



Women's collective action in the vegetable sector in Tanzania

February 2013

# Realizing the potential of collective action groups

Coordinating approaches to women's market engagement

  
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WOMEN'S ECONOMIC LEADERSHIP IN AGRICULTURAL MARKETS

## Summary

Women's collective action (WCA) has provided significant opportunities for women to increase their role in vegetable markets in Tanzania, and enhances the benefits which they derive from this sector. Women already perform much of the labour needed to grow vegetables, whether in their own households or as casual labourers. However, men own most of the fertile valley land on which vegetables are grown, and dominate the trade to Dar es Salaam and other urban centres within Tanzania and neighbouring countries. Men enjoy correspondingly greater control over incomes from vegetable marketing. Women, on the other hand, generally struggle to raise the funds to invest in land and irrigated vegetable production, and are often prevented from trading over long distances by their domestic responsibilities, and by attitudes which discourage women from sleeping away from home.

Research carried out in Lushoto district, Tanzania, shows that involvement in collective action (CA) leads to significant

economic benefits to women from vegetable production and marketing. Not only have women members' incomes increased, but in some cases this has enabled them to invest more in the development of their households and the welfare and education of their children. For these women, there are pros and cons to their participation in different forms of CA, which have varying market linkages. The evidence from Lushoto makes it clear that there is no 'one size fits all' model of CA, and that providing support to informal, as well as formal groups, is equally important, and may be more effective than promoting a standard group model. It is also apparent that if Tanzanian women smallholder farmers are to benefit fully from different kinds of CA in agricultural markets and value chains, they require better coordination by development actors on the ground and a more coherent policy framework to support women's participation in CA.



Figure 1: Map of Lushoto district, Tanga region, Tanzania

## Background

In Tanzania, agriculture is based on smallholder farming and provides 80 per cent of employment, as well as most of the food for the country's 46 million people and half the national income. The vegetable sector is one of the most dynamic. Production is expanding to meet the demand for fresh vegetables from the rapidly growing urban population,

as well as a booming tourist industry, both in Tanzania and neighbouring countries.

The WCA research was carried out in Lushoto district in Tanga, a region in the north-east of the country (see Figure 1). Lushoto has a well-established vegetable sector, and women are strongly involved in the production and marketing of vegetables. In the early 1970s, there was a series of state-supported initiatives to boost vegetable production and marketing through the promotion of collective production by farmer's groups. This created a tradition of support for the vegetable sector based on formal CA, and today there are 128 diverse CA groups in the area.<sup>1</sup> The marketing association Usambara Lishe Trust (ULT) is most notable, marketing horticultural produce on behalf of four constituent farmers' groups, and developing direct market links with high-end outlets in Dar es Salaam.

The 28 groups surveyed by the WCA research are predominantly mixed, with women members constituting over half on average (57 per cent), while the four groups studied in-depth are very different examples of formal CA. ULT Malindi and Gare horticultural cooperative society are sizeable mixed groups led by men, while Upendo women's group and Matumaini A are small groups dominated by women (see Table 1 for more information). Studying these groups provided insights into ULT, the parent body of ULT Malindi and Upendo, as well as informal CA which women participate in alongside formal groups. These informal groups include rotating savings and credit associations (ROSCAs), informal groups of traders, and different forms of kin- and neighbourhood-based associations.



The leaders of Matumaini A (left to right: Treasurer, Secretary, Chairperson). Photo: Martin Walsh

**Table 1: WCA groups studied**

Country	Tanzania
Region	Tanga
District	Lushoto
Sector	Fresh vegetables
Existing types of WCA	A formal marketing association; registered horticultural and other cooperatives; Savings and Credit Cooperative Societies (SACCOS); farming and marketing sub-groups of the above; self-help groups (SHGs); informal groups of traders; ROSCAs and other savings and social groups.

Gare horticultural cooperative society	
Year begun	2009
Type	Registered horticultural cooperative
Location	Gare, 11 km from Lushoto town. Rural setting
Membership	15 women, 21 men
Production	Individual
Marketing	Collective, through middlemen and women
Honey products	Beans, carrots, courgettes, garlic, peas, various fruits

ULT Malindi	
Year begun	1996
Type	Branch of an association registered as a trust fund (Usambara Lishe Trust)
Location	Lukozi, 26 km from Lushoto town. Rural setting
Membership	50 women, 32 men
Production	Individual
Marketing	Collective, through ULT
Main crops	Artichokes, beetroot, carrots, celery, coriander, dill, fennel, leeks, lettuce, parsley, spinach, tomatoes

Matumaini A	
Year begun	2009
Type	Sub-group of a registered SACCOS
Location	Mlalo, 44 km from Lushoto town. Rural setting
Membership	14 women, 1 man
Production	Collective, using a borrowed field
Marketing	Collective, through middlemen and women
Main crops	Cabbage, carrots, peppers, potatoes, tomatoes

Upendo women's group	
Year begun	2005
Type	Registered women's SHG
Location	Jegestali, 3 km from Lushoto town. Rural setting
Membership	11 women
Production	Collective, using a greenhouse
Marketing	Collective, through ULT Lushoto
Main crops	Cucumber, lettuce, peppers, tomatoes

## Different CA models for delivering benefits to women smallholders

Women in the Lushoto vegetable sector gain considerable productivity and economic benefits from participating in organized CA groups. Women members in the groups surveyed earn 68 per cent more than corresponding non-members, translating into \$34 more per year per 0.1 acre of land cultivated. In addition, the monetary value of vegetables produced per acre by women members is 95 per cent more than that produced by women not in groups. In the four groups studied in-depth, this has translated into increased food security, asset ownership, and the ability to pay for children's education beyond primary level.

Three different models of CA, which have helped to bring about these benefits can be distinguished, associated with different levels of external intervention, and in one case its absence. Each has advantages, as well as limitations, for participation and benefits for women.

**1. Large marketing association and sub-groups.** The marketing association ULT and its four affiliated groups play a prominent role in the vegetable sector in Lushoto. Having an umbrella marketing association contributes to the benefits to women from their involvement in CA in the district. Group members grow their own vegetables but sell what they can through the trust, which supplies high-quality produce to hotels, markets, and businesses in Dar es Salaam and elsewhere. Furthermore, since its creation in 1996, ULT has attracted assistance from a number of external agencies, particularly USAID,<sup>2</sup> which has had knock-on effects on groups outside of ULT. For example, Matumaini A was one of eleven vegetable production groups formed within its parent SACCOS as a result of an intervention by USAID's Tanzania Agriculture Productivity Programme (TAPP), and Upendo was the recipient of two greenhouses from TAPP.

These and other technical interventions have strengthened ULT's position in the vegetable value chain, as well delivering training and other inputs to group members. This has resulted in improvements in production (in terms of the volume, quality, and value of produce), reliable markets, and greater net income for members, both men and women. As one woman member reports: *"Some of us have been able to build houses, pay school fees for our children, and buy water pumps for irrigation, a bicycle, and cows. I have also been able to buy a farm of about one acre."* However, benefits have fluctuated over time, and they have not always been equally distributed between members. ULT Malindi, for example, is a large mixed group, which in early 2012 had 32 men and 50 women registered as members. Despite being in the majority, women were disempowered within the group following a change of leadership in 2006 that left men in the key positions. Since this time, most of the members have stopped participating, with only seven men and six women remaining active. Strong internal governance and leadership are therefore critical to sustain women's participation and benefits.

**2. Small women-centred production and marketing groups.** Two groups studied which have had some successful outcomes for women are Matumaini A and Upendo, both of

which are small, women-dominated groups that combine collective production with collective marketing. Matumaini A was formed in 2009 from a large SACCOS, and comprises a tight-knit group of Muslim women. The nine members grow vegetables collectively on a small half acre plot, with the one man in the group undertaking heavy-duty tasks, such as spraying pesticides. Members have experienced similar benefits to those reported in many other formal groups, though these are partly due to members' access loans from its parent SACCOS. However, the group has had difficulties finding reliable markets for its produce, and on one occasion its cabbage crop rotted in the farm following a failure to agree prices with visiting middlemen.

Upendo has a very different history and character. It was founded by five women in 2005, and later grew to 20 members, eight of whom, including the group's chair, were men. Despite receiving substantial support from the District Community Development Office, its mushroom production project failed. Upendo was rescued in 2010 when TAPP provided support for their collective vegetable production on the condition that they became a women-only group again. There are now ten members, and their connections with the town and district administration have given Upendo ready access to government assistance, while in most cases support from their husbands has allowed them to invest significantly in vegetable production. Five of the women are also members of ULT Lushoto, which provides the group with the main market for high-quality vegetables. Nonetheless, the women are dissatisfied with the prices given by ULT, and are actively seeking other markets.

The advantage of collective production within these groups is women having access to land, and groups being a focus for outside intervention. However, groups often have conditions for membership, such as land ownership and fees, which can discourage young and more marginalized women from joining. The research also found that fewer Lushoto women's groups are successful in collective marketing than in collective production, which has been the main focus of intervention to date.

**3. Informal collective action and marketing collaborations.** Formal groups are almost always supported by informal CA groups, whose membership overlaps with, or is contained within, them. These informal groups, all of which take place without external support, form an integral part of the Lushoto vegetable sector. Informal groups can be both a way into and a way out of formal groups. ROSCAs and other savings groups often help women to raise the funds required for formal group membership, while some informal groups allow women to invest their income from marketing or diversify their livelihood sources. Some formal groups evolve from informal groups, as was the case with Gare, while others, like ULT Malindi, have been weakened when more competitive informal groups split off from them. Most women in the groups studied belong to one or more informal groups and emphasized the role of trust within them, especially in women-only associations. These benefits from involvement in informal CA groups are also evident from the WCA research in Ethiopia.



A vegetable farm belonging to Upendo women's group. Photo: Martin Walsh

Other informal marketing groups have developed independently of formal CA interventions, but play a key role in the vegetable sector. Small, close-knit alliances of kin and neighbours have been particularly effective in capturing marketing opportunities. In Lukozi, where ULT Malindi is located, the trade in carrots, onions, and potatoes is dominated by separate groups of women. These women traders often travel to market together and hire vehicles to transport produce to long-distance markets, while others share marketing information and rented collection points (see Halima Mvungi's story on p.8). This type of cooperation can help women to overcome obstacles, such as social constraints which prevent women travelling long distances for marketing, as they can employ men to do this for them. CA among small groups of women traders is generally specific to particular crops, tasks or aspects of marketing. Other kinds of informal CA, such as ROSCAs, also focus on a single activity. Both large and small groups like this can be much easier to sustain or adapt than those with complex and multiple functions.

### Key intervention strategies

External interventions and the positive enabling environment created by government and donor support can be credited with improving the economic and other benefits which members have derived from their involvement in CA. Of the

28 groups surveyed, 40 per cent were started by the World Bank-funded Participatory Development and Empowerment Project (PADEP), which was implemented by the Ministry of Agriculture and Food Security. Other central government initiatives have also played a role, as has the support provided by different district departments to women's groups, SACCOS, and horticultural cooperative societies.

The second-tier marketing association ULT, which, as outlined above, has delivered significant benefits to women in CA groups, has been the most important outcome of interventions in vegetable marketing in Lushoto. ULT was created with GTZ support, and subsequently developed with USAID assistance. The SHOP Project focused on strengthening ULT's management and business capacity, and on improving its supply chain and marketing capability, though at project end in 2009 it was still facing serious challenges.<sup>3</sup> Another important ongoing intervention in CA in the vegetable sector is TAPP, which is part of the US government's Feed the Future initiative. TAPP works across the agricultural sector in Tanzania to increase smallholder incomes, improve nutrition, and expand markets, and has assisted ULT and its sub-groups, while directly supporting the formation of other groups. Marketing has not been a focus of these external interventions, however, and neither project has helped group members to secure reliable and well-paying markets.

Another limitation of CA interventions in the Lushoto vegetable sector is that they have not addressed gender-specific issues to support the formal groups studied, and mostly technical interventions have not focused on women's empowerment in markets. Although TAPP "targets women by working with women's groups and encouraging other, established groups to include more female members",<sup>4</sup> the leadership and management of ULT, which is the conduit for a lot of TAPP aid in the district, does not give a prominent role to women in decision-making. In spite of positive intentions, evidence suggests that donor-funded support has not supported women's continuing participation and leadership in mixed groups in a sustained way, or sufficiently promoted women's role in marketing. As one district agricultural officer explains: "To tell you the truth, I have not come across any of the funders who specifically target women in the vegetable groups. I only know that they are interested in the group as a whole or in providing certain assistance to their leaders." Only the government's District Community Development Office specifically targets women's engagement in CA, though without specific reference to agricultural production and marketing.

## Lessons learned and recommendations for development practitioners

### 1. Improve coordination of external support.

To increase the benefits which women can gain from their engagement in market-oriented CA, better coordination by development actors on the ground is required, along with a more coherent policy framework specifically to support

women's participation in CA. The national policy and legal frameworks that govern CA in Tanzania, and the many initiatives implemented at the district level by both government and donor-funded projects in Lushoto, have fostered the development of different models of CA in marketing, primarily various kinds of formal association and grouping. This has created new and diverse spaces for women to engage in and benefit from CA, which would not have existed had the sector been left to develop independently. Moreover, the different groups in Lushoto continue to attract support from government, donor agencies, and NGOs. However, at district level, different departments promote different models of CA. NGOs and donor-funded programmes also initiate groups and make their own demands on the form that these should take. Opportunities are lost for cross-departmental synergies in support and cross-actor learning.

*External actors, working with or through district government, should develop a more coordinated and coherent approach which focuses on the best interests of women, and in particular on WCA in agricultural markets.*

### 2. Adopt a gender-aware intervention framework for CA in markets.

Although existing policies and projects have fostered the development of CA, there are few initiatives that target women-centred CA specifically. There are also very few that address the gender-specific constraints affecting women's participation in different forms of CA, and, more broadly, their effective engagement in agricultural marketing and value chains.



The Chairperson of Upendo women's group at an uncovered greenhouse in Jegestali. Photo: Martin Walsh

*Development actors should go beyond the provision of technical training and inputs to women members on vegetable production and marketing, to address issues of women's leadership and empowerment in CA, and coordinate efforts and learning on this.*

### **3. Support women-centred vs. male dominated, mixed groups**

In the Lushoto vegetable sector, mixed male and female CA groups, promoted by development actors, have sometimes evolved into women-dominated groups because of internal or leadership conflicts. A minority of men may still play important and positive functions even within women-centred groups – including leadership roles where they have sufficient awareness of gender issues – and these should not be negated. Where women are the majority, and have some say in decisions, it is harder for men to exert undue control or siphon off benefits unfairly. In addition, the social cohesion which exists between women who are friends and neighbours, or of a similar age, economic status, or ethnic background, can be an important factor in sustaining groups. In general, they are more likely to last in the long term, to lead to improvements in production or marketing, and therefore any corresponding benefits in terms of income and empowerment for women.

*Development actors need to recognize that small women-centred groups – linked to larger umbrella organizations – are often better able to deliver lasting benefits to women.*

### **4. Develop marketing associations which work for women.**

The ULT marketing association has shown the greatest potential for expanding market opportunities and providing tangible benefits to women out of the different forms of formal CA in the vegetable sector studied in Lushoto. However, the group has not reached its full marketing potential; there are significant problems with its internal governance and its relations with local suppliers that have reduced its positive impact on women. If problems like these can be avoided, however, higher-level marketing associations, or hubs, can deliver considerable benefits to large numbers of women producers through networks of affiliated groups.

*When supporting mixed umbrella marketing associations, development actors should ensure that women's interests within them are safeguarded. For example, by allocating fixed proportions of key leadership positions to them, both in their sub-groups (such as marketing committees) and the central management of the association, and by ensuring that rules and procedures around how secured contracts are allocated to members are transparent and fair. Forming associations that are women-only, or whose management is comprised solely of women, may also be effective.*

### **5. Recognize and learn from the essential and dynamic role of informal CA.**

Informal groups play an important and underestimated role both in the development of formal CA and in enhancing the benefits women derive from their participation in CA. Informal CA often develops into more formal groups or supports their maintenance and development. It does this in tangible

and intangible ways: ROSCAs, for example, may enable women to raise the finance required for group participation and investment, while shared participation in social support groups can foster cohesion in formal production and marketing groups. Informal CA is also integral to the development of women's trading in the vegetable sector in Lushoto, where small, loose associations of friends and kin come together, sometimes temporarily, responding to a specific market opportunity. This may, in some cases, be more effective than inflexible formal group structures. These instances of informal CA mainly take place without government or NGO intervention and their roles have often gone largely unnoticed. While they are not dependent on external inputs, insights from informal CA are relevant to external actors who are designing interventions or support to formal groups.

*Development planners and practitioners should pay much closer attention to women's own collective initiatives in the vegetable and other sectors and identify ways to facilitate or build on these, for example, by strengthening links of women producers with informal networks of women traders, such as those highlighted on p.8.*

### **6. Prioritize interventions which target marginalized women and address barriers to their participation in markets and CA groups.**

Women who are young, unmarried, poor, or marginalized in other ways are often unable to participate in CA groups because of restrictions on time, finances, and access to land and other resources. These factors – as well as other barriers such as education or ethnicity – can prevent them from joining or remaining in groups, and can also affect the quality of their participation and, therefore, the benefits which they can derive from it. Informal CA, including ROSCAs and social support groups, may facilitate some women's participation in formal market groups, but for many the costs remain too high. The WCA research in Ethiopia shows that combined interventions targeting marginalized women can result in more inclusive models of change.

*In Tanzania, there is a need for development actors to design interventions that specifically prioritize marginalized women and help them overcome these barriers. Ensuring that criteria for group membership do not explicitly or implicitly exclude certain women is important, as is flexibility in payment of fees (e.g. in-kind or labour payments). Possible entry points for engaging less well-off women include women's savings groups, SHGs and informal labour groups combined with provision of training and facilitating access to land and equipment.*

#### **Notes**

- 1 S. Baden (2013) 'Women's collective action in African Agricultural Markets: The missing link for empowerment?'
- 2 ULT benefits in particular from the Smallholder Horticulture Outgrower Promotion (SHOP) Project (2008-09) and the Tanzania Agriculture Productivity Program (TAPP, 2009-14), both USAID funded.
- 3 M. Leijdens (2009) 'Assessment of the Supply Chain of Usambara Lishe Trust. Final report to USAID, ACIDI/VOCA'.
- 4 TAPP (2010) 'Agricultural training empowers women in Tanzania. Success Story 03', and TAPP (2011) 'USAID TAPP highlighted for gender work in USAID Frontlines magazine. Monthly Report 23', Available at <http://www.tanzania-agric.org/>

## Women in collective action: Halima Mvungi

Halima Mvungi belongs to a small group of women traders who dominate the carrot market in Lukozi, one of the most productive vegetable-growing areas in Lushoto district. She has used a series of clever strategies and alliances with other women to break through the usual barriers to women's successful participation in long-distance and high-value vegetable marketing, and she and her family have benefited considerably as a result.

Halima is 33 years old, and finished primary education before she started trading vegetables. She began by buying small quantities from local farmers and selling them at retail prices in the local markets. At different times between 2001 and 2006 she was joined by three aunts, her mother, and two friends. Two of the aunts later dropped out of this informal group of friends and relatives, and Halima is now one of the five who remain.

At first their principal market was in Lushoto town, but as they specialized in the wholesale trade of carrots their business grew, and in 2008 they began renting a shared collection point in Lukozi market. Now they book farmers' carrots before they are harvested, and sell them in significant quantities to different markets in the region and traders from as far away as Dar es Salaam and

Pemba Island. The five women dominate carrot marketing in Lukozi, and ULT and other local traders are sometimes forced to come to them so that they can meet their own long-distance orders.

Although they collaborate in buying and collecting carrots, each of the women conducts her own business, and has her own customers. Halima employs five casual labourers to harvest carrots and bring them to Lukozi. She employs a younger brother to take carrots to clients in Dar es Salaam. Her customers sometimes request cabbages and other vegetables, and these are carried on the trucks of friends who are also transporting produce, bringing her extra profit.

As Halima's carrot trading has expanded, her business planning and management have also improved. Whereas she used to demand advance payment for carrots via mobile phone transfer (M-PESA), she has now opened a bank account and trusts regular customers to deposit their payments there. This is much safer than carrying large sums of money around.

Halima is pragmatic about the obstacles she and her fellow traders have had to overcome to reach this point: *"Men have the advantage of capital, but for us women we have to fight and work hard like we did to get where we are now. We lack resources like land and do not inherit property like they do, but I tell you, if you truly work hard and are stubborn like me you may eventually make it here. This is a community where men control everything, but women here have managed to control the carrot and onion business."*

Halima divorced her first husband because he did not support her trading. Her second husband does not know how much she earns and she is free to use her income as she wishes. She does, however, give money to her husband and elder co-wife when they are in need, and they live in one of two houses which she has built. The profits from carrot trading have also enabled her to buy two motorcycles for the business, and she supports her mother, four younger siblings, and two children. She has financed the education of all of her siblings and children to study at secondary level, and in two cases funded them to attend religious college. Halima's strategic mix of individual and collective enterprise has translated successfully into both greater personal empowerment and a better future for her extended family.



Traders at Lushoto vegetable market. Photo: Martin Walsh

### For more information

Visit Oxfam's Wiki on women's collective action at [www.womenscollectiveaction.com](http://www.womenscollectiveaction.com)

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The information in this case study is drawn from the final phase of the women's collective action research project. For further information on this phase, please see S. Baden (2013) 'Women's Collective Action in African Agricultural Markets: The missing link for empowerment?', available to download from <http://womenscollectiveaction.com/Phase+III>



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