Women Participation in Cooperatives – Challenges and Prospects. *The Case of Selected Saccos and Amcos in Kilimanjaro and Arusha Regions Tanzania, East Africa*

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**Abstract.** A Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. In Tanzania, cooperatives are associated with the introduction of cash crops especially coffee, cotton and tobacco. The cooperative organizations first started in 1925 in Kilimanjaro area where the indigenous people organized themselves to form the Kilimanjaro native Planters Association (KNPA) to solve their coffee production and marketing problems. Cooperatives have a key role to play as they are able to respond to both women’s practical and strategic needs by providing access to income generating activities as worker owners. Women contribution in national development has been a feature which is hardly given the recognition it deserves. We have observed that in most cases their role has been relegated to the subservient tasks of domestic chores. Such occurrences take place notwithstanding the very important role women have played in food production, income generation and the management of resources.

From experience in many countries of Africa and Tanzania is no exception, the issue of women’s participation in development activities can no longer be considered merely as a matter of welfare. There is recognition among development experts that women are central participants in the socio-economic development process. There is therefore a growing consensus that women’s greater involvement in all aspects of development programmes is extremely important for the rational utilization of development resources which has hitherto remained under estimated and neglected. A lot therefore remains to be done in order to involve women effectively into co-operative development. However the opportunities for improving women’s position and the potential for co-operatives to contribute to such a process do exist. (Solomon, 1998 Chambers, 1993).

The present situation of co-operatives is marked by a number of serious problems which threaten the existence and the economic survival of co-operatives. Although co-operatives, like other private organizations are gaining independence from state interference as a result of Liberalization and privatization, they need to improve their economic performance for the benefit of their members and for their own survival.

**Keywords:** Women Participation; Cooperatives; Kilimanjaro and Arusha Regions.
1.0 INTRODUCTION:

A Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 1995).

Cooperatives have been formed under different circumstances in various countries. In Africa, although traditional forms of cooperation built around kinship and reciprocity existed since time immemorial while, the modern cooperative organizations were introduced by the colonialists during the early 20th century. Their spread was however, at first very restricted.

In French colonies of West Africa, Agricultural Cooperatives were established at village levels, and these were combined with tax and labour obligations, making cooperatives not readily acceptable by the indigenous (Holmen, 1990:23, Young, et al 1981:9)

In Portuguese Africa, the emergence of agricultural cooperatives was not very much encouraged by the colonial administration. Instead, the Portuguese colonial administrators were mainly occupied with the procurement of labour and land for mining and plantation companies (Glyllstrom, 1991).

In British, Central and Southern Africa Cooperative development has a long history stretching from the colonial times. Introduction of cooperatives was limited to settler plantations (Zambia, Zimbabwe and Kenya). In North Africa especially in Algeria, Tunisia and Morocco, Cooperatives were introduced by the French in the early 1960s and their operations were almost restricted to settlers’ agriculture up to the early 1960s (Holmen, ibid:23). However cooperatives developed in a number of these countries
concerned with organizing small cash crop producers by providing procurement and other services associated with cash crop production.

In Tanzania, cooperatives are associated with the introduction of cash crops especially coffee, cotton and tobacco. The cooperative organizations first started in 1925 in Kilimanjaro area where the indigenous people organized themselves to form the Kilimanjaro native Planters Association (KNPA) to solve their coffee production and marketing problems.

1.1 The Potential and role of Cooperatives.
The Nairobi Forward Looking strategy (1985) recommends the participation in cooperative organizations as a means toward self-empowerment. Cooperatives have a key role to play as they are able to respond to both women’s practical and strategic needs by providing access to income generating activities as worker owners. By virtue of this double capacity, women can have access to common production resources (such as credit, land, marketing facilities, infrastructure, tools, technology) which increase their income as well as lighten their tasks. By forming themselves into cooperatives, they can also benefit from economies of scale and improve their access to opening markets.

Socio-economic position of women
Women contribution in national development has been a feature which is hardly given the recognition it deserves. We have observed that in most cases their role has been relegated to the subservient tasks of domestic chores. Such occurrences take place notwithstanding the very importance role women have played in food production, income generation and the management of resources. The underlying factors
determining the participation of women in national development are partly historical and partly social-cultural.

These could be reflected in the following socio-economic manifestation in society:

- Subordination of women
- Overburden of work
- The absence of women’s access and control over resources and the benefits arising from the development process
- The meager access of women to education and training facilities
- Absence of political power with women
- Absence of more economic options to women
- Psychological barriers i.e. lack of experience self-confidence etc.
- Glaring disparities in gender stratification in rural and urban areas
- Religious and social moves and taboos.

Women constitute 51% of Tanzania’s population. According to TZ 2012 census there are over 44.9 million people in Tanzania (National Bureau of Statistics, 2012). Women in the rural area bear major responsibilities for small scale agricultural productivity and farm management. In both rural and urban areas women are engaged in an increasing number and variety of economic and development activities. In addition women are responsible for home management and child care and therefore play a major role in the quality of family life and training given to future generation.

1.2 Women and Cooperatives

The role of Women and Cooperative Development Women constitute about ¾ of the agricultural labour force in large parts of the world. It thus requires no international census to see that women, with few exceptions, are vastly under-represented in
agricultural cooperatives not least in the developing countries. It is true that statistics on women’s participation in such cooperatives are uneven and scanty, but enough is known to indicate that by and large and with some notable exceptions, women’s membership of agricultural cooperatives is much less than the inverse of their numerical share of the agricultural labour force (Maleko, 1998).

Apart from those women who may by classified in the statistics as “agricultural laborers’”, the great majority of farming in the third world are not classified at all, or are merely described as economically not active, because their farming work takes the form of unpaid labour within the family based systems on what are customarily described as family farms.

For many women, membership and participation in Agricultural Cooperatives may be seen as both a means and an objective. A means in the sense that cooperative membership entitles them to services which women farmers may need and which cooperatives may supply. An objective in the sense that through cooperative membership, they obtain a platform from which to take the voice of farming women heard more effectively, not least in the making of policies which directly affect them and their livelihood.

There is nothing new about these functions, that is, they have been operating for male farmers throughout the history of agricultural operation what may appear more novel is the proposition that they should operate in all equity and equality for women whose often great contribution to raising crops has been much less conspicuously remarked than their contribution to raising families.

1.3 Role of Women
Women in Tanzania have a significant role in carrying out many of the economic activities, yet, it is well documented that their contributions are seldom documented. Of late, the need for ensuring due share for their contributions and to bring them into the mainstream of economic development is receiving increased attention.

Cooperatives seem to be the best instrument to bring about such economic development of women and for such transformation development minded banks could use women’s cooperatives most advantageously.

Women particularly in rural areas are largely illiterates. From several studies already carried out and on the basis of our understanding, the status of women can be broadly classified into three categories:

a. Women as residual beneficiaries

b. Women being marginalized and

c. Women as exploited resource

**Women as Residual Beneficiary**

Where women are seen as “residual beneficiaries” there is not conscious effort to consider women as part in the technological innovations aimed at improving efficiency of economic activities. As a result, the women get more by accident, the left over benefits of technologies that remain after the men get the core benefits. This indicates that in production processes or technology women are assigned the inferior role whereas men get the plum roles.
Women as Marginalised Groups
In the marginalization side, there is a conscious effort to exploit women by giving them a lower status. This means there is an element of deliberate discrimination against women. It is often argued that women are preferred for employment in certain occupations, women are paid less than men for similar jobs and employment of women is concentrated in low paid jobs.

Women as a Resource
Here women are viewed as equal partner and the effort is to expose the total lack of awareness about the possibility of converting women as important resource. Many studies have brought out the importance of women in economic development and have shown how they remain as an unexploited resource (Harish, 1991). It is argued that by not treating women as equal partners in economic activities the country has lost substantially.

Strategy for Improving the Status of Women.
The strategy for improving the status of women in the three situations would be different depending on the perceptions. In the residual beneficiaries side, there is a need for conscious questioning of the benefits of any technology or process changes so as to ensure women’s due share. In the marginalization part, the perception here is that women have to be organized to asset for their rights and therefore women’s union is very necessary. Since women are viewed as the weaker section special efforts for welfare measures or charity have been prescribed. A number of women’s organizations have come up representing these ideological approaches.

In the women as unexploited resource fact, it is argued that any development programs likely to succeed would do so with the involvement of the people themselves in the
process. They can become participants only when everyone concerned decides jointly the direction of the development efforts if women are to be seen as an unexploited resource or equal partners, there need to be a conscious effort to bring them into the mainstream economic activities. This is where the cooperative could play a vital role.

2.0 COOPERATIVE IN KILIMANJARO AND ARUSHA

Kilimanjaro Region from which the case is developed, is located in the North-East part of mainland Tanzania. It has a total surface area of 13,309 sq. kms, of which 23% is cultivated, 33% is grazing land while 35% is arid and this includes Kilimanjaro Mountain, and 9% of the land is covered by forest (Maleko, 2006, Cooperative College 1990).

Arusha Region is located in the Northern – Eastern corner of Tanzania which lies below the equator between latitudes 2° and 6° and Longitudinally is situated between 35° and 38° of Greenwich. It has a total area of 34,526 km², out of which 4.3% is covered by water bodies of Lake Eyasi, Manyara, Babati and Natron, and land area of 33,809 km² with a population of 1,694,310 people. (National Bureau of Statistics, Dar es Salaam, 2012)

In Kilimanjaro region, cooperatives started very early during the colonial period. One of the reason is that coffee as a cash crop was introduced in Kilimanjaro in the year 1890. It was first grown in Kilema Mission by the Holly Ghost Fathers. When the farmers produced their coffee they had no organization to sell through and they sold it through merchants who were Indians. As time went on, more farmers grew coffee. They continued to sell through the Indian merchants who exploited them a lot until in 1925
when they formal an association known as Kilimanjaro native Planters Association (KNPA).

The word native was there to differentiate their association and coffee from that of the foreign farmers (mostly European settler farmers). Main reasons why KNPA was started were: one they were denied fair payment from the coffee sales in the free market. Two they needed a tool for use in improving their coffee, their welfare economically and in education etc.

Land in Arusha and Kilimanjaro is traditionally owned by men although most of the farm work is done by women and children. This is so because most of the able-bodied men and a few women work in Arusha and Moshi Municipalities as office workers or are employed in the informal sector. In many cases, history is an important tool in analysing the present and planning for the future. History has shown that almost all tribes in Africa and especially in Tanzania had the culture of working together on cooperation basis in order to improve their welfare. If that is the case, why then after the establishment of cooperatives in Kilimanjaro and Arusha where all people, men and women were working together traditionally in all activities, farming leading all activities, women are very few in the agricultural cooperatives? Agriculture is the backbone of the people in Kilimanjaro and Arusha, women and the youth are the ones working in the coffee farms but they are not members of the AMCOs, why? The following section will describe with concrete data collected from different AMCOS indicating women membership in those AMCOS.
Table 1: Situation of Women Membership in some selected AMCOS in Kilimanjaro and Arusha Regions.

<table>
<thead>
<tr>
<th>No</th>
<th>Name of AMCOS</th>
<th>No. of female members</th>
<th>No. of males</th>
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<tr>
<td>1</td>
<td>Kindi</td>
<td>15</td>
<td>1,121</td>
<td>1,136</td>
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<td>2</td>
<td>Nshara</td>
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<td>825</td>
<td>977</td>
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<td>3</td>
<td>Manushi-Sinde</td>
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<td>606</td>
<td>656</td>
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<td>4</td>
<td>Mwika Kinyamvuo</td>
<td>227</td>
<td>772</td>
<td>999</td>
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<tr>
<td>5</td>
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<td>6</td>
<td>Mwika-West</td>
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</tr>
<tr>
<td>7</td>
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</tr>
<tr>
<td>8</td>
<td>Kirima Boro</td>
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<td>Kibosho-West</td>
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<td>560</td>
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<tr>
<td>10</td>
<td>Mrimbo Uuwo</td>
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<td>505</td>
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<td>24</td>
<td>Engare Olmotonyi</td>
<td>100</td>
<td>400</td>
<td>500</td>
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Source: Research Data, collected from societies, 2011
Factors that limit Women Participation

1. Women in Kilimanjaro and Arusha traditionally do not own or inherit land from the parents. Since membership to AMCOS has included land as a condition for being a member, this has automatically put women aside. (Maleko, 1998)

2. Illiteracy, inadequate knowledge and education, lack of confidence in women themselves have led to low participation among women of the SACCOS.

3. The issue of time and traditional sex based division of labour. From the individual interview and FGD it was commented by both men and women that women have the role of taking care of the family members, producing for food, caring from the sick and old people, they don’t have time to go out to participate in cooperative matters. For example out of the 26 individual women members interviewees, all of them revealed that they are too busy throughout the day particularly those of the reproduction age and cannot overall themselves anymore (Data collected from societies, Maleko, 2011)

4. Inadequate/lack of cooperative education and training. Many rural farmers are not aware of the benefits of becoming cooperative members since they have not been reached through seminars or meetings. Cooperatives have not being given the status they deserve in the community in reducing poverty among the poor.

5. Bad image of cooperatives portrayed by the mass media also cause some women and men not to join cooperatives. For instance in Kilimanjaro during focus group discussions, members always refer to cases of money embezzlement which have been
taken to court but no judgment reached and in some places they get defeated and their money get lost. In such a situation no motivation at all to become members of these cooperative societies. (Maleko, 1998)

6. The issues of connecting family head and membership is still hindering women becoming cooperative members (AMCOS because up to now, we observed the fact that even the widows are using the names of their deceased husbands instead of using their names. In some area, particularly in Kibosho they can even use the name of an adult son than their mother’s name!! (Maleko, 2001)

7. About 15 interviewers commented that poor management and lack of cooperative education is also a hindrance because instead of the management and leadership explaining the benefit of membership, they are busy with their activities which benefit themselves and not for all members. For instance the cooperative leadership and management are expected to be at the forefront to do away with norm and culture that exploit women but rather they are the champions of it. Women in some SACCOs or any society, example Mamsra (Rombo) have proven ability and skills with confidence to run much better the cooperatives in terms of leadership, marketing, production and other functional areas which support sustainability and growth. (Maleko, 2006).

How to ensure women labour in AMCOS is Valued with Membership

1. The Movement in Tanzania could also provide in the cooperative Act and Cooperative Policy a certain percentage of women membership in AMCOS and also in leadership and management i.e. certain posts to be occupied by competent and professional women as leaders, managers, board members and professional staff.
2. Continuous Education and Training to the entire community to change their mind set about women i.e. let them understand that women are human beings as men and deserve the rights to exercise their power and democracy. Women are able to bring changes in the community vis sustainable development and this has been proved by Nronga women Dairy cooperative, case to be emulated by others/many all over.

3. Gender sensitization to the general public for all people to understand that women have a great role to play in the development of cooperatives, community, social economic and political area. For any sustainable development in any country women are the champion and never forget them.

4. In this liberalized market economy, farmers and women in particular are dealing on producing different produces and not the traditional crops, hence there is a need for cooperatives – AMCOs to move from traditional crops only and include others such as cereals e.g. maize, beans, sunflower, perishables which are produced by women so as to economically empower women through the cooperatives.

Cooperatives once used appropriately can empower not only women and their families, but also the whole nation of Tanzania in improving the living standards.

5. Extension services provided by the unions that are Arusha Cooperative Union (ACU) and Kilimanjaro Native Cooperative Union (KNCU – 1984 Ltd.) should be geared towards women, so as to reduce the side effects endured by women in using pesticides and other chemicals and also use of modern equipments such as tractors, to reduce the workload of women. (Maleko, 2006, 2012)

6. Formation of Gender Committees in the Cooperatives to identify gender related problems (specifically to women), men and women since each group have its own
problems hence even the modalities of solving them are also different. Key aim here is to improve the roles of both women and men to improve the societal performance in participatory approach by considering both women and men.

7. The AMCOs could include gender in every cooperative activity to ensure that men and women participate (by having gender sensitive policies, bylaws, strategies and plans as well as monitoring and evaluation of their activities).

8. The land ownership patterns should be revisited by the communities and avail opportunities for girls and women to inherit and own land as it is for boys and men. This could only happen by starting from the household after continuous gender sensitization seminars, meetings and workshops.

This has been supported by many during focus group discussions and individual interviews. It appeared that in some areas where gender sensitivity is high, number of women members is high and also girls should get education equality to boys (In Marangu, Machame and Mwika).

Majority of those interviewed respondents proved that by educating girls it has more benefit as women always remember their families than boys. In Nshara RPCS for instance where the wife is a member of the cooperative together with the husband the standard of their life is high and much better than where the wife is the producer and had no say over the cash accrued from work of her labour in the farm.

**Participation and Use of Services**

All 20 interviewed respondents, identified the main purpose of their cooperatives, to be buying or collecting coffee and sell on their behalf and that the societies ensure that
loans from the financial institutions are available at the time of collection so that they get paid on time.

There must be a critical linkage and supporting mechanism in daily operations between members, management unions and financial institution with all stakeholders.

Concerning services used by men and women all accepted that no difference. An issue of concern for all has been land ownership and inheritance which discriminate against women. Customs, norms, culture and tradition has caused having few women members in AM COS low education to women led to women not being able to occupy leadership and management positions.

There is another way of fooling women which has been introduced in AMCOS, because how can someone be a member merely (having female names as members) while in reality they are not? In fact men have accepted this because they know they are still in power possessing the benefits and cash. They are the majority who attend seminars, workshops and meetings than women. Nothing much has been done to ensure increase of women membership in these cooperatives all over in Arusha and Kilimanjaro. (Maleko, 2011)

Furthermore,

- Most individual join cooperatives to get a market for their coffee, get agricultural advices and meet other women to share their problems

- Others have seen other women joining and they follow suit example in SACCOS

- They attend cooperative meetings once particularly the Annual General Meeting (AGM)
Women are few in AMCOS due to tradition, norms and customs, influenced by men.

These norms and customs need to be abandoned through providing education to women in the community about the rights of women and benefits of cooperatives to human development.

3.0 EMPIRICAL PERFORMANCE

Case study one: Nronga women Dairy Cooperative Society Ltd. (Successful)

3.1 Background

This is a female only cooperative society located in Nronga village, West Machame Ward, Machame Division, 30 kms from Moshi town in Kilimanjaro region. It is a registered Dairy Cooperative Society with Registration No.476, with 402 women members. It started as a shop project in 1980, which was prompted by the shortage of basic household essentials such as cooking oil, laundry soap, flour mill and others. The area where this society is located is suitable for dairy farming as the weather is mountainous climate with rains throughout the year resulting into having good animal pastures all over the year.

Leadership and Management

The society is led and managed by competent women. Its board is composed of 5 members chaired by a chairperson and vice chairperson together with 4 (four) other board members.

Conditions to become a member
Any one who aspired to join this cooperative must own a dairy cow and be ready to abide with their bylaws. Their MOTTO has always been “Women are the source of all successes in families and that any activities started by the felt need of women will neverly fail”

This cooperative society has been improving and developing from the start up to now as portrayed by individuals and focus groups discussion conducted; really this society is a good case study to emulate.

The major problem which faced the women in the beginning was market for the milk produced. Milk production was high with very low profit margin. So the major task of the society up to now is to collect milk from members and sell, process milk into different products such as butter, cheese, ghee and yoghurts. In addition they sell animal feed, carryout artificial insemination, retail shop and transportation.

**Benefits Members**

- Members have been able to improve the livelihood their families build modern brick houses with electricity, TV, educate their children, and start individual income generation activities.

- The society is also concerned with the community, for instance they now supply milk to two primary schools in Hai District whereby primary pupils drink milk twice a week at a reduced price. In this way the health of the pupils is improved.

- Membership in this society includes singles, married and widows of different ages which are not common to other AMCOS.
• The society is modernized, have even an email despite the location being in the rural area up the mountain, nrongadiary@yahoo.com, shows technological sensitivity.

On the issues of landownership something different is that women are using land registered on their father’s name. Members get training, advisory services, inputs and marketing which indicates a good way of patronizing their society. Average expenditure per member per year is Tshs.143,000.= whereby in other cooperatives is zero. Even their attendance in AGMS and Board meeting is very high e.g. 94% and 98%, this shows high commitment to their society.

For employee – the society has created employment to both women and men (12 employees) with 7 females and 5 males while their salaries are much better i.e. average of Tshs.178,571/= per month for women and Tshs.180,000.= per month for males.

Clearly, this indicates living standards for the people in Nronga has improved by having this Diary Cooperative around.

A major hindering factor to women participation in this cooperatives identified is only if the woman does not have a diary cow, so land is not an issue. Women can join and participate on the side of leadership and management. Other factors include limited management, technical skills, limited confidence, illiteracy and time.

By the time of data collection, the secretary and one person were preparing to go abroad for collaboration and training. This shows that they have good exposure and learn new skills to improve their society.
This cooperative has proved wrong the beliefs people have against women. A question one has to ask himself/herself is **why has it been possible for a group of poor women to organize themselves and reach such a high position in the country succeeding always, while cooperatives with well educated and professional staff are failing and even dying??**

Can we now dare to say that for cooperatives to be sustainable and bring sustainable development, women are most crucial people to be involved and participate together with valuing their labour power?

**Case study two: Arumeru women SACCOS: Arusha (Failure)**

To begin with, from all the AMCOS and SACCOS visited, interviewed and discussions conducted, the situation of this society is appalling. Hence I thought it is good also to be a case which is different from success stories always so that lessons can be learnt concerning women and cooperatives as well.

Arumeru women SACCOS is a woman only SACCOS started in 2007. It has not felt need because this is one among the many SACCOS parachuted from above on the basis of political influence. The time this SACCOS was started was the campaign period in Tanzania for election of 2010. So a lot of money was issued to banks and people were told to form SACCOS and receive money from the banks known as J.K. billions.

Leadership and management were purely political, that is from women’s organization. UWT an umbrella of CCM Party who were the leaders and managers. To start with, they were issued TShs. 100 million a later and added TShs.194 million.
However, out of six interim Board members, only three are active meaning that they still visit the office. No any transaction is carried out, because no money for loan to the members and the bank debt is still there.

**What went wrong**

- Women were not told that the money given were loans, rather they thought is money given by the President to support women. As a result they took loans and not return/repay

- The problem arose because others could not get loans as the first loanees did not pay back

- This has proved that if any cooperative is top down without following the proper steps in forming cooperatives, the cooperative must die

- Again political interference is not a good thing in the life of cooperatives and cooperative members

- Such a SACCOS started by women politicians to ruin the lives of other poor women who need the SACCOS to improve the livelihood has left a scar which is very hard to heal!!! Has caused some women not to trust cooperatives and their contribution in poverty reduction.

- During interviews and discussions, always it has been complains the way SACCOS can destroy lives of poor people.

**Remarks from the Case Studies**
From the case studies, which all are for women, led and managed by women themselves a lot has been observed.

- Women once given chance can contribute to improving lives of other women or ruin/destroy others

- Any organization started from within (felt need) and people agree to pull together their meager resources and commit themselves to the successfulness of it, will always succeed while the vice versa will be negative mark in peoples lives

- Cooperatives should be autonomous in the sense of allowing them to follow and practice the seven ICA (International Cooperative Alliance) cooperative Principles

- Politics and cooperatives should be separated if at all the nation want its citizen reduces poverty through cooperatives.

- Injecting money in SACCOS or any other type of cooperatives politically will destroy the unity, cooperation habit, which help poor people to solve their problems and this habit should be abandoned immediately. Cooperatives are member based and therefore should be left to members. If at all NGOs, government or anyone want to assist, should not jeopardize the cooperative rules, principles and philosophy.

3.2 Important facts about Women situation in Cooperatives Arusha and Kilimanjaro

To begin with, no one in this world can deny the fact that the world cannot afford to do without women’s full contribution at every level of social, economic and political
activity. Women are the major contributors of the labour power in production for household consumption and also for the cash needed for development in this world.

- Women in these two regions as in many parts of the world have a very low status and often treated as second class citizens, women participation in the cooperatives is generally very low.

- Cooperatives are said to be the old man’s and women’s club and this has been justified by the fact that most of the cooperative members are old people i.e. majority are above 50 years.

- For the few women who are members of AMCOS, they are not treated equally with their fellow male members. For instance from the individuals interviews and focus groups discussion it was learnt that when it comes a time for seminars and workshops, more men attend these training than women, while it is the women who are working in those farms. The other reasons given are because they get some allowances and hence get cash for the men’s recreation e.g. drinking etc.

- The few women who are members are only members by names and not by benefits accrued by their labour power. Names of women will continue to appear as members but in reality they are not (individuals interviews).

- The issue of culture, traditions and history in these regions need to be looked upon and value women’s labor in production and reproduction for the development of the community.
Since women are the major contributors for production in the farms, training, seminars and any technical training should focus on women to avoid the sufferings they endure as a consequence of not handling chemical inputs properly.

Situation for women participation in cooperatives calls for more attention by the public, government, NGOs and well wishers of contributions of women in cooperative development. The fact is that “No one can talk of amcos without touching on women’s major roles in the farm”. Thus, AMCOS rely heavily on women’s labour while women are not members. Something needs to be done to elevate the situation of women and value their labour and sweat in cooperative production.

Cooperatives will continue to remain the only organizations for the poor people (Majority being women) to meet their needs and solve their immediate problems. This has been proved by the contribution of SACCOS in improving the livelihood of women and their families. (Nronga Dairy Cooperative)

In SACCOS since membership is not tied to land collateral, women membership is high and positive changes recognized such as:-

- Through SACCOS women have been able to start their own income generating activities and become economically empowered. It has increased women’s income through job creation and financing of small business activities.
- For those members who are employed and those who are self-employed have managed to get loans to start their business or expand their former businesses and be able to pay for their children’s fees, build modern houses, medical treatment and meet household needs.
In SACCOS, women members get the opportunity to participate in decision making for issues that touch their lives and also in their homes they have become respected since they have something to support their families. Even in leadership and management, women get the chance to be managers and board members, hence exercise their ability, accountability.

Again it can be argued and emphasized that cooperatives do work for hardworking women. This has been proved by Nronga women Dairy Cooperative, whereby women have been able to access economies of scale, provide services and products to its members and the community around. Again this cooperative has proved wrong the negative attitude by the community in these regions that women cannot lead but be led by men. By women participating in cooperatives as members, elected leaders or managers given them status and their voice heard in the household, the community and the national at large.

SACCOS are important organizations for women to access finance because in the commercial institutions, women lack the collateral, the unsuitable loan sizes, taken by women (too small) and the high interest rates had caused SACCOS to be the role institutions to run to by women. Even the initiative of the President of Tanzania Hon. J. Kikwete to launch women’s Bank ensures that rural women are reached.

SACCOS are the more suitable for women because of the nature of loans provided e.g. business, education, health and social development which are the major areas of concern for women.

Despite the fact that cooperatives and SACCOS in particular can contribute to the development of women and their families, it is important right from the beginning
to separate politics and cooperatives. SACCOS should be formed by the felt need of those who are to be members and owners of that SACCOS.

- Finally, since women worldwide contribute about 80 percent in agriculture (this includes the (AMCOS). **IT IS HIGH TIME** now to call upon stakeholders in agriculture to correct all the imbalances which exists in membership.

- Cooperative should operate based on the core values, principles and philosophy to protect the interest of members and institution as a whole in Tanzania and elsewhere.

Although we are co-operators, we are almost duty bound, at least in principle, to agree to this statement, our endorsement now has to be more qualified if we look at what has been achieved. Women have always been associated with co-operation, but despite co-operative principles calling for a democratic movement with open and voluntary membership with no discrimination, reality has too often seen women being prevented from playing an equal role with men, the reasons ranging from discriminatory legislation, co-operative rules and traditional economic dependence to sheer prejudice (ILO, 2003).

**3.3 Challenges observed**

Although quite clearly, there is no place for discrimination within the concept of co-operatives, the implementation of co-operative ideals has run into problems in reality due to many reasons: Limitations to women’s full participation in co-operatives in Tanzania could be summarized as follows:
a. Lack of knowledge and understanding of the life situation of women in their communities

b. Legal constraints, especially land and property laws.

c. Socio-cultural attitudes

d. Women hold very few leadership positions in co-operatives and are therefore not in a position to affect their own situation

e. Inadequate education and illiteracy among women

f. Absence of clearly stated policy regarding participation of women in co-operatives

g. The resources to support co-operative activities for women have been relatively small

4.0 CONCLUSION

From experience in many countries of Africa and Tanzania is no exception, the issue of women’s participation in development activities can no longer be considered merely as a matter of welfare. There is recognition among development experts that women are central participants in the socio-economic development process. There is therefore a growing consensus that women’s greater involvement in all aspects of development programmes is extremely important for the rational utilization of development resources which has hitherto remained under estimated and neglected. A lot therefore remains to be done in order to involve women effectively into co-operative
development. However the opportunities for improving women’s position and the potential for co-operatives to contribute to such a process do exist. (Solomon, 1998 Chambers, 1993).

The present situation of co-operatives is marked by a number of serious problems which threaten the existence and the economic survival of co-operatives. Although co-operatives, like other private organizations are gaining independence from state interference as a result of Liberalization and privatization, they need to improve their economic performance for the benefit of their members and for their own survival. This requires for example:-

- Know how in production and services;
- Marketing opportunities
- Management training,
- Enhanced member participation;
- Activities for the priority needs of members and potential members;
- A favourable climate for co-operative development and structural reforms towards a market economy.

These are no doubt overwhelming tasks and one would like to ask the question: Are gender issues really a priority? Or are they issues which can be addressed only after these major tasks have been solved, or do they need to be addressed at the same time?
In many views, gender issues have to be integrated into the search for a solution to these urgent problems which co-operatives are facing. Co-operatives should not deprive themselves for half of the human resource available (women) not to mention the potential economic resource. This however enquires new policy approaches to integrate both women and men into co-operative operations and leadership. It means furthermore finding ways to make human resource development accessible to both women and men. (Maleko, 1998).

Unfortunately these two steps cannot be done by simply recognizing the facts and declaring an openness to integrate gender issues into the work of co-operatives. This has often already been done. It is necessary to develop awareness about the complexity and sensitivity of the subject, and to increase knowledge about the implications of promoting gender issues into human resources development. The approach may seem to be complicated but it is the only way to make co-operative development sustainable in view of co-operatives’ present struggle for economic survival.

The specific gender issues observable in the co-operative movement in Tanzania include:-

- Low level of participation in co-operative development and particularly that of women. Are efforts being made to increase the membership and women in particular?

- Quality of women’s participation in co-operatives. Are women involved in decision making processes?
Constraints to participation in co-operatives such as social cultural, economic and political restrictions on women, their heavy workload, level of education or the selection criteria for members etc. Is anything being done to address the situation?

Access to and control over resources such as credit education, training, production inputs and marketing outlets. What measures care taken to ensure that men and women have equal access and control over resources?

Co-operative training and education programmes. Do these programmes address women’s needs. Are efforts being made to involve women, e.g. are meetings conveniently timed and are child care facilities available?

The existence of gender bias cooperative policies, regulations, practices and services.

Lack of strong co-operative support and commitment to gender issues by the state and other cooperative support institutions and organizations.

Therefore, it will remain to be a fact not challenged by anyone anywhere in the world that Cooperatives have a great role to play in people’s development and will remain to be the sole engine for the poor people (majority being women and the youths) to come out of the poverty trap.
REFERENCES


[16] Moshi Cooperative College (1990)


