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# We, the women?

*A Qualitative Study Investigating Patterns of Collective Organizing among  
Women Informal Market Traders in Dar es Salaam, Tanzania*

**MSc Political Science**

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**We, the women?**  
*A Qualitative Study Investigating Patterns of Collective Organizing among  
Women Informal Market Traders in Dar es Salaam, Tanzania*

This multiple case study set in the urban context of Dar es Salaam in Tanzania explores *why* and *how* women informal market traders engage in collective organizing. The reality for many women who work in the informal economy, that is, the part of the national economy where economic activities are not regulated, and people are not legally recognized as workers, is one characterized by economic hardship and uncertainty, patriarchal structures, and, often, a life at the margin of subsistence. This state of affairs has led scholars to argue that women informal workers constitute a significant share of the so-called ‘urban poor’. Against this background, it is highly urgent to bring into focus the ways that women informal workers can improve their living conditions, and one way to do so is by investigating their motivations for and modes of collective organizing. In the social movement and collective action literature, collective organizing is widely recognized as being key to positive change; by gathering people and cultivating common interests and a sense of community, organized groups – whether formal organizations or informal networks – have the makings of a source of economic capital and of a collective voice for disadvantaged groups.

The thesis examines a twofold research question. First, I investigate *why* women market traders choose to engage in collective organizing. Rooted in literature on tax bargaining and social movement theory, I argue that *subnational taxation* – revenue collection by local government and non-state actors – provides a tangible economic incentive for the women to engage in organizing, because taxation adds to their economic hardship, and discontent with status quo. Furthermore, I argue that *external organizations* play a critical role in this regard, because they enable the women to actually translate their grievances into collective organizing by building up the women’s organizational and relational capacity (social capital). My findings, which are based on interviews I have conducted with women market traders during my fieldwork in Dar es Salaam, are overall supportive of this argument – especially with regard to the role of external organizations. Second, I explore how the six forms of collective organizing, that I have identified in my fieldwork, differ from each other. First, the different types of groups focus on different *kinds of issues*; my findings show that the focus spans from financial/economic issues to issues related to gender equality and women empowerment. Furthermore, I observe that women market traders tend to emphasize two kinds of *collective identities* in their groups: ‘we, the women’ or ‘we, the business people’. While both collective identities can cultivate a sense of community among women market traders, my findings show that groups whose ‘we-ness’ is based on *womanhood* – that all members are women – might be the most well-suited for representing *women* market traders. This is simply because such groups not only address the economic disadvantages the women face, but also the patriarchal structures that the women are subjected to.

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# 1. Introduction

## 1.1. Background

This thesis sets out to explore collective organizing among women market traders who work in the urban informal economy of Dar es Salaam, Tanzania. As a concept, *collective organizing* is defined as a multi-faceted process that includes establishing and sustaining a collective entity, formulating common group interests and goals, mobilizing like-minded individuals, and undertaking actions that advance the group's agendas (Pieterse 2008; Lindell 2010a). The aim of the thesis is to reach a better understanding of why women who work in the informal economy organize, and how they do it. Specifically, I investigate the effects of *subnational taxation* and *external organization engagement* on the women's collective organizing.

The term 'informal economy' refers to the sphere of "*economic activities are not regulated and protected by the state*" (Lindell 2010b: 219). People working in the informal economy are, thus, neither registered as workers, subjected to the national tax scheme, nor protected by national labor laws. However, this does not mean that the informal economy is completely unregulated; it is indeed governed by "*a multiplicity of rules, institutions and a variety of actors*", such as local governments and non-state actors, as well as multiple occupational segments, and power structures (Lindell 2010a: 5; Meagher 2009, 2016). Since 2000, the informal economies of many developing countries have grown consistently due to decades of economic globalization, liberalization, increased competition and debt crises (Johnston-Anomonwo & Doane 2011). This has caused a growing *informalization* of the labor force (Joshi et al. 2014). Simultaneously, there has been a *feminization* of the informal workforce, meaning that the number of informal *women* workers has increased, both in absolute terms and compared to men (Chant and Pedwell, 2008). This feminization of the informal economy has been particularly pronounced in Sub-Saharan Africa, where 84 % of the total female workforce are informally employed against 65 % of men (ILO 2014).

Working in the informal economy is associated with a number of challenges that contribute to hardship in life: arbitrary (subnational) taxation, a lack of secure work contracts, a lack of access to social protection schemes and guarantees that safety laws are being followed (Lindell 2010b). The informal economy is an extremely competitive environment, because many informal workers are highly dependent on the income generated from their informal enterprises, and because there is a constant influx of new informal workers due to the sector's low barriers of entry (IEMS 2014). The informal workforce is mostly comprised by small-scale operators and self-employed

workers with low turnovers partly due to low levels of literacy and access to banking services. Combined, this means that informal workers face unsafe working conditions, high levels of uncertainty, extreme competition and severe economic hardship (Joshi & Ayee 2008). Consequently, informal workers are being regarded as ‘the urban poor’ (Lindell 2010a). With the feminization of the informal workforce, there is a risk that *women* will become overrepresented in the ‘urban poor’ population. This raises the concern that the livelihoods of women in developing countries will deteriorate greatly if nothing changes. This concern is further aggravated by the fact that *within* most informal economies, *gender hierarchies* exist: men tend to occupy more ‘protected and remunerative jobs’, while women are overrepresented in the “*low-skill, low-income activities with little prospect of advancement*” (Meagher 2010a: 471). This gendered division of labor is particularly evident in the informal trading sector; for example, more women than men sell *perishable* goods, such as vegetables, which cause higher economic losses because such goods are more likely to be confiscated by authorities or spoil (Roever 2014, IEMS 2014). Moreover, research suggests that there are gender disparities in income: in general, women traders earn less than their male counterparts (Chen & Snodgrass 2001). Based on these insights, my primary motivation for focusing on *women* informal traders is that they experience severe grievances – both in absolute terms and compared to men. My reason for investigating women’s *collective organizing* patterns rests on the fact that evidence shows that *collective action* is key to positive change: improvements in income, security, public services, working conditions, status and decision-making power (Prichard 2010; IFAD 2000).

As mentioned, I also explore *how* women market traders organize in this thesis. Crowley et al. (2005) argue that the *mode* of organizing among disadvantaged groups, such as women informal workers, can influence the level of *organizational success*. For example, evidence shows that collective entities are more likely to make change which is beneficial to *all* its constituents, if the they represent a relatively *homogenous* group (e.g. in terms of occupation). Others argue that in societies governed by patriarchal norms, *mixed gender* groups tend to experience difficulty in ensuring sufficient influence and representation of the *women* members. Therefore, in such cases, *women-only* groups have been seen as more effective in achieving improvement of *women’s* livelihoods (IFAD 2000). Against this background, it is not only important to gain a better understanding of *why* women market traders organize, but also *how* they do it. Thus, this thesis will aim to answer the following research question:

*Why and how do urban women informal market traders engage in collective organizing?*



In relation to the *why* part, I theorize about the effects of subnational taxation and external organization engagement on the women's collective organizing. I argue that *subnational taxation* – that is, revenue collection by local governments and other actors – prompts economic grievances which can motivate women traders to engage in collective organizing. Whether or not the women are able to translate these grievances into actual organizing, however, is likely to depend on their *capacity* for collective action. Here, *external organizations* (EOs) are expected to play a critical role: through their engagement with women market traders, EOs can help the women build up organizational and relational capacity for collective action. The *how* part is more 'categorizing' in nature in that I theorize about two aspects of collective organizing, namely, what kinds of issues and collective identities that groups of women market traders are likely to rally around. In my closing chapter, I discuss how external organizations might influence these two aspects of women's collective organizing.

## 1.2. Who and where: delimiting the research context

### 1.2.1. The group of interest: urban women informal market traders

The informal economy is highly diverse with a multiplicity of sectors and employment relations. As a 'sub-sector', "*informal trading refers to all non-criminal commercial activity dependent on access to public (or privately owned) space including market trade, trade from fixed locations and hawking*" (Lyons et al. 2009: 5). This includes two trading subgroups: street vendors and market traders. Street vendors do business in public places, while market traders do business in somewhat established premises (markets) (Vanek et al. 2015; Brown et al. 2010). As mentioned, I choose to focus on *market traders* alone. This is because market traders can be seen as a *most likely* group in relation to collective organizing in that they have the best possible prerequisites for collective action compared to other informal occupations. In order to make collective organizing happen, *accessibility* of potential participants is important (Olson 1965). Markets traders are highly visible, and thus accessible, because the nature of their businesses entails that they are present in urban, public spaces (ILO 2014). Furthermore, *social networks* are viewed as being important for collective organizing to happen, because these reduce the costs of disseminating information to and recruiting new participants (Brown & Lyons 2010; Snow & Soule 2010). Seeing that market traders are physically present in the market more or less every day, they have a certain degree of interaction with each other on a daily basis. This provides them with some sort of network within the market – at least compared to more isolated

informal occupational groups such as household enterprise workers (Motala 2002). My rationale behind focusing on one such *most likely* group is that I want to maximize the likelihood that I actually identify cases of collective organizing during my fieldwork; naturally, this is crucial for answering my research question.

### 1.2.2. The societal context: Tanzania and the informal economy

As mentioned above, informal market traders can be viewed as a most likely group in terms of collective organizing compared to other informal worker groups. In accordance with this logic, it is important to also choose a *most likely* empirical universe to conduct my study in, and Tanzania provides one such universe for different reasons. First, in the chosen context there has to actually *be* an informal worker population, and preferably a large population, because it makes it all the more likely that the workers can find sufficient common ground and people to organize collectively (Edwards & McCarthy 2004). Tanzania is an interesting country in this regard, because it has one of the largest, and continuously growing informal economies in the world, accounting for 65 % of Tanzania's GDP (IMF 2016). Informal traders, specifically, make up a significant share of the country's informal labor force; in Dar es Salaam alone, it was estimated that 55 % of all small, informal businesses were in commerce in 2005 (Lyons & Msoka 2010). Seeing that Dar es Salaam since then has experienced extremely rapid urbanization, the informal trader population is even greater today. All things being equal, this makes Dar es Salaam a breeding bed for organizing initiatives among informal traders. In sum, Tanzania, and Dar es Salaam in particular, is a suitable *most likely* empirical universe.

Secondly, the country's social structures are 'shaped in a way that makes *variation* in collective organizing more likely in Tanzania than in other Sub-Saharan countries. In most of Sub-Saharan Africa, ethno-politics is *the* guiding principle for collective action, but this is not the case in Tanzania. Despite the fact that there are 120-140 tribes in Tanzania, ethnic (tribal) cleavages are much less politicized in Tanzania than in other Sub-Saharan countries (Bratton et al. 2011). This state of affairs has been attributed to the socialist, post-independence nation-building process of Tanganyika (and later Tanzania), and, some argue, specifically to Tanganyika's first Prime minister Julius Nyerere who insisted on "*forging a national identity that went beyond tribal and ethnic origin*" (Edwards 2012: 17). As early as in 1967, the post-independence government passed a law that prohibits registration of the population based on ethnicity and religion, which has de-emphasized ethnic cleavages (Malipula 2014). Because of this, there seems to be more room for collective organizing that is based on *other* societal cleavages than ethnicity, for example, employment status/occupation and gender.

Evidence suggests that this is indeed the case; since the independence period Dar es Salaam-based women have organized *ngoma* (dance) groups which are trans-tribal (Geiger 1987: 15). All in all, it seems that the political and societal culture in Tanzania is likely to provide a more amenable setting for collective organizing based on *various* identities than Sub-Saharan countries. In addition, with the political liberalization of the 1990s, there has been an opening of political space for civil society actors. This is also conducive to collective organizing throughout the country (Tripp 2017b).

Lastly, despite that Tanzania, as many other developing countries, is characterized by patriarchal structures and norms, women's participation in collective action has been relatively notable in Tanzania. During the independence period in the 1950s-1960s, Dar es Salaam-based women participated in the nationalist struggle as activities of the pro-independence party Tanganyika African National Union (TANU). Before this, the Tanganyika Council of Women had been established and was now used i.a. for creating and uniting women's groups throughout the country. In her assessment of women's role in the nationalist struggle, Tripp (2017a: 9) argues: "*Women joined the independence movement to increase opportunities for women, including literacy, girls' education, and political participation*". In other words, compared to other Sub-Saharan countries, Tanzania is a country in which there is both a historical and contemporary tradition for collective organizing – also among women.

### 1.3. Contributions of my study

#### 1.3.1. Integrating theoretical frameworks

A main contribution of this thesis is the development of a theoretical framework of collective organizing, which integrates perspectives from tax bargaining, social movement and collective action literature. It has been argued that while tax bargaining theory provides a parsimonious and macro-oriented framework of the taxation/collective action linkage, there is a need for a stronger focus on the mechanisms through which this linkage manifests (Meagher 2016). I attempt to fill this gap by theorizing about the *micro-level* mechanisms that comprise this linkage. Furthermore, tax bargaining theory has been criticized for not paying sufficient attention to contextual factors that can shape the processes of tax bargaining. This study contributes to a deeper understanding in that respect by analyzing the proposed mechanisms in an *informal, gendered context*.

### 1.3.2. Analyzing through a feminist lens

Relatedly, analyzing dynamics of taxation and collective action through a feminist lens, offers a critical and, often, neglected perspective. Feminist academia lies within the critical, post-positivist school of thought, whose main aim is to uncover the social processes and power structures that inform our knowledge and view of the social world. In feminist research, the main focus is to bring attention to the *gendered* structures of the world: the fact that women constitute a disadvantaged group, both in material terms and with regard to a value system that attribute men a higher value than women (Peterson & Runyan 2010). By investigating informal *women* workers' livelihoods, realities and perspectives, I seek to bring the debate on the gendered structures that govern the informal economies of many developing countries into focus. In addition, by focusing on women market traders' motivation for and forms of collective organizing, the aim is to obtain a better understanding of at least one way to improve the life, status and well-being of women – both in absolute terms and relatively to men.

In a country like Tanzania, where the 1998 ILO Declaration on Fundamental Principles and Rights at Work has been ratified, formal as well as informal workers enjoy the freedom of association and right to organize (Budlender 2013). However, having the formal right to organize is not equivalent to actually doing so, especially not for women informal workers who face obstacles towards organizing (Capraro 2016). Patriarchal gender norms, prevalent in much of the developing world, play a significant role in this context. First, such gender norms emphasize the traditional, reproductive role of women, which allocate a *disproportionate share of unpaid care* to women: caring for children and dependents and looking after the household (Joshi 2017). This creates severe constraint on women's *time*. This constraint is further aggravated by the fact that low-income women are forced to start doing business, because they need a supplement to their husbands' income (Olomi 2001). Increasingly, women even become the main breadwinners (Britwum & Ledwith 2010). While time constraint is merely a practical issue, it is extremely important, because it has a real and substantial negative effect on women's engagement in and long-term commitment to collective organizing (Bonner 2009). Second, patriarchal norms affect the cultural environment in which women informal workers think and act. In their study of challenges facing women micro-entrepreneurs in Dar es Salaam, Jagero & Kushoka (2011) observe that despite the fact that women in many cases start doing business out of need, their entry into the public sphere – traditionally and still seen as a *men's sphere* – is often met with negative attitudes, especially from men. In relation to this, women report that harassment by men, including sexual harassment, is a significant challenge for them when working as informal workers in the public sphere (Capraro 2017). Harassment is particularly severe for urban

women traders due to their presence on the streets and market. Logically, harassment and negative attitudes towards women's public endeavours induce *fear* in women informal workers (Bonner 2009). Fear is problematic in relation to collective action, because it "*can paralyze us, driving us to rationalize inaction; amplified by self-doubt and isolation, fear can cause us to become victims of despair*" (Ganz 2010: 9). In other words, the cultural environment is likely to have negative psychological effects on women informal workers' attitudes towards engaging in collective organizing. These few examples of how gendered structures pose a challenge towards women's organizing illustrate the need for a feminist research approach that seeks to uncover ways to improve women's life and status.

#### 1.4. Structure of the thesis

Besides this introductory chapter, the thesis is divided into five chapters. In Chapter 2, I present the theoretical framework. This includes a presentation of the main theoretical argument about the effects of subnational taxation and external organizations on women market traders' collective organizing, and my conceptualization of collective organizing. In Chapter 3, I present the research design and data collection strategy and process of my thesis, and discuss ethical aspects of my study. Chapter 4 is the analysis, which is divided into two parts: part I deals with the *why* dimension of the research question, and part II focuses on the *how* dimension of the research question. Based on my findings, Chapter 5 is a discussion of the eligibility of different types of external organizations for assisting women market traders' collective organizing. Chapter 6 is the conclusion of the thesis.

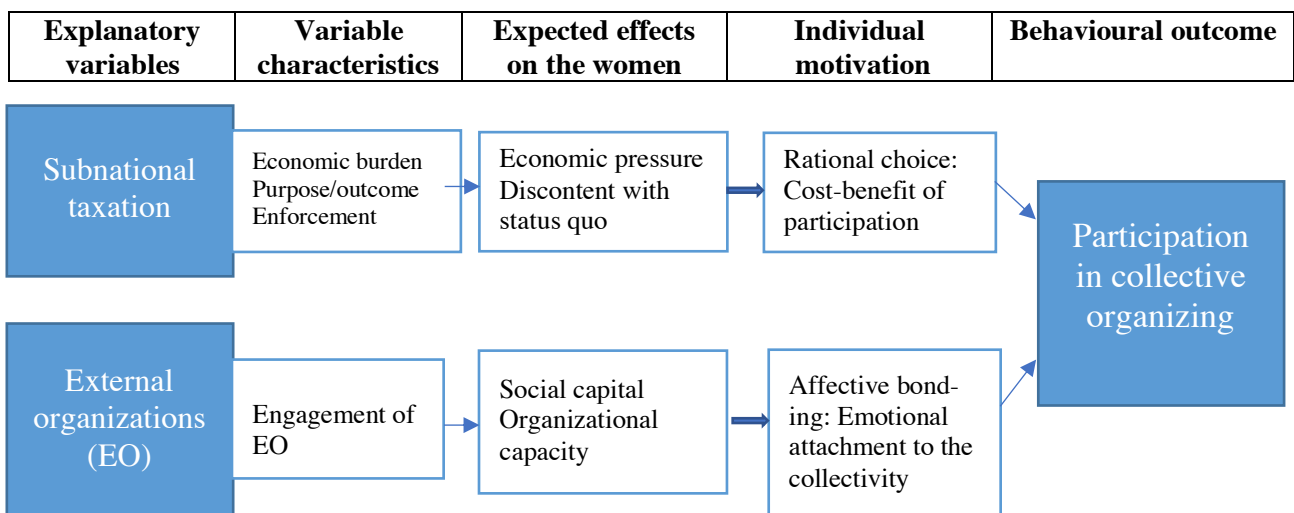
## 2. Theory

In this chapter, I will present the theoretical framework of the thesis. I have structured the chapter according to the research question: the first section focuses on the *why* part, and the second section focuses on the *how* part.

### 2.1. Theorizing about the *why* of collective organizing

The below Figure 1 shows my argument about the *why* of women market traders' collective organizing. I argue that the two main explanatory variables, subnational taxation and external organizations (column 1), affect women's participation in collective organizing (behavioural outcome, column 5) in the following way: first, as seen in column 2, I argue that a range of characteristics of the explanatory variables will have an influence on aspects of the women's lives.

Figure 1. Argument on why women market traders organize collectively.



Regarding subnational taxation, I expect that the economic burden of taxation, the level of discrepancy between purpose and outcome of taxation and the enforcement practices will aggravate the economic pressure that the women, being a low-income group, are already facing, *and* spur their discontent with status quo (column 3). These grievances are expected to affect the women's individual cost-benefit calculations (column 4) about participation in collective organizing initiatives that can ease their grievances. As regards the external organizations (EO), the relevant characteristic is whether or not an external organization is (or has been) engaged in organizational assistance in the market. On a collective level, such engagement is expected to affect the social capital among the women and their capacity to engage in collective action. In turn, organizational engagement will affect the individual

woman's emotional attachment to the collectivity (the target group of the EO), which is expected to influence her proneness to participate in collective organizing. Before moving on to theorizing about the effects of the explanatory variables on collective organizing, I will present the two motivational forms that I expect the variables to work through.

### 2.1.1. Individual participatory motivations for collective organizing

As evident in the above Figure 1, I expect that the explanatory variables will translate into behavioural outcomes (participation), because they influence the women's individual participatory motivations. As a concept, I define *motivation* as “an interactive process between external stimuli and an individual's personal goals” (Han 2009: 34). This definition implies that motivation is a dynamic phenomenon shaped both by external factors and internal subjectivity. Obviously, the external stimuli that I focus on in this thesis are subnational taxation and external organizations. The other part of the definition, the *individual's personal goals*, illustrates that there is a subjective dimension of motivation for participation (or activism, cf. Lindekilde & Olesen 2015). Individuals' internal goals direct their attention to certain issues and influence their behaviour. As Han (2009) argues, it is often the *unfulfilled goals*, that is, an individual's grievances that fuel their participation in collective organizing. In result, when investigating *why* women market traders choose to engage in collective organizing, one must focus at the process, where external stimuli and people's (unfulfilled) internal goals meet and lay foundation for the women's motivation for participation.

In the literature on human motivation, it is evident that there are multiple motivational forms which can inform choices we make (Knoke 1990; Snow & Soule 2010). In the below section, I will present the two forms, I focus on, namely, the *rational choice* perspective and the *affective bonding* perspective.

#### *Rational choice*

The *rational choice* perspective assumes that narrow economic self-interest is the rationality that informs individuals' motivation, and, therefore, choice to do or not do something. According to this perspective, whether an individual chooses to participate in collective organizing or not depends on her calculation of costs and benefits of participating (or not). Seeing that participation in collective organizing implies that women market traders must allocate time *away* from income-generating activities (e.g. in order to be present in organizing meetings), one could argue that the (economic) *costs* of participating would exceed the *benefits* (Snow & Soule 2010). However, despite the immediate

costs of participating in collective organizing – both in terms of time consumption and potential membership fees –, collective organizing is likely to display *long term* (economic) benefits. This is especially the case, when the goods that are procured through one's membership of a group are *club goods*, meaning that only members can enjoy them. If a group offers such club goods, there is a so-called *selected incentive* for individuals to join the group (Olson 1965).

### *Affective bonding*

The second perspective, *affective bonding*, is defined as “*emotional attachments to other persons and groups*” (Knoke 1990: 43). In this line of thinking, affective ties to the *collectivity* constitute a strong motivational factor that can lead an individual to participate in collective organizing. Such ties are intimately linked with group association and identification with the other members (Snow & Soule 2010). On an individual level, emotional attachments to other people also stem from experiencing that other people have the same *reflex emotions* as the individual does. Reflex emotions are “*involuntary and do not require cognitive processing*”, and examples of such are anger, fear and joy (ibid: 135). In relation to women market traders, it is evident from earlier research that especially *fear* is a prominent emotion in this group; e.g. fear of harassment, fear of being evicted from their workspace, fear of not being able to feed their children (Budlender 2013). When individuals have an experience of sharing such emotions with other individuals in similar situations, a sense of intra-group *solidarity* and *community* emerges; this, over time, can lead to actual emotional attachments within the group. Such emotional attachments are so-called *solidary incentives* to participate in collective organizing, in that individuals choose to participate out of solidarity with the other individuals (Ganz 2010).

In the following sections, I will turn to the theoretical arguments of the thesis, first on the expected effects of subnational taxation, then external organizations. As will be evident, the explanatory variables are expected to tie to one or the other motivational form.

#### 2.1.2. Effects of subnational taxation

##### *General tax-accountability linkages: A literature review*

In the developmental literature, there has long been a focus on the accountability effects of taxation (Schumpeter 1954/1996). According to the most prominent perspective, broad-based taxation can expand responsiveness and accountability of the government by increasing taxpayers' bargaining power vis-à-vis the government and state (Moore 2008). Put differently, “*taxation is expected to*



*strengthen the ability of citizens to make demands on government, while simultaneously strengthening the incentives for governments to make concessions to the taxpayers*” (Prichard 2015: 55). Prichard (2010; 2015) argues that this tax-accountability linkage can occur through two different mechanisms: tax resistance or public engagement and collective action of the citizens. As evident, it is the latter mechanism I explore in this paper. At heart, the claim is that when taxed, taxpayers engage in collective action “*seeking to make reciprocal demands on the government*” (ibid: 254). Over time, collective action is expected to strengthen the political capabilities, “*open up new spaces for political engagement, including the legitimization of new forms of political action and mobilization*”, thereby enabling citizens to exert politically effective pressure on the government (ibid: 68). Within the ‘New Fiscal Sociology’ literature, a range of works have investigated the taxation-accountability linkages in an informal economy context (for literature overview, see Meagher 2016). Overall, the claim is taxing the informal economy is “*a means of empowering informal actors through tax bargaining*” (ibid: 3). This is not to say that the works mentioned above are not aware of different contextual factors hindering these linkages from manifesting; one such is *taxpayer capacity for collective action* (Prichard 2015). Recalling the characteristics of women market traders as a group, they can be regarded as people with *low capacity* for collective action. In her study of effects of *formal* taxation on Nigerian informal workers’ engagement in collective action, Meagher (2016) concludes that “*poor women [...] demonstrate the weakest capacity to translate tax payments into political voice*” (ibid: 13). Regarding *informal* taxation, Lough et al. (2013) similarly argue that its accountability effects are dependent on the relative balance of power between government and taxpayers: if taxpayers are well-organized already, and/or the state is weak, informal taxation *can* foster higher government accountability. If not, informal taxation “*may contribute to weakening organisational capacity among businesses and traders*” (ibid: 20). This brief account suggests that the linkage between taxation and collective action is contingent upon the level of capacity of the taxpayers we focus on.

### *Subnational taxation and accountability*

#### Conceptualizing subnational taxation

As mentioned, I focus both on formal and informal taxation on a subnational level. The reason for focusing on *both* formal and informal taxation is that both taxation types must be considered in order to capture the realistic account of the tax burdens on informal workers. In the literature, it has long been acknowledged that in some African countries, levels of informal taxes might even exceed formal

payments (Olken & Singhal 2011). I follow Boogaard & Prichard's (2016: 4) four-piece categorization of taxation. First, *formal* taxation cover taxes clearly mandated by law – in this case, on a sub-national level. The other three are informal taxes, that is, “any tax or tax-like payment collected outside of statutory legal frameworks” (Lough et al. 2013: 17), “whether in cash or in-kind, including labour time”, which can be “made to both state and non-state actors” (Boogaard & Prichard 2016: 1). Thus, the second category cover informal *state* taxes, that is, all kinds of state levied taxes such as fees for licenses, permits or allocated stalls, in-kind payments (e.g. confiscated merchandise), cash payments for access to space, and goodwill payments, bribes (e.g. for protection or to avoid eviction), and fines (for real or imagined transgressions) (ibid). The third category covers informal taxes for *traditional authorities* such as chiefs (cash, labor or in-kind payments) used for community or private purposes. Lastly, there are informal *non-state* taxes (often community levies) to ‘autonomous governing structures’ such as religious leaders and community groups.

#### Tax-accountability linkages – subnational level

Despite building on the same tax-accountability framework presented above, scholars concerned with subnational taxation or *local government taxation* in Africa have noted a range of characteristics. Prichard (2016) sums up findings on this matter. First, if local governments (LGs) are heavily funded by fiscal transfers from the central government, they have weak incentives to enforce local revenue collection in a continuous and stable way, and, therefore, LGs often lack technical capacity to do so. Secondly, local government taxation tends to be predatory, especially if a large bulk of taxpayers are low-income groups, meaning that taxation is often coercive. Third, there are often real barriers to collective action in response to LG taxation because of a lack of institutional spaces for negotiation, and because potential local representatives for taxpayers (e.g. business or market associations) are often weak, fragmented and politicized (Prichard & Boogaard 2017). Lastly, in an African context, the extent of local *non-state* informal taxation is significant, which complicates the fiscal relations that taxpayers are involved in. Furthermore, broader evidence suggests that, in Africa, there are low levels of confidence at trust in local governments (Bratton 2012).

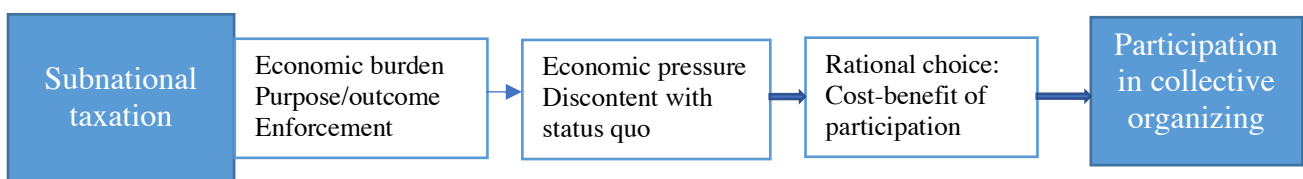
In the context of Tanzania, Fjeldstad (2001) and Fjeldstad & Semboja (2001) look at LG tax collection; the former explores the presence (or absence) of a fiscal contract between LGs and taxpayers, while the latter focus on factors influencing taxpayers' compliance to LG taxation. Both focus on the development levy, which has now been abolished, but they still offer insights into the history of LG taxation in Tanzania. Fjeldstad (2001) concludes that *coercion* is an integral part of

local tax enforcement, and that a fiscal contract between LGs and citizens seems to be absent. From a survey in two districts in Tanzania, Fjeldstad & Semboja (2001) observe that the most important problems with respect to local taxation, as listed by citizens, is that tax rates are too high, and that they are not spent on public services, and that this seems to increase tax resistance and evasion (rather than collective action). In a more recent study of the informal sector in Tanzania, researchers have interviewed urban informal traders, who voice that many urban areas are ‘ruled’ by opportunists – i.a. local street (*mtaa*) leaders, police, and owners of adjacent properties – who carry out ‘*taxtortion*’; extortion of taxes not mandated by law (IMED 2016: 42). This indicates that the real tax burden on informal traders is larger than what is formulated in municipal bylaws.

### Argument 1: Linking subnational taxation to collective organizing

As mentioned, I expect that women market traders’ motivation to participate in collective organizing is influenced by three elements in subnational taxation: the economic burden of taxation, the level of discrepancy between purpose and outcome of taxation, and the enforcement practices. As the figure shows, I expect that subnational taxation, through these elements, will affect the *economic pressure* the women face, and their *discontent with status quo* (Han 2009). From a rational choice perspective, these effects are likely to provide a tangible motivation for participating in collective organizing, which can ease the traders’ economic hardship and discontent. Argument 1 is illustrated in Figure 1a.

Figure 1a. Argument 1.



### Economic burden of subnational taxation

Economic burden refers to the total tax amount women market traders face as a percentage of their income (called *tax burden* from now on). This includes both formal and informal levies. All things being equal, when the tax burden increases, the *economic pressure* on a trader increases as well, and this produces a larger need for capital (economic interest). According to the rational choice perspective, she will weigh the costs and benefits of different actions, and choose whatever action that will benefit her economic interest the most. In this case, the question is whether this cost-benefit calculation results in her choosing to participate in collective organizing as a solution to her economic

hardship or not. On the one hand, participation in a collective entity is beneficial because it can be a way of gaining access to economic capital or goods, which would otherwise not be accessible (cf. club goods). Community banks or SACCOs (savings and credit cooperatives) are examples of groups where people must become members to enjoy the benefits of the groups. On the other hand, collective organizing can be so time-consuming that the trader must reduce her income-generating activities in order to participate, thus making non-participation the most beneficial choice, at least on a short-term basis (IEMS 2014). In general, it is a matter of horizon: participation has short-term costs (such as entry/membership fees and time consumption) and long-term benefits, while it is the opposite case with non-participation. Consequently, it is hard to determine whether or not increased tax burdens will necessarily lead to participation in collective organizing. That said, it is likely that the economic burden through economic pressure can motivate the traders to engage in collective organizing because of the potential long-term benefits.

#### Purpose versus outcome of subnational taxation

At heart, this element describes the level of correspondence, or mismatch, between what taxing actors say the traders pay for (purpose) and what the traders observe they get in return (outcome). In other words, it investigates the existence of a *fiscal contract* – a contractual relationship between taxing actors and the informal traders. There is no finite list of subnational taxation purposes, but with the physical setting of a market, there are at least three plausible purposes. First, there is *rent for allocated spaces* (stalls or ground area) inside the market; the ideal outcome is that the trader paying rent for a given space is recognized and treated as the rightful operator of that space. Second, there is what one might term *market infrastructure maintenance*: cleaning, drainage systems, garbage disposal, and repair work; the ideal outcome is that the market infrastructure is well-functioning. Third, there is *security*, the ideal outcome being the protection of goods, stalls and the physical state of the market.

My expectation is that the larger the purpose/outcome *mismatch* is, the more discontent the traders will be – both with status quo and with the taxing actors. In this case, ‘taxing actors’ refer both to formal authorities – mainly local government authorities (LGA) and market leadership who is often collecting revenue in the markets on behalf of the LGAs – but also to actors who levy informal taxes on the traders, e.g. paramilitary groups or other traders who claim to be stall owners (‘initial occupiers’). This discontent can be expected to motivate them to engage in collective organizing as a way to voice their grievances (cf. Moore 2008). In addition, if the outcome does not match the purpose, it can have serious economic consequences for the traders: if security is not sufficient, goods

are stolen, and if the market infrastructure is not well-functioning, the market is less attractive to customers. Both give rise to economic losses for the traders. Thus, purpose/outcome mismatches increase the *economic pressure* on the traders, which fosters motivation for participating in organizing.

### Enforcement of subnational taxation

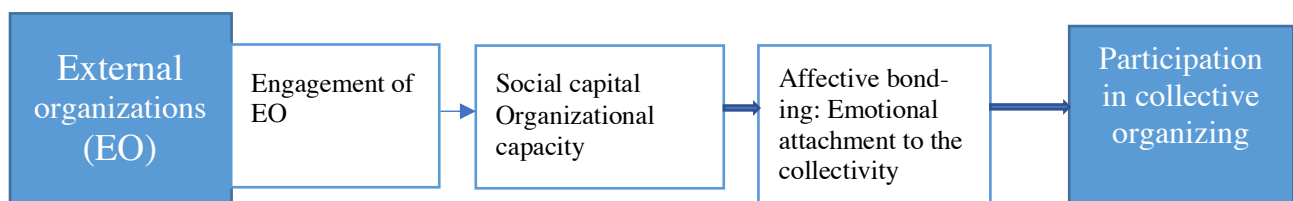
This element ties to the question of the level of *coercion* in the enforcement of subnational taxation. Coercive enforcement is i.a. characterized by the lack of a fiscal contract, forceful extraction methods and sanctions if people do not pay and extremely limited space for exemptions. As argued, local government taxation tends to be coercive in Africa including Tanzania (cf. sources in the literature review). As Moore (2004) argues, coercive taxation is likely to generate resistance and discontent among taxpayers – both with the enforcement style, and, with that, the taxing actors as well. In addition, the fact that *taxtortion* – the extortion of unlawful levies – is a reality in Tanzania is likely to intensify this discontent even more (IMED 2016). In sum, enforcement of subnational taxation can serve as a motivation for the traders to participate in collective organizing as a way to voice their discontent.

### 2.1.3. Effects of external organizations

#### *Argument 2: Linking external organizations to collective organizing*

Here, I argue that external organizations (EOs) affect women market traders' motivation to participate in collective organizing through one element: whether or not an external organization is (or has been) engaged in organizational assistance in the market. I expect that the EO engagement can increase social capital and organizational capacity among the women, which can lead to collective organizing through the motivational form affective bonding, that is, their emotional attachment to and solidaristic behaviour towards other people in their social network. Argument 2 is illustrated in Figure 1b.

*Figure 1b. Argument 2.*



### Engagement of external organizations

Evidence shows that the population of organizations that provide external assistance to across the developing world is quite diverse. Empirically, organizations engaged with informal worker organizing vary from party-affiliated organizations, formal trade unions, international NGOs, informal worker associations, and women's organizations (Brown et al. 2010; Basu 2017). As I will return to in the section on the *how* part of the research question, this diversity in external assistance can be expected to produce diverse outcomes in terms of how women organize. However, in this section where I focus on *why* women organize, it seems plausible that the mere *engagement* of one or more external organizations can be a facilitating factor for collective organizing. As shown in Figure 1b, this argument is based on the expectation that external organizations can potentially increase *social capital* (relational capacity) among the women and strengthen their *organizational capacity*. Because I focus on market traders, I define '*engagement of external organizations*' as their past or current presence and engagement in organizational assistance in the markets of Dar es Salaam. The term does not require permanent physical presence of an external organization. Rather, the question is whether or not an external organization is (or has been) actively engaging with the market traders themselves with the purpose of improving their life situations.

### Effects on the women

#### Affecting social capital among the women

Previous evidence indicates that *social capital* plays a significant role in the lives of informal traders. Social capital is defined as "*social networks based on norms, reciprocity, and trust among their members*" (Brown & Lyons 2010: 33; Putnam 1993). Some scholars observe that a trader's social network is important for initiating a business, e.g. by providing the trader with start-up capital or a stall, and for keeping the business running in times of need. Others argue that social capital among traders is what makes the traders able to manage the extremely competitive business environment of the informal sector, and form a collective voice, which e.g. enable them to negotiate with local government (for literature review see Wongtada (2014)).

In relation to collective organizing, social capital is an important element, because it provides a 'sense of community' which prompts solidaristic behavior (Polletta & Jasper 2001). In other words, social capital can be regarded as a "*a "relational" capacity that can facilitate collaborative action*" (Ganz 2010: 6). However, social capital does not emerge automatically, it must be cultivated – in this case, either by the traders themselves or by an outside actor. Clearly, external

organizations can play an integral role in that connection. They can cultivate social capital among the traders by gathering them in a range of activities – like educational sessions, business and financial training, group formation initiatives and projects that support community building. As social capital grows, individuals’ *emotional attachments* to each other and the collectivity grows as well. As argued, this is the core of the *affective bonding* perspective. In sum, through their engagement, external organizations can cultivate social capital, and therefore, emotional attachments among traders, which is expected to increase the traders’ motivation for collective organizing.

### Affecting organizational capacity of the women

As argued in the Introduction, women market traders can, in general, be regarded as a vulnerable group, because of the severe work-related, and often, gender-specific challenges they face in their life situations. In other words, when dealing with a group which has relative low capacity, the need for direct support from external actors in facilitating collective organizing is highly present (Bonner & Spooner 2011). This need for assistance may be aggravated for women market traders if they are taxed, because taxation can weaken the organizational capacity among the taxed (Meagher 2016). An inherent problem to collective action is coordination difficulties. Such coordination difficulties are often amplified for economically and socially vulnerable groups, particularly because vulnerable groups lack the *capacity* to initiate, mobilize and sustain collective action (Olson 1965; Crowley et al. 2005). In this relation, external organizations play the role of being potential *capacity builders* of the groups they target. Common to organizations is that they function as a “*conduit for information and discussion*”. For the women, information is key to learning about the laws that regulate their economic activities and their rights as businessmen and, particularly, as women. Seeing that low levels of literacy is a general tendency groups like this, obtaining information is a great difficulty for the women (Prichard 2010: 44). External organizations can assist the women in this case by providing access as well as deciphering complex legal information. This aspect is highly important in relation to the other explanatory variable, subnational taxation. Often, tax policy formulations are complicated, which makes it extremely difficult for laymen to obtain information about the tax and budgetary systems, and spending purposes. In addition, the information might not be easily accessible. In the Tanzanian case, I learned that in the three municipalities I studied, the bylaws on revenue collection i.a. from informal traders exist only as hard copies placed at the municipal offices. In such a context, outside assistance is vital for the traders’ ability to detect if they are being treated unlawfully. Moreover, external organizations can be providers of resources, skills improvement (in business,



networking, and communication) and organizational capacity training (e.g. in lobbying and advocacy skills, organizational development and networks) and channels of influence (Lindekilde & Olesen 2015; Bonner & Spooner 2011; Meagher 2010b).

In sum, external organizations are expected to strengthen the social capital among women market traders and, therefore, their relational *motivation* for collective organizing, *and* to build up the women's (organizational) *capacity* to establish, run and sustain collective organizing initiatives.

## 2.2. Exploring *how* women organize collectively

Reviewing literature on collective action and social movements, it is evident that there are multiple perspectives to apply on collective organizing. As a concept, *collective organizing* is a multi-faceted process, and I have chosen to focus on two important substantial aspects of this process. The first aspect, *kind and depth of issues*, is concerned with the nature and number of issues that collective entities focus on. The second aspect, *collective identity*, is concerned with the 'who' of a collective entity: how it defines and delimits itself in relation to other groups. In the following, I will present this twofold conceptualization of collective organizing, which provides the basis for analyzing the organizational forms (the *how*) of women market traders.

### 2.2.1. Kinds and depth of issues

The first aspect of collective organizing is the *issues* that collective entities focus on. Being the immediate *content* of an organizing process, the issues that a given group of people rallies around are an important source of information when categorizing organizational forms. Main issues inform the objectives and lay the foundation for a collective entity's activities, strategies and tactics (Snow & Soule 2010). In practice, a range of issue types can dominate in collective entities, i.a. *financial* issues (business, capital accumulation, loans), *insurance* (social and health) and *social protection* issues, issues regarding *workplace conditions*, *empowerment* issues (economic, social, political, educational), and issues relating to *status* (e.g. gender norms and inequity, women's rights) (Chen & Snodgrass 2001; Crowley et al. 2005). The term *depth* of issues refers to the fact that some groups are concerned with just a *single* of the above issues, while others focus on *several* issues in *several* spheres (public/private, economic/political/civil society) with the purpose of improving the overall



livelihood of its members. Thus, collective entities span on a continuum from ‘single issue’ to ‘livelihood’ groups.

### 2.2.2. Collective identity

While more abstract in nature, this second aspect is an essential part of the substance of organizing processes as well. In social movement research, the concept of *collective identity* has increasingly received attention because it has proven important for the emergence, form and persistence of any given collective entity (Polletta & Jasper 2001).

I follow a post-structuralist view in defining ‘collective identity’ as “*a shared sense of ‘one-ness’ or ‘we-ness’ anchored in real or imagined shared attributes and experiences among those who comprise the collectivity and in relation or contrast to one or more actual or imagined sets of ‘others’*” (Snow & Soule 2010: 125). In other words, collective identity is not pre-given, innate and stable, but a constructed ‘socially shared meaning’ within a group of people (ibid). Collective identity provides a system for *self-reference*: it identifies an *in-group* (us/the community) and an *out-group* (others) through different narratives (Tajfel & Turner 1986). This sense of sameness among ‘us’ and differentness from ‘others’ is essential for the viability of any given collectivity because it justifies and necessitates its existence. On an individual level, the sense of belonging to the collectivity stems from the individual’s cognitive, moral and emotional *perception* of commonality – e.g. a shared status, relation, life-situation, structural position etc. (Polletta & Jasper 2001). This means that the way individuals attribute meaning to their conditions is incredibly important for their sense of connection to other individuals and groups of people.

In relation to informal workers, the post-structuralist perspective argues that informal workers *do not* comprise a monolithic group – they are not just “*‘the working poor’, the marginalized and dispossessed*” whose interests are completely aligned with their structural position (class) (Lindell 2010b: 210). Instead, as Lindell (2010b) argues, there are ‘multiple axes of power’, and thus, multiple sources of ‘socially shared meaning’ within the informal economy. This means that collective identities – as an integral part of collective organizing – can be constructed on the basis of a *range* of (perceived) commonalities. Empirically, several studies substantiate this claim: in Sub-Saharan countries, scholars observe that, in organizing processes, collective identities have drawn on idioms of *religion*, *kinship* and *ethnicity* (see e.g. Meagher 2010b; Browns & Lyons 2010), of *gender* (Cohen et al. 2000), and of *employment status/economic position* (Lindell 2010b). Obviously, collective identity can be cross-cutting meaning that it incorporates several of these identificational idioms.

Besides the twofold role of justifying a collective entity's existence and identifying the notions of 'us' and 'others', collective identity is an *informer* of direction, objectives and activities of the collective entity (Carré 2013). For example, women market traders, this means that if the collective identity of a given group is tied to the fact that the members are *women*, it makes it all the more likely that the group's objectives will center around gender issues (gender equality, women empowerment etc.).

### 3. Methods

#### 3.1. Research design

The empirical investigation of this study has two foci. First, I set out to test my theoretical propositions about the effects of subnational taxation and external organizations on collective organizing, thus using a hypothetico-deductive method. Second, I seek to explore the substantial aspects of collective organizing among women market traders, which calls for a slightly more explorative method.

##### 3.1.1. Choosing cases of analysis

###### *Case study research strategy*

I have chosen a (comparative) multiple-case study as the research design of this thesis. My choice to deploy a case-oriented research strategy is based on the nature of the empirical phenomenon I set out to study. First, when dealing with questions with the *why* and *how* of a phenomenon, case studies are useful because they allow the researcher to investigate the phenomenon ‘up close’ and determine if the proposed theoretical links are actually present (Yin 1989). In this way, a case study strategy increases the internal validity of my argument. Second, case studies are useful for studying “*a contemporary phenomenon within a real-life context*” (ibid: 23). This is an important asset in this particular study, because collective organizing is a complex phenomenon; as argued, collective organizing both has processual and substantial aspects, it can take many forms, it often changes with changes in context, and factors are expected to affect organizing processes through multiple channels. This complexity is best captured through a case study strategy.

###### **Cases of ‘collective organizing’ and ‘no collective organizing’**

In order to address the *why* part of the research question, there must be variation on the dependent variable, *collective organizing*, in order to assess the effects of the explanatory variables. This implies that I am interested in analyzing both cases of ‘collective organizing’ (*positive* cases), and cases of ‘no collective organizing’ (*negative* cases) among women market traders. In practice, this necessitates that I both interview women who *are* participating in collective organizing initiatives, and women who *are not*. During my fieldwork, I have identified a total of nine positive cases; their case ids are called P1 to P9 (‘P’ being an abbreviation for *positive* cases). In addition, I have identified four negative cases, which are abbreviated with an ‘N’ (for *negative* cases), meaning that the case ids range

from N1 to N4. In the *how* part of the analysis, I explore the similarities and differences between the identified organizational forms, which means I solely focus on the positive cases.

To determine whether a case should be regarded as ‘positive’ or ‘negative’ was by asking the interviewees (in an in-depth or focus group interview) whether or not they are members or in other ways participate in any group with other traders in the market; if they *were* participating in a group, I would regard it as a positive case (P) and if not, it would be a negative case (N). If the interviewees were participating reported to participate in *several* groups, each of these groups would be regarded as being a positive case. For example, a kiosk owner in Mchikichini market (interviewee ID3) reported to be a participant in three market-based groups: in a VICOPA group (community bank), in a cooperative society for kiosk owners and in NWTA (National Women Traders’ Association). In order to capture the organizational landscape of women traders, I decided to regard each of these three groups as independent positive cases (P2, P3, P8 respectively). This means that in some markets, e.g. in Mchikichini, there are several positive cases, while in markets where I have identified only one group accounts for only positive case.

### **The comparative case-study logic**

Seeing that this study has an explanatory, causality-oriented focus – especially in the *why* part –, it is necessary to address the challenge of *alternative explanations*: that it is other variables than the proposed ones that affect why and how women organize collectively (Andersen et al. 2012). While there is always a risk of drawing wrong conclusions, the probability is mitigated in a multiple case-study like this where the cases are located in the same empirical context, that is, in the urban setting of Dar es Salaam and the social, political, cultural, economic, societal structures of Tanzania. This means that a range of contextual factors, which could also affect women traders’ proneness to engage in collective organizing, are held constant (Yin 1989). Like this, I seek to isolate the effects of the explanatory variables on collective organizing. This is the control logic of a ‘most similar systems design’ (MSSD) which I adopt in this study. Another MSSD requirement is that the researcher must aim to maximize the *variation* on the explanatory variables (and outcome). In order to achieve this, I have strategically selected venues for my case selection. These venues are *seven* different markets across *three* municipalities in Dar es Salaam. Combined, the variation on the municipality and the market level enables variation on *both* explanatory variables.

### 3.1.2. Selecting venues: municipalities and markets

#### **The municipality level captures variation in formal subnational taxation**

In relation to formal subnational taxation, it is the *municipality* level variation that is the most important. In Tanzania, municipalities are governed by local governments (LGs), and these have the authority to make municipal bylaws (*sheria ndogo*) i.a. on revenue collection from markets within the jurisdiction of the municipality. In result, *formal* subnational taxation of informal market traders can be expected to vary across municipalities. By selecting cases across more than a single municipality, I increase the probability of achieving variation on formal subnational taxation. Specifically, I have chosen to conduct my research in three municipalities: Kinondoni, Ilala and Kigamboni. I will explain the rationale behind this choice in the following.

Dar es Salaam Region consists of five municipalities (districts): Kinondoni, Ilala, Temeke, Ubungo and Kigamboni. The latter two used to be a part of Kinondoni and Temeke, respectively, but as of 2016, they became independent municipalities. The reason for selecting cases in Ilala, (post-2016) Kinondoni and the new Kigamboni municipality is that I expect subnational taxation to vary across these municipalities, because the municipalities differ on a range of parameters.

First, the three municipalities differ in terms of *longevity*: Ilala has had its current form the longest, while Kinondoni and, in particular, Kigamboni are quite new. This longevity difference matters because it can influence the municipal authorities' *extractive capacity*, that is, their ability to effectively and regularly collect revenue from the district. This is particularly evident in Kigamboni. Here, the process of establishing the new municipal authorities is still ongoing (interview Stina Wolff, ph.D., Januar 2018). That this process of restructuring indeed affects the municipal revenue collection from markets was substantiated during my fieldwork: both the Ferry market traders, I interviewed, reported that municipal officers had *not* collected any revenue since the onset of 2018 (ID4-ID5). This indicates that the extractive capacity in Kigamboni municipality is still relatively low, which results in low levels of subnational taxation. On this matter, Ilala appears to be Kigamboni's complete opposite: the structure of Ilala municipality has been the same for years, and seeing that Ilala has the main financial and trade district of mainland Tanzania for decades indicates that the municipal authorities have had a long time – and incentive – to optimize their revenue collection. This indeed seems to be the case seeing that Ilala by far is the district that generate most public revenue through its collection of direct and indirect taxes, customs and excise (Tanzania Revenue Authority (TRA) 2018). In other words, Ilala seems to have relatively high extractive capacity and incentive to collect

revenue, which is likely to increase the level and regularity of subnational taxation. On this matter, Kinondoni is somewhat of a ‘middle-road’ municipality: on the one hand, the restructuring of the district in 2016 might have led to collection disturbances, but on the other, the district was made smaller which makes revenue collection easier for the authorities. Moreover, Kinondoni is the only local government with a desk dedicated to the informal sector and market development (IMED 2016). This is obviously an asset in relation to revenue collection from the markets in the district.

Second, only Kinondoni and Ilala municipalities have municipal bylaws on the revenue collection from markets, which naturally prompts regular and effective subnational taxation. Kigamboni, on the other hand, does allegedly not have a ‘specific document’ on the issue (cf. Kigamboni Ward Development Officer Mama Meena). While this adds to the notion that Kigamboni has the most limited extractive capacity, it is important to note that Kinondoni and Ilala municipality oversee 14 and 18 markets respectively, which is significantly more than in Kigamboni. Nevertheless, from the above account, it seems plausible that Ilala has the largest incentive and capacity to collect revenue, and that Kigamboni has the smallest.

### **The market level captures variation in informal subnational taxation and EO engagement**

In relation to informal taxation and the second explanatory variable, external organizations, achieving variation on the *market* level is the most important. First, because informal taxation is not regulated by law, it manifests on a ‘micro-level’ – e.g. in relations between taxpayers and tax collectors in a given market. By choosing cases across different markets, I increase the probability to obtain meaningful variation on this factor. This is also the case with the second explanatory variable, external organizations (EOs). EOs often face limited organizational and financial resources which force them to concentrate their engagement, e.g. to a delimited locality. For EOs that target market traders, an ideal way to concentrate their engagement is, of course, by targeting specific *markets*. All things being equal, this results in variation on EO engagement across markets even within one municipality. Consequently, I selected seven markets across the three municipalities: Mtambani, Magmoni and Tandale (Kinondoni municipality), Mchikichini, Ilala and Kisutu (Ilala municipality) and Ferry (Kigamboni municipality). As evident, I have selected three markets in both Kinondoni and Ilala, but only one in Kigamboni; this is because the Ferry market is *the* trade hub in inner Kigamboni, the most densely populated area in the municipality. Table 1 provides an overview of the venues, and the cases I have identified during my fieldwork in Dar es Salaam.

Table 1. Overview of selected venues and cases.

Municipality	Market	Case id
<i>Kinondoni</i>	Mtambani	N1
	Magomeni	N2
	Tandale	N3 P1
<i>Ilala</i>	Mchikichini	P2 P3 P8
		N4 P3 P4
		P5 P7
	Kisutu	P6 P9
<i>Kigamboni</i>	Ferry	P6 P9

\* Abbreviations N = negative case and P = positive case.

I have chosen these exact markets after having conferred with a range of Dar es Salaam based actors who have knowledge about the organizational environment surrounding informal workers. These actors are Equality for Growth, VIBINDO Society, WiLDAF (Women in Law and Development Africa), Mrs. Marjorie Mbilinyi from TGNP Mtandao (Tanzania Gender Networking Programme), UN Women, WOSIC (Women's Skills Initiative Centre) and Kigamboni Community Centre. Through interviews, email correspondences and conversations with these actors, I have learned that in both Kinondoni and Ilala, there is a diverse organizational environment. In both municipalities, some external organizations have *women traders* as their main target group, while others focus on *informal workers* in general. Some organizations have been engaged in activities in markets for years (VIBINDO, EFG), while some are still in the initiations face (WOSIC, WiLDAF). In Kigamboni, the organizational environment looks slightly different. Here, the outside actor that has a form of engagement in the market, is the *municipal authorities*. Specifically, the Kigamboni Ward Development Officer, called Mama Meena, is a figure who appears to be an organizing facilitator in different ways, as she frequently goes to the Ferry market often for community development/women empowerment purposes. This direct municipal engagement raises the point that *government institutions* might also be kind of 'external organization' in this context.

I have aimed to choose cases from both medium and large sized markets, from both markets with concrete structures and markets with a wooden stall structure, and, lastly, from markets

with differing commodity compositions (whether vegetables/fruits, second-hand clothes and tailoring, or dry foods). Therefore, during my fieldwork in Dar es Salaam, I have taken notes in all of the seven markets regarding the size and market infrastructure and the commodity composition, and market-specific challenges as reported by the market traders (see Table A in the online appendix<sup>1</sup> for an overview of these market characteristics for each market).

### 3.1.3. Selecting interviewees: urban women market traders

I have a purpose-oriented selection strategy which means that I have chosen interviewees/participants (these terms are used interchangeably) who are relevant for my research topic. Specifically, I have aimed to select participants who are selling (one or more of the) main commodities of the market in which they trade. I term these *main commodity traders*. As with the previous methodological choices, I have selected main commodity traders as interviewees in order to honor the *most likely* case logic. Two characteristics of this ‘group’ are relevant in this regard. First, as argued, (perceived) commonalities among a group of people serve as stepping stones for engaging in collective organizing, and being in the same business (e.g. the tailoring sector) is an example of one such commonality, e.g. in terms of economic interests and challenges. Second, main commodity traders constitute the largest sub-occupational group (e.g. tailors, vegetable or secondhand clothes sellers), which means that they are relatively many in number. Combined, being a main commodity trader implies that in the market you work in, there are *many* other (main commodity) traders, whom you (believe to) have something *in common* with. Clearly, these are beneficial conditions for collective organizing to manifest. This makes ‘main commodity’ traders a *most likely* group for collective organizing.

Empirically, this choice of group entails that in the Ilala market, where clothing and vegetables are main commodities, I have interviewed traders from both these sectors. In other markets, like Mtambani and Ferry, I have solely interviewed vegetable traders because the vast majority of women traders are engaged in this business (see the main commodity groups in the other markets in Table A in the online appendix).

### Characteristics of the interviewees

During my fieldwork I have interviewed 22 women market traders across the seven selected markets. Twenty of them are between 31 and 50 years old, and the vast majority has completed seven years of

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<sup>1</sup> Link to the online appendix: [https://docs.google.com/document/d/1NmGDe1d0xfpTo8Y\\_MRDIFxq9irm9gkVlWIC-qpMR11pU/edit#](https://docs.google.com/document/d/1NmGDe1d0xfpTo8Y_MRDIFxq9irm9gkVlWIC-qpMR11pU/edit#)



primary education (Standard 7), which indicates that interviewees in general have low levels of education as with many traders (Equality for Growth 2009). A few have completed business or lending group training provided by NGOs. The vast majority of the interviewees do not speak or understand English at all, which is also why I chose to hire a Tanzanian translator for my fieldwork.

Of the 22 interviewees, 60 % are married (13 interviewees), while 40 % are single (either widowed, divorced or have never been married). All, but three married women, report have children; 13 of them have 1-3 children, while five have 4+ children. In other words, all of the interviewees have families to provide and care for. Most of the women have become mothers in quite a young age: 8 of 15 women were between 16-20 years old when having their first child. Around a third of the interviewees used to stay at home before starting their business, while a few used to trade in the streets in Dar es Salaam. The number of years that the interviewees had been trading in the market, they are currently in, vary from a couple of months to 20 years. Around half of the interviewees are in the vegetable business (12 of 22), which is because vegetables are one of the main commodities in six of the seven markets. Table B in the online appendix provides a full overview of interviewee characteristics.

## 3.2. Strategy of data collection

### 3.2.1. Data and methodology triangulation

In order to strengthen the validity of my findings, I have used data and methodology triangulation in my data collection. In relation to the former, the accounts of women market traders in Dar es Salaam constitute the *primary data*. However, in order to increase my knowledge of the societal context, the informal economy regulatory frameworks and the organizational environment in Dar es Salaam, I have interviewed a range of actors: organizations, scholars and a municipal representative. These comprise the *secondary data* of my thesis. In relation to methodology triangulation, I have collected the primary data both through systematic interviews with and direct observations of women traders (Yin 1989). The interviews are cover focus groups (FGs) with 4 participants and individual, in-depth interviews (IDs), while the observations have conducted at meetings where 10-15 women traders were present. The observations as well as the FGs are useful for investigating social interaction and group dynamics among the traders, while the IDs are fruitful for uncovering individual opinions and more personal accounts.

### 3.2.2. Primary data: Women market traders

#### *Focus group interviews*

I have chosen to conduct FGs with the women traders, because my topic, to an extent, focuses on the *collectivity* (e.g. how are issues and identities are created in a group). One such focus necessitates an analytical (and methodological) approach that captures the nature of the social interaction, relations and inter-subjectivity among women market traders. As an interview form, FGs are useful in this regard *qua* the plurality of participants (Halkier 2016). Conceptually, focus groups are defined as ‘social events’ in which data is yielded through interaction between individuals (Smithson 2000). The way the participants deliberate and discuss demonstrate how group dynamics engender ideas and perspectives. Moreover, in FGs, ‘burden of high-effort cognitive thought’ is shared; when discussing complex phenomena, like power relations and gender roles, the participants can supplement each other, thus mitigating the ‘performance pressure’ on the individual (Kitzinger 1995). In this particular case, this last point is highly relevant: during my recruitment of interviewees in the markets, the women repeatedly expressed a concern about ‘not being able to answer the interview questions’, at least ‘not the right ones’. Even though I stressed that there were no right or wrong answers, and that it was in fact *their* views, I was interested learning about, many were reluctant to participate. However, as soon as we told potential interviewees that it was an interview with *other* women participating as well, this ‘performance anxiety’ seemed to disappear (personal field notes 2018).

As mentioned, I have conducted relatively small focus groups interviews with only four participants besides myself (as a moderator) and a Tanzanian translator, Stella. However, as Halkier (2016) notes that small groups are suitable when the subject is *sensitive* as is the case here. My aim was to make the women feel comfortable enough to speak freely, and this was easier if we were not too many. Moreover, I knew that the translation process would disrupt the flow and prolong the interview, but by having small groups, I tried to minimize the ensuing waiting time for the participants.

In total, I conducted four FGs in four different markets (Mtambani, Tandale, Magomeni and Kisutu). The reason for conducting IDs instead of FGs in Ilala and Mchikichini markets simply was that I had already done observations of organized groups in these markets, which, as mentioned, is an alternative way of uncovering the dynamics in a group.

### *In-depth interviews*

The in-depth interview form (ID) was mainly undertaken in the markets in which I had already done observations of collective activities. The IDs are useful when a researcher's aim is to uncover personal accounts and reasoning, and this is indeed my aim in the *why* part of my research question, because it focuses on the women's *individual motivation* for participation in collective organizing (Harrits et al 2012). Moreover, in both the FGs and observations, there is a risk that the participants do not express their *true* opinions because of (latent) social pressure or internal power relations among the women. In comparison, the nature of IDs are more private, which can encourage some interviewees to speak more freely. I have conducted a total of seven IDs in four markets (Tandale, Mchikichini, Ferry, Ilala).

### *Interview guide*

Despite the fact that the interview form of FGs and IDs are quite different, I have aimed to construct interview guides that covers essential themes of my topic: motivations for and nature of collective organizing, subnational taxation, and engagement of external organizations. In both the FGs and IDs, the interview guide has a *funnel structure*. This means that I start out by asking open questions about the interviewees' work-life and ask them to tell me about the kinds of challenges they face (Harrits et al. 2012). This structure proved useful in that it made the women engaged in the interview from the beginning, because these topics were relatable and important to them. Thereupon, I would specify the topics of my questions to be about taxation, collective organizing and external organizations. For the FGs, I had made *start* questions for each topic with a number of possible *follow up* questions; in the IDs, I would use these 'follow up' questions more actively as a part of my interview. Moreover, I focused more on *probing questions* regarding the relevant themes, e.g. the interviewee's motivation for participation (or non-participation), her relation to the other traders in the market etc.

In sum, this means that the interview guide below has been the main guideline for both my FGs and IDs with women market traders, which has helped me create a comparable pool of data. The interview guide below (Table 2) provides a *thematic overview* with five sections: briefing (introduction to the topic), section 1 with the open questions about the life in the market and the challenges related to this, section 2 about taxation, section 3 about collective organizing initiatives and section 4 about external organizational environment, while section 5 is debriefing. In each section, I have started with descriptive, concrete questions, and finished with more evaluative, interpretive questions.

Table 2. Interview guide (thematic overview).

Interview sections	Topics in the questions	Time frame
<i>Briefing</i>	Introduction of: Myself, the overall project and translator Ethical elements: anonymity, recording Guidelines: everyone should participate, all views are equally important	3-4 minutes
<i>Section 1: Facts and challenges</i>	Participants' business, their entry and years in the market. Open question: biggest challenges for them as women market traders and how they deal with them.	10 minutes
<i>Section 2: Taxation (X1)</i>	Levies the participants pay to trade in the market (both market and municipal), enforcement practice, collection agents. Knowledge of why they pay levies; if and what they get in exchange (purpose, outcome) Their view on the system as fair or not.	15 minutes
<i>Section 3: Collective organizing initiatives (Y)</i>	Existence and kinds of (organized) groups based in the market, and whether they participate in these (motivations for joining). The purpose of the groups, their membership base, governance system, resources, link to other groups, leadership, challenges and advantages.  (if no groups, then questions about the obstacles to organizing)	15 minutes
<i>Section 4: External organizations (X2)</i>	Presence/absence of external organizations in the market. The time and purpose of entry for the organizations, their activities and impact (if any) on the collective and individual level in the market.	10-15 minutes
<i>Debriefing</i>	Obtain participant characteristics, explain use of data, answer questions etc.	5 minutes

### *Observations*

Lastly, I have conducted three *formal observations*. Conceptually, an observation is a method of obtaining data where the researcher, by being physically present in the same place as the observed, can watch, listen to and interact with them. The data created is thus observations and interpretations of

the verbal and non-verbal actions of the observed (Andersen et al. 2012: 136). Observations are useful in providing information particularly about the social dynamics in a group, and because observations are made in more ‘natural settings’ than interviews, they produce more ‘valid knowledge’ (Yin 1989; Kvale & Brinkmann 2009). I did two formal observations (O1, O2) at weekly meetings in two different VICOPA (Village Community Bank) groups, while O3 was quite a one-time event, where the members of VICOPA C in the Mchikichini market formally inaugurated their group. In the online appendix, the three tables Table C, D and E provide detailed descriptions of the seven IDs, four FGs and three formal observations that constitute my primary data.

Table 3 below provides an overview of the venues (municipalities/markets), the case and interview ids.

*Table 3. Overview of interviews with women market traders.*

Municipality	Market	Case id	Interview id
<i>Kinondoni</i>	Mtambani	N1	FG1
	Magomeni	N2	FG2
	Tandale	N3 P1	FG3 ID1
<i>Ilala</i>	Mchikichini	P2 P3 P8	ID2, ID3, O1, O3 NWTa interview ID3
	Ilala	N4 P3 P4	ID6 NWTa ID7, O2
	Kisutu	P5, P7	FG4
<i>Kigamboni</i>	Ferry	P6 P9	ID4, ID5 Mama Meena

Note: The abbreviation FG means focus groups, ID means in-depth (solo) interviews, and O signifies observations.

In Mtambani market (Kinondoni municipality), for example, I identified a negative case, called N1 (no organizing), and the interview that provided this information is the focus group named FG1. In Mchikichini, for example, I identified three positive cases (P2-P3, P8) through two individual interviews (ID2-ID3), two observations (O1/O3) and an interview with the organization NWTa (National Women Traders’ Association).

### 3.2.3. Secondary data: Organization and key informant interviews

As mentioned, I have also conducted interviews with a range of actors relevant to study. I have divided these interviews into two categories. First, *organization interviews* cover interviews with three external organizations (EFG, VIBINDO, WOSIC), which I have identified as the organizations that engage with market traders across Dar es Salaam, and also an interview with a women's rights organization (WiLDAF) and Kigamboni Community Centre. Second, *key informant interviews* cover interviews with a range of relevant actors: one municipal official (Kigamboni ward), three scholars, and an interview with a male trader from Mchikichini volunteering for EFG. These interviews gave me extensive information on the organizational environment surrounding women market traders, which both increased my local understanding, and helped me decide on the markets to visit and the data collection methods to use (Harrits et al. 2012). In the online appendix, Table F and Table G provide detailed descriptions of these 10 interviews.

### 3.2.4. Conducting cross-cultural interviews

#### *Language barriers and translation*

A note-worthy characteristic of my interviews with the women market traders is that they were all in Kiswahili, because most of the interviewees did not speak English, and if they did, their vocabulary was often very limited, which made it difficult for them to express themselves fully. Therefore, to encourage all interviewees to participate during the interviews, and minimize the loss of meaning that would stem from language barriers, I hired a research assistant/translator: Stella. Being dependent on a translator in the interview situation requires a high level of cooperation, communication and pre- and post-interview discussions etc. between the researcher and translator, and first and foremost it requires intensive preparation together. Therefore, before heading into the field, Stella and I spent a couple of days talking about my study, the societal and social context, the purpose of the interviews and the interview guide (she i.a. translated all interview questions into Kiswahili). We decided that *during* the interviews, Stella would translate the interviewees' accounts to me in a *meaning condensed* fashion in order to minimize time spent on translation. I would then use her brief accounts as my basis for probes, or decide to move on to the next themes. Furthermore, after each interview ended, we would spend time of clarifying and discussing our interpretations of different comments, the interviewees had made.

Having Stella by my side also proved useful in the process of making contact to potential interviewees in the markets: I would greet the women and present myself in Kiswahili, whereupon

Stella would elaborate on my project. This simple practice brought us both into play, and hearing me introduce myself in, an often flawed, Kiswahili made the women laugh, which seemed to mitigate their cautiousness about participating in the interviews. In general, my conversations with Stella (and the organizations) increased my knowledge of issues related to the informal economy and gender norms in Tanzania, which was important for my ability to understand the women's frame of reference. In this sense, having a local female translator both implied that I had an extra set of eyes in the interview situation and a competent discussion partner, which was extremely valuable for me as a foreign researcher.

### *Ethical considerations*

Several aspects related to the interview situation prompted ethical considerations on my part. First, the fact that I interviewed the women about moderately sensitive topics (e.g. gender inequality, workplace harassment, their challenges as women traders, their level of satisfaction with the market and municipal authorities etc.) made me think about ways to make the women feel comfortable enough to express their opinions freely. I thus decided to hire a woman translator (Stella), so that the interviews were *women only* spaces, and this seemed to make the interviewees open up about personal problems also.

A second challenge in relation to creating a 'safe space' during the interviews was that the interviews had to take place in the markets during the interviewees' workday, simply because the 'time costs' of participating had to be minimal. In order to create a private space, I aimed at finding a space inside the market where curious by-passers would not be able to linger around. A related issue was that most of the women had no one to look after their stall when they left it for the interview. This meant that the interview would imply a loss of income for them. Consequently, because of the fact the interviews took place during the participants' work hours, I decided to compensate the interviewees for their participation in an 30-45 minute interview; each participant therefore received Tshs2000 (approx. \$1). However, in order to mitigate the risk that the compensation would cause any biases before or during the interview, the interviewees did not know of the it before the interview was over. While there were drawbacks of conducting interviews in the markets, it also offered an opportunity. According to Elwood & Martin (2000), the *interview site* itself produces 'micro-geographies' meaning that it mirrors the social geographies of the place where the interview is held; thus, interviewing the women in a natural and relevant setting might have made it easier for them to relate to the subject (Halkier 2016).

Thirdly, I reflected a lot on the asymmetrical power relations and positionality that, maybe inevitably, exist in interviews where the researcher and interviewees come from extremely different backgrounds (for literature overview, see Elwood & Martin 2000). Positionality is important because it influences the dynamic, interaction, interpretations etc. in any given situation. This was evident in a few of the interviews. For example, in the Magomeni focus group (N2), we talked about Equality for Growth (EFG), a women's organization that work with women market traders elsewhere in Dar es Salaam, and one interviewee repeatedly insisted the following:

*“Now you know our grievances, so you should be the one to speak for us [at EFG] ... [can you not say that] there is a group of women in Magomeni who are struggling so that we can be visited and supported [by EFG]?” (FG2).*

As evident in this quote, some of the women considered me a ‘lifeline’ to a better life, and while Stella and I, in these cases, emphasized that I was just a researcher and not an organizer, this notion might still have influenced on some of the interviewees’ behavior and accounts.

### 3.3. Strategy of analysis

#### 3.3.1. Transcription of the interviews

As mentioned, the vast majority of my interviews have been audio-recorded and transcribed into written material. Stella has translated Kiswahili interviews into English and transcribed them in full to ensure that nothing is omitted (Harrits et al. 2012). Because I wrote thorough field notes immediately after each interview (about the atmosphere, emotional responses etc.) , I chose to not transcribe outbreaks and ‘other verbal expressions’ (Halkier 2016). Furthermore, I have transcribed verbatim the organization and key informant interviews; these are in English and audio-recorded.

#### 3.3.2. Coding strategy and process

As mentioned, the *why* part of my research question is hypothetico-deductive in nature, I have used a *deductive* coding strategy. This means that I have constructed a coding list based on the presented theoretical mechanisms *before* carrying out the actual coding of interviews (‘closed coding’). This means that the code content is well-defined, which increases the measurement validity of the study (Andersen et al. 2012). During the coding process, I have supplemented the coding list with few ‘open’ (data driven) codes – especially relating to the challenges the women highlight as important –



because these are relevant for my understanding of differences and similarities between the cases. Table 4 below illustrates the coding list including the code hierarchy of parent and child nodes.

*Table 4. Coding list (closed coding).*

Parent code	Child nodes	Description
<i>Levies</i>	Economic burden	Levy characteristics Levy/income ratio
	Purpose and outcome of levies	Purpose/outcome
	Enforcement	Practices
<i>External organizations</i>	Engagement	Identificational narratives Social capital cultivation Organizational capacity building
<i>Participatory motivation</i>	Rational choice	Cost/benefit calculations
	Affective bonding	Emotional attachments to group
<i>Collective organizing</i>	Kind and depth of issues	Nature of issues (e.g. financial, status, social protection issues) Number of issues
	Collective identity	Identificational narratives (self-reference, in-group/out-group)

I have used the qualitative analysis program Nvivo for during the whole coding process. This makes it possible to manage and go through the large amount of data, I have, thereby ensuring a high level of replicability and transparency (Yin 1989).

## 4. Analysis

### 4.1. Overview of positive and negative cases

As mentioned in the previous chapter, I have identified nine positive cases (named P1-P9) and four negative cases (named N1-N4). Table 5 below provides an overview of all 13 cases including the groups (organizational forms) that constitute the positive cases.

*Table 5. Overview of identified cases (including organizational form).*

Municipality	Market	Case id	Organizational form (positive cases)
<i>Kinondoni</i>	Mtambani	N1	
	Magomeni	N2	
	Tandale	N3 P1	P1: <i>upatu</i> group
<i>Ilala</i>	Mchikichini	P2 P3 P8	P2: VICOBA (C) P3: NWT P8: Cooperative societies
	Ilala	N4 P3 P4	P3: NWT P4: VICOBA (1)
	Kisutu	P5 P7	P5: VICOBA P7: Women's association
	Ferry	P6 P9	P6: VICOBA P9: Women platform

Note: The abbreviations N1-N4 refer to the four negative cases identified, and P1-P9 refer to the six positive cases.

As evident in Table 5, most of the negative cases are found in Kinondoni municipality: in the Mtambani and Magomeni markets, none of the interviewees participate in any group with other market traders (N1-N2); in Tandale, this is true for three interviewees (N3), while one interviewee is a member of an *upatu* group, which is an informal self-lending group (P1). In Mchikichini market, I identified three positive cases: VICOBA (P2), NWT (National Women Traders' Association, P3) and cooperative societies (P8). VICOBA is a community bank (self-lending groups), NWT is an

informal trader association for women currently in the process of registering as a formal organization, and the cooperative societies are sectoral associations. In Ilala market, another VICOBA group (P4) was identified, and while other interviewees were members of NWTAs (P3). Here, the negative case (N4) was constituted by a tomato trader who, surprisingly, had never heard of VICOBA or NWTAs. In Kisumu market, I identified a third VICOBA group (P6) and a so-called women association (P7), which is a market-based, informal group for all women traders in Kisumu market. Lastly, in Ferry market in Kigamboni municipality, I identified a fourth VICOBA group (P6), and a group called a ‘women platform’, which is not a market-based, but a neighborhood-based group initiated by the ward level municipal office (Mama Meena interview). However, since the Ferry market is used as a space for recruiting women into the group, I have chosen to include it in my analysis.

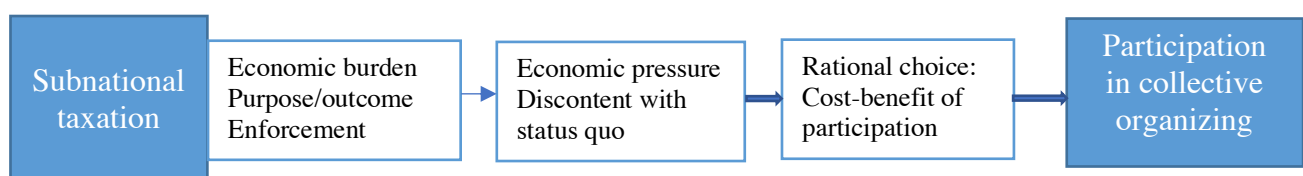
The analysis is divided into two sections. Analysis Part I is concerned with *why* women market traders organize, and specifically, I test the proposed theoretical effects of subnational taxation and external organizations on the women’s motivation for and capacity to engage in organizing. The subsequent Analysis Part II focuses on *how* the women organize. Specifically, I investigate the differences and similarities of the six organizational forms (*upatu*, VICOBA, women’s association, NWTAs, cooperative, women platform) with regard to the *kinds of issues* the groups focus on, and the *collective identities* they emphasize in order to create a sense of community among the members.

## 4.2. Analysis Part I. Why do women market traders engage in collective organizing?

### 4.2.1. Effects of subnational taxation

In this section, I address the effects of first explanatory variable on women traders’ proneness to participate in collective organizing. As shown in Figure 1a below, my expectation is that subnational taxation (economic burden, purpose/outcome discrepancies and enforcement) can affect the women’s discontent with status quo and the severity of economic pressure they face, which, in turn, can motivate them to organize.

Figure 1a. Argument 1.



### *Economic burden*

My argument holds that economic burden of subnational taxation (formal and informal levies) aggravates the economic pressure a trader faces, which in turn can motivate her to participate in collective organizing. This is because participating in collective initiatives that aim to accumulate the economic capital of their members can be a way to cope with the economic pressure. Table 6 provides an overview of my data on the *formal* levies that the 22 women market traders, I interviewed, reported to pay held against their profits (all on a weekly basis). These formal levies cover payments to both the market leadership and the municipality.

*Table 6. Formal subnational taxation. Profits and levies in Tanzanian Shilling (Tshs). Weekly basis.*

Market	Case id	Profits	Total amount of formal levies
<b>Kinondoni mun.</b>			
<i>Mtambani</i>	N1	No record keeping	1400
<i>Magomeni</i>	N2	No record keeping	2900-5000
<i>Tandale</i>	N3 P1	No record keeping	1750-3000
<b>Kigamboni mun.</b>			
<i>Ferry</i>	P6 P9	37,500-50,000 50,000-75,000	7000
<b>Ilala mun.</b>			
<i>Mchikichini</i>	P2 P3 P8	No record keeping	4200-4600
<i>Ilala</i>	N4 P3 P4	125,000-150,000 NA	4900
<i>Kisutu</i>	P5 P7	37,500-50,000 125,000-150,000 No record keeping	4500

Sources: Interviews in Dar es Salaam (FG1-FG4 and ID1-ID7).

As expected, the amount the traders pay vary across the three municipalities, even among women within the same type of business. As for the vegetable traders, for example, the interviewees in Kinondoni municipality report to pay between 1400 and 2900 Tanzanian shillings (Tshs) weekly (FG1-

FG3). The vegetable traders in Ferry market (Kigamboni municipality), on the other than report to pay no less than 7000 Tshs weekly – this is up to *five times* as much as the Kinondoni women pay (ID4-ID5). At the same time, 11 of 12 interviewees in Kinondoni municipality do *not* participate in collective organizing (N1-N3), while both interviewees in Ferry market do – even in several groups (P6, P9). These cases thus suggest that there is a correlation between high tax burdens and participation in collective organizing (as in Ferry), and low tax burdens and *no* participation in collective organizing (as in Mtambani, Magomeni and, partly, Tandale). My findings in the three markets in Ilala municipality are, however, more ambiguous; here, the interviewees pay between 4200 and 4900 Tshs – which is merely a ‘medium level’ of taxation compared to the other municipalities – but there are no less than *six* positive cases; in Mchikichini market alone there are three (P2-P5, P7-P8). Such a high number of positive cases is somewhat surprising seeing that the traders only face a moderate economic burden of taxation.

Interviewing to the women, it became clear that it was difficult to determine the *actual* formal tax burden the women face. First, as evident in the above table, there is a general *lack of record keeping*: 14 of 22 interviewees said that they do not keep any records of their income and expenses (FG1-FG4, ID2). One interviewee explained that it is a matter of fluctuating income: “*I do not have any approximation of my income, because money comes and goes, so I won't be able to know the approximation*” (FG4, Kisutu)

Furthermore, in the negative cases (N1-N3), the interviewees said that they did not make written contracts with collaborating traders and farmers. One Tandale trader said:

“*Here, we live like friends and relatives, you just give someone goods, not with any records, but just because you trust the person [... but] most of the time, we Tanzanians lose our rights because we trust each other*” (FG3, Tandale)

This quote sheds light on a problem that several interviewees, especially in the negative cases, seemed to have: it is common practice to run one’s business and collaborate with others based on notions of *trust*, as they ‘live like friends and relatives’, but at the same time, the women repeatedly experience being exploited or tricked by others, *because* they base their business relations on trust. This is somewhat telling of an overall challenge that the interviewed women in most of the negative cases face:

the lack of capacity or business skill training. As another Tandale interviewee said: “*If we were enabled, we could have our groups and help ourselves with bank accounts and contracts*” (ibid).

While the lack of record keeping and written contracts does not tell us anything about the *tax* burden, the women in the negative cases face, the problem does indicate there these are factors that *add* to the overall economic burden these women carry, taxation being just one element.

Second, the 8 interviewees, who *do* keep records, only reported their profits, that is, when all their expenses are already covered. In addition, weekly profits appear to be quite fluctuating due to business and seasonal ups and downs (FG4, ID2). In result, this makes it difficult to determine whether the tax burden of the women engaged in collective organizing is actually greater than the ditto of women in the negative cases.

In relation to *informal* taxation, my interviews showed that in two markets – Kisutu and Ferry – non-state actors extract (illicit) revenue from the traders. For example, in the Kisutu market, the interviewees reported that they pay 30,000 to 50,000 Tshs per month to ‘initial occupiers’, that is, traders who were the first to occupy the stalls, and later decided to rent it out, clearly against considerable rental fees. The problem, the interviewees said, is that Ilala municipal authorities *also* demands rent from them. The Kisutu women thus face double taxation for the same ‘service’ (rent) (FG4). This practice of *taxtortion* is also present in the Ferry, albeit to a lesser extent (ID4). Recalling that both Kisutu and Ferry are markets in which I have identified only *positive* cases, these findings suggest that the *informal* tax burden is significantly higher in, at least, some of the positive cases than in any of the negative cases. This is supportive of my expectation.

Overall, the evidence on the economic burden indicates that while there are no significant differences in *formal* subnational taxation between the negative and positive cases, it seems that there is a difference in level of *informal* taxation; the markets housing some of the positive cases, informal taxation is quite extensive. Is this difference so great that it is fair to conclude that the women in the positive cases face a larger economic pressure than the women in the negative cases? No, I would argue.

In all my interviews, the women reported to experience severe economic hardship – even in the cases where tax burdens are relatively low. This is true in the positive cases, e.g. in Tandale (P1): “*Even now, as I am speaking to you, I’m thinking of going back to my café, because that is how I can support my family*” (ID1)

This quote illustrates that the economic pressure is so severe that spending time *away* from their business is a major concern, because it can have very palpable consequences: that the women cannot provide for their family (also evident in FG, ID4-ID5). Accounts of economic hardship are also present in all the negative cases, for example:

*“The business is really hard; you have people depending on you, but the income is really small. At the same time, there are lots of things that you need to pay for, like the levies, rent, food [...] If I had capital, I could try another business, but I get stuck because of lack of the capital”* (FG2, Magomeni)

*“Today, there has been no business since the morning. That’s why I am still here till this time of the day, fighting. I have been here since 4 am”* (ID6, Ilala)

As this last quote shows, the interviewee, who is a ‘morning trader’, was still at the market at 6 pm, because she had not been able to sell all of her tomatoes. She told me that she had to stay until the tomatoes were sold, because they would go bad overnight due to the heat, and therefore be unsalable the next day.

The above quotes are indicative of a general tendency: *all* 22 interviewed women reported to have grievances related to economic hardship. Having to pay different levies is just an element that contributes to this hardship. While the women in the negative cases appear to be taxed slightly *less* in absolute terms than the women in the positive cases (cf. Table 6), it is difficult to determine whether this reflects the reality. First, there is the lack of record keeping. Second, the sales volatility seems high: some days, the women do not sell a lot, and on these days, levies they pay might make up a great share of their income. This state of affairs makes it difficult to determine the extent of the difference in economic burden. This means that this sub-analysis, at best, is slightly suggestive of my expectation.

### *Purpose versus outcome*

As argued, my expectation is that large discrepancies between the purpose and the outcome of sub-national taxation can motivate the traders to organize collectively out of discontent. The interviewees reported that most of the levies they pay are meant to cover expenses to *cleaning*, *garbage collection* and *security* inside the market. Other levies, especially the ones that some of the women regarded as

‘municipal levies’, are collected as *rent* for their stalls, repair work of different kinds and market infrastructural projects (e.g. drainage systems).

Based on the interviewees’ accounts, I have constructed Table 7 below. It summarizes the purposes that the women report to pay levies to, and their evaluation of whether or not the outcomes matches the promised purposes. In the *outcome* column at the right, I have used plusses (+) and minuses (-) to indicate whether or not the women think that the outcomes match the purposes of the levies. For example, in Mtambani market (N1), the women report to pay levies for garbage and security, and as the plusses indicate, they *do* think that they ‘get what they pay for’. This is also the case the in Ferry market (P6, P9) and in Kisutu (P5, P7).

*Table 7. Purpose of formal levies and the women traders’ experience of the outcome.*

Market	Case id	Levies	
		Purpose of the levy	Outcome
<i>Mtambani</i>	N1	Garbage collection Security	+ +
<i>Magomeni</i>	N2	Cleaning Garbage collection Rent (stall) Repair work	- +/- + -
<i>Tandale</i>	N3 P1	Cleaning Security Garbage collection Drainage system	- - +/- -
<i>Mchikichini</i>	P2, P3, P8	Cleaning Repair work	+/- +/-
<i>Ilala</i>	N4, P3, P4	Cleaning Electricity	+/- +
<i>Kisutu</i>	P5, P7	Security Rent (stall)	+ +/-
<i>Ferry</i>	P6, P9	Cleaning Garbage collection Security No municipal tax in 2018 (April)	+ + + +

Sources: Interviews in Dar es Salaam (FG1-FG4 and ID1-ID7).

The online appendix provides a list of quotes that lay foundation for this table.

Note: The plus (+) signifies that the women think that the outcome matches the purpose of a levy, while a minus (-) signifies that the women think that the outcome does not match the purpose.



On the contrary, Tandale women (N3, P1) report to pay for e.g. cleaning and security, but as the minuses indicate the market is neither sufficiently clean nor safe (FG3). The view that there is a mismatch between the purpose and outcome of the levies is also evident among the women in Magomeni (N2), Mchikichini (P2-P3, P8). Here, the interviewees do not think that the market or municipal authorities carry out the tasks, the traders pay for through the levies. In these markets, the purpose/outcome discrepancies are the largest.

These findings do not suggest that there are larger discrepancies in the positive than in the negative cases. Contrary to my expectation, there are interviewees in the positive cases who think there is a purpose/outcome *correspondence* in their markets (Kisutu, Ferry). Likewise, there are women in the negative cases who think there are purpose/outcome *discrepancies* (Magomeni, Tandale). In the following, I will address the quotes that provide the evidence for the above table.

### **Negative cases**

Only N1 (Mtambani) seems to support my expectation: here, there are *no* purpose/outcome discrepancies, and there is *no* collective organizing. The women in the other negative cases express quite a lot of discontent about the outcome of the levies they pay. In Tandale, one interviewee was discontented with the quality of security: *“There are chosen people for security. One is the businessman in this market, and another one is not. What they are doing cannot be seen, because, still, things are stolen every day”* (FG3)

Moreover, the Tandale interviewees complained that despite the fact that they pay for cleaning, the hygienic facilities in the market are extremely bad. One interviewee said: *“Us women here in the market, we suffer a lot because there is no nice toilets. Women are different from men, we are at risk of UTI [urinary tract infections], because the toilet is really dirty”* (ibid)

Indeed, Tandale market was quite an unkept market compared to the other six markets I visited, with large piles of waste – plastic, spoiled goods and broken stall materials – in and around the part of the market where vegetable traders do business. Relatedly, the Tandale women said that in return for the levies they pay to the municipal authorities in Kinondoni, the authorities are supposed to provide the market with a functioning drainage system. Seeing that the market was surrounded by open sewers with stagnant water and waste, the authorities clearly do not live up to their end of the bargain. A similar problem was articulated by the women in the Magomeni market:

*“Customers do not come here ... Can you feel the smell? [...] Even when we arrange our goods they do not look attractive. You can see the roof is like it is smiling, the market itself stinks [...] The water looks dusty” (FG2)*

These are only few examples of discontent, but they do illustrate that in the markets housing the negative cases, the women are not satisfied with the outcome the levies they pay.

### **Positive cases**

Turning to the positive cases, the interviews indicated that while some of the women *do* think that the outcome matches the purpose of the levies, they pay, they still have grievances related to the performance of the market leadership and municipal authorities. One example is from Mchikichini market. An interviewee who has traded in the market since its establishment told me that the market was constructed as a ‘sample market’ by the Ilala LGA in 2005. This allegedly makes the LGA responsible for maintenance and reparations (ID3, EFG). However, when the market burnt to the ground in 2014, the LGA deserted this responsibility:

*“The government considered it to be national calamity, and they did not do anything after that, and so the traders were forced to reconstruct it themselves” (ID3)*

According to the interviewee, this created a lot of discontent among the traders towards the LGA, because the traders think that in return for paying rent to the municipality, the LGA should have taken responsibility for the reconstruction (ID3). Another Mchikichini interviewee, a *mama lishe* (who cooks food), was also skeptical about the return of the levies the traders pay:

*“The only advantage we get from the municipal fee is that, sometimes if the mama lishe building needs repair, [the LGA] will repair it. The 300Tshs that we pay for the market, honestly, I haven't seen what it is used for” (ID2)*

This skepticism about the outcome of the levies, the traders pay, is also evident in another positive case (P1); a Tandale interviewee told me:

*“I pay my fees, but what I know is that even if we tell them [about the bad state of the market], they will not do anything about it” (ID1)*

When I asked the interviewees if they had ever voiced their discontent to the market leadership or the municipal officers, they replied in the negative; as indicated in the ID3 quote, a general belief among the interviewees is that the none of the authorities would actually take measures to ease the traders' grievances. This belief that the authorities are *not* responsive to the traders' needs indicates that, in the women's view, there is no contractual relationship between the traders and the authorities. Another example of discontent towards the authorities is found in Kisutu market (P5, P7), where both the municipality and 'initial occupiers' demand rent from the traders. One interviewee said:

*"By law in this market, we only supposed to pay only 500Tshs which is the payment of the stall. But if you go to the market leadership to complain, they will just say that they did not force you to rent anyone's stall"* (FG4)

This quote shows a rather severe lack of responsiveness on the market leadership's part: the traders are being charged with illicit levies (from the initial occupiers), but despite this, the women experience that neither the market leadership nor the municipality take action against the taxtortion practices of the 'initial owners'. The Kisutu women told me that being 'taxorted' was, in fact, an immediate reason for their participation in a VICOBA group (P5) – simply because it was the VICOBA loaning schemes that made it possible for them to pay these extra levies. Combined, these accounts show that not only do purpose/outcome mismatches spur discontent among the women, it also aggravates the economic burden they carry. That this in turn motivate them to participate in collective organizing supports my expectation. Although the positive cases vary in terms of purpose/outcome mismatch, as experienced by the women (cf. Table 7), they do illustrate that the women *are* indeed discontented with the conditions in the markets and with the performance of the market and municipal authorities (FG3-FG4, ID2-ID5).

Looking at the evidence in this paragraph, there does not seem to be a distinctively higher level of (experienced) purpose/outcome mismatches in the positive cases than in the negative cases. Women in most of the markets – with the exception of Mtambani (N1) and Ferry (P6/P9) – all have grievances related to the workplace conditions (nonfunctioning drainage, garbage piles), and some have specific grievances towards the market and municipal authorities due to taxtortion (Kisutu, FG4s). The women's view that they 'do not get what they pay for' and that the authorities are not particularly responsive to their complaints, is an indication of a *lack of a fiscal contract* between the traders ('taxpayers') and the market/municipal authorities ('state'). As argued in Chapter 2 (Theory),

the absence of a fiscal contract is likely to spur discontent among the taxpayers (traders), which serves as a motivation for collective action. While it seems that the first step – the discontent and economic hardship – is indeed present among the women in the majority of the cases, not everyone appears to take the next step: translating their grievances into collective action (hence N1-N4).

### *Enforcement*

My expectation is that the more *coercion* that is used in the enforcement, the higher the discontent among the traders is likely to be. This, in turn, can motivate them to engage in collective organizing initiatives that let them voice their discontent. As mentioned in Chapter 2, coercion in enforcement manifests in several ways. The first one is the *lack of a fiscal contract*, and as the previous paragraph showed, there is evidence that, at best, the semi-contractual relationship between the traders and the authorities (FG1, ID4-ID5), and, at worst, there is an actual lack of a fiscal contract (FG2-FG3, ID2). However, as this is a general characteristic across both positive and negative cases, it is not the decisive factor for the women's choice to organize.

Second, coercion manifests itself in forceful extraction methods with limited space for exemptions. None of the 22 interviewees reported to have experienced harassment by tax collectors during routine tax collection. However, it is evident that in six of the seven selected markets, there is no room for exemptions, regardless of whether a trader is not trading in the market for some time, or if business is bad (FG1-FG4, ID1-ID3, ID6). This is true for negative cases:

*"From the first day you start your business in the market, you have to pay. The leaders will come to all the businesses, and every stall has to pay, every day"* (FG1, Mtambani)

*"Even if you are not well, and you are at home, you will still have to pay"* (FG2, Magomeni)

This 'no exemptions' policy – backed by the threat of coercion – is also evident in all the positive cases, for example in Mchikichini, where an interviewee said: *"These payments are without considering weekends or holidays, we have to pay this every day"* (ID3)

In the Ferry market in Kigamboni, the collection style was a bit different; here, the interviewees reported that while they *have* to pay at some point, the leaders will understand if the traders need a postponement: *"You may say to the leader: 'Today, I do not have money', and the leader knows you as one of his people [so it is okay]"* (ID5)

The Ferry market, however, is the only case in which the women report to have experienced exemptions, or postponements, and it is in stark contrast to the other cases. This brings us to the third element: sanctions. When asked about the ramifications of not being able to pay the (market or municipal) levies, the interviewees in both Ilala and Kinondoni municipality explained that you would be sanctioned:

*"The leadership just calls the person and insists that she pays the levies or otherwise she will be arrested. When she hear about being arrested, she just has to pay"* (ID3, Mchikichini)

*"Whenever I say it to those tax collectors, they don't seem to understand, they will tell me: If you cannot afford to pay, then you need to close down the office"* (FG2, Tandale)

*"They will take you to the market office and tell you to pay the money and if you cannot pay they will tell you to leave the place"* (ID6, Ilala)

As evident, the above examples are both positive and negative cases (P2, N3, N4). Again, this indicates that in all the selected markets, excluding Ferry, the enforcement of subnational taxation is characterized by limited room for exemptions, and very real and, in some cases, quite intrusive consequences, such as threats of arrestment. While none of the interviewees had experienced sanctions, most of them knew traders who had been 'removed' of their stalls (FG1-FG4). This heavy-handed enforcement approach was confirmed in my interview with EFG: in some of markets in Ilala municipality, paramilitary groups, hired by the LGA, have allegedly been responsible for 'forcing women out of the market' if they could not pay or were trading outside allocated spaces (EFG interview, March 2018).

All in all, it appears that the level of coercion in enforcement in the positive cases does not differ significantly from the ditto of the negative cases. However, as shown, the women in all but one market, reported that the enforcement of subnational taxation is characteristics by coercion, either latent or manifest. As argued, this is expected to create discontent among the traders – with status quo and, particularly, the taxing actors. This was evident e.g. in Ilala market, where an interviewee said:

*"I am not very happy with the leaders, because as women we are being discriminated and they do not care about us [...] If we tell them that the business is difficult, and we ask not to pay the levy today, they will tell us: no way, we do not agree to that"* (ID6, Ilala)

This quote shows that the enforcement style – the limited space for exemptions – can be a reason for the women to be discontented with the market leadership as a whole. To sum up, the general lack of a fiscal contract, the ‘no tax exemptions’ policy, and the threat of extensive sanctions indicate that the enforcement of subnational taxation is indeed characterized by manifest or, at least, a very real threat of coercion in all, but the Ferry market. This, in turn, contributes to the women’s discontent with the authorities *and* aggravates their experience of being under severe economic pressure. However, as evident, this is true in both the negative and positive cases, which is not what I expected.

*Summary: Does subnational taxation motivate women to participate in collective organizing?*

To sum up, the economic burden of taxation might be marginally larger for the women in the positive cases than in the negative cases – mostly driven by the taxtortion in some markets. However, all of the interviewees report to experience economic hardship, in part due to subnational taxation. Second, in terms of the mismatch between the purpose and the outcome of the levies, the women are, in general, quite unsatisfied with status quo, especially with the state of the markets. In addition, their experience that the authorities – the market and municipal authorities – are not responsive and, to a varying extent, do not hold their end of the bargain fuels discontent among the women. Third, the threat of coercion in the enforcement practice prompts discontent and aggravates the women’s economic hardship in the majority of the cases. Looking at these findings, it seems fair to conclude that there are plenty of (theoretical) reasons to why the interviewed women would want to engage in collective organizing; they face economic hardship, which could be eased e.g. in loan groups, and they are somewhat discontent with the authorities, which could be voiced in advocacy groups.

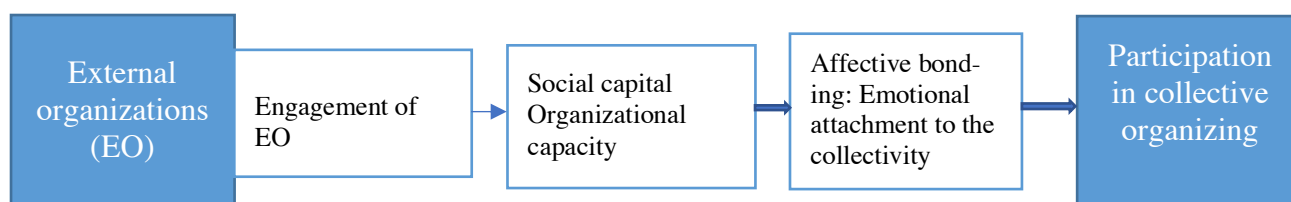
So why is it not all of the interviewed women who *do* participate in collective organizing? What is it that the women in the negative cases ‘lack’ that the women in the positive cases seem to ‘have’? I would argue that it is a matter of difference in the women’s *relational* and *organizational capacity* to translate their grievances into collective action. Moving on to the section on the role of external organizations, I will address this exact question of the women’s capacity.

#### 4.2.2. Effects of external organizations

As mentioned, my argument is that the engagement of external organizations (EOs) is likely to promote women traders’ capacity to participate in collective organizing. As shown in Figure 1b below, the expected mechanism is that EOs, through their organizational expertise and activities for the

women, will strengthen both the social capital (*relational capacity*) among and *organizational capacity* of the women.

Figure 1b. Argument 2.



In Table 8 below, I provided an overview of the distribution of EOs across the seven markets. Overall, the findings in the table seems suggestive of an *EO engagement/collective organizing nexus*: in most of the markets, where EOs are or have been engaged, collective organizing among women traders *does* exist (P2-P9), while in markets, where no EOs are present, collective organizing *does not* exist (N1-N3).

Table 8. Distribution of external organizations in the seven selected markets.

Market	Case id	Engagement of external organizations (EO)	
		<i>Presence of EOs</i>	<i>Focus of EO engagement</i>
<i>Mtambani</i>	N1	None	
<i>Magomeni</i>	N2	None until January 2018 Now: Women's Skills Initiative Centre (WOSIC)	Women empowerment (start-up phase)
<i>Tandale</i>	N3 P1	None	
<i>Mchikichini</i>	P2 P3 P8	1. Equality for Growth 2. VIBINDO (now)  3. TAMADA, ASBO, VIBINDO (in the 2000s)	1. Women empowerment 2. Entrepreneurship training to groups, lobbyism towards government bodies, business registration. 3. Assisting the establishment of cooperative societies after the market was constructed in 2005
<i>Ilala</i>	N4, P3 P4	Equality for Growth	See 1.
<i>Kisutu</i>	P5 P7	Equality for Growth	See 1.
<i>Ferry</i>	P6 P9	Ward Development Office (CARE International, in the 2000s)	Encouraging and assisting 'women platforms' Education on VICOBA (in neighborhoods)

Sources: Interviews in Dar es Salaam (FG1-FG4 and ID1-ID7).

## Negative cases

Starting with the *negative* cases, there is a pattern in all four cases (N1-N4): all 13 interviewees reported that they had never heard of any outside organizations being present in their respective markets (FG1-FG3, ID6). To be fair, the Tanzanian women's organization Equality for Growth (EFG) *does* do interventions in Ilala market, where case N4 is identified; this indicates that in the larger markets, such as Ilala, it is not possible for a single EO to engage with *all* women traders in a particular market. Likewise, in Magomeni market (N2), another women's organization called WOSIC – a national women's organization aiming to empower women through group formations, education and advocacy – has recently initialized its engagement in January 2018. The women I interviewed, however, had never heard of the organization, thus indicating that WOSIC's intervention is still in the start-up phase (WOSIC interview, April 2018). Therefore, I regard Magomeni market as a place with no or only very limited EO engagement.

When I asked the 13 interviewees who make up the four negative cases why they do not initialize or participate in collective organizing, their replies centered around three themes: the *hardship* they face, their *lack of capacity and knowhow*, and the *lack of social relations* among the traders. Regarding the first theme, hardship, an interviewee in Tandale expressed her concern in the following way:

*“It is like this: if I'm experiencing challenges, how can I support someone else who has challenges? If you are hungry, you won't remember someone else who is also hungry, you will just think about what you are going to eat or what your children will eat”* (ID1)

This ‘every woman for herself’ logic was also evident in Magomeni market (FG2) and is well in line with many of the women's experience that they live at the margin of subsistence; this naturally concentrates their attention on providing food and housing to their immediate families.

Regarding the second theme, lack of capacity and knowhow, a Magomeni interviewee said: *“The one way, we know, is the way you see us: coming from home to the market here and home again. There is no other way”* (FG2)

Another woman added that the problem was the lack of ‘understanding’: *“Us women in this market, we do not have that understanding”* (ibid). When I asked her what, in her view, they would need in order to obtain this understanding about how to handle their challenge in a different way, she replied:



*“There should be a person who could enlighten us, like telling we as women that we need to fight for our rights by choosing one person who will speak on our behalf” (ibid)*

This quote illustrates two points that the women in the negative cases raised recurrently: first, it shows the prevailing idea that the women felt like they needed someone to ‘enlighten them’ and to ‘educate them’ (FG3) in order to obtain the capacity to change their situation. Second, the ‘we as women’ statement reflects that the general sentiment among the interviewees: that bringing women together and establishing a *united* front can indeed help them improve their life situations (FG1-FG3; NWTa interview, April 2018). Other interviewees also explicitly articulated that having *women* as representatives and leaders would be the best solution. The Ilala tomato trader e.g. said:

*“[Women] will listen to us more [because] women are compassionate [...] You know you can complain to a woman, and she will be able to understand you as her fellow woman which is different from a man” (ID6)*

This ‘fellow woman’ notion illustrates another general tendency in the interviews: that *womanhood* and *sisterhood* are narratives which are integral to the social categories the women – especially the ones who participate in organizing initiatives with other women – identify with (also evident in positive cases P2-P9). Nevertheless, for the non-organized women, translating these ideas of ‘woman unity’ and ‘female fellowship’ into actual collective action seemed to be too immense a challenge for them. In relation to this, the last theme – the lack of social relations among the traders – is important. Despite the fact that the non-organized women believed that establishing groups *could* be beneficial for them, both economically and socially, they continuously pointed out that in reality, these notions of unity and fellowship notions do not manifest in their particular markets:

*“In this market, there is a lot of selfishness so it may be a bit hard to organize” (FG2, Magomeni)*

*“That relationship [based on trust], to be honest, is not there. Here, we just know each other, but whenever you encounter a challenge you will have to deal with it yourself” (ibid)*

*“Most people here have groups in the streets where they live, because here, they do not trust each other very much” (ID6, Ilala)*

*“As for me, in this market I have been deceived (dhulumiwa) so much that, nowadays, I do not bring fruits to this market”* (FG3, Tandale)

This mismatch between the women’s *ideals* (the unity of women) and the *reality* they experience (the lack of trust and relationships) indicates that, in the negative cases, the social capital among the traders is limited. As argued, this manifests in the lack of *affective bonding* – emotional attachments – among the traders. In other words, the *relational capacity* to organize does not exist.

### **Positive cases**

Turning to the *positive* cases, the picture is quite different. Looking at Table 8 above, eight of nine positive cases (P2-P9) are identified in markets where external organizations are or have been present. This suggests that EOs can indeed increase women traders’ proneness to organize.

In the cases P2-P5 and P7, the common EO denominator is *Equality for Growth*: the Tanzanian women’s organization aiming to improving the lives of informal sector women traders. EFG has made interventions in the Ilala municipality markets for almost a decade, starting with a baseline survey of women traders’ life situations in 2009 (EFG interview, March 2018; EFG 2009). When I asked the women traders in these cases, *why* they decided to initialize and/or participate in collective organizing, they all highlighted EFG as having had a significant impact in this regard. The women’s replies centered on two themes: 1) that the EFG interventions have influenced the women’s self-esteem and their relationship to other women traders, and 2) that EFG through education and group formation has made the women feel capable of handling their challenges and speaking out when they are discontent.

Regarding the first theme, it is evident that the engagement of EFG has made positive changes. This was expressed by an interviewee in the Mchikichini market, who has been a trader there for 16 years. When asked about the conditions in the market *before* EFG came, she replied:

*“Here, there has been a lot of harassment and humiliation, and there has been male dominion in the past years. Before EFG came, women used to consider it to be normal to be touched on their body parts. Sometimes, a woman would sell her goods to a man, and when she asked for payment, she was [accosted]. If she refused, she wouldn’t be given any payment”* (ID3)

This statements attests to the fact that sexual harassment is a grim reality that women market traders face, and while others were not so direct, several interviewees confirmed that gender based violence

and abuse has been or is still a practice in the markets (ID2, ID1, FG3, FG4). When asked how EFG's intervention has changed this, the above interviewee – who now holds a secretary position in a VICOBA group – answered:

*“I used to be timid, thinking that because I am a woman, I can't ask for my rights. If someone did me wrong, I wouldn't have anywhere to speak out about it, because everywhere you could report it, it was to the same men. Since I have gotten the confidence [through EFG] to stand for my rights, it has made me become confident to speak out about whatever I want. It has also given me the freedom to ask for my rights in terms of leadership and giving my opinions in the meetings”* (ibid)

The statement that women traders are now ‘voicing opinions’, ‘asking for their rights’ and ‘speaking out’ when they experience wrongdoings – especially in relation to harassment – recurs in several other interviews in markets, where EFG is present (ID2, ID7). In Kisumu, for example, an interviewee refers to EFG as having procured ‘enlightenment’ that has established ‘unity for all women’:

*“Since when the EFG came, they have enlightened our mind, which means we are out of the poor system. Now, we know that there is organizing, and being one and helping each other, also about VICOBA, [is important] [...] We never had any groups before. EFG encouraged us. First, we established unity for all women, and after, EFG encouraged us to start groups”* (FG4)

The above quote touches upon both themes raised by the EFG-assisted women. First, there is the notion that EFG has ‘enlightened’ them. The exact content of this ranges far: from education on business conduct and management of VICOBA groups to provision of information about women's rights, awareness on gender-based violence and the creation of women's associations and networks (EFG interview, April 2018). As evident in the quotes above, in the women's view, EFG's ‘enlightenment’ work has strengthened the women's self-worth, and capacitated them in establishing and running groups with other women traders (FG4, ID2-ID3). This supports my expectation that external organizations can indeed be capacity builders of women traders.

Moreover, in relation to EFG's role as a *cultivator of social capital* (relational capacity), the above quote from Kisumu market bears witness to the interviewees' notion that EFG has established ‘unity for all women’ – through seminars and activities for the traders. It also reflects the chronology of EFG's intervention: the women do not establish groups right away; the first priority is a cultivation

of social relations among the women, which, then, constitutes the foundation for the group formations (EFG interview).

Another case that is supportive of the notion that EFG's cultivation of social capital is a cornerstone in their engagement is case P3: the National Women Traders' Association (NWTa). A woman tailor in the Ilala market told me that she was one of the first traders to receive the education from EFG in 2012, and that she, in these sessions, had met other women traders from her own market as well as women from Mchikichini market (ID7). Not only had the education given rise to the evolution of friendships with other Ilala market traders, it also created networks with the Mchikichini market traders. The latter has since laid the foundation to the current establishment of NWTa which aims to become a representative association for all women market traders across Tanzania. As of now, NWTa meet every three months, and the current leadership is comprised of women traders from several markets in Ilala municipality, including the tailor (ID7, NWTa interview, April 2018). This indicates that EFG – through its activities – is indeed integral to cultivating social relations among women traders. Second, after having provided education, training and fora for the women to meet, interact and develop bonds, EFG encourages the women to form groups – e.g. the VICObA groups. This indicates that the engagement of an external organization can indeed foster collective organizing initiatives among women market traders, both on a smaller scale (e.g. VICObA groups) and, if NWTa succeeds, even a larger scale.

When exploring the nature of social relations and capital in a group of people, observations are useful, because they allow the researcher to be a 'fly on the wall', at least compared to interviews. As mentioned, I conducted three formal observations: two VICObA group meetings, and one inauguration 'party' for a VICObA group that just started (O1-O3). In all three situations, I witnessed actions that attested to the high level of social capital – trust, reciprocity and solidarity – that the interviewees spoke of. For example, in my observation of the meeting with the Ilala VICObA group 1, the women made plans for helping out at another member's wedding the following Saturday and raised money from each member so that they could give the bride-to-be a wedding gift: bed-clothes made by one of the members who is a tailor. I asked if they always helped each other at occasions like this, and they confirmed, their reason being that in this VICObA, they are all sisters (*dada*). This was further emphasized when another member, in a heartfelt and tearful speech, thanked the other women for their help and economic contributions to her sister's funeral (O2). While such acts of solidarity – spending time and money on each other at certain occasions – are common in Tanzanian culture, it was evident that rather than the a cultural custom, it was actually the bonds

between the VICOBA members that made these women regard and treat each other as sisters. After the meeting, the women told me that despite having known *of* each other for years – as most of them are tailors in the same section at the Ilala market –, their relationships had not evolved into personal ones until the EFG had initialized these VICOBA groups.

In Ferry market in Kigamboni, the situation was slightly different, but it still illustrates the significance of outside assistance of Ferry women traders' organizing. The two interviewees are both members of a market-based VICOBA group (P6). One of them called herself the 'teacher' of the group, and when I asked what that entailed, she replied:

*"I was educated about VICOBA [13 years ago] by an NGO that came to take us to seminars and bring us back. I learned until I understood about leadership, which means that I had ability to teach, and get teach others to become teachers [...] I have a lot of experience in VICOBA groups, I teach women how to mobilize themselves. I have initialized many groups, and they are now standing and doing well"* (ID4)

This NGO, the interviewee talked about, is CARE International, and its program had been neighborhood-based, the interviewee said. Nevertheless, this illustrates an important point: having received education on VICOBA, had enabled this interviewee to initialize and facilitate VICOBA groups herself. The Kigamboni Ward Development Officer, Mama Meena, whom I had interviewed previously, confirmed that the interviewee, a vegetable trader who had only been trading in the market for a year, had been able to establish and run VICOBA groups herself. When I asked what Mama Meena's function in this regard is, both the interviewee and Mama Meena herself explained that she, as a Development Officer, has a consultative function when the groups need advice on a matter, or help to resolve disputes, and that she also educates them in running VICOBAs:

*"As a Development Officer, I normally call a teacher to come and teach them how to keep their money and how to use their VICOBA groups"* (Mama Meena interview, April 2018)

This close collaboration between ward level local government and the market-based women's groups is the only one, I identified, but it is similar to the relation between EFG and the VICOBA groups in the markets of Ilala municipality: there, EFG also has a consultative and 'monitoring' function that serves to ensure that the VICOBA groups are well-functioning (EFG interview, March 2018).

Another similarity between the positive cases in the Ilala and Kigamboni municipalities is that once the women have joined groups of different kinds, they themselves start cultivating relational capacity; in other words, they start taking over a function that the external actor – whether NGOs or local government – initially had. For example, when I asked the second Ferry market interviewee why she decided to join the VICOBA group, she replied:

*"The other woman you talked to [ID4] was one of the people who influenced me to join. We decided that we should work on it to be like other women, as we always see them in news. We said to each other: 'no, we should fight to have our own group and work together to be like other women'. The woman [ID4] that brought you here is the chairperson and I am the deputy"* (ID5)

This quote illustrates several points that I encountered in the positive cases P2-P9. First, it shows the notion that when these women traders get to know each other and establish groups, they stop accepting status quo, and a form of *'fighting spirit'* arises. As evident, this discontent with status quo emerges from conversations between the women, which focuses on narratives of *'we, the women'* – narratives that, naturally, foster a sense of community among the women and formulate a common mission: improving the lives of them and their *'fellow women'*. In other words, this is an example of an emerging *collective identity* – a cornerstone in collective organizing.

Second, as mentioned, the quote shows that the women, who are already in groups, take over the external actor's *'recruitment'* and *'relational capacity builder'* functions; the women themselves start reaching out to other women to inform and encourage them to join. This is also the case in Mchikichini market (Ilala municipality), where an interviewee explained why she joined VICOBA group C:

*"I was not used to mingle with other women like this and be in groups, so in the beginning, I was afraid. [But] When I came here, I met other women, we got a close relationship and I became inspired. When you meet someone who can say something that will inspire you, even if you feel down, you can find yourself being encouraged to do things"* (ID2)

In several interviews, the women confirmed that they had been reluctant to join any groups, because of *unfamiliarity* of the *'concept'*; they were unsure about what membership in different groups entailed and were, in general, just not used to engaging with other (women) traders in that way (ID3, FG4, ID6). However, as evident above, by building relations with (organized) women traders make non-organized women inspired and enlightened, which in turn makes them want to join. This

substantiates that social capital is an important component in making non-organized women feeling sufficiently confident and trusting to join, and that social capital cultivators can indeed be the (organized) women traders themselves. In general, my observations and interviews all showed that the attractiveness and successfulness of these *women only* groups is intimately tied to the high level of social capital that exist among the women:

*"Through this VICOBA, we have become like relatives. This means that whenever anyone face some challenges, we help each other [...] If one of our members dies, we come together and unite and take that funeral as if it was our own and take care of the children who are left behind"* (FG4, Kisutu)

This notion that the other women members are 'like their relatives' is extremely important, because *family* – immediate and extended – is the paramount platform for safety, coverage of basic needs and identity in Tanzanian culture. The interviewees from other VICOBA groups (P2/P4/P6) confirmed that being a member of a VICOBA group is a social and economic 'safety net' for themselves and, especially, their *children* (ID2, ID4, ID5). Seeing that 9 of 22 interviewees are single mothers – meaning that they only have one income –, having the other VICOBA members as economic (and moral) support e.g. to their children's education is of vital importance:

*"VICOBA has helped me since my children were in Standard 1, and now they have Form 4. The results are out, and they are to go to college"* (ID5, Ferry)

To sum up, as several quotes show, the women's *economy needs* provide a great motivational factor for participating in groups, but it is also evident that the existence of *social capital*, even personal relationships, between the women – either cultivated by external organizations or the women themselves – is essential for groups to actually come into existence.

Turning to the last external organizations – VIBINDO Society, TAMADA and ASBO –, the evidence is somewhat ambiguous. VIBINDO Society is the largest informal workers dual-sex association in Tanzania with 60,000 members according to the organization, and I interviewed the national chairperson, Mr. Gaston Kikuwi, about the VIBINDO's engagement with women market traders. VIBINDO reports to have collective members in several of my selected markets – including Ilala, Magomeni and Mchikichini. However, it was only in the interview with leader of a cooperative

society (P8) in Mchikichini market that VIBINDO was mentioned. When asked about the role of VIBINDO and the other two organizations in relation to the cooperatives, she replied:

*”After VIBINDO, TAMADA and ASBO, brought traders in this market [in 2005], they encouraged us to establish associations [cooperative societies]. Now, these NGOs are government advisers, about what kinds of challenges traders are facing in their business”* (ID3, Mchikichini)

This quote shows that these three organizations have played a role in assisting the traders in Mchikichini market to organize groups (in 2005). Allegedly, today, only VIBINDO is active in the market. According to VIBINDO, the organization nowadays focuses a lot on lobbying especially at the central government level, but still offers support to traders i.a. in markets in Dar es Salaam (VIBINDO interview, March 2018). The cooperative society leader confirms that VIBINDO offers entrepreneurship training and help with business registration to market traders *through* the cooperatives. The reason for this is that the cooperatives are collective members of VIBINDO (ID3). In other words, besides having initialized the cooperatives years back, VIBINDO still engages with (at least the leaders of) the cooperatives. However, since the other 21 interviewees had not even heard of VIBINDO, it was not possible to get more information on VIBINDO’s engagement with women traders. As this account indicates, different external organizations displays differing kinds of engaging with women market traders. I will return to this in the discussion of my findings in Chapter 5.

#### 4.2.3. Summary of Analysis Part I

In this part of the analysis, where I have investigated whether subnational taxation and external organizations can explain *why* women market traders organize collectively, several findings have proven interesting. Overall, the women experience severe *economic hardship*, and the majority of them are *discontented* with status quo and the services they get in return for the levies they pay to the local government. As evident, this provides a very tangible motivation for collective organizing. However, whether or not the women are able to ‘translate’ these grievances into collective action, despite that this could be a way of easing their problems and voicing their discontent, varies from case to case. This is where *external organizations* come into play: by educating, training, engaging with the women traders, external organizations (EO) can build up the women’s *capacity* to organize. First, training e.g. in business and loan group management and education on women’s rights appear to increase the women’s *organizational capacity*. Second, and maybe more importantly, external organizations contribute to cultivating relations of trust, reciprocity and mutuality (social capital)



among the women traders in the market. In this way, EOs increase the women's *relational capacity* to organize collectively.

### 4.3. Analysis Part II. How do women market traders organize collectively?

This analytical part is structured around the aspects of collective organizing presented in my conceptualization in Chapter 2: the *kind and depth of issues* and *collective identity*. These aspects are the basis of comparison between the six organizational forms, I have identified, during my fieldwork in Dar es Salaam.

#### 4.3.1. Kind and depth of issues

As argued, the first aspect of collective organizing deals with the nature and composition of the issues that a given collective entity addresses. Table 9 is based on my fieldwork in Dar es Salaam and summarizes my findings on this matter:

Table 9. Issues addressed in the six organizational forms

Financial issues	Empowerment issues	Status issues – advocacy	Insurance and social protection	Workplace conditions
VICOBA Upatu	VICOBA Women's associations Women platforms NWT	NWT	VICOBA Cooperatives	Cooperatives Women's associations/VICOBA

Sources: FG1-FG4 and ID1-ID7, EFG, Mama Meena and NWT in March/April 2018.

Looking at the first column in the table, it shows that two of the total six organizational forms, namely the VICOBA and *upatu* groups, focus on *financial issues*: the aim of these groups is, first and foremost, to provide a way for the members to accumulate their capital (EFG interview, ID1). The first organizational form, *upatu*, is a rotational 'self-lending' group of about 10 members. The members contribute a *fixed* sum at given intervals to a common fund, and the full sum of each interval is then given to one member in turns. I only encountered one interviewee (ID1, case P1) who is a member of an *upatu* group despite that it is relatively common form of organizing for women in Tanzania. The VICOBA (Village Community Bank) is different from *upatu*, i.e. because it is a kind of savings-and-credit group where members at given intervals pay 'shares' (*hisa*) to a common fund, which is then utilized for *loans* for the members with low interest rates (compared to actual banks). VICOBA

groups usually have between 15 and 30 members. Contrary to *upatu*, there is a minimum and maximum rate for the periodical VICOBA contributions. This means that members who contribute with *more* than the minimum rate are able to get larger loans, once the ‘loan session’ starts (typically 10 weeks after the establishment of the VICOBA group). This makes VICOBA a more flexible solution than *upatu*, and the fact that the women can get loans, which are significant larger than the sum of their contributions, enable them to make larger investments than with *upatu* money. These differences alone makes VICOBA seem like the better choice for handling financial issues. This was substantiated in several interviews. For example, a VICOBA member in Ferry market said:

*“If you have 2 million Tshs. worth of shares, you can borrow up to 6 million Tshs., and this puts you in a position where you can bring about development. I have been able to take my children to school, I have built a house, and I have bought a land while I have been in VICOBA”* (ID5)

Other examples are from Ilala municipality. First, a tailor from Ilala market told me that her VICOBA group has bought an 8 acre-large plot of land and divided it between the members – instead of each member buying a smaller plot –, which has made the price per plot a lot cheaper for each member. In other words, the VICOBA structure enables the members to benefit from economy of scale when making investments (ID7). This was also the case in a VICOBA group in Mchikichini. At the end of my observation of a weekly VICOBA meeting, the members showed me a range of products, such as sugar, that the group buys with a bulk discount and then sells to other traders or buy themselves. These two examples show that beyond providing access to loans, VICOBA are also used for profitable, communal investments (observation O1). This arguably contributes to the sense of community within the groups. Another characteristic of VICOBA that fosters notions of community is the weekly contribution called *jamii*, which is a ‘case of emergency’ contribution. If there is a death in a member’s family, the member can receive financial help to cover the funeral expense from the group’s common *jamii* fund. That these structures of reciprocity do indeed affect the interrelationship between the members is articulated by a Mchikichini *mama-lishe*:

*“I think the relationship among us in VICOBA is growing, because whenever someone faces a challenge, we meet and discuss, and then, we help each other if we are capable of helping”* (ID2)

To my knowledge, the VICOBA groups do not have formal insurance schemes, but the existence of the *jamii* contribution – as well as the insurance contribution called *bima* – indicate that *in practice*, VICOBA groups do indeed focus on issues of social protection.

A difference between the *upatu* group and the four VICOBA groups I interviewed is that the former is a dual-sex group, while all the VICOBAs are *women only* (FG3-FG4, ID2-ID7). This is telling of the second objective of these specific VICOBAs: *empowerment of women*. As shown in the table's second column, three other organizational forms beyond VICOBA focus on empowerment issues: women's associations, women platforms and NWTAs (EFG, Mama Meena and NWTAs interview). All of these are women-only groups. The *women's association*, is a collective entity initialized by the external women's organization Equality for Growth. It is a group for all women traders at a given market and functions as a forum where the women support each other on different matters (EFG interview). Like the VICOBAs, women's associations function as fora in which women traders meet, share their challenges and grievances – related both to their business and personal life –, and support each other: “*In the associations, we help someone in the issue of marriage, death of one of her relatives or a child, or if she will get ill herself then we will help them*” (FG4, Kisutu)

Women's economic and social empowerment is also a main issue in the women platforms and the VICOBA that the Ferry market traders in Kigamboni participate in (ID4, ID5). The *women platform* is an organizational form which is supposed to exist in all municipalities on the street, sub-ward and ward levels (Mama Meena interview). However, the only interviewees who reported this form of organizing were the ones in Ferry market in Kigamboni (ID4-ID5 in P6).

The last organizational form, NWTAs (National Women Traders' Association), is different from the others; it is an actual organization that is currently being registered as a formal, representative association of informal women traders, ideally on a nationwide basis (NWTAs interview, April 2018). It is the only *cross-market* organization that I identified, with 'members' in both the Ilala and Mchikichini market. According to its constitution, NWTAs seeks to empower women economically, e.g. by establishing women-only VICOBAs in all markets, with the aim of making women economically 'liberated' (independent) from their husbands; it seeks to teach women about their rights as women, e.g. by fighting GBV in all markets. As evident, NWTAs also focuses on *status* issues, which beyond advocating for gender equality in general also entails an explicit objective of supporting women leadership e.g. in market committees (NWTAs interview; ID7). However, the fruits

of the NWTa's labor is still to manifest due to President Magufuli's decision to stop the registration of new organizations in 2017. As of April 2018, NWTa had still not been registered.

The sixth organizational form, *cooperative societies*, I only identified in Mchikichini (P8). An interviewee told me that these are sectoral associations representing traders in the market; for example, there is one association for the *mama* and *baba-lishe*, one for kiosk owners, and one for the *mitumba* (second-hand clothes) sellers (ID3). The cooperatives mainly focus on issues of social protection and workplace conditions. Regarding the first, the Mchikichini market cooperatives are collective members of VIBINDO Society – the informal worker association –, and according to VIBINDO, this makes the traders, who are cooperative members, eligible for an ID-card that gives access to healthcare (VIBINDO interview). None of the traders talked about one such ID-card, so I cannot elaborate more on this. Moreover, the cooperatives focus on workplace conditions. I interviewed a leader of the kiosk cooperative in Mchikichini market, and she told me that the cooperatives represent the traders:

*“Us, the leaders, are responsible for the traders in the market [...] we present the traders' challenges to the municipality. If there is any problem, there may be an argument between the us and the municipal representatives, but the trader will be protected”* (ID3, Mchikichini)

As evident in the table, it is not only cooperatives that focus on workplace conditions. Both the VICOPA groups and women's associations in Ilala municipality focus on eliminating gender-based violence (GBV) in their respective markets. This has become an objective after the women's organization Equality for Growth (EFG) has had a campaign on subject. This is e.g. voiced by a Mchikichini VICOPA member:

*“You can see the EFG poster there on the wall. It says 'Give her what she deserves, not abusive language'. Now, if I serve a customer, and he refuses to pay me or abuses me, we [in the group] will go to the market leadership, and he gets punished”* (ID2)

As evident from this account, all organizational forms, but *upatu* groups, focus on several issues. In particular, the VICOPA groups – and to some extent, the women's associations – have objectives that span from (micro-)financial issues to fighting for women's rights (e.g. in relation to GBV) in general. This illustrates an idea that I encountered several times during my fieldwork: that collective organizing shows great potential in terms of improving the lives of women when their groups have a holistic, livelihood-oriented focus (WiLDAF, EFG interview).

#### 4.3.2. Collective identity

The second aspect of collective organizing is concerned with the part of an organizing process that entails the construction of a *shared sense of ‘one-ness’ or ‘we-ness’* on the basis of perceived commonalities among women market traders. During my fieldwork, two sources of commonality were recurrently articulated: *gender* and *employment status*. In relation to the first, the interviewees who were members of either in VICOBA groups, women’s associations, women platforms or the NWTa expressed in one way or another that the sense of ‘one-ness’ in their groups was strongly associated with the fact that they are *all women* (FG4, ID2-ID5, ID7). This collective identity I have termed ‘*Womanhood*’ (‘we, the women’). This is summarized in Table 10 below.

Table 10. Collective identities of the six collective organizing initiatives.

	VICOBA	Upatu	Cooperatives	Women’s associations	Women platforms	NWTa
<i>Womanhood: ‘we, the women’</i>	X			X	X	X
<i>Business people: ‘we, the traders’</i>	X (sectoral)	X (all traders)	X (sectoral)			X (all women traders)

Sources: Interviews with and observations of the women traders (FG4, ID2-ID7; O1-O3), EFG, VIBINDO and NWTa.

In relation to employment status, the interviewees who were members of *upatu* groups, cooperatives, VICOBAs or NWTa stated that the sense of community within their groups is based on the fact that they are *market traders* or, more generally, *business people* (ID1, ID3, NWTa, see Table 10). I have dubbed this collective ‘*Business people*’. As evident, the VICOBAs and NWTa are characterized by having cross-cutting collective identities meaning that the these groups both emphasize narratives of ‘we, the women’ and ‘we, the traders’. In the following, I will analyze the evidence that lays ground to the table in a more elaborate fashion.

#### ‘Womanhood’ identity

When assessing the evidence regarding the importance of ‘womanhood’ in four of the six organizational forms, several relevant points have already been raised in the first part of the analysis. Section 4.2.2. showed that the interviewees use expressions like ‘a woman will understand you as her *fellow woman*’ (ID6; Ilala), ‘we establish *unity* for all women’ (FG4, Kisutu; NWTa, Mchikichini), and ‘we

decided we should *work together* to be like the women on the news' (ID5, Ferry). As evident, these statements come from four different markets, but all express the same notion: that there is a shared sense of idiosyncratic connection, commonality and understanding among women (*fellowship*), which can lay the foundation for cultivating a strong community among women (*unity*), which, if it cooperates (*works together*), can reach its goals (e.g. 'be like the women in the news'). Such a narrative is quite a strong discursive identification that defines an in-group (we, the women) and an out-group (they, the men/society), which, in turn, justifies and necessitates the existence of communities that represent the in-group: women. A *sine qua non* condition for belonging in these communities is, thus, *gender*, while age, occupation ethnicity, religion, civil status or other social categories are secondary matters. The most unambiguous example of such a community is the *women platforms* in Kigamboni, which are for all women living in the area.

The three remaining organizational forms, where womanhood is an essential source of commonality (and condition for belonging), are NWTa, the women's associations and VICObA. Beyond the above mentioned narratives, both my interviews and observations illustrate that the members' sense of connection to these collective entities and the other members is indeed based on the fact that they are *all women*. The first theme regards what I term *women-specific problems*, which refers to the women's perception that they, as women, are responsible for handling certain challenges. Among other things, this perception is tied to the traditional family and gender norms in the economic and social context of urban, informal traders in Tanzania. First, there is '*children's development*', which all of the eight interviewed VICObA members mentioned as being a challenge that they, as women, must handle (FG4, ID2-ID5). This, of course, requires financial means, e.g. for education, which is a challenge for relatively poor market traders. A Ferry interviewee says:

*"Most women do not understand that it is necessary for a child to be educated. Therefore, we give problems to our children. I like it a lot when I can influence women to educate their children for future development"* (ID5)

This quote centres around (negative) *social inheritance* (the 'passing on' of problems), and how *women* – the mothers – are the ones that must understand the importance of education, not the fathers. This illustrates a notion that it is women who are responsible for the upbringing of their children. In this family structure, the husband obviously plays an essential role as the primary breadwinner. However, several of the VICObA members refer to their membership as being a sort of safety net for their children; they feel confident that the other members will help them in case of need, because the other

members themselves are fellow *women* and, some, *mothers* – they will *understand* (FG4; ID2). It thus seems that this ‘woman responsibility’ notion seems to create a women-specific *mutuality* among the members. The ‘woman responsibility’ notion is even more accentuated for the moderate share of the women who are single mothers (9 of 22 interviewees). On this point, a Ferry interviewee says:

“*There are women, like me, without husbands, we have huge responsibilities [...] We said: No, we women should come forward because we have families to take care of. In our group, we live like a family, and whenever someone complains of her capital, we normally give her so that she won't feel vulnerable in her family*” (ID5)

On the one hand, having families to take care of is obviously not a distinctive ‘woman feature’, but on the other, several of the interviewees kept expressing the view that women often both have the breadwinner and caretaker role in their families, and that women are the glue that make families stick together (ID1, ID3, ID6). These ‘women as the family backbone’ perceptions seem to cultivate a deep mutual understanding women in between, which translates into a *distinctive* kind of solidarity.

Second, and in continuation of this, *household-related tasks* are also such ‘women responsibilities’ that seem to contribute to this inter-woman solidarity and sense of community; whenever there is an occasion, a wedding or a funeral, it is the women of the family who are responsible for the cooking, decorating and other preparations. In other words, these are ‘woman responsibilities’. As addressed in Analysis Part I, my observations of two VICOPA meetings (O1, O2) showed that the participating women do help each other either by easing the workload of the woman in question (e.g. by offering their help during the event (O2)), or by collecting money from the VICOPA members to ease the financial pressure that this event puts on the family (O1).

The second theme concerns *power relations* between men and women, more specifically, the existence of a gender hierarchy with men at the top and women at the bottom. As evident in the first part of the analysis, several women – both in the negative cases (e.g. ID1) and positive cases (e.g. NWTa) – express that one such gender hierarchy does indeed exist in their lives. For example, a Mchikichini woman uses the term ‘male dictatorship’ to describe the social relations between the traders in the market (ID3). All things being equal, this state of affairs creates a risk that male dominion will also manifest in *dual-sex* collective organizing – this is, at least, a fear among several of the interviewed women. In Kisutu, a VICOPA member elaborated this view, when I asked if the members could imagine admitting men into the group:

*“No, we just want [the group] to be like this [women only]. I don't think it would be good with men in it because, you know, now the situation is really hard, and if you go to a man to ask him for money, he can easily panic and beat you up. Us women, we have our rules and we understand each other, because we know that we have the ability to be compassionate” (FG4)*

This notion that men ‘can easily panic and beat you up’ while women are ‘compassionate’ is quite telling of several things. First, the interviewee attests to the existence of gender-based violence (GBV) and harassment, as also voiced by other interviewees (ID2-ID3, ID7). To be fair, she does not antagonize men as it seems to be her view that men’s violent behavior comes out of ‘panic’, as a kind of poor crisis management. However, the existence of GBV and patriarchal structures in general, naturally, has a discouraging effect on women’s desire to take in men into their groups. Second, this quote indicates that the interviewee appears to view the *ability to be compassionate* as being a distinctive ‘woman quality’. This is expressed in her notion that women ‘have our rules’ and that they will ‘understand each other’, thus dictating compassionate behavior. Obviously, the existence of male domination and GBV in many markets, fortifies the women’s view that men and women’s ability to be compassionate is inherently different from each other. This, in turn, contributes to the women’s identification with other women (in-group) and dis-identification with men (out-group). According to Equality for Growth, this identificational delineation along gender lines is further reinforced by some men’s reactions to women’s participation in organizing:

*“Sometimes, the women are discouraged by men, even by leaders in the markets, because if you go there and talk about gender issues, they will just say: these are women issues. This is a sign of discouragement” (EFG)*

Referring to gender equality issues as ‘women issues’ is clearly a way to disclaim responsibility for the power relations that are in place, which can be discouraging for women who organize to change these. On the other hand, by referring to issues as ‘women issues’ can also reinforce the women’s view that they are inherently different from men. This cultivates a ‘we-ness’ or ‘one-ness’ – a collective identity – among women. In other words, the creation of a collective among women seems to be a product of both the inward identification among women *and* the dis-identification from (some) men.



### **‘Business people’ identity**

As Table 10 showed, four organizational forms – *upatu* groups, cooperatives, VICOBA and NWTa – emphasize a ‘business people’ collective identity. The Tandale interviewee who is a member of a market-based *upatu* group said: *“Most of us traders have low incomes, and we cannot save up 2000 Tshs. every day by ourselves. But [in upatu you can] give money someone else, and on another day you will receive money yourself”* (ID1)

As evident, in the woman’s view, (market) traders are similar in that they often face the challenge of having ‘low incomes’ and not being able to ‘save up by themselves’. This seems to uniformize their economic interests, that is, doing things that help them generate capital. One such thing is to participate in an *upatu game*, as it is called in Swahili. As the quote indicates, this (perceived) commonality in economic hardship seems to foster a logic of reciprocity: ‘one day one person receives money, another day I receive money’. However, it seems that this reciprocity might be more instrumental than intrinsic, at least in the *upatu* group that the Tandale trader is in: *“The problem is that there are some in upatu who become brutal, because they only want to receive money. When it's their time to pay, they won't pay”* (ID1)

While this is not necessarily the case for all *upatu* groups, it appears that such problems are more common in *upatu* than in VICOBA groups (FG3; EFG interview). This might both be due to the relatively informal and rotational structure of the group, in that one such structure has an integrated risk of *moral hazard*, simply because the members, once they have received their sum, can just disappear or violently refuse to pay (ID1). However, this reality might also indicate that the notion of ‘one-ness’ or ‘we-ness’ among the members is limited. In other words, sharing economic interests and being market traders might not create sufficiently strong identificational processes between the members, at least not on an emotional level. This, however, is a truth with modifications. Turning to the cooperatives in the Mchikichini market, it seems that being ‘*business people*’ can indeed induce a ‘one-ness’, a collective identity, among the members of these cooperative societies. As far as I interpret, there are at least two reasons for this. First, the cooperative societies have been established as representative organs for the traders, which are used in the interaction with the Mchikichini market leadership and the Ilala municipal authorities. As the leader of the kiosk cooperative said:

*“It is not easy for the municipality to force traders directly [to do something anymore] because the municipality must come to our office first”* (ID3)

As the quote shows, the existence of the cooperatives removes the direct pressure on the individual trader. Like this, the cooperatives come to function as middle-men or ‘protectors’ of the traders against the interests of the municipal and market authorities. This arguably creates a ‘we, in-group’ (the traders) versus ‘them, the outgroup’ (the authorities) relationship, which, as argued, is a cornerstone in a collective entity’s *raison d’être*. The creation of a ‘one-ness’ or an in-group is even further accentuated by the fact that the cooperatives are *sectoral*, which means that the members of one cooperative are all traders within the same trading sub-group: the *mitumba* cooperative society is for thus for the secondhand clothes traders, while the kiosk cooperative for the kiosk owners etc. (ID3). While it was not articulated directly by the kiosk association leader, some of her comments indicate that the sectoral subdivision in the cooperatives fuels the ‘we’ and ‘them’ notions among the traders themselves. For example, she said: “*You will find out that traders selling farming products are being given priority more than other traders*” (ID3)

While I do not know about the truthfulness of the statement that some traders are prioritized (by the authorities) over others, this quote suggests that there is some kind of dis-identification *between* the cooperatives, and thus, between traders of different sectors. This automatically creates an identification – a stronger sense of connection – among the traders *within* a certain sector. In sum, it seems that the cooperative organizational form uses narratives of ‘representation (of all traders)’ and ‘prioritization (of traders within this and that sector)’ to justify their existence and rally relevant members around their cause. Moreover, it is likely that the cooperative society structures creates more identificational resonance – and thus, a stronger collective identity – among the participating traders than the *upatu* structure does, simply because cooperatives engage a group of traders with more aligned economic interests due to the fact that they are in the same type of business.

Turning to the last two, VICOBA and the National Women Traders’ Association (NWTa), I have already shown that ‘womanhood’ is an essential part of the collective identity of these organizational forms. Both, however, also incorporate the ‘business people’ identity in that their target group is *women market traders*. Like the cooperatives, the VICOBAs are sectoral subdivided; there is, for example, a VICOBA group of tailors in Ilala market (ID7, O2), a VICOBA group of vegetable and egg sellers in Kisutu (FG4), and a VICOBA group of kiosk owners and *mama-lishe* in Mchikichini (ID2-ID3, O1). This subdivision itself is a token of a recognition that women in different types of

businesses are likely to have different economic interests, challenges, and, to a certain extent, capital. For example, a common challenge for the vegetable traders in Kisutu market is the presence of street traders, who set up their stalls just outside the market, because it results in customers rarely reaching the in-market stalls (FG4). The loss of customers to street traders is thus a frequent issue discussed among the VICOBA members; in such situations, the in-group is clearly (all) *market* traders, and the out-group: the *street* traders. In the same line of thinking, the VICOBA women in Kisutu also view the problem of taxtortion as a common problem for them as market traders; in this situation, their ‘fellows’ – the in-group – are not just women, but all the traders in Kisutu who face double taxation, while the out-group are the so-called ‘initial occupiers’. Another example of the significance of the ‘business people’ collective identity in the VICOBA is found in Ilala market. Here, the traders – allegedly, at the initiative of the tailors’ VICOBA group – had jointly pressured the market leadership to clamp down on the taxtortion practices in the market (ID7; O2). Again, this is an indication that the ‘business people’ identity is indeed an independent source of ‘one-ness’ in the VICOBA, which, according to several interviewees, fosters good relations among men and women traders (FG4, ID4-ID5). Although the VICOBA obviously debate issues that are not gender-related, it is often gender-specific challenges that are the heart of the VICOBA’s focus:

*“If there are challenges, we meet [in the VICOBA] and sort them out. It may be challenges like the use of abusive language. We normally go to the market leadership, they will call a meeting, and then the person who used abusive language will be [fined]”* (FG4, Kisutu)

As this quote indicates, VICOBA comes to function as ‘representatives’ or collective mouthpieces for the *women* in the market; they bring focus on problems specifically faced by *women* traders – such as ‘abusive language’, which in this case is meant as sexist comments and harassment from men. Likewise, the mere fact that only *women* can be members of the identified VICOBA groups – whose goal is to *economically empower* the members – is a token of the cross-cutting collective identity of VICOBA: here, community is based on the combined ‘woman’ and ‘market trader’ identities.

The National Women Traders’ Association (NWTa) is different from the VICOBA in several ways, e.g. in that it aims to represent and take in members from *all* market trading sub-sectors. However, according to the current NWTa leaders, the plan is to make sectoral subdivisions (‘branches’) which deal specifically with the interests of traders in certain businesses. Like the VICOBA, the heart of the NWTa collective identity is *womanhood* and *market trader*. While the VICOBA are mainly

focused on issues and conditions *within* the markets where they are based, the NWTa has a national focus. In my interview with the current leader Betty Mteweale, a market trader in the Mchikichini market, expressions like ‘the liberation of women economically’ and ‘representation of women in leadership’, ‘women must know their rights as women’, ‘prevention of abuse against women traders – because a market is an office like any other’ were used repeatedly (NWTa interview, April 2018). Clearly, such narratives that centre around women’s *economic liberation, representation, rights* and *freedom from (gender-based) violence* suggest that the NWTa is in fact a kind of women’s movement, whose desire for radical improvements in women’s conditions, over time, might not be restricted to the Tanzanian *markets*. However, this is too soon to tell. For now, it is women market traders that the organization focuses on: their *economic liberation* through the establishment of VICOBAs groups, higher *representation* through education and encouragement of women running in market committee elections, larger awareness and knowledge of their *rights* (inheritance, personal status etc.) and encouragement of women to take action against harassment and violence in the markets. Again, such narratives define an in-group, ‘*we, the women market traders*’, while the out-group is more loosely defined – the closest NWTa gets to defining an out-group seems to be: the arrangements that hold patriarchal structures (in both the public and private sphere) in place.

#### 4.3.3. Summary of Analysis Part II

The analysis shows that the six organizational forms, I have identified in Dar es Salaam, vary to a some extent with regard to the *issues* the groups address, and the *collective identities* they emphasize. Evidently, financial, insurance, social protection and economic empowerment issues are integral focal points in several of the organizational forms; this is not surprising seeing that Analysis Part I showed that *economic hardship* is indeed a factor that can motivate women traders to engage in groups that help them cope. Turning *gender equality* issues (women empowerment and status), there is a distinctive difference: in the VICOBAs, women’s associations, women platforms and NWTa, gender issues are at the top of the groups’ objectives, and the ‘womanhood’ collective identity integral to the sense of community that the members feel towards each other. This is not at all the case in *upatu* or the cooperatives. Here, the ‘business people’ collective identity dominates. Why is this? In the following, I will discuss how the *type* of external organization matters for its engagement with women traders. More specifically, I look at how the collective identity of the EO is likely to inform the collective identity of the women traders, and subsequently argue that this is something, we should be aware of for different reasons.

## 5. Discussion

As shown in Analysis Part I, external organization *engagement* can capacitate women market traders to participate in collective organizing. The findings in Analysis Part II, however, nuance this by indicating the following: not only do EOs increase women's proneness to organize, they also seem to influence what collective identities the groups of women traders will rally around (cf. Section 4.3.2.). In other words, EOs can influence who constitute the 'we' in women traders' collective organizing.

In the analysis, I have identified two types of organizations that, to a varying degree, focus their engagement on women market traders in Dar es Salaam: *women's organizations* (Equality for Growth and WOSIC) and *informal worker associations* (VIBINDO Society).<sup>2</sup> In the following, I will look into their respective collective identities, and thereupon discuss why it is important to address this issue if we are concerned with how women informal workers can improve their lives through collective organizing.

Theoretically, it is unsurprising that these types of EOs are able to create resonance among the women market traders. Being an *informal worker* association, the collective identity of VIBINDO as an external organization is indeed tied to the *informal worker/informal business people* identity. This collective identity informs its primary priorities, which are: advocating for the recognition of informal workers, lobbying and providing political decision-makers and donors with research on the conditions in the informal economy, and providing informal workers with business and entrepreneurship training (VIBINDO interview, April 2018). On this basis, it seems fair to claim that VIBINDO's own collective identity will influence their engagement with women market traders in that the organization will emphasize the '*business people*' identity of the women. The organizational form *cooperative society* is a token of this claim. The cooperatives have indeed taken this *informal worker/business people* collective identity to heart, and VIBINDO has played a decisive role in this regard, namely by emphasizing that all informal workers face one overriding reality: a societal and legal context in which there is still a general lack of recognition of informal workers. Illustratively, the cooperative society leader, I interviewed, said that "*VIBINDO acts as the guardians of informal workers*" (ID3).

Turning to the others external organizations, I identified, Equality for Growth (EFG) and WOSIC, it is unsurprising that these are able to create resonance among the women. As self-

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<sup>2</sup> The municipal development office (Mama Meena) as an external actor is left out of this account, because I only identified this state of affairs in Ferry market.

proclaimed women's organizations, whose priorities centre around advocacy on gender issues and economic and social empowerment of women traders, the collective identity of EFG and WOSIC is closely tied to that of '*womanhood*'. As with VIBINDO, this collective identity informs the engagement of EFG (and WOSIC) with women market traders: as mentioned, EFG focus solely on capacity building and education of *women* traders, and a part of the education is concerned with increasing the women's awareness about GBV, women's rights and economic autonomy (EFG interview, March 2018). Furthermore, achieving gender equality is an explicitly formulated part of the organization's vision: "*we envision [...] a marketplace free from gender, legal and economic barriers, allowing women traders to operate on an equal footing with men*" (equalityforgrowth.org). It is arguably these objectives that make an interviewee formulate the role of EFG in the following way: "*EFG is the guardian for women traders*" (ID3). Based on the Analysis Part I (4.2.2.) and II (4.3.2), it appears that EFG – as a women's organization – plays a significant role in cultivating the '*womanhood*' collective identity among the women traders: in all of the EFG-initialized groups, the main source of the members' sense of community is that they are *all women*.

The above insights indicate that if we want to know more about *how* women market traders organize, looking at the external organizations that assist them is a good place to start. As evident above, both women's organizations and informal worker associations can offer desirable and much needed (organizing) assistance to woman market traders. A reasonable question to raise is thus: is it then even important to address the issue of different *types* of external organizations?

I would argue that it is when the group in question – women informal market traders – is an *intersectionally disadvantaged* group for two reasons. First, if the aim is to improve the women's lives altogether, a *holistic* focus, where *several* of these disadvantages are addressed, is desirable. With regard to external organizations, this implies that EOs that have a holistic focus, rather than a particularistic focus, might be better suited for assisting the women's organizing in full. Previous research has argued that *women's organizations* with "*their focus on coalition building and intersectionality (a recognition of multiple and overlapping inequalities)*" often has one such holistic focus (Basu 2017: 7). An example of one such women's organization is, as shown, Equality for Growth which focuses on (low-income) women informal workers with the aim of helping women address both *economic* and *gender* disadvantages (Strolovitch 2008). You could also argue that VIBINDO as an *informal worker association* has somewhat of a holistic focus in that the organization aims at helping informal workers address both *economic* and *legal* disadvantages.

Second, beyond having a holistic approach, I would argue that, in contexts dominated by patriarchal norms, EOs that have *gender equality* objectives are better suited for helping *women* improve their lives. As argued, patriarchal structures place women at the bottom of the gender hierarchy, and in order to change this, *gender disadvantages* must be addressed. As evident, whether or not women market traders address gender issues and, more generally, *organize as women* depend on the kinds of EOs that assist them in their organizing. Looking at VIBINDO, for example, it seems that while the organization is a ‘guardian’ for *all* informal workers, it does not focus much on the (gendered) power relations *within* the informal worker population. When I asked the organization about its focus on gender issues – and possible initiatives for achieving greater gender inequality *among* informal workers –, my questions were left unanswered. This is not to say that VIBINDO is not aware about gender issues at all; however, it does reflect that the organization’s main priorities lie elsewhere. Again, this is not to say that VIBINDO cannot represent *women* informal workers. However, it raises a legitimate concern that women informal workers, who are assisted by VIBINDO or other EOs with less explicit focus on gender issues, might *deprioritize* gender issues in their own organizing. The problem, in this case, is that the patriarchal structures which already govern the informal economy will then be reproduced rather than challenged. On this matter, *women’s organizations*, like Equality for Growth, whose reference point precisely is the patriarchal power structures might offer a better alternative as providers of assistance to women informal workers’ collective organizing process.

## 6. Conclusion

This thesis set out to address the twofold research question of *why* and *how* urban women informal market traders in Dar es Salaam, Tanzania, engage in collective organizing. As argued, the empirical reality in which women informal workers live and work is, to a great extent, characterized by uncertainty, severe economic grievances and patriarchal norms. Over the past decades, there has been a *feminization* of informal economy, and especially in Sub-Saharan Africa, women tend to occupy low-income/high uncertainty jobs, which gives rise to an increasing gendered division of informal labor. Today, women informal workers make up a significant share of ‘the urban poor’ *and* are subjected to the gendered structures of the informal economy. Consequently, women who work as informal market traders has been regarded as an *intersectionally disadvantaged* group. This state of affairs calls for an increased focus on how women informal workers can cope with their challenges with the aim of improving their living conditions. Exploring the women’s motivations for and modes of collective organizing, as I have done in this thesis, is one way of doing this.

Turning to the *why* part of the research question, Analysis Part I focused on women market traders’ motivations for engaging in collective organizing. First, I tested my expectation that *subnational taxation* is a motivational factor for participation in collective organizing. My findings are slightly suggestive of this notion. It appears that economic hardship is a motivation for the market traders to organize, and while subnational taxation does indeed add to this hardship, as well as the women’s discontent towards the market and municipal authorities, this is the case across almost all cases – both negative (no collective organizing) and positive cases (manifest collective organizing). In other words, subnational taxation is not *the* decisive motivational factor for collective organizing. This, however, does not imply that subnational taxation does not influence the women’s *motivation* for collective organizing; it does in most cases. Rather, my findings suggest that the lack of organizing in some cases is a matter of the women’s lack of *capacity* to translate their (economic) grievances into actual action. Second – and relatedly –, my findings indicate that external organizations (EOs) can increase women’s proneness to participate in collective organizing by building up the women’s *capacity* to do so; through different forms of education and training, EOs help the women increase their *organizational* capacity, and through identity work and other forms of ‘unifying’ activities, EOs strengthen the women’s *relational* capacity (social capital) among themselves. This, in short, *capacitates* the women to establish and run groups, which help them to deal with their challenges. As evident in this analysis, it is not only *non-state* external organizations that can assist the women in their organizing processes; governmental departments, e.g. local government offices, can also act as such.



My findings also show that, over time, the women traders become able to take over some of the ‘external actor’ functions: member mobilization, group management and cultivation of social capital among the group members. On this basis, the conclusion is that women market traders organize, when they are motivated *and* capable. While this might seem an intuitive conclusion, it serves to substantiate previous works’ critique of the notion that taxation more or less *automatically* fosters collective action among taxpayers (cf. Meagher 2016). This is not the case for an intersectionally disadvantaged group like women market traders.

Turning to the *how* part of research question, my aim has been to explore two substantial aspects of collective organizing: what kinds of issues women market traders focus on, and the collective identities they emphasize in different organizational forms. My findings in Analysis Part II show that the two most common types of issues that the women prioritize in their groups are *economic/financial issues* (economic accumulation and business) and *gender issues* (gender equality, women empowerment and status). The first type, economic issues, is somewhat expected seeing that economic hardship is a motivational factor for organizing. The significance of the second type, gender issues, is less self-explanatory. However, findings regarding the *collective identities* the women rally around, can shed light on this matter. In my fieldwork, I have observed two dominating collective identities that define the ‘we’ in women market traders’ collective organizing: ‘*we, the women*’ and/or ‘*we, the business people*’. In groups where *womanhood* is the main identity marker of the collectivity, gender issues are priority issues. In groups where the *business people* collective identity is emphasized, financial/economic issues are top priorities, while gender issues are less, if at all, in focus. As shown, external organizations are able to influence these two aspects of women’s organizing: it appears that when *women’s organizations* act as external organizations, women market traders’ organizing emphasize the *womanhood* identity and prioritize gender issues. When *informal worker organizations* act as external organizations, the women tend to prioritize the *business people* identity and financial/economic issues. These findings are somewhat intuitive, but they raise two relevant questions worth examining for actors concerned with improving women informal workers’ livelihood:

1. In groups where women market traders are members, which of the above ‘collective identity/priority issue’ combination is the *best* one for ensuring improvement of the women’s lives, both in absolute terms and compared to men?
2. What types of external organizations are the *most well-suited* for assisting the women in cultivating the *best* collective identity/issue combination – women’s organizations, informal workers organizations or others?

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