of the activities and access to development in this sector becomes complicated and as to lead to the hardship in practices under this sector.

5.3.8 Equal opportunities
It is rare to find that equal opportunities are given in the formal sector, usually depends on what one can give, the knowledge, the capacity to act, the contribution towards the institution and alike. That being the case in this economy due to competition with men and other powerful and educated women it’s not easy for most women to compete under
this part, in that way the option that these women have to earn their living is through the informal sector.

5.3.9 Lack of exposure

This can also lead most of women opt for informal sector, as having a big and brighter exposure in the formal sector is important. Knowing things, the availability of resources, accessibility of proper materials, is of the importance in this part. Where to get materials and information and how to get them needs exposure and hard work, this fact in the formal is very important and requires competition which most women can’t face.

5.3.10 Self confidence

The lack of self-confidence is also one of the facts that lead to emerge of labour market on women in as far as the informal sector is concerned. The fact that most women lack self-confidence and ability to believe in themselves it is a problem in the formal sector.

5.3.11 Better protection and benefits

In the informal sector these women upon working on their own, having their own terms of working and proper conditions created by themselves can create very good and conducive means of attaining their goals comfortably without any interference from any part.

Many reasons can influence people to engage themselves in the informal sector. Above are some that have commonly influenced women and other people to abandon the formal sector and eventually find themselves practicing the informal sector freely and attain their goals on time.

5.3.12 Poverty

Women's vulnerability to poverty crosses the general classification of social classes. These are frequently based on household incomes, access to resources, social status etc., and assessed through data that uses the household as a unit of analysis. Yet, there is much evidence to indicate that household status may not coincide with an individual's status, depending on his/her position. This is particularly pertinent to women's positions within households. Their access to resources is often mediated through male relatives:
fathers, husbands, brothers, uncles. Such mediated access to resources, coupled with a breakdown in traditional family responsibilities, and austerity measures associated with liberalization of Tanzania's economy, has resulted in women's increased vulnerability to poverty. Women have traditionally been responsible for the provision of household foodstuffs and associated items. However, with deteriorating values of wages and salaries, retrenchment from public service employment, and limited openings in private enterprise, they now have an increasing role to play in the more general upkeep of their households (Omari, 1989; Mbilinyi, 1993)
CHAPTER SIX
SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter presents a summary of the findings associated with the emerging of labour market on women in the informal sector in Dar Es Salaam. In this chapter the researcher is going to give the conclusion and the recommendations will only base on the data analysed during the course of study. As to why most women opt for informal sector, what are the major factors that influence them and what are the suggestions thereon.

6.1 Summary of the study

In connection to the research conducted, it has been realized that, Tanzania’s starting position is, however, a weak, uncompetitive economy, polarized into a small, modern, export-oriented sector at one end of the economic spectrum and a large informal sector occupying the rest of the spectrum with low productivity, low value-added activities having an almost exclusively domestic focus. The origin of this informal sector, which was a marginal part of the previously state-run economy, lies in the closure and privatization of a large number of publicly-owned large enterprises and the reduction in the payroll of the government. These meant that suddenly tens of thousands of people lost their government-related jobs and could find no other work because the formal private sector barely existed and has not been able to absorb the retrenched and the new job seekers. Unsurprisingly therefore, the growth of businesses operating informally in Tanzania has been high as people do whatever they can to ensure their survival. Between 1991 and 1995, the increase in the number of people engaged in the informal sector in Dar es Salaam was around 9.5 per cent “Government of Tanzania: The Dar Es Salaam Informal Sector, Planning Commission and Ministry of Labour Youth Development Vol 1, 1995. The growth has been characterized by an increasing number of young female operators, who dominate the 10-39 years old age group of operators and are mostly found in the trade/restaurant/hotel subsector “Taxation in the Informal Sector in Tanzania, Final Report Research and policy Department, Tanzania Revenue Authority, Dar Es Salaam, January, 2001. Reflecting a regrettable straining in gender relations, a significant proportion of these are single heads of households with children and...
dependants, implying that they are the poorest households, for whom participation in the informal sector is the only means of survival.

During the study, the researcher found out that 29 out of 40 women in the informal sector are married while left the rest either not married or rather separate, this shows that most married women are in the informal sector this could be due to many reasons like spending most of their time taking care of the family/children, doing the household activities and alike. So they can not have enough time to focus if they will be in the formal sectors where rules and policies applies and restrict them.

Also the findings show that 11 out of 40 respondents in this sector are educated, that leaving the rest 29 less educated or not educated at all. This explains that, they are in no position to compete in the formal sector basing on the fact that, they have low level of education and thus less confidence to face the other side of the world.

Age-wise it has been discovered that 25 out of 40 are adults. Meaning that, at the age between 36-55 most women are having multiple responsibilities to their families, not only to support their children but the whole family as well including their partners. This leaving the other part of the age between 25-35 less concerned with the informal sector.

Taking into account the daily activities of these women under the informal sector, 65% shows that most of them takes care of their families at home in almost most of the time. And that is why they are able to balance between the two. Meaning that, by being supportive to their families and focusing on their own daily activities, gives them sufficient time to attain what the need.

50% of the women have moderate access to the financial support, either loans, vikoba, SACCOS and alike. While leaving the 10% having access and the rest 40% having no access at all who by saving bit by bit they are able push their business further.60% of respondents had Diplomas, 30% hold degrees, 10% hold Master’s degree and 5% who hold certificates. 75% of respondents have work experience of 4 or less years, 25% of respondents have work experience of 5 or more years. These findings show that respondents are enough qualified and have enough experience to enable them to perform their duties effectively.
6.2 Conclusion

This report has evidently portrayed beyond doubt that the informal sector is one of the highly growing sector in the country not only it affects women at large but the whole society as whole. Keeping in mind that the research has mainly focused on women as a factor and a research center. Factors like education, finances, marital status, age, gender balance and alike have played the major role in pushing these women towards the informal sector rather than the formal one. Researches show that the mentioned factors and many other alike have been the source of growth of this sector, as most women are eager of getting freed from the congestive and strict rules of the formal sector.

Giving the fact that most women in this sector are less educated, they do not have reliable financial support nor proper legal guidance in this sector, it becomes difficult to attain the stable support on their activities. In that due to all the difficulties they face they need to be empowered and guidance through the proper attainment of their goals so that they can stand independent in this sector.

6.3 Recommendations

The goal of these recommendations is to assist the process of empowering these women as well as leading them to the recognition of this sector equipping and enabling Tanzania with a private sector of robust and dynamic small firms, delivering hundreds of thousands of decent jobs and a larger output of quality goods and services to the domestic as well as export markets. The researcher would like to make the following recommendations:

6.3.1 Implementation and improvements in laws, rules and regulations

The government will have to ensure there are established proper laws and regulations to protect, guide and ensure the informal sector. These laws will have to be properly observed, practiced and well implemented. It also details the efforts these women would have to make to hold up their end of the bargain, including strengthening their voice so as to play a greater role in policy formulation, implementation and monitoring, and educating entrepreneurs to their legal and civic responsibilities.
It is clear that poor quality jobs are disproportionately taken up by women across the economy. This is the case in sectors in which women dominate, such as domestic service, and in other sectors in which women are segregated into jobs that tend to be lower paid and subject to other poor terms and conditions. It is essential then, when designing policies and legal measures on working conditions, to ensure that they do not discriminate against women and also respond to their needs.

6.3.2 Education

These women needs to be educated on what to be done and how to act and operate in this sector, as exposure as to new ventures, materials, whereabouts, new knowledge, and proper ways to act and operate. By preparing seminars, open discussions to gather information which will help in pointing and identifying the problems and getting to know how to assist them.

6.3.3 Empowerment

Taking into account the fact that the informal sector is not only a seedbed for these women, it is a solution of last resort for many, in particular for poorer female heads of households, who cannot find a job to pay them a living wage. This recommendation also recognizes that the demand for women in goods and services needs to increase, if they are to have something to turnover. Accordingly the recommendation proposes a series of measures through which a cash-strapped government can organize income transfers to the poorer population and increase incomes and spending in the population at large, to prime a widespread takeoff of sustained economic activity.

6.3.4 Support and protection.

Women in this sector need support and protection in far as their interests and day to day operations are concerned. It has been proposed to set up the stakeholders’ forum, to consult over, coordinate and commission where necessary the above recommendations, and to monitor and their implementation and impact on enterprise development, job creation and poverty reduction. The stakeholders’ group will also monitor the impact of the various other government policies on this process of intensifying and distributing growth more equitably through to the people of Tanzania.
Tanzania has to make significant efforts towards establishing a sound framework of laws and institutions that are capable of ensuring decent conditions and protection in as far as the informal sector is concerned. The task for all stakeholders is now to ensure that these laws are translated into effective protection across the economy, so that the protections embodied in the legal measures are available to most women in practice.

6.3.5 Access to financial assistance

In order to operate and function well these women need to be enabled financially. Being self-employed needs a great deal in day to day operations. Having minimal or limited access for financial assistance like loans, donors, ad grants has been a problem to these women in the informal sector. Creation of easy or by loosen up the access to these sectors will ease the working and productivity in this sector. The financial institutions private as well as public together with the government will need to create proper and easy ways to reach out these women.

6.3.6 Corruption

It has been a big issue or rather a problem that needs an immediate action mostly when in connection to government officials where most services are available. It should be acknowledged that one of the reasons driving corruption and informality among government officials (and thus throughout the whole system) is the poor working conditions in the public sector, including indecent wage levels. This recommendation contains proposals to improve the working conditions in the public sector. It aims to promote recruitment and training of new officials who have not acquired a habit of corruption; and to give officials “brought up” under a socialist system exposure and training to enable them to understand that these women have a social and economic role, to think of how they can assist them in the market economy context, and to implement their solutions.

It is essential to improve this sector and give power and support to women who have been fully depending on their self-hard work to support their families and daily achievements. These women need recognition in that sense even the helping hand and support not only the Government but also with other financial institutions. They also
need proper development programs to upgrade their ability to work, produce and being independent with assurance that what they do can make them achieve more. Vocational training, most of the activities that they are working on like handcraft and alike can be trained and enable them to compete fully with others who are well organized in the sector. Protection against domestic violence it can be physically or mentally. And most of all legal guidance is very important in as far as their right and obligations are concerned. In that sense all will work better and ensure that not only these women achieve better but also they can stand firm and work independently under this sector.

6.3.7 Labour laws of the country
The existing labour laws are designed to cover most Tanzanian workers, in a range of working arrangements and including many of those in the ‘informal’ economy. The Employment ad Labour Relations Act covers those who work personally for another person, a broad concept of the protected worker. It is often assumed, however, that workers designated as part of the informal economy are not entitled to labour law’s protections. All the stakeholders will recognize the expansive coverage of working conditions laws and pursue the objective of ensuring that these legal measures are equally extensive in practice. To this end, the principle of universality will underlie the application of labour laws, in an assumption that the law is intended to cover the vast majority of Tanzania’s workers. These efforts will take into account the ILO Employment Relationship Recommendation, 2004. The question of whether workers classified as self-employed are genuinely independent will be analyzed and efforts will be made to support the organization of self-employed workers. The Ministry responsible for labour matters will liaise with other relevant institutions with the goal of integrating working conditions into policies on the informal sector. In particular, working conditions issues will be taken into account in programs on the formalization of informal establishments. The government will consider the possible application of section 98(3) of the Employment Labour Relations Act by determining whether certain categories of workers are particularly likely to be excluded from the protection of labour law, such as the informal sector.
REFERENCES


Unrisd (2010), Gender Inequalities at home and in the market, United Nations Development Fund For Women (UNIFEM), New York.