The Place of People's Own Knowledge in Theorizing about the Economies of the Poor

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Meeting reality on the ground

There is a need for what Prof. Claude Ake suggested in a recent visit to Finland to 'meet reality on the ground', to align our thinking with people's concrete reality on the basis of qualitative first hand data and to use concepts that are applicable to the situation of the majority and not only to small privileged groups. The call for starting from the ground means simply knowing what people from different social levels do in order to live and how they manage their lives. In the context of people's livelihood it means understanding what people's own "real economics" consists of. To describe and analyse people's capacities and strategies for survival realistically prepares room for the economies of the poor which is the focus of such a great part of development discourse these days. In my mind it means shaping *participatory economics* in service of people's real needs, respecting the real costs and potential resources for continuity of life and sustained livelihood.

Participatory economics built from bottom-up means taking seriously people's ways of coping and securing livelihood, not exercising power over them as a "command economy". Concepts and theory need to grow out of and be grounded in reality. They have to accommodate pluralistic ways of sustaining life, give recognition also to other than monetary values in the spectrum of social productivity, and in 'maintenance of relationships which promote cohesion of society..'(op.cit.). A comparative view to history, a greater understanding of the ways in which people live and work out their problem situations in a multiplicity of social systems

and cultures, and humility to learn from these, create also the potential for fresh methodological conceptualisation.

The problem of adequate people's economics is not only one of adequate concepts, nor even to know what and how to measure hereto unaccounted work. Economic issues are always political issues. So also for the Tanzanian government, politically bound by the precincts of the ruling Party CCM (*Chama Cha Mapinduzi*), economics has been an issue closely bound to its ideological and political precepts. Giving in to informal ways of earning income contested the basic principles of the Arusha Declaration and was thought of to erode the socialist order. Economic activities which people took on because opportunities opened up for them in a situation of need were not considered productive. They were feared to pave the way to capitalism and open corruption. But many other agendas were hidden within the ideological principles. The political struggle was waged on many levels.

Instead of looking squarely at people's real economic problems the government took an ideological stand. It looked upon street vending, shoe polishing and petty services offered as non-productive activities, but in search of ways of dealing with the issue they treated it as a legal issue, in an effort to make the "idle" unemployed urban people productive. It first deported the "vagrants" to designated villages, relying on old colonial vagrancy laws. When this approach failed, the government enacted new amendments on the laws (Tripp 1990). People without employment cards and women unable to give evidence that they were married were rounded up and first repatriated to rural villages. For single women, widows and divorcees or those in common law partnership the rules for identity cards were misconceived. Later such people were sent to specific work sites. With gradual liberalisation of policies, in 1985 lists were made of 56 occupations previously considered non-productive for which licences could be obtained from the City Council. But the uneasy coexistence with city officials continues. The problem is now dealt with as a health risk. Demolishing stalls, cleaning sites where vendors sit, or closing bars and restaurants are measures carried out for health reason.

One wonders why it was so impossible to consult those concerned. They were there every day on the same streets. When my daughter did research on them it was not difficult to find out their thoughts, in fact they are still there, the same people on the same street corners. Those subjected to harassment had a different interpretation about their own situation and their ability to deal with it than the government officials, and thus also about the ac-

tions against them. To them the City Council workers were out for their own gain. The petty officers could live comfortably on the bribes they collected from people who had failed to carry identity cards or to have required licences. The small number of paid licences, in 1988 not even 7000 of them, when compared with innumerable cases of harassment of vendors and food stall keepers in the city of 2 million inhabitants, proves that the money-making game was not just a two-way confrontation between the government policies and citizens.

In Tanzania it would not have been difficult to find out which of the people were in true need of lenience because of their ten house cell system even in the cities. I quote a woman's words to Aili Tripp in Manzese, Dar es Salaam:

> I don't know why the government wants to license *shughuli ndogondogo* (small businesses). They do not have any capital. Some with small business have lost their husband and have six to seven children and can't get employment. Others may be too old to work. They just want to make money to live. And the government wants them to pay for license. This question should be looked at again. Even the president has said that people should be left alone to do their small businesses. But it won't make a difference because the City Council won't stop their harassment. (Tripp, 1990)

A carpenter's views:

> Licences only bring problems. Bribery is so common it isn't even worth mentioning. I have a license, but I had to pay a 10.000 shilling bribe to get it from the City Council. I just paid it because I got tired of coming back day after day and being told that they had not filled out the forms. The militia harass a carpenter for not having a license, but we make more income than they do. A clerk at the City Council makes 2.000 shillings a month. Such authorities know that if they arrest you, you will pay a bribe. It is their means of obtaining revenue. Those in top posts are not hungry because they squeeze the people below. (Tripp, ibid.)

A Party leader, who told he had taken all steps in his power to abolish the licensing of small businesses:

> These small businesses should not be licensed. The local Governments should find another source of revenue and leave the people alone. They don't get much revenue but still the authorities harass them (Tripp, ibid.).

When we interviewed the Director of the City Council, his need was to control people. The health factor was a real one, but the main motive was to have a sense of power over people rather than facilitating their small business initiatives. Judging from the rubbish heaps piling high up all over the city, lack of drainage in the housing areas and the general filth, many other areas would have required primary attention, if health truly was the first concern. People would have co-operated in health measures had they seen some evidence of co-operation on the part of the state in their efforts to feed themselves and their families. They were complaining that the fees they paid did not show in any services: "..The City Council does nothing for us..' (Tripp, ibid.).

People Change the Premises of their Lives

Most people could not make their living in any other way than engaging in informal income-earning activities. They became first reluctant, later open opponents to the government rules and regulations which to them often seemed senseless. But instead of openly rioting people created their alternative economics which cannot be treated only as a temporary emergency operation.

For the social theorists, informal economy is a sign of failure of the formal economy. It is often treated as a temporary phenomenon - when the times improve, the economy picks up and all is well again. Legitimate fear is expressed of potential exploitation, lack of formalized health and educational services for all, and utilisation of women's labour once again for the gain of the world system where it flexes its wings. Acceptance of a compensatory economy accommodates permanent structural unemployment which forces the informal economy to provide what the formal sector and governments fail to do.

In the African scene, however, the ideal cannot be built on in today's real situation. The hope is remote that the formal sector

could in near future provide formal employment or sufficient sources of income for the majority; it is even less likely that resources would be available for a government sponsored full fledged social welfare.

For many women informal economy has offered new opportunities. It has opened decision-making powers within household and business. It has developed new skills and helped women to gain self-confidence in business and public life. What is important to note is that women have increasingly combined social service with their own income earning efforts as they earlier combined agricultural work with social care of their extended families and neighbours. It has meant for women an increasing work load, longer hours and poorer conditions for work from what a regulated formal employment and state sponsored social services could have offered them.

There is a need to proceed on two fronts. To continue the people's political project of building a just society in which the powerful do not use the weak economic state as an opportunity to exploit the weak, but also to work from the premises of the prevailing, concrete situation.

A woman who made pastries and sold them to support her family, pointed to a solution which the authorities could have considered, but for the rigidity of the bureaucratic system. The solution in her mind is to be sought from better co-operation and contractual relationship between the government and citizens, if the conditions can be agreed on from the citizens' perspective:

> I went to the legal councillor at our Party branch to try to get out of paying a license. I told him I have an old mother and father to support. My husband is blind. I have my own children to support and my sister died so I am taking care of her children. I have to support them from my pastry sales. All the councillor said to me was, 'Tough. That is not my problem. That is your problem'. I left his office and thought to myself, what can I do? All I have left to do is to swallow stones! (Tripp, 1990).

The social service given by the woman because the state failed to give the needed care should have been recognised and recorded to her credit, but the bureaucratic system could not accommodate such an in-

dividual case. But it is not an individual case, there are thousands of them.

What can Research do?

In the research project from which I have been quoting we treated informal economy not only as an ailment in society but also as an opportunity. Informal economics revealed the weaknesses of the formal economy which was too economistic to accommodate people's social needs. But the study of the ways in which the informal economy worked had also further economic, political and social implications.

> An urban planning officer of the City Council in Dar es Salaam put it in this way: "The informal sector is filling gaps where the government has failed. We have falled to meet the needs of people. The people are planning for us'. (Tripp, 1990)

This statement relates to the policy statement on people's participation in decision-making, in matters that concern them. This, in principle, lay at the base of the Tanzanian political system. The "experts" and political leadership were to get their guidance from the people who were to work out their own practical solutions. Things did not work out that way. Both politicians and social theorists were guided more by good theory than by every day reality.

Today's situation requires also co-operation between the government and people with the formal business system to incorporate the latter into "the whole economy" and prevent it from becoming exploitative.

Economy in its narrow sense does not cover total life; it has to be put in its place in social development. In conceptualising what the basic issues in social and economic development are we need to state *from whose point of view the analysis is done.* Today's development discourse is said to be about people-centred development and participation, but people behind the figures disappear. The huge and rapid extension of the informal economy is a clear indication of the inadequacy of the economistic way of trying to handle the present crisis, only as a failure of a certain economic strategy or theory. When the "whole economies" of the poor or of

In the economistic theory, the expanding economy is counted as successful growth, whether it means that large scale industry reduces employment, pushes the small-scale producers out of the market and impoverishes them, produces waste and pollution with accumulating future expense, or whether privatisation of land, enlarging scale of agriculture and transnational invasion bring along as side effects social problems of hunger, landlessness and homelessness, street children, drug abuse, etc. with limitless social costs in future.

The cost of reproducing and sustaining life has earlier been largely covered within families and communities and it has belonged to women's duties. The "modern" system has given it little public recognition and even less remuneration in cash or kind. The way social welfare and health service were traditionally organised in Tanzania was not in any way incorporated into the modern system which was imported from industrial societies, whether capitalistic or socialist. Earlier ways that people especially women associated with one another were rejected when the new political organisations were created. This limited greatly development in which the old and the new ways would have become more integrated. Only work and costs accrued in the "modern" sector in monetary terms were recognised as citizens' contributions to health care and educational services.

Even in today's Tanzania, living costs are reduced through exchange of services with others in the form of material resources, work or social support, especially in times of greater need, but all this goes unnoticed.

When people's own social solutions are utilised and women's economics or economics of the poor are examined or intentionally supported, new ways of assessing have to be agreed on. The level of commercial consumption as an indicator is then an inadequate way of measuring the living standard and the degree of poverty. Cash expenditure forms only a small part of consumption in rural areas. Besides exchanging multiple social services, direct consumption and barter of self-produced food crops, gathering of natural products (berries, fruits, seeds, mushrooms, leaves, grasses, roots, bark, insects, honey, eggs, etc., trapping and hunting animals, birds, reptiles, and processing such products further) satisfy some basic nutritional, health and other daily needs. Also accumulation and growth need to be looked at in different terms. Women's economic ambition differs from the ideology of becoming big. As we shall see it mushrooms and breaks off to small new enterprises in an amoeba-like fashion.

Marja Liisa Swantz

Building Economies of the Poor on Participatory Economics

The political message of the informal economy we witness today is not only in trying to find better measures of assessing the degree of poverty or to discover signs of hope for entrepreneurial development. It penetrates deeper. Values of social and environmental development have to be appreciated also in non-monetary terms and small local circuits of social economies need to be encouraged in which even own tokens of "money" and gift-exchange and barter systems of goods as well as services can be developed.

I suggest that the basic issue is to secure continuity of life through sustained livelihood and to put reproduction (regeneration) of biological, material and social life in its rightful place as the foundation of social economics, production, work and employment. The big issues of today, poverty, population and production relate to the basic question of how biological, social and material life can be sustained. From the people's point of view, it means accumulating reserves for exchanged social services and sustained natural resources, sustaining the livelihood of one's community and continuity of the living world.

Sustainable livelihood builds on functions and work which have not been fitted, perhaps cannot even be fitted at this time, into monetary measures. That the measures are inadequate is recognised in principle but not as part of the operational system, even if the Human Development Index gives warnings to the governments where they fail in their policies, strategies and planning. The failure to look at wholeness of life, what the editors of the Real-Life Economics call "whole economy", is the basic weakness in trying to solve the problems of developing economies, any economy in fact. But especially in the developing societies the social, environmental and economic functions of life cannot be kept separate. Men and women are deeply engaged in basic functions of life, in events of birth, adulthood, marriage, death as well as in feeding, nurturing and socialising children and so also in reproducing the labour force.

Production systems are largely in the hands of people whose labour is not in any statistics. Crops harvested and cash earned from them are not ploughed into the narrow system of economy, reinvesting and accumulating, because there is the whole foundational part of life which has to continue. The statistical work falls in the crevices which are developed when concepts from one

specific system are fitted into another kind of an operational system. In them develop, as a consequence, a deeply conflictual process which both covets and detests inclusion in the capitalistic market system.

Working out Participatory Processes

The first Preparatory meeting for the UN *Social Summit* acknowledged the need for reconceptualization. I have suggested that it can be done only by *meeting reality on the ground.* Knowledge and experience from the ground level of people's everyday life needs to meet the minds that conceptualise, even if it shakes all well worked-out theoretical constructs. For that the experience that the world development community has arrived at, i.e. participation as an end and means, needs to be taken fully seriously.

The task ahead then in *building participatory social economics* or participatory economics of "*whole economy*" for sustainable livelihood is, during a process of participatory planning and gradually evolving implementation, to document and analvse *how* people sustain their lives, their communities and environment, *what* communication and safety nets and exchange systems they use, *what* resources they have at their disposal and make use of, *how* their social organisation operates in changing conditions, *what* their goals and strategies in life are, *what* prevents them from making better use of available resources and assistance offered to them and last but not least, *what* kind of an integrated social and economic approach could more comprehensively support bottom-up development. Genuine participatory planning makes implementation part of the planning process and with it, not only more accurate information becomes avalilable but the plans are tested in action.

One is encouraged to observe that the development agencies, the World Bank as the self-chosen leader of their policies, now declare that they have fully adopted the philosophy of "participation". The World Bank News headlines an article in its latest issue:[1] 'Bank Acting to include Participation in Mainstream Work'. I quote from the article: '..The global trend towards "participation" is one of the fundamental changes of our time...Participation is an important "end" itself. But it is also a "means" - to more effective poverty reduction...'. The article realises the cost involved but 'the costs of not undertaking participation can be even higher ..'.

[1] An article in *The World Bank News.* May 26, 1994:3.

There are wide differences in the interpretation and practical application of this philosophy, but if this basic principle is agreed on, the problem can presumably then be discussed in terms of methods. We can assume certain readiness to tackle the theoretical problems on basic principles and practical implications which loom behind the methodological discussion. The bureaucratic structure and the macro level of the World Bank operation, of many UN agencies and Bretton Woods institutions, which give employment to tens of thousands of international staff, are not inducive for using the available funds in direct support of participatory analysis and planning, the rhetoric notwithstanding. Yet accumulated experience and methodologies available from numerous projects, programmes and institutions give ground to believe that money and efforts spent in participatory process is expense well spent.

Data collection, appraisal and evaluation - to the extent it is necessary for statistical purposes - can be done as part of a participatory process on the ground level. In the course of working out their own plans, people also plan ahead as they see what works and what does not for their own development. A broad representation of people from different social groups - gender, class, age considered - state representatives, citizens' organisations, political parties, traders, private enterprises and leading individuals can all potentially be part of a participatory process.

The writer was engaged in a participatory *Village Skills Survey* in three districts of Tanzania in the mid-1970s, when an intersectoral pilot exercise was organised by the Manpower Planning section of the Ministry of Finance in co-operation with several ministries and the University of Dar es Salaam. Villagers and village leaders conducted the surveys themselves. Village meetings were held prior to the survey and again after the results had been analysed by the village team. The available and missing skills, level of education and existing utilised and unutilized, locally available natural resources and projected needs of the villages were discussed. The potential for maintaining village livelihood, further developing productive and creating work opportunities through additional training were aspects assessed by the villagers in the village, ward and divisional meetings. This exercise did not only give immediate feedback to the villagers; it also gave decision-makers concrete suggestions for action, and reasons and consequences for inaction, as well as information about village

knowledge of unused local resources.[2] As usual, the effort was considered too laboursome. The pilot project was never followed up with a countrywide programme.

Even after the retrenchment of civil servants as part of the *Structural Adjustment Programme* (SAP) there are several thousand government officers, teachers and extension workers in each Tanzanian district. Funds and co-ordinated efforts are well spent in learning participatory processes. Key groups of government staff, researchers and other leaders can participate with the villagers in appraisal, planning, training, and action. Through such a mutual learning process the participants find a shared focus and common language. Genuine democratic processes defined by the participants can develop out of participatory research, planning and action. The writer is a member of a team engaged in such an exercise at present in two southern regions of Tanzania where the conceptual work accompanies participatory practice.[3]

The WIDER-supported Grassroots Dynamics research project and the study of the informal economy in Dar es Salaam which was part of it (cf. Ref. 1) offered a good opportunity for listening to people's debates and arguments. The interviewed people often presented them in the spirit of near defiance and resistance to external measures which contradicted with their concrete living conditions, whether imposed by the state or foreign agencies. The same people who struggle to appropriate whatever meagre resources are available to them can also state explicitly what they expect the role of the state or support agencies to be. When people are approached in a less regulated atmosphere they can help to turn the often exploitative state control or agency imposition into genuine state or agency support for inventive entrepreneurial opportunities.

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[2] Rudengren, J. & Swantz, M. L., 1979, "Village Skills Survey. Report on the Prepilot and Pilot Surveys", *Research Paper No. 42*, BRALUP, University of Dar es Salaam. Reported also in *Education for Liberation and Development; The Tanzanian Experience*, (eds.) Hinzen, H. & Hundsdörfer, V.H., UNESCO Publications, Hamburg, 1979.

[3] The programme includes training researchers, government officers and villagers in participatory approaches, making use of local knowledge: involving women and youth in credit schemes and learning inproved entrepreneurial and technological skills. Participatory Rural Appraisal as worked out by Robert Chambers with his teams have been utilized in this project extensively (Regional Integrated Project Support, RIPS, FINNIDA, 1994).

In Search of New Paradigms

There is a widely spread search for new paradigms in the international scene for "social', "second", "parallel", "living", "alternative", "complementary" and "participatory" economics. An effort to get "beyond economics" has been prompted by knowledge that the industrial and post-industrial world is ailing, and signs of misconstrued economies and over-consumption are becoming more and more obvious. The environmental costs of unconstrained growth and the widening gaps between the rich and the poor cannot be corrected with unbridled "free market". On the other hand, there are signs pointing to "other paths" in systems which have not yet embraced the logic of industrial market economy fully. Whether these hopes lead to concrete realisation or are illusory phantoms remains to be seen. Whether retracing walked paths pay dividends or not has to be found out and tried. The inadequacy of any known economic theory to deal with the problems of poverty, transformation of transitional economies, real costs of resource use in relation to environment and threatening catastrophes, motivates the present search for a more adequate frame of thought (cf. Henderson, H. 1991; Boulding, K. 1968; Ekin, P. ed. 1985; Waring, M. 1988). The title *The modern economy as a service economy: the production of utilisation value* by Orio Giriani in the section "Seeing the whole economy" in *Real-Life Economics* is revealing (Ekin & Max-Neef, 1992:123-135).[4]

Putting a price on invisible household and social work that women do has been one way in which especially women scholars have tried to make women's work visible in the development process. A way of reshaping economics, so that it would not fully instrumentalize life in the service of aimless economic growth, has been to bring the invisible productive and reproductive tasks of women in standardised measures into the calculations of GNP and GDP. Margareth Waring, Hazel Henderson and Hilkka Pietilä have been proponents of indicators which would change the perception of women's real contribution to the world economy (Waring. M. 1988; Henderson, op.cit.) According to Hazel Henderson, 50 per cent of the work even in an industrial society is

[4] Henderson, Hazel, *Paradigms in Progress.. Life Beyond Economics*, Knowledge Systems Inc., Indianapolis 1991. Boulding, K., *Beyond Economics*, University of Michigan Press. Ann Arbor, 1968, *The Living Economy,*. (ed) Ekin, Paul, Routledge and Kegan, Paul, London 1985. Waring, M., *If Women Counted: A New Feminist Economics*, MacMillan, London 1988; *Real-Life Economics. Understanding Wealth Creation*, eds. Ekins, Paul & Manfred Max-Neef, Routledge, London & New York, 1992.

performed free of cost such work as parenting, caring for the young, old and sick, and voluntary work of a great variety, is not included in any statistics. Jane Wheelock quotes S. Smith's *Britain's Shadow Economy*[5] and puts the share of household economy at 40 per cent of GNP if conventionally measured (Wheelock, op.cit. 124). In Africa the list of these tasks is much longer. In this both the scale and the degree of formality of the work contradict the logic of formal economies of scale.

Giriani points out that the industrial economy kept the non-monetary values outside the economic realm. Because they were not priced they were kept outside the monetary exchange system or the world of scarcity. The dynamics of the monetarized productive sector has not managed to compensate for any loss in the traditional, non-monetarized sector, as was assumed: It would have meant equating value with price, but according to Giriani, this represents an obstacle to assessing the true net contribution to welfare by non-monetarized economic activity (Giriani, op.cit. 145).

Jane Wheelock does not try to give household work monetary value in the traditional sense. She treats the household economy as a complementary economy which in the same way as formal economy has both marketed and non-marketed sectors. She emphasises the need for interdisciplinary approach to the analysis, which takes the question out of purely economic sphere. I quote her: '..it is not appropriate to explain the basis on which the complementary economy functions simply in terms of economic gain. To understand people's motivation it is necessary to look beyond the stereotyped assumption of rational man..' (op. cit. 126). That then also serves as a reason why such activities remain outside the formal economies.[6]

I have co-authored a paper with Aili Tripp which argues that primary motivations other than economic gain motivate many African women's activities which combine enterprise and service.[7]

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[5] Smith, S., *Britain's Shadow Economy*, Oxford University Press, Oxford, 1986.

[6] I do not in this paper enter into the question whether there are different economic rationalities and whether some economies could be called "human economy" (term used by K. Polanyi; also Tinker, Irene, "The Human Economy of Micro-Entrepreneurs". Paper presented at the International Seminar on Women in Micro-and Small-Scale Enterprise Development. Ottawa, Canada, 1987) or "economy of affection" (Hyden, G., *Beyond Ujamaa: Underdevelopment and an Uncaptured Peasantry*, Heinemann, London, 1980a), although it might also be relevant.

[7] Swantz, M-L. & Aili Tripp, "The Limits of Self-Interest: Alternative Logics of Economic Decision Making Among Small-Scale Women Entrepreneurs in Uganda and Tanzania". A paper presented at a research conference Bellagio, Italy, of the

There is no need to argue about the degree of altruism or the fundamental reasons for such motives. It suffices to observe that even industrial economy has not been able to transfer the household service functions to the formal economy nor to give price to them and that instead of narrowing in its scope, the informal sector is again becoming larger. Also environmental considerations bring new values which the formal economy finds as difficult to incorporate as the service values. Production does not continue to produce added economic value. It also becomes a liability as Giriänä points out in his article.

Wheelock's concept *complementary economy* makes it possible to accommodate many monetary and service aspects of activities which the formal economy cannot contain. However, the relationship between the two economies still remains a problem. Do we return to a dualistic analysis? The complementary economy still keeps the non-formal separate from the formal. They are not integrated nor interactive. Furthermore, and more importantly, the concept places the market economy as the basic category which the other aspects of life compensate. Yet the market economy is in reality only a sector of whole economy of life which is maintained in all its aspects.

If the assessment of the informal ways in which people make their living is made in purely monetary terms, the sector might seem very insignificant, although even in monetary terms, the sector is commonly underestimated. Especially women's contribution to household economies is much greater than what the statistics reveal. But ways must be found to give independent value to direct services and social tasks. Social interactive supports informal organisations, mutual support groups, need to be recognised and facilitated without formalising them first.

Several studies have shown that for women's income earning activities and small and micro-enterprises in Africa informal organisation does not mean no organisation. Women have their own organisational forms which at the time when Tanzania created its political organisations were ignored. With the small scale and the informality of organisation they are central to their success. Rotating savings associations predate independence. In coastal Tanzania they are referred to as *upato*, (gain) or *mchezo* (game). This traditional invisible way of saving money without banks or offices I found to be common in the coastal communities

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research project *Alternatives to the Greening of Eeonomics*, administered by WIDER and sponsored by the Rockefeller Foundation in August 1994.

among illiterate women in the 1960s. These savings groups have proliferated in recent times. They make it possible for a woman to save without that her husband is aware of the amounts she accumulates or has the possibility of demanding the money for his own purposes.

In a study of a fishing village Mlingotini near Bagamoyo in 1985 a woman researcher came across 13 *upato* associations while sharing life with women for a short period.[8] Tripp found that a half of all women she interviewed in Dar es Salaam belonged to such a savings ring. Usually on an agreed day of a week or fortnight all members give one among them an agreed sum of money, rotating it until all have received the sum which can be in hundreds or thousands, depending on the wealth of the group members. This gives each woman in her turn a chance to make a bigger investment of her own choosing. Tripp found the same informal groups also in Uganda. She quotes an often expressed opinion of women who do not find the time from their work for formalities:

> These organisations will collapse if they become formalized. We work so well informally. We have no office. Everything is nice and simple. The minute we become formal we will collapse. The minute we try to get credit, we will go to shambles. The group is based on trust, mutual confidence, flexibility. You do what you want, the organisation is yours. What would we do if we registered? We would have to have a location, an office, and we can't afford that. We would have to get registered and do the proper paperwork. Who would have time to go around and do all that? We are all working women. Then they would want us to be a co-operative and we do not want that. They would want a fee and we can't afford that. We just want things nice and simple.

Not all women or women's groups operate informally but where they do, small scale and informality should not be held against women but rather seen as an asset, also when women in-

[8] "The Role of Women in Tanzanian Fishing Societies". A Research Report for NORAD, Institute for Development Studies Women Study Group. University of Dar es Salaam, April, 1986.

teract with the formal economy. For instance, women's groups should be able to obtain small loans and have right to procure raw materials wholesale and not be at a disadvantage on account of their informality or size.

When the women's informal social service structure breaks down and individual woman's workload exceeds her physical and mental capacity, social upheavals dislocate communities and disrupt former intra-community services, only then the larger society begins to be aware of the real costs of sustaining life. The costs of social disruption, street children, increasing prostitution and criminal action accrue increasingly to be paid from public funds or failing that, the fabric of the society disintegrates both in rural and urban areas.

Conclusion

The question is: Can a balance be found between people's own way of defining the precincts of their lives and the conditions of their whole economy? Can research play a part in the democratisation process of Africa in that it has the tools to give expression to people's opinions?

I believe that it can be a tool which can be sharpened and made use of in better and better ways, but it does require a degree of commitment beyond one's own ambitions. One cannot protect one's objectivity and reputation if one is engaged in a political and human project in search of sustainable livelihood, continuity of life and a place for women in world, not only on its margins, but at the centre where the regenerative powers in more sense than one take the centre scene.