

Social Exclusion in Women Traders Associations in Kampala Uganda

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ABSTRACT

This study was prompted by the lack of information on women traders associations in the African context. Women's participation in the informal economy is increasing due to factors such as high unemployment rate, women's lower education level compared to men and, the flexibility of entry and exit in the informal sector compared to the formal sector. In general, informal workers do not hold any formal contract determining minimum wage, employment benefits or social protection.

Women continue to face very high barriers to have access to education and training because of the on going gender biases in many societies. Traders associations could hold the potential to relieve women traders from their daily burdens in public markets. This study uses the theory of social exclusion to examine different barriers women face in the market, and the role of traders associations hold in their inclusion.

The nature of the informal sector makes it difficult for traders associations to organise and provide services to their women members. Poorer women within traders associations have serious challenges in trying to be more assertive in their local communities and markets. Gender, class, kinship and ethnicity could all combine to account for their low status in their communities. Women's integration within trade organisations depends largely on the negotiation of their terms of inclusion. Unfair terms of inclusion can potentially lead and continue unequal power relations as well as wealth inequality among traders.

Qualitative methods were used in this study of women traders in St Balikuddembe market, Kampala, Uganda. Over a period of six weeks, 25 days were spent in the market carefully observing women at work, and then conducting 20 individual interviews and two focus group discussions. The role which traders associations play in women's lives, the influence they hold in the association and the procedure of integration in the market were examined.

The study revealed that the size of the main traders association for women determines the level of exclusion and its implication in its women members lives. Although OWA could be defined as an MBO, there is in fact a gap in their organisational structures in order to help women integrate better the market. It is in fact too large to be able to reach members, and is not accountable to them. The effect of social exclusion was identified in the gender, class and age of the women.

Women traders of St Balikuddembe market, in trying to achieve inclusion, form smaller self- help groups in addition to the large one. Both kinds of association play very different roles and perform different functions which are equally important in the lives of the women traders.

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DECLARATION

Submitted in fulfilment / partial fulfilment of the requirements for the degree of Masters in Development Studies, in the Graduate Programme in the School of Development Studies, University of KwaZulu-Natal, Durban, South Africa.

I declare that this dissertation is my own unaided work. All citations, references and borrowed ideas have been duly acknowledged. I confirm that an external editor was/was not used and that my Supervisor was informed of the identity and details of my editor. It is being submitted for the degree of Masters in Development Studies in the Faculty of Humanities, Development and Social Science, University of KwaZulu-Natal, Durban, South Africa. None of the present work has been submitted previously for any degree or examination in any other University.

Student signature

Date

LIST OF ACRONYMS

ASSOTSI	Association of Informal Sector Operators and Workers
AZIEA	Alliance for Zambian informal Economy Association
CAT	Central Traders Association
EPZ	Zone Processing Zones
FDG	Focus Group Discussion
GTUC	Ghana Trade Union Congress
HIPC	Heavily Indebted Poor countries
ICLS	International Conference of Labour Statisticians
ILO	International Labour Organisation
KCC	Kampala City Council
MAVAP	Market Vendors AIDS Project
MBO	Membership Based Organization
MBOP	Membership Based Organization of the Poor
MCTU	Malawi Congress of Trade Unions
MDD	Millennium Development Goal
MUFIS	Malawi Union for the Informal Sector
NAPUW	National Union of Plantation and Agricultural Workers
NTAS	Non- Traditional Agricultural sector
NOTU	National Organisation of Trade Unions
OMDG	Owino Mother's Development Group
OWA	Owino Women's Association
PEAP	Poverty Eradication Action Plan
SACCO	Cooperative Saving and Credit Society
SAP	Structural Adjustment Programme
SEWA	Self Employed Women's Association
SEWU	Self Employed Women Union in South Africa
SGA	Streetnet Ghana Alliance
SMBLOA	St Balikuddembe Market Stalls and Lockup Shop Owners Association Limited
UMVA	United market vendors Association
UNIFEM	United National Development Fund for Women

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CHAPTER I: INTRODUCTION

The informal sector constitutes an increasingly large component of labour markets of many developing countries. W. Arthur Lewis, in the mid 1950s, argued that the world had an unlimited supply of labour and the industrial development in most developing countries would eventually absorb this surplus of labour (Chen *et al.* , 2002; Becker, 2004). He assumed that with the appropriate mixture of economic policies and reforms, many forms of the old economic activities such as petty trading, small-scale production and other kinds of casual jobs would cease to exist as the modern industrial sector grew. The informal sector is made up of a majority of women who face social inequities at all levels of their lives.

In the late 1960s, it became clear that general economic growth could not remedy high unemployment rates still increasing throughout Africa. The traditional economic activities were still being practiced and were spread throughout various cities. The International Labour Organisation (ILO) organised a series of important field work sessions to analyse the economic impacts of the expansion of traditional activities which during that period helped the formally unemployed sustain their livelihood. The traditional sector was then called the informal sector. Since then, it has been difficult to position the informal sector in the economic system and recognise its importance and full potential as a contributor to development in third world countries (Ikoja-Odongo and Ocholla, 2004).

The informal sector has been described with negative connotations including “unofficial, parallel, undeclared, concealed, clandestine, independent, invisible, illegal, secondary, underground, fraudulent, hidden, veiled, peripheral, shadow, counter economy, lower circuit,” (Ikoja-Odongo and Ocholla, 2004: 55). Such descriptions indicate how negatively the informal sector was looked at for many years in discussions on economic development. The general attitude was that people working in the informal sector were working illegally because they wished to.

Chen *et al.* (2002, 2) note that:

“The term ‘informal sector’ is invoked to refer to street vendors in Bogota; rickshaw pullers in Hanoi and Calcutta; garbage collectors in Cairo, home-based garment workers in Manila, Madeira, Mexico City, and Toronto, and home-based electronic workers in Leeds, Istanbul, and Kuala Lumpur.”

Workers in the informal economy are excluded from legal protection and collective bargaining agreements. Therefore, as a group, it is necessary that workers find some methods to overcome their daily challenges. In the trading sector, for example, one way is for women to actively participate in organisations for traders that are already formed in their local trading spaces (Chen *et al.*, 2005). They may join traders associations or cooperate to form support groups for the most urgent social challenges that they face (Chen *et al.*, 2005).

Carr and Chen (2004) argue that poorer women within trader organisations have serious challenges in trying to be more assertive in the face of their local communities. This condition could be due to various reasons ranging from women’s gender, class, kinship and ethnicity (Skinner, 2010). Du Toit (2008) uses social exclusion to explain the small share of the economic growth of the most marginalized populations. In this study, the theory of social exclusion will be used to examine poorer women’s status as workers, and their perceptions of their incorporation in their trading spaces and as members of a traders’ MBO.

Social exclusion is identified, as the restricted access of a group of individuals from adequate social, economic and political rights in order to fully participate in society (Daly and Silver, 2008). Many commentators have maintained that the exclusion of specific social groups from the process of development is contributing greatly to poverty (Hickey *et al.*, 2007). More recently, the causes of poverty appear to be increasingly attributed to the imbalances within the structure of the state, market and civil society of countries (Hickey *et al.*, 2007: 4).

Social exclusion occurs through multidimensional power relations (Rodgers *et al.*, 1995), which are gender relations or hierarchical structures within organisations where those at the bottom are excluded from the process of decision making (Daly and Silver, 2008). The socially excluded are more likely to experience stigma and discrimination. For example, a study in Ghana has shown

that individuals' class, ethnicity and gender often determines vendors' positions at the marketplace and the kind of trading activities they are able to do (Brown, 2006). Furthermore, Skinner (2010) cites that several studies on power dynamics in market places that have indicated that men usually earn more than women due to the nature of their business. Brown (2006) and Meagher (1995) also add that women rely to a large extent on family, kin and social networks to ensure that a trading space is reserved for them. Those social networks, whether formal or informal, are a crucial part of women's support strategies to ensure that their household duties, such as child care, are taken care of.

Furthermore, available evidence has put more emphasis on the importance of women's participation in the informal sector and the favourable results of their activities for a country's economic development. An attempt to lessen women's social challenges could ease the constraints they often have to encounter when trying to better their economic status which will eventually improve their status in their households (ILO 2011).

Social exclusion, within the context of poverty, explores the way the marginalised segment of society tries to integrate in the wider societal structure and either succeeds or fails to negotiate its terms of inclusion (Rodgers *et al.*, 1995). In light of this, the dissertation will explore how social exclusion which may be due to economic, social, political and cultural reasons, could add to poor women's vulnerability within organisations, more specifically traders' organisations. There is a possibility that social exclusion is one of the main reasons why women, especially those in the informal economy, stay poor. In addition, their terms of inclusion and other methods they used to try to incorporate within their social spheres for them to earn a decent living and sustain their households will be assessed.

In their study, Chen *et al.* (2007a: 3) have suggested that MBOPs have a governance structure suitable to respond to the needs of their members, who are the poor. They also brought forward that MBOPs are accountable to the poor. MBOPs, according to Chen *et al.* (2007a: 2), are: "Organisations whose governance structures respond to the needs and aspirations of the poor because they are accountable to their members and are central to achieving equitable growth and poverty reduction." MBOPs are alleged to be the ideal kinds of organisations to deal with

traders' issues since a great number of informal traders are poor. However, those same organisations could carry out social exclusion in their structure.

Theron (2007) note that the creation of MBOPs has been very encouraged in Africa. They have been found to be necessary for the poor to gain access to political discussions internationally and locally and to policy making processes. It is also through those organisations that the poor can act together in order to provide for themselves goods and services which are not supplied by their states (Theron 2007; Chen *et al.*, 2007a). MBOPs may help their members to alleviate poverty and have a voice in their working place and communities. MBOPs should be the ideal type of organisation for the poor as they are more likely to allow favourable incorporation of the poor into the system of social equity. The majority of those women are members of a traders' association.

In the definition, Chen *et al.* (2007a) add that in MBOPs members choose their leaders democratically. Those leaders are usually put in complete charge of the organisation (Chen *et al.*, 2007). Although women's participation in traders' associations might be a relief from certain ascribed social burdens for them, this research will use the concept of social exclusion to demonstrate the possibility that those trader associations may improve the lives of their members, but the extent to which this is so may be related to their class and social connections within the organisation. Their terms of inclusion determine the importance of the organisation in their lives. The other objective of this dissertation is to assess whether and how women at the lower end of the socio-economic ladder in the informal economy can negotiate their terms of inclusion as they join traders' associations. It also covers what complementary strategies women adopt in order to create an adequate environment for cohesion among each other. Adverse incorporation introduced by Hickey and Du Toit (2007) will be used in this particular assessment. In this case, adverse incorporation is defined as unfair terms of integration women face as they the labour market.

The study and field work took place in St Balikuddembe market located in Kampala, the capital city of Uganda. St Balikuddembe market, also known as the Owino Market is the biggest market in Uganda with a capacity varying from 50 000 to 70 000 traders throughout the year. Women

trader members of the Owino Women's Association (OWA), the Owino Mothers Development Group (OMDG), the *Twegatilewamu* (Let's join together as one) women's group, *Natanbileka* (anonymous) women's association and the *Tukolelewamu* (let's work together) women's association, constituted the research sample of this study.

Chapter 2 will discuss the informal economy from the perspective of the working poor, women's strong participation in development, and their working conditions. In that same chapter, the role of organisations and associations will be analysed, concentrating mainly on MBOPs and delving into the link between such organisations and social exclusion. The goal will be to discuss the use of trader associations in informal markets as a strategy of inclusion for women. It will also discuss the results of such inclusion and the ways social exclusion may take place while being members of those associations. The entire chapter lays the basis for the identification of research questions for the study which conclude the chapter.

Chapter 3 will cover the methodology and explain the methods which were used during field work, such as the way the market was chosen, and the challenges and limitations that were faced while in the field. Chapter 4 will discuss the role of informal economy and market management in Kampala, and will end with the management of St Balikuddembe market. Chapter 5 will assess the role of Owino Women's Association (OWA) and its leadership. It will contain the description of the types of women who trade in that market. It will also address the expectations of the ordinary vendors which were found to be a cause to social exclusion within the association. It will also cover the structure of the market and its management and will cover the strategies which women use to include themselves and build support systems around them. Chapter 6 will go in depth into the role of smaller self help groups in St Balikuddembe market. They will be compared and the reasons they were formed will be briefly discussed in this chapter. Chapter 7 synthesises a discussion of the findings. Recommendations on the different roles which MBOPs should play in the market will be covered. Also a clear construction of different expectations which members and leaders should hold for their traders' organisation according to the role the latter play within the market will be discussed. The last section would make suggestions for further research on traders' organisations in the market to fill the gaps which this research was unable to fill.

CHAPTER II: THE INFORMAL SECTOR, WOMEN, SOCIAL EXCLUSION AND MEMBERSHIP-BASED ORGANISATIONS OF THE POOR (MBOPs).

Research on the informal sector has proven that work security in that sector is practically non-existent. The most vulnerable groups participating and earning their livelihood in the informal sector have to find ways to cope with the adverse incorporation. Women have unfair terms of integration as they enter the workforce regardless of whether it is in the formal or informal sector. They face these terms when entering the labour market. Women's participation in development is mostly found in the informal economy in most third world countries. Women in trading places are one part of the overall economic environment. Their vulnerability in the market is determined by gender, religion, age and origins, to mention a few. They also need to find informal ways to support themselves and tackle the challenges in their livelihood, other risks and threats. Theron (2007) and Khan (2007) in different articles stated that the poor's Membership-Based Organisations (MBOs) are formed in informal markets. Although women's participation in a traders' association might be a relief from certain ascribed social burdens for them, this research will use the concept of social exclusion to demonstrate the possibility that trader associations may improve the lives of their members, but the extent to which this is so may be related to their class and social connections within the organisation. Their terms of inclusion determine the importance of the organisation in their lives. The other objective of this dissertation is to assess whether and how women at the lower end of the socio-economic ladder in the informal economy can negotiate their terms of inclusion as they join traders' associations. Adverse incorporation introduced by Geof Wood (Hickey and Du Toit, 2007) will be used in this particular assessment. Those MBOs take the form of small support groups to larger associations. However, Kantor (2009) also found that, for example, women's groups are structured "hierarchically and asymmetrically" because of the pre-existing unequal relations existing among women before the formation of those associations. It is in this manner that social exclusion could be identified within traders' associations.

In this chapter the aim is to shape a theoretical framework that will lead to the research questions. In that respect a global context for the women working in the informal employment is provided before delving into the specific case of the women working in St Balikuddembe market. The first section sets the overall economic environment which this dissertation will focus on. It will describe the global economic and social setting which women work under in order to integrate better in their social sphere and achieve more autonomy in their households.

The next two sections will focus on the importance of women's role in development which may have been underestimated because women who are partaking in an economic activity are mostly found in the informal economy. The informal sector does not provide any social protection, consequently women need to form support groups and have them bring relief to their everyday challenges. The last section of this chapter will then discuss the kinds of organisations which traders form in order to have support during social challenges and generate more wealth. It will give a description of the criteria of MBOPs according to Chen *et al.* (2007) and Crowley *et al.* (2007). Chen *et al.* (2007) agreed that trader organisations fitted well in the spectrum of MBOPs. Subsequently, a brief description of the various reasons why traders form and join those associations and an attempt at explaining how exclusion takes place in those groups will also be given. It will continue by presenting the dissertation questions and briefly explain how those questions investigate the manifestation of social exclusion within traders' associations, more specifically women's associations in public markets. It will finally cover the origins and idea of social exclusion and its relation to development.

2.1) The working poor in the informal sector

Informal workers do not hold any formal contract determining minimum wage at a certain level, employment benefits and any social protection. As workers, they may receive social protection and as parents' child support grants, for example.

In its report, the ILO classifies informal employment into different statuses. The first status comprises self employed workers in informal businesses, as well as paid labour who work for an

informal enterprise. The second status comprises part-time workers, people who work on their own account and unpaid family members, or who contribute voluntarily into a family business. In addition, the ILO's report lists day labourers, domestic workers, casual industrial workers and workers who work under a temporary contract as part of the informal economy (Carr and Chen, 2004; Chen *et al.*, 2002).

There are differences between the two sub-groups mentioned above, but in general, the self-employed face problems of exclusion from capital and product markets, while paid workers face unfavorable terms of inclusion in labour markets (Carr and Chen, 2004).

Chant and Pedwell (2008, 1) suggest that women have been clustered in the "invisible" statuses of informal work, such as domestic labour, piece-rate homework, and assistance in small family enterprises. Although women are presented with the opportunity to earn a living when partaking in those areas of informal work, they still do not hold clear employment status. In addition when they earn an income it is usually very low.

Chen (2001), in her assessment of women in the informal economy in the developing world, states that in countries where there was data, including African countries, there was evidence that women represented between 50 to 90 percent of informal trade. Furthermore, informal trading, and more particularly street trading, comprised a large portion of the total employment in the informal economy - between 73 and 99 percent. Consequently, it was fair to conclude that women represented the majority of workers in the informal economy in Africa (Jensen 2010).

Poor women working informally, undertake their activities under precarious conditions. Chant and Pedwell (2008) state that studies have shown that women face health and safety risks such as gendered violence and increased susceptibility to HIV/AIDS. They often have to work with very little resources, time and infrastructure, and struggle to keep their output at a level which will allow them to sustain their livelihood.

Studies have also revealed that factors such as gender, religion, age or origin could determine the level of exclusion and inclusion workers could experience while trying to settle in the labour

market. Men partake in more lucrative activities such as trading hardware and durable goods while women trade in perishable goods. In addition, gender and origin could determine vendors' status in their trading places. In a market, vendors' status could range from being independent and working for his account, to being an unpaid contributor (Carr and Chen, 2004; Meagher, 1995; Razavi, 1997). Chant and Pedwell (2008) add that the earning difference between men and women working in the informal sector is the result of both gendered earning differentials in the informal economy mirror, which in many cases surpass those in the formal sector due to both "vertical and horizontal segregation in employment" and the ongoing inequality between genders. In that respect, women face social exclusion in all areas of their livelihoods.

Dejardin (2009, 8) states:

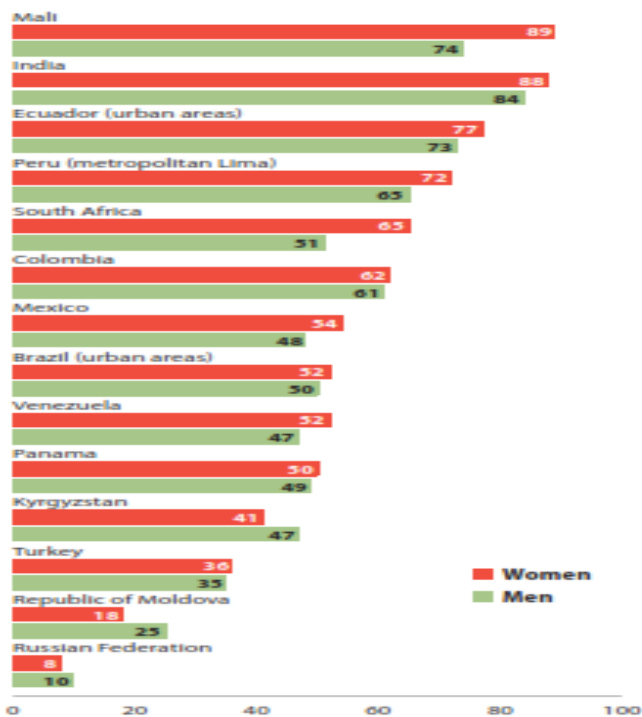
"...Women valued the satisfaction of a 'proper' job... Their ability to earn on a regular basis gave them a sense of self-reliance, of standing on their own feet. The greater voice they exercised in household decision making because of the value of their economic contribution, their enhanced sense of self-worth... in some cases, greater personal freedom and autonomy. ... Some women used their newly found earning power to renegotiate their relations within marriage, others to leave abusive marriages, and others to help their parents... others used their earnings to postpone the age of marriage and enjoy a longer period of freedom from responsibilities that came with marriage and children..."

Studies have demonstrated that social exclusion is already instilled within the structures of an informal working environment. That exclusion could be triggered by workers' ascribed identities, such as their gender, the economic activity which they partake in, and their ethnicity. In Carr and Chen's (2004) multi- contextual illustration in which they covered the superimposition of gender roles, religion and castes in India, they gave the example of Ahmadabad, a city where women represented the vast majority of workers in the informal economy. For example, more than 80 percent of female labour and 65 percent of men labour worked informally. In addition, women faced challenges because of their gender and their castes. In their observations, Carr and Chen (2004) observed that very few women worked for their own

account and most of them were employees, homeworkers or contributory family members. They found another dimension of women's status in the informal sector. Muslim and Hindu women held different positions as workers. The majority of Muslim women and the higher level casts of Hindu women were self employed in the informal sector.

In the African context, women, regardless of which sector they work in, face challenges which they must find ways to overcome. The ways in which they face those inequity challenges will be discussed in more depth in the context of the informal economy, more specifically in the informal markets. According to Meagher (1995), the majority of the challenges which women encounter in the capital intensive activities are the same as the ones which are found in the informal sector, preventing them from succeeding in that sector. She noted that in urban Africa, those conditions and the division of labour in the informal sector force women to concentrate on less lucrative activities including hair plaiting, tailoring, and food preparation, to mention a few.

Figure 1 : Informal employment as a percentage of total non- agricultural employment women and men, selected countries, 2003/2005 (Percentage)



Source: Millennium Development Goals report 2010, Lois Jensen

Østergaard (1992), in her guide on gender and development, summarises gender inequalities into three themes. The first theme covers the wage inequality existing between men and women. The second theme introduces the occupational split between men and women. She illustrates her point by stating that in developing countries women represent the majority of labour in the agricultural sector as well as the informal sector. Their value is considered low in the hierarchy of the labour market (see figure 2), therefore, the few who are competent to be employed in the tertiary sector have lower wages than men. The third theme is that in general, women acquire less formal skills than men. While more and more men specialise in electronics assembly tasks, women specialise in activities which require more dexterity.

A study on women's exclusion in the labour market in India by Kantor (2009) describes how a great number of women in the developing world work in the informal economy. She adds that their terms of work are predetermined by the conditions under which they enter work. Those conditions in effect shape women's terms of inclusion as the structure of the working ladder shows that women are positioned at the bottom (Kantor, 2009; Chen *et al.*, 2005) (See figure 2). Women are pushed to accept terms which are already established by sets of norms and rules applied differently to each gender. In this separation of occupation between men and women, the latter are placed in sectors which are lowest paid. Women in general earn less than men even when they work in the same sector.

Figure 2 Segmentation of Informal Employment by Average Earnings and Sex



Source: Progress of World's Women 2005, Chen *et al*

Lastly, Kantor (2009) identifies cultural challenges as a constraint women working in the informal economy face. For example, in India where social norms prevent women's mobility outside home, women's status as home carers and men's as breadwinners lead the latter to stop women from leaving their homes for work even if men's consent is granted. She adds that women's position in the informal sector in India is determined by the caste they belong to. This creates exclusion and women are constrained to work from their households.

2.2) Women in Uganda and their role in the informal sector

Uganda has a population of approximately 32 million (UN, 2008). Ugandans rely principally on agriculture (Tripp, 2004). More than 90 percent of them practice subsistence farming in addition to their formal or informal employment, and 24, 5 percent of its population lives under the poverty line ¹(ILO, 2011). Between 1979 and 1985, the eruption of a civil war caused the destruction of material infrastructure such as buildings, as well as socio-economic infrastructure such as education. At the end of the 1980s, the state focussed on rehabilitation and recovery, however, by the end of the 1990s much of the country was still in a state comparable to the end

¹ Living under USD 1.25 per day

of the war (Kasente, 2003). In spite of all the initiatives which the new government put in place, followed by the Structural Adjustment Programmes (SAPs), women had to find ways to earn a livelihood. The introduction of SAPs caused many changes in the Ugandan economy subsequently affecting the management of markets as well as women's roles in their community. This section will discuss the role of women in Uganda and how they have been included within poverty reduction initiatives since 1986, when the National Resistance Movement (NRM) came into power. This stage of Uganda's history is important to elaborate in this dissertation because it will pave the way to introducing the status of Ugandan women in their country as they are the subject of this study. Due to very little information about the informal economy in Uganda, the researcher relied mainly on one article written by Ikoja- Odongo and Ocholla (2004) on the informal sector's entrepreneurs in Uganda

The informal economy in Uganda

Ikoja-Odongo and Ocholla (2004) affirm that Uganda is one of the poorest countries in the world. Ugandans rely on the formal and informal sectors for progress. About 68.5 percent of those employed outside agriculture work informally (ILO, 2011). The informal economy in Uganda expanded due to the economic crisis which the country faced in the 1970s and the 1980s. That crisis was triggered by the combination of various factors including the deportation of Asian business owners in Uganda in 1972 (Meagher, 1990: 80) during President Amin's rule, the lack of infrastructure, and high unemployment. The introduction of the SAP led to a reduction in the size of the civil service and this contributed to the growth of the informal sector (Becker, 2004; Chen, 2001; Thomas, 2001). Between 1995 and 1998, the size of the informal sector in Uganda increased annually by 25 percent. Various factors influenced more recent growth. Ikoja-Odongo and Ocholla (2004) also advance that in addition to the laying off of workers in the public sector and public companies, there was an increase in the number of school leavers who were unable to find jobs in the formal sector, the dismissal of soldiers when the war ended, and a rising number of women and children joining the informal sector. According to them, the informal sector is the only refuge a great number of Ugandans can find in order to survive overcrowded living conditions, especially in urban areas. (Ikoja-Odongo and Ocholla, 2004).

The informal sector in Uganda has been expanding continuously throughout the years. According to recent studies, in 2008 Uganda had a workforce of about 11 million people and only close to 2.5 million of that labour was working in the formal economy. It is practically clear that the rest of Uganda's labour belongs to the informal sector. The study also showed that more than 90 percent of the people earning their living in the informal economy are responsible for about 20 percent of the annual national GDP. There is also evidence that the informal economy will be growing even further because of the high rate at which town markets are sprouting and expanding in the country (Kristensen and Mukasa, 2009).

The informal sector in Uganda operates parallel to the formal sector. It is found in both urban and rural areas and is formed by a wider range of small or micro enterprises. Its labour constitutes, like most developing countries, shop owners, own account hawkers, stall owners and people selling on the ground to employees (Chen, 2002; Ikoja-Odongo and Ocholla, 2004). The informal sector in Uganda provides employment to men and women, adults, youth and sometimes children, literates, semi-literates and illiterates, as well as people with disabilities (Ikoja-Odongo and Ocholla, 2004).

The informal sector in Uganda thrives through duplication of the goods and services where people at work gain wide experience, consequently compensating for their lack of education. They gain most of their knowledge through practice and exposure. The informal sector is an important supplier of a wide range of products to low income earners. Those products are usually food stuffs such as local staple foods and other locally produced goods (Ikoja-Odongo and Ocholla, 2004).

The informal sector is also defined by its low productivity level despite the fact that the supply of the majority of goods and services is labour intensive because of very little if any labour division. People working informally earn very low incomes and goods are produced with very little capital. The working hours are very flexible and access to credit is practically impossible to acquire from the local banks (Ikoja-Odongo and Ocholla, 2004).

Finally the informal sector is crucial to the Ugandan economy because it is a way for the poor to earn a livelihood in a flexible way. The ILO (1998: 181) depicts most activities in the informal sector as being “labour intensive consequently of low division of labour, low incomes, low capital intensity, flexible hours of operation, low level of formal credit, and ease of entry and departure”. It also categorises the informal sector by a wide range of employment statuses and labour relationships (ILO 1998).

Ikoja-Odongo and Ocholla (2004) affirm that the informal sector is predominantly an important area where entrepreneurs choose to earn a living. Besides income generation, this sector in effect creates a place where traders fight against poverty and strive for financial independence. The various features of the informal sector in Uganda extend to a wide range of sectors. It comprises “food processing, metalwork, arts and crafts, construction, woodwork, social services, tailoring, technical services, garage work and transport, shoemaking, shoe shining and shoe repair, trade (rental), farm activities and traditional birth attending” (Ikoja-Odongo and Ocholla, 2004: 56). To go further into more specific activities, food processing in the informal sector, for instance, is the cluster of various activities such as food vending, grain milling, processing of nut paste, to mention a few (Ikoja-Odongo and Ocholla, 2004). The majority of traders in the markets in Kampala communicate in Luganda, Swahili and English.

Women in Uganda

Kirstensen and Mukasa (2009) note that in Uganda people living in poverty are mostly women. Those women are pushed to rely on inefficient public services for their own health and that of their children. They also depend on the state to have access to facilities such as water and electricity. Consequently, women are greatly affected by insufficient investment in public service institutions caused by the introduction of the SAPs.

Women in Uganda, like in most societies in Africa, are raised to become the principal caretakers of their household. They dedicate a great part of their time on daily chores such as cooking, fetching water and caring for children and elders. Many studies on gender have shown that time

spent at home, executing daily chores, was one of the main causes of girls leaving school at an earlier stage than boys (Kirstensen and Mukasa, 2009; Chen *et al*, 2005).

Previous research (Boyd, 1989) shows that throughout history, the culturally ascribed duties of women stop them from having access to education, political participation, work and legal power (Boyd, 1989; Kyeyune and Goldey, 1999). Many studies have also shown that women do not share the same status with men. For example, Kyeyune and Goldey (1999, 569) note that in all 40 ethnic groups in Uganda, gender roles put more emphasis on “male supremacy” in all areas of their social, economic and political life. Tradition was the medium by which women were ascribed their reproductive roles. Consequently, women allocate a great part of their time on daily chores such as cooking, fetching water and care of children and elders. Previous studies on gender have shown that time spent at home executing daily chores was one of the main causes of girls dropping out of school earlier than boys (Kyeyune and Goldey 1999).

Gender inequality is pronounced in Uganda - an observation supported by UNICEF (1994) in its research on equity and vulnerability among women in Uganda. The inequality in status could be the main factor contributing to women’s low economic status compared to men. Nevertheless the nature of Ugandan women is obviously heterogeneous. That heterogeneity becomes more apparent when the differences in women’s status in their family, community and society as a whole, are being assessed (Kyeyune and Goldey, 1999).

The heterogeneous nature of women produces their stratification. Kyeyune and Goldey (1999: 570) classified women as: “married or single women, women in male or female-headed households, widowed, deserted or abandoned wives; young women who drop out of school”. Another way to represent women’s stratification could be women with or without productive resources (land and capital), working or self-supporting women or complete dependants, women with or without social contacts, group participants or non-participants, educated or illiterate”. All those levels were identified by both authors through the classification of women in various socio-economic roles in Sseese Islands in Eastern Uganda as well as the principal aspects of decent living conditions. In conclusion, using those criteria there were some indications that poor women were classified into different levels. Kyeyune and Goldey (1999) suggested those levels

are called the “upper, middle and lower” groups. Both authors (Kyeyune and Goldey, 1999) add that the difference between women is pronounced according to their marital status, age, skills and the constitution of their household.

In 1986, NRM government’s projects to promote more women’s participation in decision making processes within the sphere of the state were a result of Ugandan women’s long term political protests. Although general discontentment after independence and the war was not only caused by women’s low status in Uganda, the population was increasingly showing apprehension on women’s role and place in the economic, social and political spheres (Boyd, 1989; Kyeyune and Goldey, 1999).

The government also pledged on the poverty reduction initiative which involved women. Those initiatives were therefore implemented by registered Non-Governmental Organisations (NGOs), affirmative action programmes which constituted of women’s involvement in politics. The government also created credit schemes for the poor accompanied by the SAPs recommended by the World Bank and the IMF. Nevertheless, many observers affirmed that all those plans did not reach the poor, especially women, as much as it should have (Boyd, 1989; Kyeyune and Goldey, 1999).

One way for the government to contribute to the success of its project was for a progressive inclusion of women in political and democratic participation to take place, as they were excluded for a very long time. Consequently, ordinary women had to be taught how to use their voices and will power to influence decisions. Boyd (1989) noted that after two decades participation had not yet spread as far as where the ordinary female population was situated on the social ladder. In addition, studies show that there are many areas of Ugandan women’s status and access to goods and services which have not been looked at yet. For example, Kyenyune and Goldey (1999) indicate that women’s access to infrastructure such as schools, health units, trading places, and communication was still very restricted. In addition, the availability of supportive social contacts, type of environment (urban versus rural), the rights to ownership of factors of production, nature of employment opportunities available, and decision making and power relations in the household, had not yet reached the basic level where women could really benefit.

Recent studies show that 71.2 percent of Ugandan women are part of the non-agricultural informal employment (ILO, 2011). The majority of Ugandan women lack the skills to be employed in the informal economy and the lack of jobs in that sector also push them towards the informal sector.

For example, Boyd's (1989) study on one woman empowerment initiative in Uganda examined an attempt by factory workers to include women in the formation of a workers' union in 1987. A union called the National Organisation of Trade Unions (NOTU) was formed and formally acknowledged by the constitution. Ten unions with women's wings were subsequently formed. However, women's issues were still overlooked despite the formation of women's wings. Boyd also added that gender-related inequalities and limitations were still very palpable in work places despite the creation of those women's wings in unions. For example, during her study many women emphasised that they were still facing challenges when trying to negotiate their duties in their households. Many of them faced unwanted sexual advances, both physical and verbal, from some of their male co-workers.

The challenges listed above accentuate how little power women have when entering the labour market in Uganda. As a result, women are mostly positioned in cases where they become dependent on subcontractors, deterring them from learning about the labour market and its demands. Kantor (2009) concluded that such conditions stopped women from advancing economically.

To conclude, despite women's important contribution in the informal sector, their labour is still considered of low value regardless of whether they are working in factories, on large-scale farms or as traders. Consequently, it is important to identify why the majority of women who work are still at the bottom of the hierarchy of the labour market. Consequently they have to organise to ensure that they hold some influence in their working places and as workers contributing to economic and social development in their local areas and countries.

2.3) Social exclusion: theoretical origins, its relevance in the informal economy and critiques

Chen *et al.* (2005) state that men and women traders in the informal economy are excluded, as workers, from legal protection and collective bargaining agreements; consequently, they must find various ways to overcome the work-related challenges they face as street traders. One is to actively participate in trader organisations within their local working spaces. The most vulnerable women within trader organisations have greater challenges than others in trying to be more assertive in the face of their local communities, and this condition could be due to their gender, class, kinship and ethnicity (Skinner 2010). Du Toit (2008) argues the convincing theory that explains the way the small share of the economic growth of the most marginalised population is social exclusion.

Hickey *et al.* (2007) state that in addition to their vulnerability, a significant number of people living in poverty are deprived of their rights and this includes women. There is a lot of secondary data on India and elsewhere, explaining the many reasons why women work from their household. Two schools of thought focussing either on the supply side factors of demand for labour all agree that women prefer to work at home because this is most convenient as they can attend to their household chores and subsequently work under very flexible hours. Their primary duty predetermined by their gender roles restrains them from moving far from their households to work. In those circumstances, women had the option to contribute financially to the maintenance of their households while caring for their children and elderly, including doing housework. A third school of thought, concentrating on the demand side of labour, explains that gender stereotypes are a reflection of the kinds of jobs which are offered to each gender (Hickey, 2007).

Furthermore, Carr and Chen (2004) have found that those stereotypes add to women's limitations in joining the work force and consequently they opt to work from home. They add that this phenomenon contributed to the gendered distribution of labour in the formal and informal economy (Carr and Chen, 2004).

Social exclusion explores the way the marginalised segment of society tries to integrate in this wider societal structure and either succeeds or fails to negotiate its terms of inclusion (Rodgers *et al.*, 1995). The dissertation will explore how social exclusion, which may be due to economic, social, political and cultural reasons, could add to poor women's vulnerability within organisations, more specifically traders' organisations. There is a possibility that social exclusion is why women, especially those in the informal economy, stay poor. This dissertation will therefore use social exclusion as a lens through which to study women traders in a market in Uganda who are members of a traders' organisation and assess their terms of inclusion and other ways they try to incorporate within their social spheres as a way to earn a decent living.

Origins of social exclusion

The concept of social exclusion has been used in literature about development because of its flexibility on what it can refer to - in social, political and economic contexts (Bhalla and Lapeyre, 1997). The literature on social exclusion stipulates its origins to be double sided. The concept of social exclusion has different meanings and connotations among the French republicans and Anglo-Saxon liberals. This section will discuss the different meanings and interpretations of social exclusion and conclude with its relevance in a more recent context, more specifically its presence in developing countries.

In France, social exclusion originates from sociology. According to French republican thought, social exclusion is described as a "process of social disqualification or social disaffiliation leading to a breakdown of the relationship between society and the individual" (Bhalla and Lapeyre, 1997: 414). Subsequently, social exclusion refers to governments holding a key role in the preservation of the notion of solidarity in society. In that perfect society, the integration of state's institutions had to be complementary in order to form social cohesion. So according to the French republican school of thought, social exclusion is seen as a failure on the part of the state, and "social cohesion" ought to become the ultimate goal of all republican states in order to re-adjust imbalances caused by social exclusion (Bhalla and Lapeyre, 1997).

In Anglo-Saxon liberal thoughts, social exclusion is referred to as a “social integration in terms of freely chosen relationships between individuals rather than a relationship between the individual and society” (Bhalla and Lapeyere, 1997: 415). In other words, social exclusion is a deliberate act adopted by individuals who choose to not participate. In addition, they view social exclusion as the result of differences in interests or the outcome of market failure and deprivation causing modification in the system as a whole.

In more recent analysis of social exclusion in developing countries, the International Institute for Labour Studies’ review of several studies identified it as an instant when a group of individuals are restricted from accessing adequate social, economic and political rights in order to fully participate in society (ILO, 2002). In effect, many commentators have maintained that, in developing countries, the exclusion of specific social groups from the process of development largely contributes to poverty (Hickey *et al.*, 2007). Finally, Du Toit (2008) added that continuous poverty was not only due to the inaccessibility of power but also from “adverse incorporation” which will be discussed later. Adverse incorporation in a nutshell:

“Captures the ways in which localised livelihood strategies are enabled and constrained by economic, social and political relations over both time and space, in that they operate over lengthy periods and within cycles, and at multiple spatial levels, from local to global. These relations are driven by inequalities of power.” (Bhalla and Lapeyre, 1997: 4)

In more recent studies, the causes of poverty appear to be increasingly attributed to the imbalances within the structure of the state, market and civil society within a country (Hickey *et al.*, 2007).

Social exclusion has been denoted by du Toit (2008) as part of a wide range of conditions starting from: “physical and mental disability or chronic illness to gender, age, identity, caste, race, unequal power relations, discrimination, political bias, the nature of the state and the nature of regional and spatial integration”, which prevent individuals or groups from participating fully in social, political and economic life. In addition, Rodgers *et al.* (1995) state that social

exclusion in the development discourse generally occurs through multi-dimensional power relations - that is gender relations or hierarchical structures within organisations where those at the bottom are excluded from the process of decision making. The socially excluded are more likely to experience stigma and discrimination (Rodgers *et al.*, 1995). For example, a study in Ghana has shown that someone's class, ethnicity and gender often determines vendors' positions at the market place and the kind of trading activities they choose to partake in (Brown, 2006). Furthermore, several studies on power dynamics in market places have indicated that men usually earn more than women due to the nature of their business (Skinner, 2010). For example, in Kumasi, Ghana, data shows that street trading specialisations are categorised by gender. While on the one hand men sell manufactured items and take charge of service provision such as barbershops and manufacturing workshops, on the other hand women predominantly sell food items which in comparison procure much less financially (Skinner, 2010). This same study also shows that women rely to a larger extent than men, on family, kin and social networks, to ensure that a trading space is reserved for them. Those social networks are a crucial part of women's support strategies to ensure that their household duties, such as child care, were taken charge of (Brown, 2006).

Similarly, Du Toit (2008) also advances that the notion that supplements the concept of social exclusion is "adverse incorporation". According to Hickey and Du Toit (2007), adverse incorporation is a complementary notion of social exclusion. It refers mostly to power relations and historical trends that have been identified to create those imbalances in power relations. Adverse incorporation describes the layers established in economic systems which prevent the marginalised from acquiring more power within that economy and give little options to negotiate their terms of inclusion.

Marginalisation, poverty and exclusion have been important topics in forums of discussion about the economic, political and social challenges that developing countries face. However, social exclusion has not yet been explored fully in those debates. It is also not surprising to note how most developing countries in Africa, Latin America, Asia and the Caribbean have not yet used social exclusion as a problem to address while shaping some of their development policies. This pushed researchers to identify arguments justifying the lack of information and interest in the

concept of social exclusion in developing countries. One of those arguments was that countries' different stages of development make it difficult to find common views and reasons linked to poverty, in developing countries. A second argument was that the lack of formal and well organised welfare systems in developing countries makes it difficult to envision governments fully capable of tackling in depth the absence of economic, political and social rights which the working poor endure daily (Bhalla and Lapeyre, 1997). It has to be noted that exclusion, adverse incorporation and marginalisation are usually used as generic terms that cover a variety of cases.

Critiques of social exclusion

Beall *et al.* (2005) stated that the World Bank moved towards the approach of social inclusion after its study on the consequences of social exclusion. The study simply suggests that social inclusion could promote poverty alleviation. However, many voiced their opposition against the World Bank's promotion of social inclusion because it ignored the fact that many groups willingly excluded themselves, consequently they should be given the right to not participate in the process of decision making. Although the terms and conditions under which the most vulnerable could be included were not clear in the World Bank's approach (Beall *et al.*, 2005), many development institutions and agencies held that only the act of social inclusion would empower the most vulnerable groups within society (Ibid).

The promotion of inclusion brings us to firstly identify the factors that cause the failure to integrate certain communities while other communities become more and more dominant. According to Bromell and Hyland (2007), such alienation is based on predominant identities such as religion, tribe, gender and sexuality and so on. Several studies also agree that when some members of a community sense that they are not fully integrated in their group, they feel isolated and tend to disengage in group activities (Bromell and Hyland, 2007).

Scholars have argued that while on the one hand poverty is the end result of disproportionate and unfair distribution of resources, on the other hand social exclusion was only linked to the absence of social network and ties with family members, friends, other community members and state institutions. However other research found that social deprivation of individuals was linked with

their economic status in the society they belong to. Consequently, if their economic instability was remedied they would automatically be included (Bromell and Hyland, 2007; Carr and Chen, 2004; Bhalla and Lapeyre, 1997).

Bhalla and Lapeyre (1997) note that, although a minimum level of income was required for decent living it was not necessary to guarantee the working poor's access to human needs and to exercise their rights. Many commentators have expressed their criticism about the concept of social exclusion and its relevance to women's integration into the labour market (Carr and Chen, 2004). Those criticisms evolved around three specific themes. One of them stated that social exclusion, when referring to its practice in the developing world, is often intertwined extensively with poverty and inequality. While studies have shown that some groups could be included in social and economic affairs of their country, they still remain relatively poor. Some of them could be included in a manner which they do not have much control over. Their lives and poor livelihood still remain the same, in that sense such inclusion is referred to as "adverse or unfavourable incorporation" according to Kantor (2009). It was noted that the restricted nature of the options individuals have to choose from defines how constrained their inclusion had to be when trying to participate more actively in the social and economic sphere of their community. In this dissertation, constrained inclusion is associated with the limits women face when entering the labour market. Those barriers strongly depend on the expectation that women's role is to be the main home carers.

A second criticism of social exclusion advanced by Kantor (2009) is the "reductionist and simplistic approach" which is often used when categorising people or groups as just included or excluded. She insisted that people's roles and distinctiveness cannot be simplified into a single perspective. Their identity could be analysed on different levels and layers of their social spheres. For example, the stage at which the individual is at in his life cycle is equally as important when trying to determine his identity (Kantor, 2009).

In that sense, Kantor (2009, 196) suggests that there should be more emphasis on the "inter-relations of spheres of inclusion and exclusion" which determine the level of difficulty in trying to have access to goods and services. In doing so, all those levels need to be taken into

consideration instead of only looking at how groups are either included or excluded. She also proposes that forthcoming studies should explore the idea that individuals could be included and excluded at the same time, in different spheres and stages of their lives.

Kantor (2009) also holds that the concept ignores the differences that exist within groups which are excluded. In the instance where women are identified as one of those groups, the term becomes ambiguous because different women face different difficulties and barriers - it is more cautious then to state that there are sub-groups within the group called “women”. Consequently, grouping them as one may lead to much error in trying to find a way to attenuate the level of deprivation which they face.

The concept of social exclusion can incorporate inaccessibility of both social rights and material goods by the marginalised groups in their attempts to improve their livelihoods. This dissertation will discuss the correlation between poverty, deprivation of goods and services and the exclusion from security, citizenship and representation of poorer women within trader organisations.

2.4) Membership-Based Organisations of the Poor (MBOPs) - traders’ organisations

Theron (2007) note that Membership Based Organisations of the Poor (MBOPs) are currently very common in Africa. They have been found to be good platforms in which the poor have access to political discussions. It is also through those organisations that the poor can act together in order to provide for themselves goods and services which are not provided by their state (Chen *et al.*, 2007, Theron 2007). Chen *et al.* (2007) also suggest the following categories constituting MBOPs: trade unions, cooperatives and self-help groups, worker committees, savings and credit groups, producer groups and so on.

Chen *et al.*'s (2007: 2) explanation of MBOPs in their study of such organisations is as follows: “Organisations whose governance structures respond to the needs and aspirations of the poor because they are accountable to their members are central to achieving equitable growth and poverty reduction”. Furthermore, they add that in MBOPs, members ideally choose their leaders democratically. Those leaders are usually put in complete charge of the organisation.

The shortcoming of such compact definitions is that many important aspects are overlooked. One aspect which needs to be more reflected upon in the definition perhaps is the fact that the “poor” are considered as a group of people. Among the poor, there are various fractions.

Crowley *et al.* (2007: 2) note that MBOPs are organisations whose members join voluntarily and are in majority poor. They are given full charge of the organisation’s administration. Also, they add that members control the organisation’s finances since they are its main funders. Their financial contribution is in fact part of being members of an organisation. They also acknowledge that members in general choose to unite for specific goals expecting results which contribute to the improvement of their livelihood (Crowley *et al.*, 2007).

Theron (2007) adds that the primary objective of an MBOP is to cater for the socio -economic needs of its members. An MBO has a well defined constituency from which membership is drawn. The organisation is internally funded and the highest decision -making structure has to be the most representative forum of members. Members should display a strong sense of ownership of the organisation. The accountability of the leadership should be shown to the membership. Finally an MBOP embodies values of cooperation and solidarity.

Roever (2007) also suggests that among organisations of informal workers, members rely heavily on leadership as representatives in front of local and national authorities. She adds that the role of leaders is to carry member’s requests and influence government policies that affect their livelihoods; most particularly in the eventuality that those new rules may hinder these informal workers from fending from themselves suitably.

MBOPs could be registered legally or unregistered organisations within their localities. They could be placed along the continuum of different kinds of organisations ranging from trade unions and cooperatives to small support groups. In general, they all strive towards the betterment of their members’ livelihoods (Chen *et al.*, 2007; Crowley *et al.*, 2007; Khan, 2007).

The idea of MBOs and MBOPs arose precisely because of a feeling in many parts of the world that there were too many NGOs which were not officially known to be membership based. Although it was said that those NGOs were representing the poor, they were not accountable to the latter. Instead, they were more accountable to their funders, or to their own boards, whose social status did not necessarily reflect the status of NGOs' members.

Table 1: Classification and features of MBOPs

	Trade unions	Cooperatives	Small self help groups
Funding	External Subscriptions	Membership shares service provision fees	Savings among members
Level of consultation	Membership constituency	Loans legal protection insurance cover	Membership with equal participation
Decision making	Leadership workers	Federations shareholders	Members Leadership
Elections	Democratic	Democratic	Rotative
Composition of leadership	Executive structure	Active participation	Members
Governance	Code of moral conduct constitution most representative forum of members	Code of moral conduct	Code of moral conduct
Concentration	Industrial work political	Income generation for members	Savings

Source: Membership-based Organizations of the Poor (Chen *et al.*, 2007)

The table above shows the different kinds of MBOPs and their features. Each type of MBOP shows differences in its structure and management which in turn constitute its strengths and weaknesses. Funding, methods of governance, leadership and decision-making processes vary according to the size and function of the MBOP. Table 1 also describes the role that members should play for an MBOP to be successful.

Table 2 describes all the roles which members should have in order to fully participate and sense their inclusion within an organization. All the characteristics described in table 2 are about representation and control by the members. Both the role of the organization and those of its members are complementary. According to both tables, members are at the center of the organizations functions and without their total involvement it loses its legitimacy in the environment it has been formed. The total integration of its members maximizes its performance level.

Table 2 Members characteristics in an MBOP according to Chen *et al* and Crwoley et al (2007)

Members' characteristics
Partially or fully controlled by the poor
In majority poor
Voluntary membership
Members engagement in their own decision-making structures
Provision of financial contribution to the organisation
Well defined constituency from which membership is drawn
Highest decision making is represented by members
Strongly developed sense of ownership
Accountability of the leadership to members
Value of cooperation and solidarity

Source: Chen *et al.*, 2007: 6 and 9

This dissertation will use those features to explore the role of a women traders association in St Balikuddembe.

Some argue that many MBOPs stay relatively small and concentrate on internal issues. By remaining small, members still have more control over the governance of their MBOPs. Many observers (Chen *et al.*, 2007; Crowley *et al.*, 2007) hold that organisations which expand in size depend more on non-poor members' intervention for a more efficient management and perhaps better advice on strategic management. On that note, a higher influence of the non-poor is mostly found in larger MBOPs including traders' associations. Chen *et al.*, (2007) add that the non-poor have a function of increasing external financial contributions, networking with external donors, identify problems in the organisation and finding solutions. Therefore, the one issue which big MBOPs' leaders should focus on is to have some control over the influence of the non-poor. In effect, a high level of influence from the latter could cause the exclusion of the poor with their organization. Khan (2007, 5) agrees that the goals of an organisation should not only exhibit the concerns of the more "vocal and vociferous", instead the opinion of all should be included in its constitution. For example, Chen *et al.*(2007) advance that an MBOP is the way its women members who are working informally carry their voices in front of government officials and during the implementation of projects which are meant to assist them and improve their working conditions. They add that for instance, in India, the Self Employed Women's Association's (SEWA) strong position in the development arena in India and its strong membership allows it to maintain enough influence to create more opportunities for members to earn higher earnings and simultaneously be an advocate for women in political, social and legal debates. The type and role of traders associations and their spread in Africa will be discussed below to illustrate even further the role on MBOPs in the informal economy.

It is common to see throughout time that MBOPs structures change. Those changes usually reflect the different paths which the organisation is taking and as it increases, the more complex their rules become. Those rules in the later stages of the organisation are comparable to a constitution, a charter and bylaws within the premises of where the organisation operates. Those rules need to be well understood by the organisation's membership and for that task to be more effective, those new rules need to be written and translated in the local dialects (Chen *et al.*, 2007).

An MBOP's membership size and rules depend on its goals. For example, for informal saving groups it is preferable that the size remains small. Studies have shown that while on the one hand, smaller groups that are made up of people who know each other are the most successful and sustainable saving groups (Chen *et al.*, 2007; Crowley *et al.*, 2007,) on the other hand, Crowley *et al.* (2007) note that civil society movements, whose goals are to contribute to policy and social changes, need to have a large number of members going up to hundreds of thousands if necessary. In conclusion, the most effective size of an organisation depends on its goals. MBOPs' structure could vary from very simple to very complex according to its objectives.

Trader organisations play a wide variety of roles including social welfare provision, bulk purchase and storage, business promotion, networking, training, improving infrastructure and finally securing and managing trading spaces (Chen *et al.*, 2005). Although, current information on street trader organisations is very incomplete (Skinner, 2010), the majority of the following show potential roles for trader MBOPs which are found in Africa (Azeem *et al.*, 2006; Skinner, 2010):

- They represent their members' interests: protection in the face of local authorities, collaboration with police in case of theft, collaboration with local authorities to secure market and keep it clean.
- They play an advocacy role during conflicts: mediation during conflicts among members and with local administration.
- They provide social assistance: support in case of illnesses, births, funerals and so on.
- They provide support and training: workshop and seminars organisation, information sessions on products, business skills and leadership training.
- They are locally based and concentrate on issues concerning that specific geographical area, as well as having links only with local authorities.
- They allocate trading space: liaison with local government to ensure that space is reserved for new vendors.
- They mobilize members in establishing and maintaining their civil and political rights.

2.5) Research questions

The first chapters have enabled a progressive focusing on a theoretical framework – social exclusion – and an approach to organisational analysis. This has led to the identification of the following key research questions:

- 1) What makes women members join the trader association? Through this question, the aim was to know what kinds of women join trader organisations. My assumption was that the majority of them belong to the very bottom of the socio-economic ladder which means that they were vulnerable and socially excluded. Although trader organisations are identified as tools for social inclusion, the researcher was to explore the challenges that these women face in trying to negotiate their terms of inclusion and how they made sure that those terms were respected by organisation leaders.
- 2) What is the role of the organisation in supporting the women? The question explores how the organisation demonstrated that members' voices were heard and their concerns were addressed. And how women are included in the organisation's attempt to represent and provide support to all women traders within it.
- 3) How does class influence the support which women receive? How is knowledge shared among members of different socio-economic status, and how are resources distributed between them? Women were asked whether and why their livelihoods have or have not improved since they joined the group. Also, have women ever requested support from their organisation in order to improve their living and working conditions? What was the organisation leader's response after the request and what stopped their progress, or was the catalyst of their progress?
- 4) During what phase of the process of decision making over important issues such as trading space or stock provision are women consulted? This question was to identify mainly when women are included or excluded from the process of decision making. During individual interviews women were asked to describe the medium of consultation the organisation uses during meetings.

- 5) Under what circumstances do members help each other, and when do they not? This is most important for the most vulnerable group of women. According to what basis does help provided by the organisation stop and when does it occur? That is, in social rank, social network, ethnicity, or depending on who is at the head of the organisation at the time challenges are faced by some women.
- 6) How do women ensure that their voices are heard by their organisation's leaders during conflicts among themselves and with local authorities? Whether and how does social exclusion deprive these women from fully benefiting in being members of a traders' organisation? This question aimed to investigate the possibility of social exclusion within trader organisations more directly.

This dissertation will assess the possibility that internal social exclusion still takes place within bodies that have been established to facilitate social integration of the most vulnerable; therefore, more needs to be done in trying to include them within social and economic development.

CHAPTER III: METHODOLOGY

*“Confidence is buttressed by local groundedness”
(Miles and Huberman., 1994: 10)*

3.1) Choice of research method

The research methodology involved collection of primary data, the validity of which was enhanced by triangulation of data from individual questionnaires with data from Focus Group Discussions (FGDs) and semi-structured interviews with leaders within the market. The researcher also drew substantially from readings as well as the researcher’s own observations.

The use of the qualitative research method was found to be appropriate for this research. First, a qualitative investigation offers researchers a chance to answer research questions of a specific sample and at the same time explore the environment and context under which interviewees respond to those questions (Ribbens and Edwards, 1998). Another important characteristic of qualitative research is how it reflects the normal circumstances in which interviewees’ economic activities take place (Ribbens and Edwards,1998). For instance, in this study, the goal was to draw the data under a high level of normalcy around all respondents demonstrating that the answers reflected the reality of what was happening at the time interviews were carried out.

Miles *et al.* (1994: 10) stated: “confidence is buttressed by local groundedness,” and the study applied the idea that the originality of data collected should be supported by direct collection from the ground while things are under investigation instead of through readings alone. Further, the opportunity presents itself to give more attention to issues that could have been overlooked and ignored by previous researchers on the same subject. Also, the importance of local actualities-economic, political and social - and specific times at which interviews have taken place, determine findings and the way the question is answered (Miles and Huberman, 1994).

The second reason why the researcher considered the use of qualitative data more suitable for the research is the abundance of data that it provides with a small sample and the option that it thoroughly uncovers complex features of one research theme. Miles and Huberman.(1994:10)

added that qualitative data usually “provides thick descriptions that are vivid, nested in a real context, and have a ring of truth that has strong impact on the reader”. In this research, qualitative data describes more precisely the perspectives and experiences of respondents in vendors’ associations.

The third reason is the flexibility which qualitative data provides to researchers. In effect, researchers can use various data collection methods and during different time frames without necessarily putting at risk the authenticity of the results (Miles and Huberman, 1994).

The final reason is that qualitative data was more suitable to reflect the daily lives of the women who the researcher wanted to interview. Anthropology being the researcher’s background discipline, one of the goals was to use this opportunity to practice some of what was learnt and experienced with the researcher’s own eyes with respect to some aspects of women traders’ lives in their working environment. In that sense, the researcher wanted to inquire as to the way women organised their lives and know their own views on their status within their community and the way they adapt to it.

Although it is true that the collection of data and perspectives from respondents is what constitutes the strength of qualitative data, the researcher’s observations and discoveries are also important to reinforce the validity and authenticity of the data collected. Research has shown that being able to use various methods during qualitative data collection added more strength and insight to its quality (Miles and Huberman, 1994). The researcher also took pictures as visual evidence of the structure and organisation in the market.

Limitations of qualitative data are many while doing research according to Schendul and Schendul (1999). They argue that, on the one hand, the data could be rejected or considered incorrect because other researchers may advance that some important information was overlooked and such information could be crucial aspects about participants or the environment the study is taking place. On the other hand, the study could be authentic and accurate for this particular population and inapplicable for any other study.

The researcher as an instrument does not have control over field conditions, threatening the validity of the data. In this context, Schendul and Schendul (1999) define validity as the extent to which the researcher can prove his findings by applying it to another population. Schendul and Schendul (1999: 279) note some of the factors affecting validity. One of them is that the environment where the study takes place changes throughout time even while the study is taking place. Respondents could also be biased and respond according to their connections and social bonds, to how they see the researcher and the kind of information the researcher is asking about. Finally, there was a risk that the researcher could document “false or premature” conclusions.

3.2) Development of the instruments

Network (Reputational selection, chain referrals) and snowball sampling were the methods used for collecting data during fieldwork. Reputational selection and chain referrals collect study groups constituted of the network of friends, family or contacts possessed by key informants). Since the study group begins with one individual and grows progressively like a snowball grows while rolling down a snow- covered hill; snowball sampling is identified as well(Schendul and Schendul 1999) .

Initially, a general questionnaire about the organisation’s background was administered to two of the leaders of St Balikuddembe market, to capture the history, structure, role, goals and membership size of the organisation. Participants were chosen through referral and the reputational method which will be discussed in the sampling section. The researcher was mostly directed by the respondents.

Secondly, a short questionnaire² on each participant’s age, marital status, number of dependents, ethnicity and number of years of experience as an informal trader was administered in individual interviews. During those interviews, women were asked about their education and professional background and how they became street traders. They were asked to give their perspectives on the advantages and disadvantages of being an informal worker. Participants determined, according to their understanding, what position they held within Ugandan communities and how

² Refer to Appendix 1 for questionnaire

they thought their social rank could possibly affect the way they access resources for a more lucrative business. They were asked to explain how they heard about the association, how they joined it, the way they understood the organisation's function in their lives and whether it had reached their expectations or failed in reaching them. They were asked to first describe how they ensure that their voices were heard, and secondly illustrate their responses with one short example of one incident demonstrating that their concerns were addressed or not addressed by the organisation. The main idea was to determine through these questions how organisations were structured in order to integrate women's views in their support strategies and whether women were assisted equally and equitably.

Individual interviews took place with women vendors in St Balikkudembe market. Those interviewed were followed by two FGDs with up to seven participants each, the majority of whom had been interviewed individually. The main purpose of the FDG was to facilitate in-depth reflection of some of the themes that were identified during individual interviews. The FGDs constituting a selection of more powerful women and another selection of less powerful women was used to assess, in more depth, themes that were identified in the individual interviews. In other words, the researcher organised one FGD with shed leaders and another with rank-and-file members. The piloted interviews were recorded electronically, transcribed, and finally discussed with the researcher's supervisor.

3.3) Sampling

This study was based on a sample of women working in the informal sector in urban Kampala, Uganda, who have had at least two years' experience in market trading. Fifteen out of the 17 interviewees belong to an association in St Balikuddembe market. The fieldwork was a qualitative investigation of the challenges which the members of an association face and the strategies they develop to confront them.

The participants were divided into two groups. One group consisted of nine women known as shed leaders who had succeeded in improving their livelihoods significantly. The other group of eight women vendors comprised women who were not shed leaders. They are referred to as "ordinary vendors". The researcher had access to most of the respondents using a combination of sampling methods, including convenience sampling, reputational selection and chain referral.

Schendul and Schendul (1999) define convenience sampling as the identification of a sample group which can be accessed more easily than others at the time researchers are in the process of identifying a potential community to study. That group should also have members who fit the criteria of interest which the expert is studying. They added that reputational selection implies that researchers ask for guidance from experts and members of the community who are familiar with the area of study. Researchers also ask for guidance from participants in the community who have extensive knowledge with the theme the researcher is trying to undertake. Those informants use their network and expertise to refer the researcher to people who would be more likely to participate in the study. Chain referral selection also means that researchers ask previous participants who fit the criteria of the study sample to recommend them to similar people (Schendul and Schendul, 1999).

The researcher's initial intention was to first make a general comparison of the women within and across the groups and consequently use the theory of social exclusion as the basis of the investigation in determining whether the most important factor contributing to women's success and progression within the sphere of the market is because their terms of inclusion are effectively shaped according to their social rank, ethnicity, class and social network.

3.4) Choice Of the market

St Balikudembe market, also known as Owino market (see photograph 1), was referred to the researcher by the Market Vendors AIDS Project (MAVAP) programme secretary. MAVAP's contact was given to the researcher by her friend who was also her host during fieldwork. Subsequently the researcher went to MAVAP's head office in Kwamodja market, Kampala. The programme secretary gave the contact of St Balikuddembe market's administrator and assured the researcher that the latter would help with access to women vendors where he works. Consequently, MAVAP was the point of entry in the market.

The administrator referred the researcher to the Owino Women's Association (OWA). After carrying a semi-formal interview with the chairlady, a decision was made to stay in the market

based on four reasons. First, St Balikkudembe is the biggest market in Uganda, therefore the researcher felt that she had put all the chances on her side to come across the widest variety of women vendors. More specifically the goal was to encounter different kinds of women in the lowest level of the economic ladder. The second reason was that the researcher did not want to spend too much time finding an association as that would mean sacrificing more time which was initially allocated to work with women vendors. The third reason was that the researcher had developed a good relationship with the market administrator as he had already shown her that he would guide her around the market. Finally, according to the interview the researcher had with the chairlady, she had found in the women vendors association a group which tried to gather women and provide them with skills which would better their work. Through that model the researcher was able to assess which criteria leaders used in order to choose members who would receive training. The researcher would then be able to see how social exclusion was applied within the structure of the market.

Photograph 1: Zone Soweto of St Balikuddembe Market



3.5) Implementation of interviews

During the first phase of fieldwork, at the beginning of every interview, the researcher had asked the interpreter to create a relaxed and informal atmosphere by explaining in all details the purpose of the study and to give respondents time to ask questions. All informants were informed of their right to not participate in the study and leave whenever they desired. Finally all interviewees were asked to sign a consent form, translated in Luganda, if they agreed to participate in the study after its content was explained to them by the interpreter. Some women were able to read the form and time was given to them for that.

Interviews were also recorded electronically. They lasted between 12 to 78 minutes and two thirds of the interviews lasted between 45 and 55 minutes. The researcher and her assistant had to go back for two interviews in order to finish them. One of the interviews continued the following week and another resumed at the end of the field work.

The research questions were formulated in such a way that respondents were to answer according to their life experiences and their opinions on the structure of the market. The researcher used open ended questions allowing respondents to focus on different themes and on their own experiences.

The researcher worked with an interpreter as most women in the market were more comfortable speaking Luganda, the main language spoken in central Uganda, where most came from. The researcher was present at all interviews, and was thus able to probe in instances where she felt the need for clarification. She also intervened when she considered it necessary to probe further on specific themes. The researcher also ensured that she and the interpreter had coordinated perspectives although their ideas could sometimes clash, especially if they felt that there was a need to change their approaches or methods in which they would carry the interviews. A diary was kept for field notes and new discoveries.

Interviews were carried out in a casual environment as the interpreter and the researcher tried the best they could not to disturb the respondent at her workplace. For example, respondents could ask to stop the interview at any time to serve a customer and then resume. She could also answer

questions from passers-by who were curious to know who they were and would ask her during interviews instead of asking them. The study was carried out, as far as possible, within the market in its natural state.

The second phase comprised of the FGDs which took place a week after the last individual interview. The fieldwork lasted six weeks. During fieldwork, the majority of interviews which had been transcribed were quickly examined allowing the researcher to better prepare for the FGDs.

The first FGD (see photograph 2) took place with the ordinary vendors whose stalls were under the same shed in one corner. That arrangement facilitated their gathering and also permitted them to leave at any time to serve a customer and come back when desired. The second FGD (see photograph 3) with the leaders took place in an office, and it was more formal. Most of the shed leaders were present except for one because they all had employees staying at their stalls, so their absence was not very costly to them.

Photograph 2: First FGD



Photograph 3: Second FGD



3.6) Data analysis

It was very important to follow the original questions and refer to them regularly during the analytical process. The following six questions were used as points of reference: What makes women join a traders association? What role do vendors' associations play in supporting the women? Whether and how does a women's position influence the support they receive? Under what circumstances do women help each other and when do they not? Under what phase of the process of decision making are women consulted and are some groups more influential than others? And how do women ensure that their voices are heard within their associations?

Ribbens and Edwards (1998) mention that one characteristic of research is the way researcher and respondent relate to each other as well as the level at which they are both different in “ race, gender, class, age, sexuality, and able-bodiness,” which could determine the degree of their relationship.

The other characteristic put forward is the challenge which researchers face during the interpretation process of the data. In effect the research needs to be constantly self-reflective because it is important to realise that responses could be interpreted variously. Self-reflexivity consists of many aspects of the research. In the case of the researcher, one aspect was that

because of the market's heavy agglomeration she had to constantly remind herself of why it was considered an unsafe environment. She also had to be aware of its size and what it represented. The researcher also had to go back to field notes and memory for emotional responses during interviews. Ribbens and Edwards (1998: 127) said:

“What we could wish to give greater emphasis to and make more explicit is the role of the researchers' theoretical location and ideas in this process and how these influence the interpretations and conclusions which are made”.

Therefore according to Ribbens and Edwards (1998), self-reflexion meant that the researcher must firstly establish where she was situated within the socio-economic ladder in comparison to participants. Ribbens and Edwards (1998) also argue that the aptitude of the researcher in carrying research analysis determines the strength of qualitative data. They suggested that researchers should acknowledge the existence of biases while writing the report, and reflect on what truly influences their findings. In this project, the researcher was a foreign student trying to incorporate herself in the market to study women traders. And although she was an outsider, being a black person was an advantage because she could walk around the market freely and unnoticed until she spoke to someone in English and not in Luganda. Her presence as an outsider was then felt by people around her. Secondly, the researcher had to acknowledge the kind of relationship she had with respondents. For instance, she had to find a way to integrate within two specific groups: shed leaders and ordinary vendors. The ordinary members constituted younger women compared to shed leaders who were more mature women with a lot of experience and network in the market. The researcher had to use different approaches for different respondents to develop a certain relationship with the members of different groups. With the shed leaders she chose to adopt the role of a younger woman and student asking for protection, guidance and help from them in order for her to graduate. With the less influential women, her way of integrating was to take the role of a listener - a friend to them for example she would ask if they could accept her and allow her to sit with them as an observer.

Thirdly, the researcher had to quickly explore ways to use her theoretical approach to interpret respondents' approaches. The initial theoretical approach of social exclusion was used to identify themes connected to it while examining the data. Finally, she had to interpret the interpreter's

interpretations, making her task of self-reflexivity much more complex, as there was an intermediary between her and the respondents.

The quantitative analysis of the data consisted of the counting the number of interviews and splitting them into different categories of vendors according to the research selections: members of the traders association and non – members. The research documents, transcripts and CDR will be kept in secure storage in the School of Development Studies for five years. After that period the documents will be shredded and the CDRs will be incinerated according to the School’s policies.

3.7) Respondents’ profile

The table below is the demographic description of the fieldwork participants. It shows that a wide variety of women working in the market took part in this study increasing the scope of opinions and views in the working conditions within the market. All except one came from the central region. Two of them previously worked in the formal economy but decided to work full time in the market because it was more lucrative than working formally. The researcher also interviewed two employees who were much younger than their employers and had been working at the market for less than five years. Neither of them belonged to the women’s association.

Table 3: Selected characteristics of individual respondents , N= 18, all female except N°1

Interviewe e N° :	Age (years)	Marital status	Current activity in the market	Last completed year of education	N°of children	Status in the market	Years in the market
1 (Male)	49	Married	Cereals, beans, groundnuts	S4	8	Market administrator	32 years
2	50	Single mother	Spice	O’level	8	Second vice chairperson of St Balikuddembe market Chairlady of the Owino Women’s	31 years

						Group	
3	46	Single mother	Second hand clothes	Primary	6	Shed leader	27 years
4	41	Single mother	Onions	O' level	4	Shed leader	20 years
5	46	Single mother	Flour and second hand clothes	Primary 6	2	Shed leader	19 years
6	50	Married	Sweet bananas, carrots, green pepper	Senior 3	6	Shed leader	30 years
7	Between 60 and 70	Married	Sweet potatoes	Primary 6	1	Ordinary vendor, former member	Around 40 years
8	32	Married	Sweet potatoes	Senior 1	4	Ordinary vendor, non-member	19 years
9	46	Married	Peas, beans, bananas, dried mushrooms	Primary 7	4	Assistant leader	Around 20 years
10	41	Married	Onions, green pepper, garlic, pilau masala	Senior 3	5	Shed leader	21 years
11	50	Married	Mushrooms, green pepper, tomatoes and carrots	Senior 2	6	Shed leader	25 years
12	35	Married	Carrots, tomatoes, onions, green peppers	Senior 2	3	Ordinary vendor, former member	19 years
13	50	Widow	Peas, fresh beans, mushrooms, sweet bananas	Primary 7	8	Shed leader	32 years
14	27	Single	Peas, beans, bananas, dried mushrooms	Senior 4	1	Employee of interviewee 9	2 years
15	40	Married	Green beans,	Senior 4	4	Ordinary	12 years

			peas, carrots, onions			vendor	
16	30	Single mother	Carrots, avocados green peppers	Primary four	2	Ordinary vendor	20 years
17	20	With father of her child	N/A	Primary 7	1	Employee of interviewee	4 years
18	36	Single mother	Cabbage, celery, spring onions	Senior 4	5	Ordinary vendor, non-member	5 years

In this table, the difference between shed leaders and ordinary vendors was that the former responded that they were members of OWA while the latter affirmed that they either did not belong to it or had left it. Shed leaders were older than the ordinary vendors interviewed. The most fundamental and common characteristic which all leaders shared was that they had much more experience in the market than the ordinary market vendors. The women entered the market for various reasons ranging from separation from a husband, dropping out of primary or high school, and giving birth to a first child. The kind of support that women received while entering the market was very distinct according to every individual. While on one hand all women interviewed were encouraged to join the market by a family member or a friend, on the other hand they received financial support from different sources. Some had the help of a male figure in their family such as a father or a husband, and others received money for their first capital from friends or their mother. According to the women's association chairlady, the educational and occupational make-up of the women market vendors is very diverse.

All the women except one were selling on stalls. The one who sold on the ground said that she preferred to sit there because her legs were hurting. Being a stall owner is not an accurate representation of women's status and selling conditions in the market. The researcher also found that a large proportion of the market vendors were selling on the floor in the alleys without a stall. They were saying a daily fee for renting the space they were selling at. There were a few stall owners as well as many women who were renting their stalls.

In general, the respondents affirmed that they usually work independently and rarely receive help from relatives or friends. Most of them said that they preferred to work alone and for those who had employees they were satisfied under those conditions.

3.8) Limitations of the study : Language, Costs, Status and Working with an Interpreter

The biggest barrier faced during fieldwork was language. It was only once the researcher reached Kampala and accustomed herself with her surroundings that she fully established the extent to which an interpreter was needed if she wanted to be accepted by the women traders within any market. However, the presence of an interpreter brought limits to the bond she would have liked to develop with the respondents, since they were not speaking directly to her even when they wanted to speak with her. The researcher's relationship with the interpreter was very cordial although the conditions were very difficult at the beginning. They were not used to staying in such a populous market for as long as they stayed daily. It was also difficult to penetrate the market and have access to women, but with time they were able to find ways of forming relationships.

In addition, the researcher was a foreign university student trying to carry a study of women market vendors most of whom have not received university education. She only spoke and understood English and French, and was considered an outsider for that reason. The degree to which the researcher could integrate herself among the vendors was very limited because she was not seen as someone they could identify with or relate to. Money and time constraints were also major factors contributing to the limits where fieldwork could be carried out. With more time, she could have gathered more information. Bearing all these limitations and difficulties in mind, it will become clear in the presentation and discussion that follows that authentic and honest responses were obtained.

CHAPTER IV: THE RESEARCH CONTEXT – ST BALIKUDEMBE MARKET

The informal sector in Uganda has been expanding continuously throughout the years. According to recent studies, Uganda's workforce of about 11 million people had only close to 2.5 million of it working in the formal economy. Meagher (1995) adds that this trend received more attention after the introduction of the Structural Adjustment Programmes (SAPs) since real wages were decreasing and unemployment was rising because of lay offs in the public sector. That factor contributed to wives and daughters joining the informal sector and contributing to the household income. The literature on the markets being very limited this section relies heavily on Kirstensen and Mukasa (2009).

The rest of Uganda's labour works informally (Kristensen and Mukasa, 2009). There is evidence that the informal economy grows even larger because of the high rate at which town markets are being established and expanding (Kristensen and Mukasa, 2009).

Management of markets in Uganda has been allocated to the private sector since the 1990s due to the SAP requiring governments in developing countries to decentralize and make private most income-generating bodies. In that sense, the Ugandan government cancelled the "local artisan arrangement" which gave more power to market associations to govern their local markets. In doing so the government decided that private companies were more suitable for its new goal to make "all management contracts to be value added tax compliant" (Kristensen and Mukasa, 2009:11). In other words, the government had to be able to collect revenues from markets as well. For that to happen, they had to be privatised and registered for revenue to be collected. This new initiative affected in various ways market vendors in Uganda and their associations (Kristensen and Mukasa 2009).

One of the results of this new plan is that some markets created cooperatives and credit societies for them to match the checklist of requirements needed to manage a market. Some associations in other markets, such as Nakawa market - the second largest market in Uganda - dismantled because they were dominated by privately owned cooperative and credit societies. Finally, in other markets such as St Balikuddembe market - the largest market in Uganda - the cooperative

and credit societies and vendors' association were running the market simultaneously and holding different functions. Under the circumstances where the cooperative and the vendors' association worked together, the former played a greater role. While on the one hand it collected savings and supplied basic services to the vendors in its respective market, on the other hand the vendor associations' role was to cater for social needs like intervening in conflicts among vendors and also be involved in internal management such as stalls allocation and order in the market's alleys (Kristensen and Mukasa, 2009).

However, one general concern was that markets were to be administered by the private sector. This implied that they were run by people who were not necessarily vendors in the market and a smooth coexistence between those private companies and the vendors' association was hardly achievable (Kristensen and Mukasa, 2009).

In summary, the changes imposed by the SAP brought about various complications in the management of markets in Kampala which are yet to be solved. One of them is that the majority of vendors are faced with many challenges to maintain their influence in the management of their place of work. Their ability to have access to the city council was jeopardized with the privatization of markets. Kristensen and Mukasa's (2009) study on gender and corruption in Uganda established that cooperative societies were not very "inclusive" compared to associations. To illustrate that point, cooperative societies only allowed vendors who could buy shares to become members, in that sense restricting a great majority of vendors from benefiting from their services. Evidently, leadership was restricted to shareholders. This fact was also shown in the researcher's interviews in St Balikuddembe market.

The introduction of cooperatives in markets has also to tension among vendors because cooperatives have not shown that they were fighting for the interests of the vendors by advocating for interests and rights. While on the one hand, the market's management overtaken by the private sector was also followed by the rise in market fees, on the other hand, there were not significant ameliorations in vendors' working conditions and in the provision of basic resources. Revenue collection appeared to be the main concern of cooperatives in the eyes of vendors (Kristensen and Mukasa, 2009).

St Balikuddembe market is located at the centre of the town near Nakivubo Place Road in Kampala, the economic capital of Uganda. The chart below represents the administrative structure of St Balikkudembe market. Since the introduction of the SAPs in the 1990s, all markets in Uganda have been managed by a private company. St Balikuddembe market is managed by St Balikuddembe Market Stall and Lockup Owners Association limited (SBMLOA). The association's main role is to collect revenue and ensure the good maintenance of the market.

The Kampala City Council Authority (KCCA) offered a market lease to SBMLOA. This action caused disagreements among some vendors causing the creation of St Balikuddembe Produce Traders and Vendors Society (SBPTVS) (Mwanje, 2010). The friction between both organisations is caused by the combination of many factors (New Vision Online, 2010). The SBPTVS's leader's complaints are that most of the executive members of SBMLOA are workers of the city council trying to become landlords through that association. Also, he continued by saying that KCC went against President Museveni's instructions that the land could only be leased to SBMLOA if it showed that it was legally registered (Daily Monitor, 2010). Although the market had about 70, 000 vendors throughout the year, SBMLOA in fact only had 10 000 members, thus these were secure in having a spot in the new market. Consequently, if a market was to be built, it would be to the detriment of the 60 000 other non-members. SBMLOA had constricted membership to landlords and stall owners while excluding more than 60 000 vendors who were for instance part time vendors who rented the stall and the place they were operating at in the market.

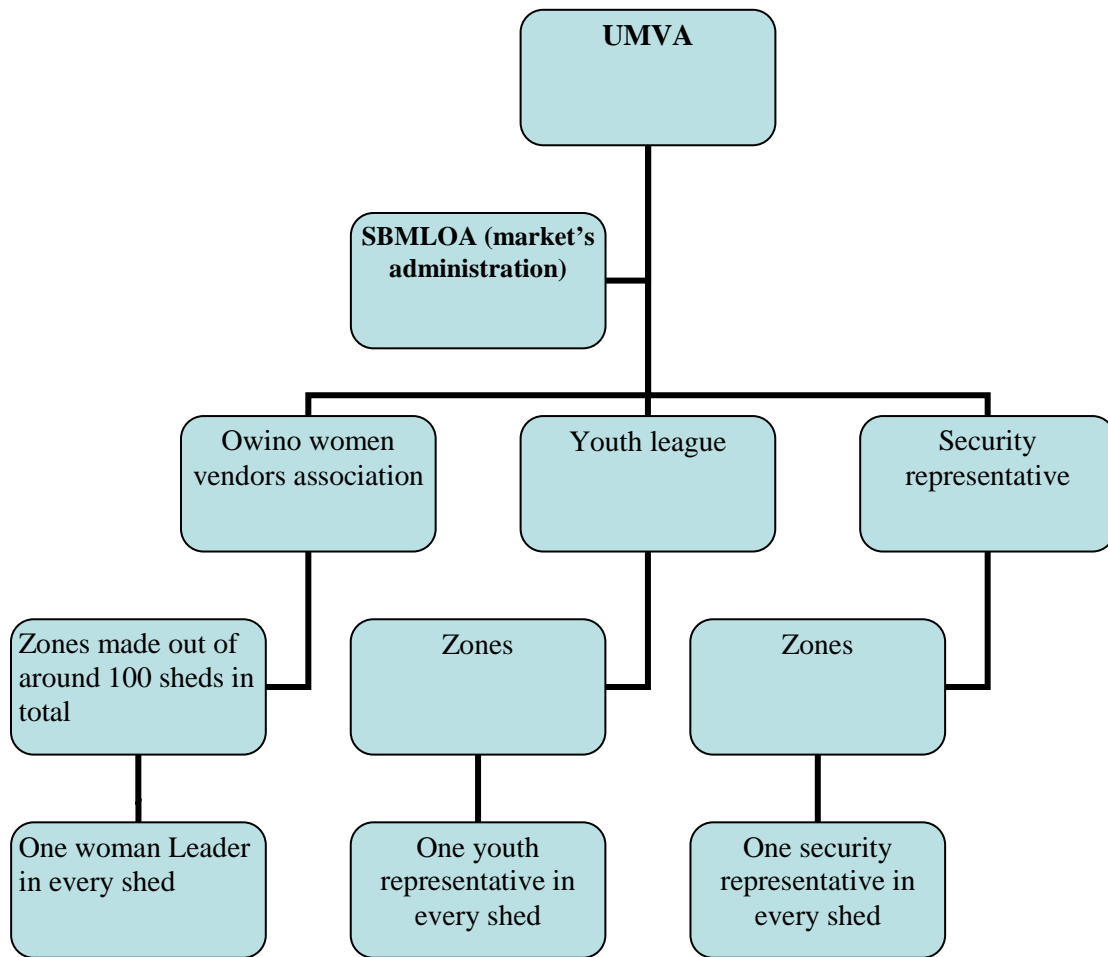


Figure 3: St Balikuddembe market's administrative structure.

Owino Women's Association (OWA) in the figure above is the association under study. The figure also shows that every shed has a minimum of one woman who represents a committee in the market's administration. Also, every shed has a woman leader, a youth representative and a security representative. The next chapter will give a more detailed description of OWA.

CHAPTER V: OWINO WOMEN'S ASSOCIATION, LEADERSHIP AND EXPECTATIONS

5.1) Introduction and structure of Owino Women's Association (OWA)

The Owino Women's Association (OWA) is the largest women's association in St Balikuddembe market and was established in 1987. OWA's membership is made up of all the women in the market. Approximately 70 per cent of vendors in the market were women with a population of 50 000 to 70 000 throughout the year. Although the leaders did not keep any formal records explaining the objectives and constitution of the association, the researcher was able to gather information through interviews, sufficient to draw a clear description of the organisation's functions within the market. In this section, all the information will mostly include the different perspectives of leaders and vendors.

The principal goal of OWA is, as an umbrella organisation, to shelter and protect the women vendors of St Balikuddembe market. Another of its objectives is to create a space for them to create smaller support groups specifically designed according to their needs. The role of the association is to represent women in front of local authorities and project their influence during decision making. Those support groups are there to give them moral and financial support during difficult times. OWA is notionally formed by all the women in the market. The majority of its members are poor and partake in the activities of the associations voluntarily.

OWA is part of the United Market Vendors Association (UMVA) - the umbrella association for the entire market. The membership fee is UGSh 5000 (USD 2.5) per month. OWA is an umbrella organisation for zone structures. The majority of the zones are classified by produce specialisation; although it is common to find vendors selling various items on their stalls. All sheds in those zones are numbered (see photograph 5). OWA is led by a chairlady whose role is to look after the well-being of the women vendors. Her function is also to coordinate events and functions concerning the women of St Balikuddembe market. For instance, she stated that whoever came into the market to undertake any project such as business workshops or HIV/AIDS sensitisation programmes, had to go to her as leader and tell her what the goal of that

project was. She usually helps that person implement the programme because of her extensive knowledge of how the market is run and who the active members of the associations are. For example, she is responsible for choosing, among the vendors, who is to be involved in that programme, who will help to set the programme in place and receive funds from donors. In that respect, she holds enormous gatekeeping powers and women do not have much access to decision making in the association. The chairlady's other role is to encourage fellow traders to participate (Interview 20 :46)³. An example of such a programme is to build a childcare centre for the women in the market.



Photograph 4: Shed in the tomato zone in St Balikuddembe market

The chairlady stated that the association's primary goal was to deal with women's social issues. That was the main purpose of the organisation when it was initially formed as an umbrella organisation (interview 2: 47)⁴. She subsequently mentioned that men, although not part of the association, sometimes asked her for guidance, and to settle quarrels within the market (Interview 20: 34)⁵. She held a very powerful position by controlling entry to benefits.

Other women members of the OWA mentioned some of the projects which the association had undertaken such as business workshops and HIV prevention sensitizations. According to one

³ (Interview 20: 46) : line 46 of the 20th interview

⁴ (Interview 2:47): line 47 of the second interview.

⁵ (Interview 20: 34): Line 34 of 20th interview

respondent, OWA had been helping the women in many ways. For example, it organises workshops for the women, sensitizes them and guides them “the way a mother guides her own children” (Interview 3: 92)⁶. It also gives them support because very few traders at the market can afford to sustain a decent living with their daily income. OWA also takes them to several places for educative tours. She added that recently she and some women were on study tours on farms, so most of her achievements were as a result of the women’s organisation (Interview 3: 92).

In addition, the chairlady’s role is to settle disputes among the vendors and assure their security and safety while they are trying to make ends meet within the market. She also added that on the rare occasion where she failed to settle a dispute among the vendors, the executive leaders were asked to come in. It is only after they failed to settle the dispute that the chairman of the market intervened (Interview 20: 30). She also mentioned that she was the link between the women vendors as a group and the leadership committee. She said that she could participate in the chairman’s meetings with local authorities as the market women’s representative. In her account, she did not mention any accountability that she owed to the members. She spoke only of her accountability to her superior, who is the market’s chairman.

Under the chairlady are zone leaders. Their role is to assist in the organisation of educational and social events and meetings concerning women in the market. From the researcher’s understanding, zone leaders can play many administrative roles, for example, one was a revenue collector for UMVA and another one was an assistant shed leader for OWA.

Zone leaders are followed by shed leaders in the hierarchy of the OWA’s leadership. One hundred and ten shed leaders represent all women of the market within the “market parliament” according to the chairlady (interview 20: 28). They are democratically elected by their shed’s members. Some of the shed leaders interviewed had an assistant leader whom they chose themselves. Assistant leaders had to sometimes be in charge of the shed and do some other duties for shed leaders in cases where the latter was absent or attending a meeting. All of the functions

⁶(Interview 3: 92) : line 92 of the 3rd interview

described above are filled voluntarily by market women vendors who have settled well into the market.

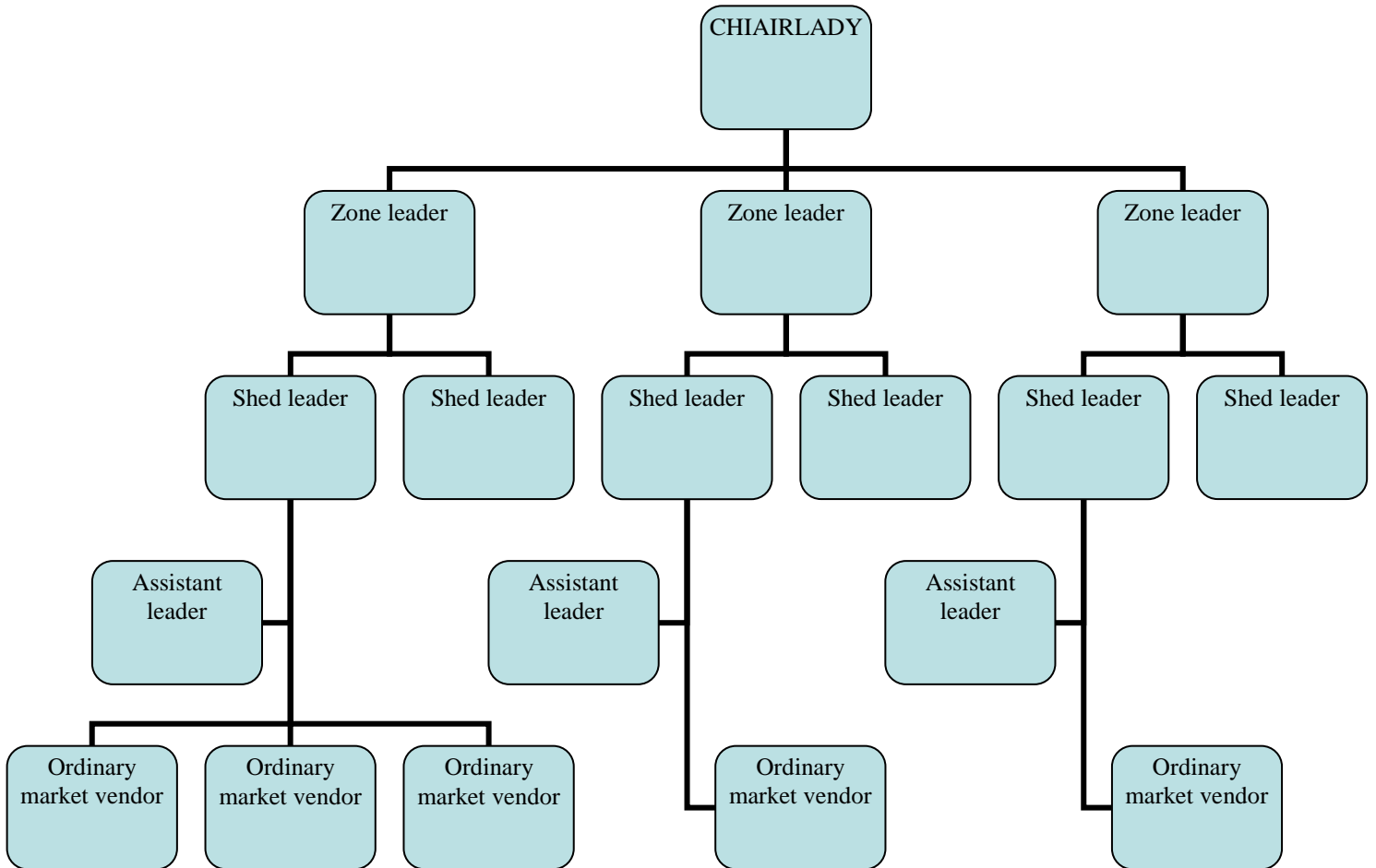


Figure 4: Organisational structure of the Owino Women's Association (OWA)

The only members of the OWA whom the researcher could have access to were shed leaders. They expressed various opinions about their involvement in decision making. All except one agreed that the formulation of policies was not their duty. One interviewee who said that women did not participate in the decision making process illustrated her point by stating that the executive body introduced new rules and objectives of the organisation without consulting the leaders. Those new rules were already established prior to the general meeting. This fact supports the view of Carr and Chen (2004) and Chant and Pedwell (2008), on social exclusion's link with

cultural norms and how those norms embedded in the community affect its members. In this case, only executive members were actively involved in the decision making concerning the market's issues. Shed leaders mainly come in as representatives of the women in their sheds and they intervened in the implementation of new rules. Their support was needed mainly when the time to inform their shed members about new rules and market policies arrived. Shed leaders principally gathered for workshops, and when leadership had to inform them of any news.

All shed leaders attended meetings on a regular basis and said that they went because they felt that it was very important for them to attend meetings, otherwise they might miss out on important information. They stated that by not attending general meetings and other formal gatherings regularly they would lose out on knowledge, socialising, networking and opportunities to cooperate with women traders of different social classes as them. One interviewee stated:

“...I stopped in primary school, but because of the women's group, I can now sit with university dons especially during the workshops. I even interact with doctors. The group helps you to get out of your “poor” comfort zone and opens your eyes and mind...”
(Interview 3: 88)

One respondent also added that, for example, she was a member of the association's drama group. As a member she would go to different places and at different ceremonies and entertain and educate people and live a “happy” life. (Interview 4: 54)

5.2) Goals of OWA

The researcher interviewed the chairlady about the goals of the association, and what it represents for the women market vendors. She also expressed her aspiration for the organisation in terms of the social support it could potentially provide to the women. She further explained which path the organisation leadership intends to follow in the near future.

One way the organisation uses to have access to the women was to “start from the roots”, to use the chairlady's term (Interview 20:90). She insisted on the importance of having a trustworthy representation in all the zones within the market, making coordination and communication

easier. To illustrate, she stated that the presence of shed and zone leaders created a connection between the executives and all the vendors. According to her, that connection worked both ways. She added that the presence of zone leaders created an easy flow of information around the entire market on a daily basis. Furthermore, such efficient communication allowed the executive members to address any issues very rapidly and present them to government members if need be (Interview 20: 89). The chairlady of OWA mentioned the impending creation of an informal workers' union in Kampala which UMVA would be affiliated to, automatically making OWA part of it.

5.3) Reasons for joining the market

Respondents joined for many reasons. One of them joined OWA because it brought her closer to women of higher status according to her, because the former had higher levels of education than her. Women started selling at the market for various reasons, for example, interviewee 3 stated that when she gave birth to her first child, her source of income was very limited. Therefore, she started selling on a small scale as a hawker before she was able to save and buy a stall. Interviewee 5 inherited her stall from her father whom she learnt from while she was younger. She affirmed that when he retired from selling in the market she still had to pay him 1 million shillings (USD 500) to have total ownership of it; therefore, she asked for a loan from the market's association and bought the stall.

Among respondents, some were not members of OWA. Many were part of smaller saving circles and others were not members of any associations. Some older members stated that their decision to leave the association was based on some of the methods and internal policies used in the association which were unbeneficial to them. Still others said that the association was dormant so they preferred to form an association with friends whom they could rely on. These findings also confirm Dejardin's (2009) statement about women's ability to earn a living, which gave them a sense of empowerment in their social sphere. All women showed satisfaction about contributing to their household expenditures. Such empowerment was a factor which allowed OWA women members to form strong social networks. Three respondents also explained that they were encouraged to join the OWA. Three others are members of OWA because they were already

working in the market when it was first created and although they all pointed out the fact that now the market was too big for OWA, they kept loyal to it.

When joining organisations, poor women gain access to more information from the group they belong to about ways to improve their integration within the market. They also have access to skills, knowledge, and experience from more experienced members. Women have access to a wider variety of resources because of the networks they form. Crowley *et al.* (2007: 5) argue that traders join organisations for various reasons ranging from “resources, skills, information, knowledge and experience, increase of self-confidence and uplift of social status”. Trader associations also bring power to their members for advocacy and representation in international and local forums.

5.4) Expectations of ordinary women vendors

One of the key findings of this study was the difference between the members’ expectations of the women’s association and the chairlady’s expectations. When asked how they thought the association could help them more effectively, most of the vendors were more inclined to talk about the financial burden which the association had not been able to lift off their shoulders. Although the chairlady affirmed that the Savings and Cooperative bank (SACCO) was introduced by the market’s association, respondents were not able to link both SACCO and UMVA. To them, the introduction of a saving cooperative was not an effective solution compared to what they would consider to be helpful in order to improve their businesses and working conditions within the market. Most of them expected donations or loans directly from the association without or with very low interest rates. According to all, except for one respondent, SACCO and UMVA were two independent entities in the market. The respondent who mentioned the link used to be an advisor in the executive committee. And this may have been the reason why she had the knowledge to make the connection between both institutions - since in the past she was exposed to internal information as an advisor. In conclusion, when vendors received loans or saved their money in SACCO, they did not consider it as taking part in a project affiliated to UMVA or OWA, making the association less essential to them.

Three of the shed leaders also said they expected very little from OWA as it hardly kept any of the promises it made in the past. For example, the construction of a day care centre was one of the projects promised by OWA but had not yet been started. Other women expressed the hope that the association would grow further and extend to other associations in order to accumulate funds which could be loans with low interest rates or donations.

The women vendors, who were not members of OWA, belonged to other smaller associations. However, their expectations were very similar to the women belonging to the bigger association. They all wanted more financial assistance to expand their businesses. Nevertheless, only one leader, who also held a high position in UMVA's executive committee, affirmed that one of the OWA's main goals was to ensure that a conducive environment was created in the market for women to gather and cooperate among themselves towards common goals which would automatically contribute to the betterment of their working and living conditions. In that respect, she said:

“...Well, this association just helps by encouraging us to form groups. For example if the government wants to give us funds then it goes through the group because it cannot help an individual....the women's association just came up to support women and all the women in this market are part of it....” (Interview 6: 84)

The chairlady said that the saving circles were considered part of the OWA since its goal was to encourage the women to save until they could open an account and “upgrade” their status (Interview 2: 135). Many of the interviewees also affirmed that OWA was inactive or dormant. They considered that its performance level was gradually falling, more specifically after the death of an administrator who was in their opinion the anchor that made the association stable and more reliable. One of the interviewees added that the expansion of the market throughout the years made it impossible to control it and have women unite in one single organisation. She stated that:

“...the market has become big, but those days we were few so we would form groups and act out plays, and just get together and discuss issues mainly concerning women. Nowadays, the women are so many you cannot gather them because they have funny excuses and they will say that they can't leave their stalls. So such things make one lose motivation. So with such things the association started weakening...” (Interview 13: 76).

5.5) Discussion

Women constitute the majority of the informal economy in Uganda. Thus it is likely that the most vulnerable women in Uganda are found in the informal economy. With the privatisation of markets in Uganda, market's management makes inclusion of women in decision making even more difficult to achieve, because those private entities are more likely to be managed by men (Boyd, 1989; Ikoja-Odongo and Ocholla, 2004). Although previously women could contribute through associations, they might no longer have a strong platform where they could make themselves heard effectively and show that their needs are to be examined and taken into consideration.

Traditionally, women are subordinate to men in all aspects of their lives and even in markets the expectation would be that women would not be able to hold high positions in the leadership level. In St Balikuddembe market, this was not the case. SBMLOA's main leader was a man, as was the market administrator, but at least four women were part of the executive. In addition, by having a women's representative in every shed, the aim of the association might have been to include women more in the decision making process. The question of whether the women were truly included is difficult to answer. On the one hand, there are more than 100 women shed leaders in the market and those who were interviewed described their lack of inclusion in decision making. On the other hand, however the leader who was part of the market's administration felt that she was putting in a great contribution when it came to improving the market and providing resources for its members.

This difference of opinion illustrates how the women's social status in St Balikuddembe market is heterogeneous. Both women members of the executive own a store, similar to the market's administrator, while some women interviewed whom the researcher called ordinary vendors, own or are renting a stall. It was noticeable that there were different levels of poor women in the market. This discovery was assessed observing the working conditions of the women. In the researcher's assessment, whether they owned a store, a stall or sold their goods on the floor was a sign of their socio-economic status in their market.

Three main themes emerged consistently during this research. Firstly, the size of an organisation and how it affects governance. Secondly, the constant need for finances within poor people's organisations. And third, since the organisation did not keep any record of who entered and exited the organisation, membership criteria were unclear.

Those three factors contribute to exclusion to some extent. In addition, as the organisation increases in size, its objectives may gradually change and when those new goals are not well communicated to members, the expectations between the leadership and the membership are bound to clash. The disharmony in opinions and purpose between the leaders and members is bound to create very little sense of ownership on the part of the members.

It was clear in the interviews that women vendors have different expectations compared to those of their leaders. None of the objectives of the organisation were clearly expressed within the market's constitution, or the women were not satisfied by those objectives. The general view from respondents is that OWA does not do enough to lift women's financial burden off their shoulders. It is important to note that expectations and different perceptions of the role of OWA determine how women view its performance and why they exclude themselves from it. On the one hand, more than half of the respondents said that they were not members of the association. On the other hand, the association comprises all women vendors of St Balikuddembe market, according to its leader. This also means that as the market grows, membership also increases. The leader of the OWA affirmed that recruitment of members was not necessary. The leader gave the impression that membership was valid as soon as a woman entered the market. She did not mention that fee payment was a primary part of criteria which reinforced membership. The exclusion which ordinary vendors express is shown by their lack of participation, interest in the association's activities and lack of ownership when talking about OWA. In this sense, the definition of membership needs to be revised. It is unclear whether they know that technically they are considered members of the organisation because they sell at the market.

In addition, it is unclear whether the exclusion was deliberate or not from the women's part. It is important to understand the difficulties and inconveniences that the women face when working at the market before making any judgement on their exclusion from the organisation. Those who

do not have employees have to leave their stalls in order to attend meetings organised by the association from which they cannot see tangible results, such as financial assistance or a building.

Crowley *et al.* (2007) note that when members are not given a specific part in the formulation of an organisation's goals, they tend to find that it is unable to fill their needs, and therefore its ownership is denied. When involved in the development of the organisation's objectives, members determine their goals and aspirations about the path they would like the association to take. Without their involvement it is almost impossible for them to maintain some influence within the administration. In this case, it was clear that goals from the top to the bottom may be very different and even unrelated, probably due to the fact that members' participation in the organisation was kept at the very minimum.

OWA's position as an MBO, according to the definition of Chen *et al.*(2007), is very ambiguous. This is because:

- i) Members' criteria are partially or fully controlled. The hierarchy within the association exists according to what kinds of assets women vendors owned within the market. For example, all shed leaders were stall owners; however, there was also internal differentiation among them. Some were better off financially than others. The most noticeable fact was that the very poor were not members of the association. Also in Chen *et al.*'s (2007) criteria to identify an MBOP, the definition of poor is not specific.
- ii) Through the researcher's observations, OWA was in majority poor, however, a full census and sample would be necessary to support these observations.
- iii) Voluntary membership is a more complex theme to look at because it is very difficult to explain what voluntary means. In an organisation, there were always some bureaucratic requirements. In OWA, membership does no guarantee participation.
- iv) The decision-making structure in OWA is in a way that participants do not convey a sense of ownership for the organisation or a sense of exerting changes to a point of dismantlement. However, the organisation is very well structured with shed

representation. The questions which now arise are how could OWA be strengthened and where could its roles be?

- v) Financial contributions were sporadic from the researcher's observations. Many women selling at the market said they were not members of the association, although technically they were. This also meant that they did not pay a membership fee to OWA. UMVA does not give funds to OWA however the latter receives support from NGOs especially by organising projects within the market. However, during the researcher's fieldwork, the principal source from which OWA drew its funds from was unclear.
- vi) OWA's constituency is made up of all women at the market as traders, which makes it very inclusive.
- vii) Ownership in the organisation, according to Kantor (2009), is a complex and varied notion.
- viii) Accountability in OWA is mostly upwards to administration. Downward accountability only took place when the market traders had to be informed of new policies and rules.
- ix) OWA was formed on the basis of cooperation and solidarity. Initially, there was solidarity among women and leaders formed internal bonds. In addition, some leaders were wealthier than ordinary members, however they still protected their shed members without any apparent discrimination.

Table 4: OWA as an MBOP according to Chen *et al.* and Crowley *et al.*

Members' characteristics	
Partially or fully controlled by the poor	Yes
In majority poor	Yes
Voluntary membership	Yes
Members engagement in their own decision-making structures	No
Provision of financial contribution to the organisation	Yes
Well defined constituency from which membership is drawn	No
Highest decision making is represented by members	No
Strongly developed sense of ownership	Yes and No
Accountability of the leadership to members	Yes
Value of cooperation and solidarity	Yes

Source: Chen *et al.*, 2007: 6 and 9, also drawing on material presented in Chen *et al*

Although on paper, OWA on the surface fits as an MBOP, in practice it does in not the case. The internal culture still goes by the idea that representatives are accountable to their leaders.

Roever's (2007) internal and external dimensions introduced the idea that an MBOP should give members access to policy making. It conveys information to shed leaders who then have to implement the new rules and policies. So when looking at those criteria, OWA is not fully considered an MBOP as such since its members are not participating in decision making processes, instead in OWA, most of the decision making power rests on one individual.

A question which came about during data analysis was whether the performance and achievement of a trader association should be measured, according to the standards of its leader or its members. It was well understood by leadership that it is with the formation of a solid and unified group that external support will be provided, whether from the government or international donors. However, in the case of the OWA, it seems that its big size has become one

of its biggest liabilities as it contributes to the organisation's declining credibility and performance in the eyes of most of its members.

The other issue which comes to mind is that with the expectation of strong external participation, it may be likely that when OWA grows with the involvement of the external contributors and that evolution is not properly managed, there will be a much greater distance between leaders and rank and file, and greater opportunities for personal patronage.

Similarly, the chairlady said that the market was too big to manage and organise in one group of women, therefore, small saving circles were welcomed, and women in the market should consider themselves free to form them. However, when most women in the market gain more satisfaction by being active members of their own groups, OWA may be forced to re-determine its role and position in the eyes of its members and in the market. Whether this transition is forced or occurs naturally with the enlargement of the market is hard to determine. Nevertheless it needs to happen for OWA to still remain an important part of the market - from a member-based organisation to a union or a civil society organisation. According to OWA's leader, a union is a vehicle for all markets to stand together and challenge the threats from local authorities.

According to its leader, OWA is gradually turning its focus on advocacy and maintenance of an informal market within Kampala's municipality. The sustainment of an informal market depends very much on advocacy and constant negotiation with local authorities on territory occupation and revenue collection. In this context this task may not be considered to be directly related to the survival of most women in the market who live on a day to day basis. They are mostly concerned with how to make ends meet every month as well as progressively generating more income. Consequently, at that stage, women who are not leaders or involved in any way in the administration of the association are not seeing tangible proof of the association's actions. And this is how they consider that an organisation could be dormant or inactive. Such exclusion causes a disconnection between the association's leader and the women in the market.

OWA is also participating in Saint Balikuddembe Market Lock up and Owners Association (SBMLOA)'s project of constructing a shopping centre in place of the market. It has been difficult to reconcile the idea of building a shopping centre with the role and functions of OWA. The construction of a mall would reduce the number of traders and a mall would make entry and exits more regulated, which would also mean fewer traders as part of it, therefore fewer women would then be members of OWA. The eventual construction of a mall would significantly decrease membership in OWA. This project has caused conflicts within the market hence the creation of other associations rivalling SBMLOA. The importance of an initiative on educating current leaders about the way markets work, what privatisation does, what malls imply about reduction in numbers and the costs of operating a mall, is of great importance before the actual execution of this project.

According to its leader (Interview 2), OWA is developing into a civil movement which would eventually work in conjunction with a national trade union for market traders. This project demonstrates the next step which the organisation's leadership wants to take. This initiative may drive the leadership further away from ordinary vendors, which could potentially worsen the clashes in opinions between leaders and the organisation's membership.

CHAPTER VI: ASSOCIATIONS AND NETWORKS

6.1) Cohesion within exclusion : small help groups

During the study, many women said that they were not members of OWA. The researcher's initial mindset when entering the field was that there would be a big association which every woman would partake in and benefit from. The researcher kept in mind that there would be some level of inequality among women vendors, due to class, age, origins and network. However, most women interviewed were still members of a smaller group and sometimes many groups which were much more accessible to them. This fact is linked to Skinner's (2010) view that women had to actively participate in trader organisations within their local working spaces. The most vulnerable women within trader organisations faced greater challenges than others in trying to be more assertive in the face of their local communities; therefore, they form smaller groups which they have more control over. Those groups had the feature of holding less distance between members and the leadership. Those ordinary members could easily have access to their smaller groups' leaders and present them with concerns directly. This was possible mainly because the hierarchical ladder in smaller associations is not as high as that of OWA. When expressing her views on OWA's leadership, one of the respondents said that:

“...Those leaders don't give much of their time. They are always on the move. At times, we women have problems, but since the chairlady is always on the move, she can never give us time...” (Interview 5, 77)

Out of the 18 respondents, eight were not members of OWA. They were members of either one women's group or a bank where they saved some money. Three out of the eight respondents were not members of any women's group or small saving cooperative. One shed leader said that:

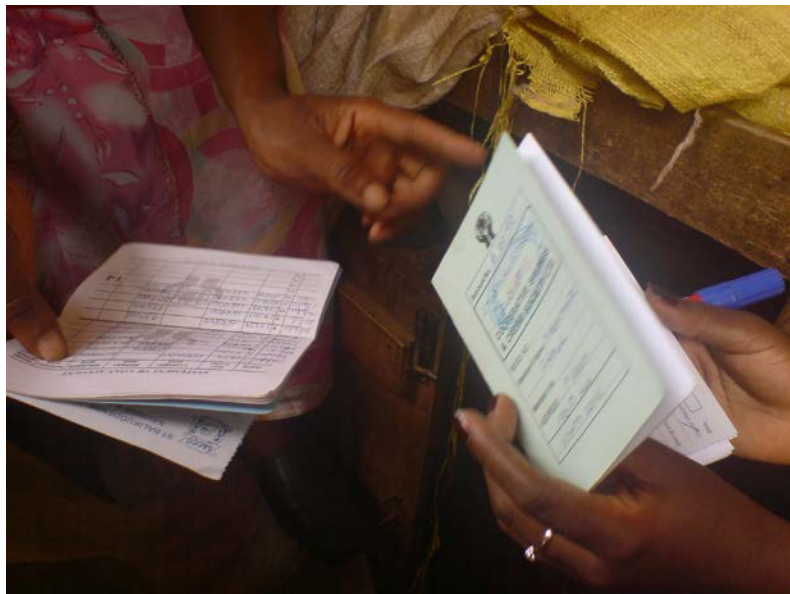
“...When the leadership of the women's association started declining some people suggested that we make another one. So we left and started the mothers' group. But we are still members of the Owino Women's Association...” (Interview 10, 62).

Another ordinary vendor noted that most of them were women who felt, as low income earners, uncomfortable with the way they were treated in OWA. She added that they started the

Tukolelewamu (anonymous) Women's Association, as a ROSCA. In that group, all members are friends who decided to join and save money (Interview 12).

Some of the shed leaders, in this study, were members of one or even two other groups of much smaller sizes as well as being members of OWA. For example, one leader was simultaneously a member of *Twegatilewamu* (let's join together as one) Women's Group with 20 members, and Owino Mothers Development Group (OMDG) which had only 10 women members.

Other women chose to only be members of a saving cooperative, where they could keep and withdraw their money at their convenience. Those cooperatives had offices around the market and a staff member came daily to collect savings from recognised members within the market. Women as members of the cooperative (see photograph 4) did not have to interact with other women to discuss the way they had to handle their savings as much as if they were members of a women's saving group. In the latter, they would have to discuss personal financial matters more regularly. However, through those initiatives, they were able to save up and help themselves in the expansion of their business and pay for school fees and medical expenses when need be, without having to depend on other women. There were more chances that dependency sometimes caused friction and tension among women who are part of saving circles compared to women traders who belonged to a cooperative.



Photograph 5: Cooperative loan account book

Most members of a saving cooperative affirmed that they chose their organisation very carefully due to bad experiences they have had in the past. Some were referred to organisations by other members. Evidently those cooperatives such as SACCO or Central Traders Association (CTA) welcomed all vendors regardless of their gender and social status. A statement from one vendor confirms some of the risks women vendors have to face when joining any saving cooperative and why in spite of all the risks. They still keep on saving to join them:

“...What made me join is the way they keep our money, they don’t cheat us. The way you give them your money is the way you will get it back. Most associations have cheated us, we give them our money willingly but then they end up cheating us... Plus our money is very little and it’s hard to keep at home. When you keep it there then you end up spending it because it’s almost like pocket change. So saving it helps us because at times when you withdraw then you are surprised at the amount you get. For example if you save UGX3000 (USD 1,5), or UGX2000 (USD 1), you may be surprised because at the end of the month you may have UGX 100.000. (USD 50)...” (Interview 15: 92)

Another interviewee had the following views about joining saving cooperatives:

“...But there is a time I messed up. I got my money and I joined those groups called GNLD and SWISSGARDE⁷...Those people know how to steal people’s money. They can make you spend the whole day in a meeting. Now, imagine someone like me who has a stall to attend to, and yet they also require you to move around looking for the buyers of their products. Well there is money, but it’s not the kind of money I would want to make...” (Interview 18: 92)

Three of the respondents also chose not to be members of any association and only relied on family and friends for support. One of the three respondents, for example, stated that she was unhappy with the way OWA was performing; therefore, she decided to leave it and not join a ROSCA or a cooperative. She stated that members who were not part of leadership did not gain anything from going to the meetings and being members of the association. The remaining two respondents explained that they did not want to risk losing their money due to complaints they heard from group members who had bad experiences. For example, some members of an association left and did not return with money lent to them.

⁷ GNLD and SWISSGARDE are marketing and distribution companies which women join to save money; however they have to sell company products and attend meetings.

6.2) Comparison of smaller groups within St Balikuddembe Market

The women who were members of a Rotating Savings and Credit Association (ROSCA) selected themselves. To demonstrate how they do this, the researcher will use three saving groups which she encountered in the market. The women's groups are Owino Mothers Development Group (OMDG) with 10 members, *Twegatilewamu* (let's join together as one) Women's Group, with 20 members and *Tukolelewamu* (let's work together) Association with five members.

Those women joined those associations for many reasons. The fundamental reason was that they all needed to improve their livelihood and to achieve that goal they had to join together and develop strong networks.

Regardless of group size, the women in general set up associations where they are able to save and rely on these savings during difficult times. Most of them would also like to accumulate funds in order for them to generate more wealth and make ends meet at the end of the month. When forming the groups, the founders insisted that meticulous selection had to take place before taking members in. This cautious selection, according to them, lowers the risks of theft or failure to reimburse loans by members. For instance, in all three groups every member has to own a stall as a guarantee that if necessary, the stall could be sold for repayment of her loan to group members. Also, women in those associations were all friends and confirmed that they trusted each other because they knew of each other's financial record, which was good, according to the group's criteria. In conclusion, being a member of a network is crucial to form those associations.

6.3) Networks

This section will cover all the women respondents who were interviewed regardless of their status as members or non-members of OWA. In order for women to form those saving groups, the majority of the women had to have a group of friends which they could count on in times of hardship, and the ROSCA is in a sense the materialisation of their bond.

When forming associations, the basic idea is that women find a common ground and identify with each other before officially forming an association. Consequently, building a strong network has been a key act in order to develop a strong support system to finally create a group. Members of the same group should be able to respond to each other's needs. One respondent illustrates that point when she stated:

“...That association (let's work together as one), started in a rather funny way. For example when I was in the hospital with one of my children, fellow women came to visit me there. As they were leaving, they gave me about 2000 shillings or 5000 shillings to help me buy food or medicine at the hospital. When I came back from the hospital, I told these women that we should start our own savings group because we needed to help each other...” (Interview 9: 76)

Another respondent, also a co-founder of *Twegatilewamu* Women's Group, stated that:

“...I was among its founders. Most of us were people who felt uncomfortable with the way the OWA was treating us, the low income earners. Well, the way we started, we used to almost be friends. We would collect gifts and give them to each other. We would buy things like plates, cups and a lot of cutlery. When those activities increased, we decided to start collecting money. We would collect about UGX 2000 (USD 1) from every member and then hand the money to one member until all of us would get a chance to receive that money...” (Interview12: 68)

Women's groups contribute in various ways; however, the common in all those groups is the exchange of commodities among members, which could be interpreted as the reinforcement of their bond and commitment to their group and to each other. Also many of them confirmed that smaller groups were much more manageable. One *Tukolelewamu* member stated that:

“...Well, *Tukolelewamu* is just for a few of us. We created it to help us. For example, recently, we gave each other gifts of plates, cups and basins. It's not like a big group - the one with few people is easy to handle and manage because you know that at the end of the month, everyone will have got a round of money in the cash round up which is very difficult when it comes to associations with so many people...” (Interview 11, 66)

Similarly another respondent added that:

“...I decided to join the association because it has only 20 women in it, and therefore administration is really so easy because the number of people is so small...” (Interview 10, 66)

The fact those groups were much smaller is the main aspect which makes them attractive to their members. In addition, some women added that being members of those associations forced them to work harder or at least maintain the economic status which they were at while they joined the group. One member of the OMDG was asked why she thought the group was successful. Her reply was:

“...Well, the fact that we gather up as women and work together with one heart, in good or bad times. Also, the groups help women to work a lot because if you have to collect money on a specific day, you are motivated to work harder because you need to clear the debt and yet you also need money to take home with you...” (Interview 13: 80)

6.4) Discussion

In this study social exclusion is used to understand the position of women vendors in St Balikuddembe market. There were two contexts identified in the way social exclusion took place within OWA and among the women vendors. The researcher wanted to assess whether women deliberately excluded themselves from OWA or whether the organisation itself had established administrative rules which instead of attracting ordinary members, created barriers for an easy integration of the women vendors.

In this study, Rogers *et al.*'s (1995) view on social exclusion as a theory and whether it explores the way the marginalised segment of society tries to integrate in this wider societal structure and either succeeds or fails to negotiate its terms of inclusion, was looked at. The findings show that the whole idea may not necessarily be a matter of failing or succeeding to negotiate terms of inclusion when in the first place it is unclear whether the women are aware that they could negotiate those terms.

The study agrees that the idea previously presented by several studies stating that when some members of a community sense that they are not fully integrated in their group, they feel isolated and tend to disengage in group activities (Bromell and Hyland, 2007).

Respondents' accounts of the way they entered the market and adapted to it were very different. While some women chose to rely on OWA only, others chose to form self-help groups which

they had the capacity to manage because they were small, and formed for one or two purposes. Those women were also able to sustain their saving groups with their own funds, even though they were all aspiring to make requests for external funding at a later stage.

The researcher observed in her study that many women who had high status in the market succeeded by forming bonds in the lower income groups among vendors. Being at the higher level of the market's socio-economic ladder may have facilitated their connecting with the lower levels to form groups. The researcher also found that more women with more experience mentored other women who were in their association. They looked after their friends who were in less comfortable conditions than them. Through their mentorship, they also gained support and companionship within the market. This was observed through a group of leaders the researcher worked with. Some owned a store while others only owned a stall. In this case, the researcher assumed that those owning the store were better off compared to stalls owners. Some store owners in the market occupied a higher function within OWA.

By self-organising within different groups, the women have access to different kinds of benefits which help them generate more income. In that sense, they support each other directly and give each other loans without having to pay high interest rates. Those groups also improved their members' self-confidence and reinforced their source of support. The purpose of their group has been constructed according to their needs. As such, the role it plays in their lives is more authentic than being members of a bigger traders' organisation.

Further, those associations appeared very easy to form. The amount of challenges which they faced, whether they were due to impromptu members' departure or one of them not respecting the rules, was much easier to handle and regulate compared to a much bigger association. There is a bigger sense of ownership given to those small groups by their members because they were making the decisions and those decisions, affected them more directly.

The dynamics of the women of St Balikuddembe market also shows that being part of one social network in a sense excludes one person from another group as some groups also have restricted membership quota to as little as five members, as well as criteria which the women have to fit in

order to join those groups. The common characteristic was that to be a member of those saving groups, all women need to have assets. In order to own those assets they had to hold a certain status in their community. They also have to show that they could save money in a consistent manner and had to own a stall. The main purpose of joining a ROSCA or a cooperative was to allow them to accumulate capital in order to improve their livelihood.

In that respect, women who, for example, did not own an asset may not have been part of a saving group in the market because they are unable to give assurance to other group members that they are in position to pay any debt back with any possession in the aftermath of any money loss. The assumption of the researcher is that those women had to seek support outside the market, from their friends and family in order to sustain their place in the market.

The initial purpose of the research was to use the concept of social exclusion to explore the possibility that trader associations may improve the lives of their members, but in this case the extent to which this is so may be related to the size of the organisation. This study supports Kantor's (2009) view on unequal hierarchical and asymmetrical structure of women's groups. The smaller groups contributed more to women's urgent social challenges and dealt with them more effectively than the bigger organisations which were more efficient for organising the market because of its size.

CHAPTER VII: CONCLUSION AND RECOMMENDATIONS FOR FURTHER RESEARCH

This study constitutes a limited exploration of the topic of social exclusion in the informal sector. It has limitations in time and length, which means that some information is unrealistic and superficial. Nevertheless it allowed identification of specific issues, and questions for further research. The analysis must be undertaken based on the real challenges of poverty and other sources of vulnerability faced by women in the informal economy.

In the beginning of the fieldwork in Kampala, it was assumed that there would be a large organisation for women which could easily be studied and integrated. Although the organisation would be built on membership formed by different social classes, the researcher's other assumption was that every social class would have a specific role to play in order to be most effective. Instead, she found in St. Balikuddembe market that there were different sizes of organisations, from groups of five to 15 members, to a group of 40 000, each playing a different role in the lives of the women traders.

Smaller associations, in general saving groups, are more helpful on a day to day basis in the women's lives. Smaller groups are formed for the most urgent needs of the traders. Those groups are for women to save some money and attend to some of the financial challenges they face in their households. The organisational structure of those smaller groups is simpler than that of OWA. The management of the smaller saving groups is exclusively in the hands of all their members. Equity among members in those small saving groups is more feasible than in a big organisation such as OWA. Those small groups are formed through networks which women build in the market. Most of the members know each other well and fall into a category they can all identify with, for example in Owino Mothers' Development Group, to be eligible to join the group, a member has to either be a mother or own a stall in the market in order to be a member.

OWA is an umbrella organisation covering the whole market. It is meant to be the shield providing safety to the women traders as they work in the market. The association has influence because of its size. There is a general agreement among participants in this study that a larger association is necessary in the market and is considered better for attracting funds for big

projects. One of the most important roles of the organisation is to undertake important projects such as the AIDS project in the market (MAVAP) which has been a success, as well as new initiatives that are yet to begin, such as the construction of a childcare centre. However, the structure of the organisation cannot fulfil the more personal needs of its members, hence the formation of smaller groups which this study has shown to be more suitable for supporting women with their daily financial challenges.

OWA's presence is crucial to create order within the market. However, all participants agreed that they could not produce reliable evidence proving the effectiveness of the association in the market, apart from sporadic learning trips to farms and occasional business workshops.

OWA could be a platform for all women traders to join together and to present their needs and concerns to the local authorities. However, its size does not enable the leadership team to make direct contact with its members, therefore there might be a lack of commitment from the traders as they are not encouraged to participate by OWA's management.

Membership of OWA is automatic as the association enrolls all women in the market. This is a way the organisation exercises inclusion of all categories of women in the market. While this creates high membership numbers, it also automatically leads to a great diversity in the kinds of issues the association should be dealing with, including class, earning disparities, trading activities, and status in the market as a full or part time trader.

OWA is responsible for providing services to the market's needs as a whole, but it cannot respond to the individual needs of all women, as those fall into the micro challenge that naturally comes with the constitution of the informal sector. The market holds more than 50 000 female vendors, with traders' needs varying tremendously. Consequently, an important number of the traders might not be satisfied with either the resources that are provided by OWA or some of its projects, and this is why they form smaller groups which can cater to their specific needs. Hence, the market vendors will most likely continue forming these smaller groups and come to rely much more on them. One thing which is possible is that since a great number of traders are aware that numbers bring funds, they want OWA to remain in the market in order to maintain it.

Besides the members' willingness to keep OWA in the market, in general, such an organisation is necessary for the market to remain safe and to keep up with the standards it has been able to sustain with 50 000 to 70 000 vendors throughout the year, despite cases of exclusion among members.

OWA, due to its size, is influential and essential for order and the maintenance of the market, but members should not expect or rather are not expecting the organisation to cater and meet their individual domestic concerns. OWA's membership comprises of all classes of women traders who trade in all sectors in the market. Its goals and purposes are less clear than those of saving organisations which have been formed only for the purpose of all its members to be able to save. This ambiguity is also worsened due to the lack of well written rules and policies, which reinforces the great importance of a written constitution that states the goals of an organisation. Without one, leaders have no accountability and may manipulate projects in any direction. It is much easier for them to withdraw from commitments because there were no clear lines or strict role descriptions in the first place.

In order to improve women's lives more efficiently, OWA should remain an umbrella organisation, however, it should also be broken down into subgroups formed by different classes of women traders in the market according to women's income, sector or location in the market. For example, one way to classify would be to separate those who own stalls from those who do not own one. However, this could lead to discrimination when selecting which projects to implement in the market. On the one hand, priorities may be determined according to different subgroups and financial contribution towards membership, which could lead to the complete disregard of the poorer women's concerns. On the other hand, the financial contribution between the poor and poorer traders may be balanced by the number of members in each subgroup.

OWA's leader mentioned that the next goal of the organisation's administration was to join with other markets and form a trade union in Uganda. In this endeavour a question arises as to what the fate of the traders will be when OWA turns into a union. One answer is that the distance between traders and the leaders will widen even further, contrary to what its leaders might believe.

Trade unions are traditionally formed to help workers strengthen their bargaining power in order to improve conditions of work created by modern industry. They have always played an important role in fighting for better wages, better safety, the provision of social security, and obtaining job security, to mention a few. Most negotiations take place between the employers and the employees (Rajasekhar and Ananthar, 2006; Taher, 1999; Rao and Rao, 1991). However, in the context of the informal economy, where businesses are formed by small size units and many are self employed, there is a blurred differentiation between the employers and the workers, and workplaces and workers of the same unit may be scattered. Adjustments on many levels are required in order for trade unions to be effective in improving the conditions of traders' working lives. Trade unions have had the responsibility of focusing more on the provision of the work force's social welfare and wage increase, which is not how most women earn their living in the market. External influences are more prominent in businesses within the informal markets structure.

One negative aspect is that trade unions may be highly politicised and affiliated with political parties. Taher (1999) shows that such political affiliation may create rivalry between trade unions. A trade union might concentrate much more on some political issues which in the end may be at odds with traders' pleas. Rajasekhar and Ananthar (2006) argue that when workers are being increasingly unorganised, the role of trade unions in ensuring that workers' rights and interests are effectively respected will become trivial as trade unions find it difficult to change the strategies in view of changing conditions. They add that it is difficult to mobilise unorganised workers into trade unions. SEWA in India stands out internationally as an example of informal women succeeding in building an influential union with more than a million members (Chen *et al* 2005).

By forming an informal workers' trade union, the association will be distracted even further from its prior goals which were already unclear and difficult to achieve. The provision of material relief to the female members will take even longer to be delivered because OWA will be accountable to a much bigger and more complex management board. Although union's structures of accountability may be more formal and the leadership body takes time to have a

mandate from members over important issues, OWA may risk to weaken further its members' influence by bringing its members to a much bigger agglomeration of trader associations. OWA's actions will be monitored by the other associations as well. The success of the trade unions solely lies in the sincerity and genuine aspirations of its leadership (Taher, 1999).

Although on the surface the terms of inclusion within OWA seem simple and clear, considering how well structured the organisation is, there is still great inequality in power between members and the leaders. The way this disequilibrium creates social exclusion of members who are positioned at the bottom of the ladder is not easy to distinguish. An organisation of 40 000 members cannot take everyone into consideration without breaking the numbers down into a containable size, which makes it more difficult to organise traders. The size of the traders' association should be looked at first. A key question for urban design and planning is whether there is a size of markets and number of traders which is simply too big to create the possibility of representative participation.

The dynamics of inclusion and exclusion were seen to be complex in this research. OWA's leader stated that all women were members, but accountability only stayed at the top. Those members are technically included, but without any records to show that they were included in projects within the market. It is also important to acknowledge the distinction between going through aimless participation, and having actual power and influence in the matters concerning women's social well-being in the market. In addition, there are differences among the poor within a given environment, so including them all within one association may be an unrealistic idea, since various groups that hold differing points of view on market issues may exist.

Furthermore, the complexities of class differences within a community are underestimated. Social exclusion takes place at a multitude of stages in one situation which makes it a very complex process to study. The cultural and social roles of the market traders contribute to social exclusion, as well as the political conditions which they are trading in.

Adverse incorporation is a complementary notion to social exclusion. It refers mostly to power relations and historical trends that have been identified to create those imbalances in power

relations. Adverse incorporation describes the layers established in economic systems which prevent the marginalised from acquiring more power and having more options to negotiate their terms of inclusion. Adverse incorporation and marginalisation could be used to explain how some women arrive at the top and others do not. The operation of adverse incorporation takes place as an invisible mechanism which is permanently present in such organisational systems. Naturally some members are more influential than others and they would naturally move to the top faster than others because they have easier access to leaders. Among many key questions which David Neves (Du Toit, 2008: 140) put forward:

“When is incorporation adverse, and when is it not? What are the underlying dynamics and processes that drive it? And, again crucially, is adverse incorporation to be understood in exceptionalist terms - as accidental imperfection, resulting for example, from market distortions, in a broader economic and social system that is in itself essentially neutral”.

In the case of OWA, members in the association fill administrative functions on a voluntary basis, but the most power in the organisation lies in the hands of one person who is accountable primarily to the market's chairman. Shed leaders feel that members did not have significant influence during the decision-making process in the association. Women's status in a bigger association of more than 50 000 members for example, depends on the terms of inclusion which are presented to them prior to joining the association. If unable to negotiate those terms equitably, social exclusion takes place. As long as women sold in the market, they were considered members of OWA and were included in the association.

Another important element to look at is the combination of privatisation and a union in the market. If they happened simultaneously, would this lead to less or more representation of the poorer women? The introduction of privatisation of markets in Africa has led to exclusion of traders in the management of their market. The impact of privatization on especially poorer women was negative (Kristensen and Mukasa, 2009). Therefore, that fact combined with the unionisation of the organisation could further alienate vendors from having access to political influence in their working sphere.

Privatisation and unionisation would mean that the market's social issues might take even longer to be dealt with because more layers will be added in the administration. Consequently, if the union was pro-poor, would there be a better outcome for including their demands? The answer to this question is unclear. If the poorer members are at least at the centre of all debates and policy making they will be included to a larger extent. However, problems would arise under this condition when it is time to assess how equitable judgement was during the decision making process. Who among the poor could be benefiting more from the union? Chances are that those who have connections with the leaders would benefit more as their voices are more likely to be heard. On the other hand it could be negative because the perception that is held of the poorer members will be too over-generalised, considering the different types of poor people and the varying needs even within those different groups. There are many workers in the informal economy, and with a market management merger the representation will end up being too complex because of the various activities that take place in the market. For example, fish traders may want to organise differently from cooked food traders.

What would a model union, where poorer women would benefit, look like? The model union should be lobbying and advocating traders, and work in collaboration with the market's associations according to what urgently needs to be dealt with.

MBOPs in this case study are suitable for looking after the interests of the poor, but more attention needs to be paid to the roles and expectations of the organisation when put into place. In the informal economy, different sized organisations should be dealing with different kinds of issues, otherwise roles and expectations may clash when members are not well informed concerning the organisation's activities.

Chen *et al.*'s (2007a) criteria of what an MBOP should be are not as cut as the list shows. OWA does not meet all the criteria but it can still be considered formally an MBOP because of the population it serves. Most people working in the informal economy are considered poor, therefore, an organisation can have members who are poor, but not meet the criteria specified by Chen *et al.* (2007a) for a MBOP – including a constitution, membership fees, and leadership

changes through member votes. Though OWA lacks the aforementioned characteristics, it still holds an important role in the market, even though it may not be able to provide strong support to all its members; it has been ongoing for the past decade.

It is important to acknowledge that a complex market leads to complex issues and an entity needs to be in charge of facing those challenges and keeping the market a safe place to work in for all traders. It should focus on the protection and evolution of the market in terms of making it easier for women to receive loans for business development. All this work needs to be done in conjunction with local authorities. However, smaller groups are equally as important as the larger ones because they maintain women's social status in the market and reinforce social bonds among themselves. In addition, privatisation would imply revenue collection from traders in the market. With those revenues, OWA would be able to make demands because traders, to some extent, are paying taxes and those taxes should contribute to the improvement of traders' working conditions for their livelihood to also improve.

Finally, to end this dissertation, it is useful to comment on the nature of the study. Firstly, it has been established that there is something in the nature of informality that makes study inherently difficult. The unstable livelihood of informal workers and almost chaotic daily routine in the market for example made the organisation of interviews with the women much more difficult. Sparing their working time for interviews was very difficult.

Secondly, for future research, the most suitable conditions would be for the researcher to undertake a more intensive anthropological study of the women's lives and daily routine in the market. Consequently, the fieldwork needs to take place throughout a longer period of time and more preferably for one year or more in the market, for the researcher to assess how women work in different seasons of the year and how they adapt through the changes.

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APPENDICES

Appendix 1: questionnaire

1.1) Individual questions

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Gender, class and social exclusion in women trader organizations in Kampala, Uganda

Date:

Location:

Starting time:

Ending time:

Questionnaire number:

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Question Format:

Name of interviewee:

Activity (You may choose several activities) : 1) street vendor 2) flea market 3) Hawker 4) employee 5) Market vendor

Are you employed or self -employed? Yes /No

a) Self Employed :

- 1) own account operator
- 2) employer of others
- 3) Unpaid contributor (family member)

b) Waged - who is your employer ?

1.2) Interviewee Details of members of women vendors association

- 1) Sex :
- 2) Age :
- 3) Last completed year of education :
- 4) Year of completion:
- 5) Marital status:
- 6) Origins (With which other Ugandans or people from this region do you identify?)
- 7) partner's occupation:
- 8) Number of children living with you:
- 9) Number of people living in your household:
- 10) Are you the sole breadwinner in your household?
- 11) If no, please state who else is earning money and what they do to earn it? -----

Employment History

- 12) Were you once employed in the formal sector? -----

- 13) When ?-----
- 14) Did you have any other employment in the formal sector? (Ask again until says no)---

- 15) How long have you been working in this job for? -----
- 16) What was your last job? -----

- 17) How long did you work in your last job? -----

18) How long have you been working informally? -----

Years	work	formal	informal
1970s			
1980s			
1990s			
2000s			
2011			

1.3) Questionnaire for women's trader organisation leaders

1. When was the association created? -----

2. Tell me about the organisation's historical background (probe when did it start and why?):

3. What are the functions of this association? -----

4. What are the association's goals?-----

5. How many members does this association have? -----
6. When / which year do you think the association had its highest participation rate?-----
7. Are men and women members of the association? -----

8. Where do they usually come from (Probe which region of Uganda?) : -----

9. What kinds of support does the organisation provide to its members? (probe : which types of support are most used ad most in demand by association members?) -----

10. What support members ask about that the association cannot provide? -----

11. Are there any women whose businesses have flourished significantly because of the services that the organisation offers? Tell me about them:-----

12. Where are most of these successful women from? -----

a) What kinds of trading activities do these successful women partake in generally?-----

b) What are the drawbacks of those women who have been unable to see their businesses flourish as much and have their challenges diminished? -----

a) Where are the women who have not seen their businesses flourish usually from? -----

b) What kinds of trading activities do these women do in general? -----

13. What has the organisation done in terms of reaching the most vulnerable women members? --

14. Is the organisation registered?-----

15. With whom is it registered? -----

16. How much does it cost to be registered ? -----

17. Do you have to register every year?-----

18. Who or which local authorities do the organisation present members issues to? -----

1.4) Questionnaire for members of a women's trader association/group:
Perceptions, benefits and constraints of self employment

1) How did you start doing this work? Why?-----

2) What are the advantages of being an informal worker? Definition: informal work is work which is neither taxed nor monitored by the government -----

3) What are the disadvantages of being an informal worker? -----

4) How many hours do you work daily? (Probe : do your hours vary accordingly throughout the week?) -----

5) Do member of family help you in this work? How and how often? -----

6) Do friends help you in the work? How? How often? -----

7) Are you part of an association? Women group? A saving group?

If yes (go to question 8)

If no (go to next questionnaire)

8) Tell me what kind of association you are a member of -----

9) How long have you been a member of that association/group? -----

10) How did you hear about the association/group? -----

11) What made you become a member of that association/group? -----

12) Did you have barriers in joining the association/group? If yes, what were these barriers?

13) What role does the association/group play in supporting its members? Especially women?

14) Do you think the association/group could help you further than it already is? Yes/No
a) If yes, how could it help you? -----

-----If no, what do you think is stopping the association/group from doing
so? -----

15) What do you gain from being a member of the association/group ?-----

16) What do you lose from being a member of the association/group ? -----

17) Do you think your (social class) position in your community influences the support you
receive? How and why?-----

- 18) When are women consulted when a decision about the association are being made? (How do you make decisions within your group?) -----

- 19) Are there certain women or groups who have more influence? -----

- 20) Do you usually participate during organisation meetings? Yes/No -----
- 21) If yes, how do you participate? -----

-----Why do you participate ?-----

- 22) Why do you think it is important to participate ?-----

- 23) Under what circumstances do members of the association/group help each other? -----

- 24) In the association/group, when do they not help each other?⁸-----

- 25) Can you give me an example, recently, of a decision that you really think you have influenced? (Probe: tell me more) -----

- 26) Can you give an example, recently, of when you felt your voice was not heard? (Probe : tell me more) -----

⁸ The last three questions were found to be trivial in this study. I was not able to answer them

1.5) Questionnaire for women who are not part of any association or a women's group

1) How do you get support when you have difficulties facing your daily challenges? -----

2) Have you been a member of the association before? -----

If yes, what made you leave? -----

If yes, Could you make a comparison of your livelihood when you were a member of an association/ group and now that you are not part of any association? -----

3) Why are you not in an association? -----

4) Are there any advantages in not being part of an association or a group? -----

5) Are there any disadvantages of not being part of an association or a group? -----

6) By not being a member , do you benefit in any way from any project or programme that the association has put in place within this market? -----

7) Are you doing okay? -----

Appendix 2 : Informed consent Form in English

Informed Consent Form



(To be read out by researcher before the beginning of the interview. One copy of the form to be left with the respondent; one copy to be signed by the respondent and kept by the researcher.)

My name is Fabienne Kombo N’guessan (student number 210538225). I am doing research on a project entitled “**Gender, class and social exclusion in women trader organizations in Kampala, Uganda**”. This project is supervised by Professor Francie Lund at the School of Development Studies, University of KwaZulu-Natal. I am managing the project and should you have any questions my contact details are:

School of Development Studies, University of KwaZulu-Natal, Durban.
Cell: 0027721544965 Tel: 0027 315620622. Tel : 0791254419
Email: fabiennekombo@gmail.com or 210538225@ukzn.ac.za

Thank you for agreeing to take part in the project. Before we start I would like to emphasize that:
-your participation is entirely voluntary;
-you are free to refuse to answer any question;
-you are free to withdraw at any time.

The interview will be kept strictly confidential and will be available only to members of the research team. Excerpts from the interview may be part of the final research report. Do you give your consent for the following to be used in the report?
(please tick one of the options below)

Your name, position and organisation, or	
Your position and organisation, or	
Your organisation or type of organisation <i>(please specify)</i> , or	
None of the above	

Please sign this form to show that I have read the contents to you.

----- (signed) ----- (date)

----- (print name)

Write your address below if you wish to receive a copy of the research report:

Appendix 3 : Informed Consent form in Luganda

Nze Fabienne Kombo N’guessan (student number : 210538225)
nga ndi mukukola okunoonyereza ku mbeera z'abakyala.

n'ebibiina byabwe eby'enkulaakulana mu Kampala .Pulojekiti eno erabirirwa omukenkufu mu by'enkulaakulana “**Gender, class and social exclusion in women trader organizations in Kampala, Uganda**”. okuva mu yunivasite ya Kwazulu NatalSouth Africa.Era nze ali mumitambo gya pulojekiti eno nga singa oba olina kyewebuuza osobola okunkubira oba okuweereza obubaka ku Professor Francie Lund .



Weebale nnyo okukkiriza okwetaba mu pulojekiti yaffe,wabula nga tetunatandika nsaba okussa essira ku bintu bino wammanga:

1. okubaawokwo kwabwa nnakyeewa
2. Oliwaddembe obutaddamu bibuuzo bino
3. oliwaddembe obuteyongerayo na pulojekiti yaffe
4. Ebiba bikubuuziddwa bisigala byakyama ,era bijja kulagibwa abo bokka abakoze okunoonyereza.
5. Ate era ebinaava mu kubuuzibwa bijja kuteekebwa mu alipoota esembayo

Teekako omukono wano okukkiriza nti ebiri waggulu obisomye era okiriziganyizza nabyo.

Erinya lyo,ekifo ky’olimu ,n’ekitongole mwokolera

Ekifo ky’olimu n’ekitongole mwokolera

Ekitongole oba ekika kyekitongole kyokolera mu

Oba tewali nakimu kubyo

.....[omukono].....[enakuz'omwezi]

.....Erinyalyo

wandiika endagiriroyo wansi wano bwoba osubira okufunakubivudde mu kunoonyereza

Appendix 4: guideline for Focus Group Discussions

After individual interviews, several themes were brought forwards and participants were asked to place them in order in relation to what someone takes into consideration while joining the market, from the most important aspect to the least important. Participants were asked to consider the following themes:

Capital/ *esente/entandikwa*, Age/*emyaka*,
friendship/*emikwano*,
association/*okegatta/ebibbina*,
gender/ *mukyala/omwami*
character/*empisa*,
tribe/*egwanga*,
language/*oluliimi*,
education/*okusoma*,
experience/*obumanyirivu*).

Those themes were identified during data analysis. Further discussion of those themes to have a general view of what matters the most or the least for an easy integration within the market was important to finalise fieldwork.

