

**THE OUTCOME OF MICROCREDIT ON EMPOWERING
WOMEN AND INCREASE THEIR AUTONOMY
AT ILALA MUNICIPALITY**

**THE OUTCOME OF MICROCREDIT ON EMPOWERING
WOMEN AND INCREASE THEIR AUTONOMY
AT ILALA MUNICIPALITY**

**By
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**A Dissertation submitted in Partial/Fulfilment of the Requirements for Award
of the Degree Master of Science in Accounting and Finance (Msc.A&F) of
Mzumbe University**

2014

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **The Outcome of Microcredit on Empowering Women and increase their autonomy; in Ilala municipality** in partial/fulfillment of the requirements for award of the degree of Master of Science in Accounting and Finance of Mzumbe University.

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DEDICATION

This study is dedicated to all women who had been struggling to break gender inequality and to my sweet mother Mrs. Yukunda Shayo. You have been an inspiration to me through your hard work, your commitment, your love for your children and community, and wisdom. Mommy, you give me strength to move on to my dreams.

Thank you.

LIST OF ABBREVIATIONS

CIDA	-	Canadian International Development Agency
CIDA	-	Canadian International Development Agency
DFID	-	Department for International Development (United Kingdom)
IFAD	-	International Fund for Agricultural Development
IFAD	-	International Fund for Agricultural Development
MFI	-	Microfinance institutions
TWPG	-	Tanzania Women Parliamentarians' Group
UN	-	United Nations
UNDP	-	United Nations Development Program
UNIFEM	-	United Nations Development Fund for Women
WEP	-	Women's Empowerment Program
WEP	-	Women's Empowerment Program

ABSTRACT

Despite a noticeable improvement in gender awareness in Tanzania women participation in microfinance institutions is still low. This is particularly evident with regard to the role of microcredit to empower women. Women are less likely to have access to land, credit, decent jobs even though a growing body of research shows that the achievement of gender equality has enormous socio-economic ramifications. This research was carried out to investigate the outcome of microcredit on women empowerment with specific objectives such as to examine factors affecting Microcredit sector on empowering women, identify important role of micro-credits on empowering women and increasing their autonomy in the society and examine men`s perception on the on ongoing empowerment of women attained from financial services provided by Microcredit sector. A case study design was applied, whereby conducive and purposive samplings were applied. Questionnaires and interview were used to collect data which were analyzed in frequency hence expressed in percentages.

The study found that Men`s perception was positive towards Micro credit sector which plays a great role to empower women by increasing participation in decision making, access to social needs (love and belonging), reduce violence by creating balance in family responsibilities while reducing the burden from men, improves business skills, more women are trained to undertake their businesses and enable them to support children to go to school, confidence level, self-esteem, income and savings. Factors such as lack of fund, strictly laws and regulations, violence against women, low level of education, religious belief and cultural values are affecting micro credits to empower women. The study yielded the following recommendations; educate men to abandon culture which discriminate women, educating women and society at large on economic, political and social empowerment. Government should incorporate women rights in the undergoing constitution amendment in the justice system and educate public on gender issues.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Empowerment in its broader sense refers to an individual's or group's increased "power". Whereas power means access to and control over material, intellectual and ideological resources (Batliwala, 1994). In a development context, it refers both to "internal" change within an individual's sense of self autonomy, and "external" change in social status and basic power relationships in society Mayoux's (2000) stated that the definition of empowerment relates more directly with power. Discussion on empowerment reflects that it is a process through which people gain control over the variables that hinder their choices, and holds them back from exercising their choices towards enhancing the quality of their life According to Chen (1992) the main components of empowerment were resources, perceptions, relationships, and power characterized by empowerment as "control over resources and ideology. In our society, the empowerment and resources mainly directed to men which results in the deprivation of women rights. To change the present situation it is necessary to empower the women. In this context, there are so many concepts of women's empowerment as analyzed by different intellectuals and authors (Malhotra, *et al.* 2003; United Nations 2001; Mayoux, 2000)

Friedmann's (1992) analysis of women's empowerment identified different kinds of power: economic, social, political and psychological. Economic power means access to income, assets, food, markets and decision-making power in the economic activities. Social power means access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organizations. Political power means the access of individual household members to the process by which decisions, particularly those that affect their own future, are made. Psychological power means the individual's sense of potency, which is demonstrated in self-confident behaviour and self esteem.

Involvement in a credit scheme had the potential to empower both rural and urban women. Participation in credit programs is positively associated with a woman's level of empowerment defined as a function of her relative physical mobility, economic security, ability to make various purchases on her own, freedom from domination and violence within the family, political and legal awareness, and participation in public protests and political campaigning (Hashemi *at al.* 1996 and ADB, 1997).

Daley-Haris(2007) claimed that microcredit in Bangladesh has been an effective and sustainable development tool for tackling poverty and reducing gender inequalities. The importance and attention attached to microcredit was highlighted at the first Microcredit summit in Washington in 1997. Notably in 2006 The Norwegian Nobel Committee awarded the Nobel Peace Prize to Professor Muhammad Yunus and Grameen Bank in Bangladesh for their efforts to “create economic and social development from below”

Many microcredit schemes specifically target women as they have proven to be very good credit risks with high repayment rates even with credit at market rates (CIDA, 1998). Women were more conscientious about the repayment of loans (92%) as compared to men (80%) in different projects funded by IFAD (2001) in Pakistan. The reason given by women and men was that "women are more honest than men". It was also explained that women were more likely to repay loans because they are concerned about their other group members. Women seemed to take pride in ensuring that no member defaulted on their loans IFAD, (2001).

Several research studies suggested that access to micro-credit empowers women by increasing their autonomy and decision making ability within the household as in Nepal 68% of women experienced an increase in their decision-making roles in the areas of family planning, children's marriage, buying and selling property, and sending their daughters to school (Ashe and Liza, 2001). Women were thereby able to attain their fertility goals by using contraceptives to limit fertility (Mayoux and Hartl 2009).However; most programs could not ensure that women retained control

over the money. Women commonly hand over control of the loan or invest it in a family enterprise. Even when a loan is invested in a joint enterprise with other household members, a woman may become more involved in household decision making because she becomes a channel through which new resources can flow into the household and she is ultimately responsible for loan repayment, even if she is not solely responsible for the economic enterprise in which the loan is invested Goetz and Gupta (1996).

However impact of giving credit to women has been a controversial issue. At one end of the spectrum, some argue that microcredit has positive impacts on gender equality, women's empowerment and households' wellbeing. Microcredit and Microfinance both helped to reduce poverty by increasing consumption among microcredit program participants and their families, improving children's schooling, nutrition, increasing income and self-employment. Microfinance can reduce intimate partner violence in the household through participation of women in the credit programs and generate social capital for the participants and access to credit can enhance women's economic independence, leading to women's self-esteem and status in the households and wider community (Julia et al., 2007; Pronyk et al., 2008).

Other studies however show the negative impacts of microfinance on women. Goetz and Gupta (1996) have proved that most of women's loans are directly controlled by male while female borrowers are still responsible for repayment. In many instances, because of pressure for enforcement of loan contracts, women have to reduce necessary household basic needs, savings to repay the loans in case men invest badly, or are not willing to give money for repayment. Consequently, women's lost control over credit has reinforced gender norms and exacerbated the welfare of women and households. Some studies even suggest that women are abused by MFIs to reduce transaction costs, thus increasing the burden for women, deepening frustration and tension among household members and in women's groups (Rahman, 1999, Kabeer, 2001).

Wrenn (2005) states that having women as key participants in microfinance projects do not automatically lead to empowerment; sometimes can lead to increased workloads, increased domestic violence and abuse. Women in Tanzania access less than a tenth or 8% of obtainable financial resources from banks. Besides stringent conditions and terms, most women shy away from such institutions due to costs involved. However, women constitute the majority of borrowers from micro-credit institutions. Microfinance experiences show that women have higher repayment rates compared to men (Wrenn, 2005).

Li et al (2011). revealed that microcredit targeting women contributes in generating economic activities and enhances their participation in family decision making process hence enabling poor women to attain greater power within and outside the household Over 3,300 microfinance institutions reached 133 million clients with a microloan in 2006.93 million of the clients were among the poorest when they took their first loan.85 percent of these poorest clients were women. Moreover, women participating into microcredit programs improve their ability to exercise agency in the intra household processes, to increase women's welfare. Microfinance savings and MFIs also potentially help families in developing countries to cope with financial risks from main illnesses resulting from the cost of medical care and loss of income during illness (Gertler and Moretti, 2008).

Women are an integral part of every economy. According to the Tanzania Census of 2012, women constitute about 51 % of the total population of the country. Their participation at grass root level is increasingly recognized for empowerment and developmental perspectives. Microfinance, the current tag in the developmental sector, dig with the problems of community development. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labor in the main stream of economic development, (Suresh Babu and Maran B, 2011).

1.2 Statement of the Problem

Empowering women to achieve their own economic independence is the key to changing vicious cycles of poverty and gender-based inequality into virtuous cycles of development and equality. Women all over the world are challenged by a number of obstacles that restrict their ability to play significant roles in their communities and the broader society. Women are less likely to have access to land, credit, saving and decent jobs even though a growing body of research shows that the achievement of gender equality has enormous socio-economic ramifications.

However occupational segregation and gender wage gaps continue to persist in all parts of the world. Recently it has been reported that most of women who are client of microfinance has been able to overcome the gender inequality situation in the society. Credit accessible help them to finance their small and micro enterprises and hence empowered. In order to know the part played by these microcredit's in empowering women research is carried out to investigate the impact of microfinance institution on women empowerment

1.3 Objectives of the Study

The study included general objective and specific objectives.

1.3.1 General Objective

The general objective of the study is to assess the outcome of microcredit on empowering women and increase their autonomy

1.3.2 Specific Objectives

In the support of the above general objective, the following specific objectives were used in the study

- (i.) To examine factors affecting Microcredit sector on empowering women particularly in Ilala municipality.
- (ii.) To identify important role of micro-credits on empowering women and increasing their autonomy in the society.

- (iii.) To examine men`s perception on the on ongoing empowerment of women attained from financial services provided by Microcredit sector within Ilala municipality.

1.4 Research Questions

The study was guided by the following research questions

- (i.) What are the leading factors affecting women empowerment in the society?
- (ii.) What has been the role played by Microcredit in empowering women in Ilala municipality?
- (iii.) What have been the men`s perceptions on women cultural, social, economic and political empowerment attained as result of involvement with microfinance in Ilala municipality?

1.5 Significance of the Study

The main objective of the study was to find out the outcome of microcredit on empowering women and increase their autonomy. First the study would contribute the body of knowledge on impact of microfinance on women empowerment. Second, this study shows the relationship between microfinance service and women empowerment focusing on their household, also this study will address the contribution of microfinance towards women empowerment in Tanzania to the government, policy makers and financial intermediaries. However the study would enlighten the government and the public on the role of MCI in the women empowerment and poverty reduction. Furthermore this study would be used by other researchers who might be interested to conduct further studies on the subject. In addition, the results of this study would serve as a source of information for people that need to know the role of MCI in the empowerment of women.

1.6 Scope of the Study

The study has covered an overview of women empowerment contributed by Microfinance finance institutions (MFI).The study would also cover the factors affecting the entire process of women empowerment. It narrowed first to women clients but more specifically to married women in urban areas as its subjects. The

research gave limited attention to the usual evaluation inclination to institutional assessment. By focus on married women, the study looks at the focal point of power asymmetry in society where men and women live as unequal although they constitute the primary unit of the households. It is in marriage where adulthood is recognized and the power to take responsibilities over one's life acknowledged. Yet, it is in the same marriage where men take the dominant positions to the detriment of women's lives.

1.7 Limitation and Delimitation of the Study

To cover all regions of the entire country was impossible because of the limited time frame and amount of funds for this research. For this reason, the research was conducted on Dar es Salaam region only of Tanzania, within Ilala municipality. This is because there are a great number of individual women in microcredit so it was easy to get good source of data for the study. Due to time and cost constraints, the study relied only on samples drawn from the Ilala municipality in the Dar es Salaam region of Tanzania. To ensure the reliability and validity of data, the researcher was assisted by family members financially and worked even in weekend days and during holidays. It is therefore suggested that further studies should be done in other regions in order to access the impact of microfinance on nationwide empowerment of women.

CHAPTER TWO

LITERATURE RIVIEW

2.1 Introduction

In this chapter the relevant literatures have been reviewed, both theoretical and empirical contributions. Appropriate existing literature is reviewed to disclose both theoretical and empirical facts on the research problem, conceptual framework as well as the research gap has been identified basing on both theories and empirical studies.

2.2 Theoretical Literature Review

Empowerment is related to the norms, values and beliefs of a society; therefore empowerment can be revealed differently in different societies. The term empowerment may have some general agreed upon qualities and definitions in the academic community, but how the word is used in organizations or among individuals may still vary.

Theorizing Empowerment

In order to theorize and conceptualize the term empowerment for analytical purposes, it is valuable to distinguish what different needs that are understood to have been met for empowerment to have taken place. In this section women's practical and strategic gender needs is discussed. Furthermore, the central concept to empowerment of power is elucidated, as well as the different levels and dimensions of empowerment.

Power and Empowerment

Most people have an almost intuitive understanding of the word empowerment, and the associations are likely to be very positive. Power is a word with many connotations of domination and oppression. However, power is not necessarily a negative thing. Butler (1990) describes how we are used to think about power "as

what presses the subject from the outside, as what subordinates, sets underneath, and relegates to a lower order.” Foucault offered an alternative to this one dimensional view of power by understanding power as forming the subject at the same time, as being the very essence that we depend upon for our existence and it reproduces and sustains our agency. If power is a relational occurrence, changes in power should lead to changes in relations and vice versa. Power is not an external phenomenon that a person can gain or lose, but still remain the same. Power exists only between and within people, and it creates the basis for the way we see ourselves, as well as how others see us. If we gain power, we change our self-perceptions. This gives an important instrumental function to power as catalyst for change in social relations, and can therefore be seen to have an ultimately positive function. This line of reasoning gives a good background to the understanding of the ‘power’ as a positive part of ‘empowerment’. The contradiction of power being a way to oppress others and at the same time being a way to strengthen oppressed individuals can be understood if we subcategorize power, and separate ‘power over’ from ‘power to’.

‘Power over’ is the conventional form of power, the oppressing kind. Townsend (1994) describes it as “the power of one person or group to get another person or group to do something against their will. ‘Power over’ can be a matter of strength and force and it can be physical, economic or social. Power in this form goes far beyond mere decision making abilities, as it does not only prevent people from doing things, but might also prevent them from thinking them, due to internalized oppression. Townsend states that ‘power over’ is manifested clearly in patriarchy, as it “controls not only human bodies and physical and financial resources, but over the ideology which sets the rules and ideas. This is a zero sum game: the more ‘power over’ one person has, the less others have.

The ‘power over’ type of power stands in sharp contrast to ‘power to’. Within the **‘power to’** framework poor people and women enable themselves to reconstruct and reinvent themselves. This is power in the Foucaultian sense; ‘power to’ enables people to be agents in their own lives. It is often used to mean political power, a power to influence others and to have a say in decisions. The power to make money

is yet another form of 'power to'. There are two more types that can be distinguished, which are intimately connected with 'power to' and actual empowerment, namely 'power from within' and 'power with' Townsend (1994).

The '**power from within**' is central to the concept of empowerment, and concerns the self-reliance and internal strength experienced by people. Since it arises from within a person, it must somehow be self-generated, and thus cannot be imposed from outside. To reach 'power from within' women must realize what is holding them down and what they can do to change this. The knowledge of your rights and the structures that keeps people from exercising these rights and the self-esteem to know that these structures should be changed is what constitutes 'power from within' Zapata (1999).

'**Power with**', on the other hand, denotes the capacity of communal action; what people in a group can achieve as opposed to a single individual, when for instance trying to influence politicians and implement changes in laws and customs etc. In societies where women are isolated, this form of power is important. It gives the women not only strength and courage to work together, but also has a potential to break the internalized oppression Zapata (1999)

The power found in empowerment is mainly built on the three latter forms of power; 'power to', 'power from within' and 'power with', none of which are zero-sum types of power. When people become empowered it does not mean that someone else becomes disempowered. This type of power is seen as a process, as Kabeer points out, and it is important to understand that to be empowered is different from having power in the sense that empowerment entails a process of change: to be empowered you need to have been disempowered in the first place. Being very powerful is therefore not to be equated with being empowered. Having gained the 'power to' influence your own life, the 'power from within' to override discriminating structures, and the 'power with' other people for support and communal strength, on the other hand, can all be equated with empowerment Kabeer (2001).

Autonomy and women autonomy

Autonomy is an individual's capacity for self-determination or self-governance. Beyond that, it is a much-contested concept that comes up in a number of different arenas. Also can be defines as either political or personal independence. It is the same thing as being self-sufficient in regards to oneself or ones country. Autonomy means self-governing, and comes from a Greek word meaning independent Kabeer (2001).

Gender status and policies in Tanzania

Gender refers to both the meaning and practices of being or men. The relation between men and women are not universal, neither uniform, but they differ across cultures, constantly changing frame conditions, including science, technology and place (UNFPA, 2003).

(i) Policy Concern: Decision–Making and Power

In Tanzania attitudes towards women's capacities to decision-making are changing and more women are being appointed to higher positions of decision-making roles in conformity with national laws and Government commitments to international conventions to reach the target of minimum 50 percent women leaders by 2015(women and gender development policy,2000). Women are still inadequately represented in the decision-making process at all levels, despite affirmative actions taken by the Government in the past years. At household level, attitudes still exist that men are automatic heads and breadwinners. These attitudes are based on the patriarchal structures that limit women's voices to adequately be heard and influence family decisions on resources and other social matters.

This practice limits women's chances of promotions and appointments to higher positions in the public and private sectors. Stereotype curricula have been reviewed and improved to enable changes of attitudes of parents on gender roles, which, in the past discouraged girls from career opportunities are also changing. More effort is required to promote girls' education and strengthen mechanisms to enhance women's access to higher positions of decision- making in both the public and private sectors.

(ii) Policy Concern: Economic Empowerment

Women have consistently constituted over 50 percent of the country's population. About 90 percent of them live in rural areas engaged in agricultural and livestock keeping for their livelihood and economic prosperity, and hence vulnerable to poverty. Women's economic activities depends on geographical location and climatic variations .Level of Women's education, tradition roles, age and reproductive roles, all affect productivity and development. These women still face many problems despite Government effort to reduce women's workload, increase social services and reduce poverty for increased prosperity. The Government has issued guidelines to ministries with respect to sectoral budgets in order to make sure that budgetary processes incorporate gender concerns. Gender budgeting processes have been institutionalized in the Ministry of Finance and a checklist on mainstreaming gender in budgets has been produced and disseminated to other ministries. The Parliamentary Standing Committee on Community Development, which is responsible for overseeing gender and women's development, has been instrumental in influencing decisions made on increasing women's representation in Parliament. Women Parliamentarians have formed a caucus, which is called Tanzania Women Parliamentarians' Group (TWPG) to enable them share experiences and unite them irrespective of their political affiliation, in order to address gender issues in a more focused way.

Urban women are mostly engaged in small scale businesses particularly in the informal sector. Urban women also face problems in their struggle for economic and social prosperity. Lack of entrepreneurial skills, management problems, inadequate capital and security contribute to low productivity, persistent poverty and low social status National employment policy (2008).

(iii) Policy Concern: Employment

Despite the provision in the Constitution that provide equal opportunities for both female and male citizens in employment, women still find it difficult to compete with men due to some women's low academic qualifications and stereotyped male domination.

Furthermore, there is inadequate recognition by employers of the women's value of their triple roles that is reproductive, productive and executive roles in the society. There is need to change the mindset of employers with a view to create and promote equal opportunities to all employees in order to promote gender equality National employment policy (2008).

Policy Concern: Division of Labor

Both men and women are involved in reproductive, productive, community and leadership roles. However, women in rural and urban areas bear a heavier workload than men that inhibit them in participating in development activities. In addition to reproductive and productive roles women in rural areas spend between 16 to 18 hours per day working compared to men who work between 8 to 10 hours per day. Customs, traditions and culture are the main cause of unequal division of labor between women and men ,National employment policy (2008).

Practical and Strategic Gender Needs

In addition to having the household and childbearing responsibilities in most poor families in the Third World, women also function as income earners - usually secondary income earners. Although women frequently work to ensure the survival of their families, the stereotype of the "male breadwinner" lives on in most Third World countries. The men are seen as the productive workers, women as reproductive workers. This is the case even when male unemployment is high and the income of the women's labor is the primary income.

The **practical gender needs** are those formulated from the actual conditions of women's experiences within their engendered position in the economic sphere, concerning women's survival in their everyday lives. The practical gender strategies focus on income-earning activities and the domestic arena.

The **strategic gender needs** on the other hand, are those identified to provide a more equal society in terms of the structure of relations between women and men. It concerns the abolition of all forms of institutionalized discriminations, such as land

and property rights, access to education and health, political equality and freedom from all forms of violence. The strategic gender needs also includes changes in gender based roles in household responsibilities and division of labor, ILO (2014).

Feminist Theories

Mikel (1997) defines feminism as a collection of social theories, political movements and moral philosophies, largely motivated by or concerned with the women's liberation. Most feminists are especially concerned with social, political and economic inequality between men and women. The approach movement originated in western Countries in the 1960s began to spread to other parts of the world in the 1970s. By that time, it had gained momentum at the international level, it was witnessed by the major world events celebrating the role of women in development These took place during the Mexico Conference in 1975 which launched the United Nation's Decade for Women (Dembel, 1999). It is further argued that Feminism is the belief in social, political and economic equality of sexes, and the movement organization around the belief that gender should not be the pre-determinant factor shaping a person's social identify or social-political or economic rights (Ruth, 1998).

The basic discussion of the feminist approach stand on the view that it is a movement that challenges all the value associated with the patriarchal organization society, whether in developed or developing countries, Patriarchy is the economic, social and politic organization of society that legitimizes the relations of domination and subordination between men and women. Therefore, the challenge of patriarchy as illustrated by the feminist movement is a philosophy that holds these relations must be scrapped altogether and that women must be treated as first class citizens and accordingly have the same rights as men in all spheres of society (Dembel, 1999).

Politically, the approach aims to spur women into action to change their conditions and recover their full rights. For this, they have to be involved in political and social actions in the perspective; feminism seeks to build strong women's organizations that can be effective advocates of social change and gender equality. Accordingly, feminist movements call for treating men and women on an equal opportunities in all

spheres of life (Dembel, 1999). Feminism has been waging an uncompromising struggle against all discriminatory laws and practices that have shackles women and continue to keep them in an inferior economic and social status. Therefore feminist researches have challenged dominant paradigms and begun to rewrite the history of Africa society to restore women to their rightful place in the process of African development (Sow 1998; Zeleza, 1997).

Micro-credit Schemes Theory

Micro-credit schemes may take three different forms or a composite of all the three forms namely, the capacity building approach, the channeling approach and the institutional approach. The capacity building approach focuses on the very poor, the landless, the powerless, the voiceless or the 'asset less', especially women. The aim is to raise awareness, organize the clients and build their confidence to enable them believe in their own ability to transform their lives and to develop savings culture Buvinić (1989).

The channeling approach may be used by rural banks and non-governmental organizations to assist the 'not-so-poor' or productive poor. These groups may have the courage to take some minor risks but may lack financial support because of the lack of collateral security. In this case, the function of the scheme could be limited to credit intermediation, extension and peer-pressure. The institutional approach is more embracing and may be used in places where there are no financial institutions. In this environment, poor women especially could be helped through the institutional approach where they are given the opportunity to mobilize their own savings through the group formation and linking them up with a financial institution. Since disempowerment is characterized by high illiteracy, low economic status, lack of access to resources, low decision-making power, lack of income, a culture of dependence, and lack of collective action according to Buvinić (1989), any or a combination of these three approaches could be adopted to effectively empower the target clientele. But what constitutes an empowerment.

Framework of Dimensions and Indicators of Women Empowerment

Malhotra and Schuler (2005) provide a framework of dimensions and indicators of women's empowerment in household, community and broader arena. Most of the indicators of empowerment refer to women's ability to make strategic decisions that affect their well-being and their families. The dimensions of empowerment in framework are economic, social and cultural, legal, political and psychological. Economic empowerment includes women's control, access to credit, contribution to family support and increased household ownership of properties and assets. Social and cultural empowerment includes freedom of movement, lack of discrimination against daughters, commitment to educating daughters, Familial/interpersonal participation in domestic decision making, control over sexual relations, ability to make childbearing decisions, use contraception, control over spouse selection and marriage timing and freedom from violence. Legal empowerment includes the knowledge of legal rights and mechanisms and familial support for exercising rights. Political empowerment includes the knowledge of political system and means of access to it, familial support political engagement and ability to exercise right to vote. Psychological empowerment includes women increased self-esteem, self-efficacy and Psychological well-being.

Micro Credits and Women'S Empowerment

The phenomenon of micro crediting was born in Bangladesh in the 1970s. Rankin (2001) describes how the strategy of micro credits over the decades has come to be regarded as a veritable panacea for poverty all over the world. The basic concept of the strategy is to provide small-scale credits and financial services to those who are excluded from the formal financial system, namely poor people lacking fixed assets for collateral. The process of microcredit loans is started by a few people forming a group, and thereafter they undergo training in financial discipline and book keeping. They establish a savings fund, review one another's proposed enterprises, and subsequently guarantee the loans of the members collectively. The loans are extended to the members on a rotating basis.

Women have also proven to be more reliable in repaying the loans, and there have been considerable effects registered in children's schooling and family health when women are granted microcredit loans. Gender stereotypes of women as caretaking of their families and communities are at the center of the rationality behind the strategy of targeting women exclusively. Studies show that women's bargaining power within the household and networking opportunities are expanded. In addition, CGAP (2005), a consortium of 31 public and private international development institutions, state that microfinance has shown strong evidence that the access to financial services lead to women becoming more confident, more assertive, and better able to confront systemic gender inequities.

Microfinance in itself is supposed to be able to empower women. For example, SIDA (2005) states that: "Impact literature shows that access to financial services tends to improve a woman's bargaining position within and outside the household and increase her physical mobility and participation in social networks. Women's empowerment and control over economic resources in turn have important effects on the well being of the entire household, in particular the children."

Anderson and Eswaran, 2005 and Basu, 2004). Credit is seen as a critical input for increasing the employment of women in home-stead income generating activities or enhancing the productivity of women's enterprises through the adoption of an improved technology. In either case there is a likely increase in the share of female earned income that manifests itself in greater 'power' within the decision making process. Thus, it is claimed that access to microcredit through increasing women's income leads to empowerment. Microcredit improves the position of women within the household though empowerment brought about by increases in independent income empowerment through 'control' over credit and savings decisions; and, through the increased worth of women within the family, stemming from their ability to bring a 'valuable' asset to the household economy.

Hanna Simojoki (2003) argued that micro-finance empowers women by strengthening their economic role, increasing their income and ability to contribute to the family income increasing their employment and productivity, helping them to

establish their identity independent of the family and giving them experience and self confidence in the public sphere. Economic empowerment includes women`s economic autonomy by providing independent sources of income and thus reducing economic dependence on the husband,

Holvoet (2005) finds that in direct bank-borrower minimal credit, women do not gain much in terms of decision making .However ,when loans are channeled through women`s groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift. This involves a remarkable shift in norm-following and male decision making to more bargaining and sole female decision-making. She finds that the effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation had further gradually transformed groups into actors of local institutional change.

Factors Affecting Microcredit Sector on Empowering Women

Kabeer (2003) states that women need of empowerment are constrained by “the norms, beliefs, customs and values through which societies differentiate between women and men”. Therefore MFIs cannot empower women directly but can help them through training and awareness-raising to challenge the existing norms, cultures and values which place them at a disadvantage in relation to men, and to help them have greater control over resources and their lives. However, they also state that just because women are clients of MFIs does not mean they will automatically become empowered.

The biggest cultural constraint on women`s empowerment through microfinance programs is the *culture of patriarchy* pervasive throughout Africa. The patriarchal culture is dynamic and thus exercises constraints in different contexts, in varied forms and at various stages in the empowerment process. The key question here is whether women`s access to credit automatically translates into empowerment in terms of impact on decision-making and self-confidence. Since the primary interest

of MFIs is financial sustainability, introducing empowerment issues is not only incompatible with their goals; it is also an additional agenda in which MFIs would avoid investing. (Bellman 2010)

Akinyi Janet, (2009) Editor of The African Executive magazine reported that Women in Africa are not empowered because of poverty and negative cultural practices. Credit is not very accessible, which is the main restriction on women's capability to earn income. The Microfinance sector is involving African women in the economy as they were in terrible need of income to enhance their small farms which hardly fed them. Statistics shows that women consist of 74% of the 19.3 million of the world's poorest people now being helped by microfinance institutions.

Roles of Microcredit on Empowering Women and Increased Autonomy

The sector offers financial services to the poor women in possible micro-enterprises make enterprising women more powerful through financial access and expertise and significantly lessen poverty. It also develops their skills, knowledge and in addition improves their position in the community. The increase in access to microfinance has made women's path to social and political empowerment easier.

The UNDAW report (November 2001) microcredit and microfinance projects have been recognized as key strategies to tackle women's poverty by offering women with the prospect to have their own businesses, augment their productivity and earnings and, attain greater empowerment. Hulme and Mosley (1996) also revealed that the relationship that exists between credit and poverty reduction is from new investments to the pattern of income change to poverty alleviation. A positive link can be generated between the two depending on whether projects yield high returns and if they can create jobs.

World Bank (2001) highlights that the poor can be helped through credit replacing productive assets damaged in a natural disaster. Therefore, microfinance programs help the poor households to sustain income shocks. Moreover the majority of the micro-credit programs help mainly women or households headed by women.

Sadegh Bakhtiari, (2011) from Isfahan University in Iran stresses on the fact that Microfinance can be a helpful means for poverty reduction. However, it should be used thoughtfully –It has been proven that the link between microfinance and poverty alleviation is not simple, because poverty is not an easy phenomenon as there is many obstacles for the poor to cope with. It is important to know what form microfinance is appropriate for the poorest; the delivery channel, methodology and products offered are all linked together and affect poverty.

The women in Tanzania are included in this picture. There are a number of challenges directly linked to women's empowerment through micro-credit lending in Tanzania. To give an example of structural inequalities that treat women unfairly, the scholar Rweyemamu is discussing the customary law which was codified in Tanzania 1963 named; "Customary Law Declaration Order of 1963". The customary law has impacts for gender relations in Tanzania which work in a way that exclude women from owning property such as land and other assets (Rweyemamu: 2003, p. 50) Many Tanzanian women are as a result of this inhibited in accessing conventional banking loans and even to some extent micro-credit loans because of the requirement of collaterals that is needed in order to secure the loan taken by the woman is owned by the husbands. Other scholars go on to discuss another issue that works as impediments for women engaged in Micro-Finance activities. This includes low levels of education that lead women to engage in unskilled labour activities and limited access to markets and business information (Makombe et. al: 1999, p. 10). Linked to gender inequality and the cultural context that Tanzania inhibits, is the notion of whether women's empowerment through micro-credit lending is a process that has the ability to affect structural inequalities in a whole society.

Men's Perception on the Ongoing Empowerment of Women Attained from Micro-Credit

The issue of men's reactions to women's participation in economic empowerment initiatives in terms gender-based violence deserves special attention. Perhaps the most glaring example of why men's roles and attitudes should be taken into account is the issue of domestic violence, or gender-based violence. Various studies have

affirmed a range of reactions by men when their wives or female partners participate in economic empowerment programs. In some programs, men's reactions towards women-targeted have been acceptance when they see women shouldering more of the burden of household expenses (e.g., food, school fees, health expenses). In other cases, acceptance may become "simmering irritation after awhile that they [men] haven't been able to benefit" Allen (2009).

A 2009 study on gender, economic empowerment, intimate partner violence and employment status in India, found that unemployed women who became employed had an 80% higher risk of suffering from violence compared to women who maintained a status of employment. At the same time, women with husbands who had some difficulty in stable employment had 1.7 times greater chance of violence compared to women whose husbands maintained stable employment Krishnan, et al (2009).

On the other hand, some studies have found mixed results on the effects of women's participation in microcredit on their risk of violence. Some interventions have found that women's risk of violence decreases as a result of participation in such groups as they are able to renegotiate power dynamics in their interactions with men in the household, or as stress on the household reduces as women's incomes rise (Hadi 2005). In South Africa, the IMAGE program showed that women who participated in microcredit programs together with group social support activities had 52% less violence than women in a control group who did not participate in such activities (Kim, 2009).

According to Ahmed (2005) men's reactions towards women's economic empowerment were both positive and negative, generally affirming the range of responses highlighted in the literature cited above. CARE-Burundi cited that reactions are often more negative than positive. The range of reactions spans more cooperative and supportive behaviors towards women's economic empowerment on the part of men at one end to more violent behaviors on the other. However there are reactions which could describe men's perception on the ongoing women

empowerment. There are positive and negative reactions. Positive reactions have included: Increases in women's income lead men to see the value of women's participation in economic empowerment activities, some men become more cooperative and supportive by understanding that women can better contribute to household expenses and relieve men's burden of being "sole provider, male leaders have adopted supportive attitudes and influenced other men and men participate in trainings on topics related to gender equality. These often are men who already support activism. On the other side negative reactions have included: women are not permitted to participate in micro credits, men withholding or withdrawing support from women's economic activities, or from contributions to household expenditures, men demanding that women give them money from their income-generating activities, perceptions that men's power, authority and traditional role as provider are under threat, increases in conflict in household relations if a woman's participation.

2.3 Empirical Literature Review

Shekilango (2012) did a study on Microcredit and Empowerment of Rural Women. The Savings and Credit Cooperative Societies (SACCOS) in Mbeya region Tanzania, Rural district was selected as a case study. The study main objective was to explore the extent to which microcredit scheme especially the pro grassroots ones can contribute to the empowerment of women in terms of improving access to resources and changes in women's lives basing on the fact that this ability was previously denied. In her study she found out that access to micro credits can facilitate both economic and non-economic changes in rural women's lives. Though change in material base is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries, still majority of the borrowings by women continue to basically facilitate subsistence and consumption based activities such as establishment of petty business and meeting household level demands.

Also findings revealed that microcredit can also significantly contribute to the non-economic aspects of empowerment regardless of whether one has taken a loan or not. The researcher recommended that the increase of the rate of capacity building sessions in rural based microcredit schemes, so that the potential of women

empowerment through microcredit shall remain significant to both categories of women members.

Samuel et al (2012) in their study titled empowerment of rural women: the role of microfinance institutions. Study aimed to assess and evaluate the contribution of microfinance institutions to the empowerment of women with particular emphasis on women in the rural areas They come up with the conclusion that there is a noticeable and positive impact of microfinance activities on the empowerment of rural women and poverty alleviation among the poor people in the society. If one can help, a poor person to stand on his own, s/he cannot only bring about a revolution in their lives but also in the society. The financial institutions need to expand their scope to cover the women in the remotest part of the country." Most of the women take loan from the MFIs to expand their existing business.

Maura, et al (2008) did a study on Microfinance and Women's Empowerment: Money Cannot Break Systemic Gender Biases, a case study of intra-household resource allocation in Gulu, Uganda. The study aimed to address the linkages between gender inequality, economic growth, and sustainable development in Uganda. The study revealed that microfinance-based empowerment strategies do not translate into gender equality. Although women use their personal agency to allocate resources within the household, they make consumption and expenditure decisions to fulfill their practical gendered needs, not the strategic gender needs that development planners anticipate they would fulfill. Women's decisions, agency, and sense of entitlement are heavily influenced by cultural norms, traditional patriarchal custom and gendered opportunities. Thus achieving gender equality within the household or society at large cannot be tackled solely by capital injections, regardless if women control the distribution of income. In the end, "only emancipation of women from the clutches of the age-old bondage can free society from the ills that it faces in the journey towards progress." Any significant progress requires fundamental structural changes of socioeconomic conditions and cultural norms.

Ablorh W (2011) did a study titled Microfinance and socio-economic empowerment of women .A case of opportunity international savings and loans clients- Ghana. The study aimed to examine the effect of microfinance on social and economic empowerment of women. The study revealed that access to microfinance has contributed immensely to the economic empowerment of women through improvement in their businesses

The study also showed that access to microfinance has improved the status of women both at the family level and in society as a whole. Moreover the study reported an improvement in household income and standard of living of the family. In social level, there was rise in the confidence level of clients, increased degree of socialization and positive outlook in terms of aspiring to future leadership positions. The researcher recommended that government should consider granting tax exemptions and other incentives to organizations which seek to extend more credit to women as a way of encouraging them to perform.

Pelleberg,A (2012) in her study that examined the Potentials for Women's Empowerment through Micro-Credit Lending, a Case Study of Tanzania, Identified key areas that had implications for either enabling or inhibiting women's empowerment to occur. The areas where the women experienced positive changes concerning their personal empowerment were most clearly identified through the membership of the group. Almost all of the women indicated that the participation in the lending-group had given them tools to strengthen their self-confidence and formulate goals related to their business. The findings revealed that Participating in a lending-group seemed to function as a catalyst for the women to grow personally, share and bring ideas together. The positive impacts for the women that were taking place within the lending-group did not seem to "trickle-down" to other spheres, especially not to the relational dimension. When it came to decision-making within the household; the changes seemed to be marginal for the women and mostly related to an increase of well-being and greater effectiveness of securing basic needs.

Martha ,Nakakuta, Luyirika (2010),did a study which was titled the role of microfinance in the socio-economic development of women in a community: a case study of Mpigi town council in Uganda. The study aimed to determine the role of microfinance in the socio-economic development of women. The study used both quantitative and qualitative methods. Questionnaires and interviews were used to collect the data that was presented in tables, graphs and numbers to show the role played by microfinance in the socio-economic development of women in a community. The findings revealed that there is a significant role played by microfinance in the socio-economic development of women in a community. This is evidenced by the benefits that the women have enjoyed as a result of their participation and access to the microfinance institution services.

Asim, S (2008) did a study whose title was Evaluating the impact of microcredit on women`s empowerment in Pakistan. The main objective of the study was evaluating the impact of microcredit institutions operating in the urban slums of Lahore district in Pakistan on indicators of women empowerment. Specifically, it explored the effect of giving out small loans to poor women on intra-household decision making. The study revealed that microcredit improves the position of women within the household through access to independent income, control over savings and credit use and ability to bring productive asset to household economy

2.4 Conceptual Framework

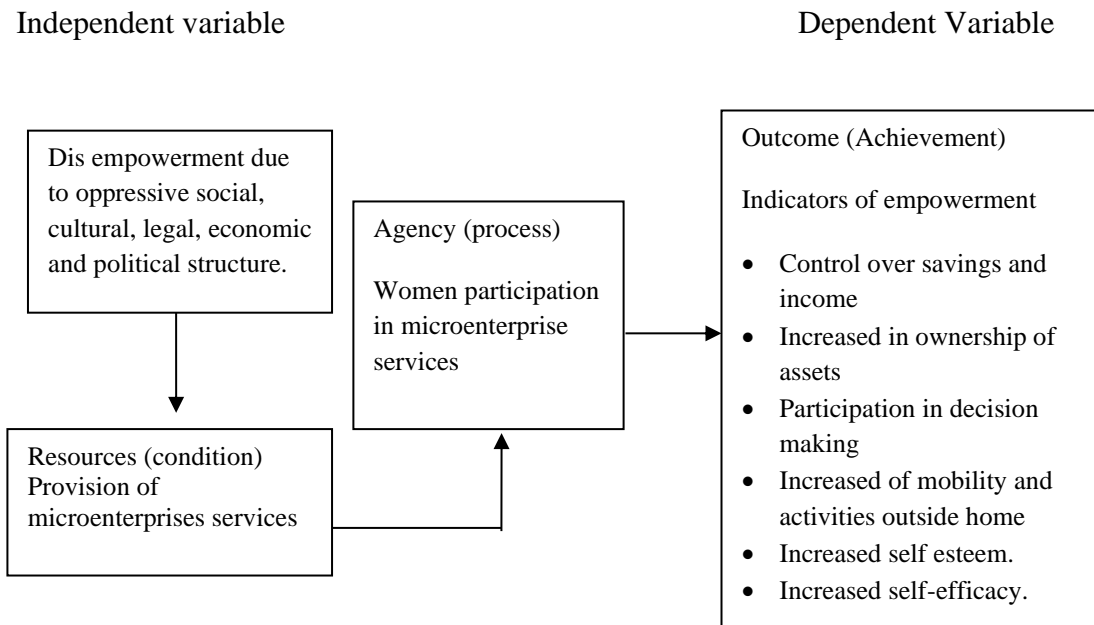
Is the structure of the research idea or concept and how is put together. It shows dependent and Independent variables in the study. It shows a set of relationships between sales promotion and sales volume of the company under study Kothari (2011).

Theoretically there is direct relationship micro credits and women empowerment. In this case micro credits activities is the independent variable where as outcomes is dependent variable. The conceptual framework is based and modified on the Kabeer framework for understanding women empowerment in Tanzania. The authors argue that women were denied choices due to oppressive social, cultural, legal, economic and political structure which resulted being in the state of disempowered. Their

ability to make choice was very low and at some places women are not in position to make any choices.

The ability of women to make choices is limited because most of the women are very poor in the society. Kabeer illustrates that there is a 'logical association between poverty and disempowerment because an insufficiency of the means for meeting one's basic needs often rules out the ability to exercise meaningful choice' (Kabeer, 1999, p. 437). For a people to make meaningful choices they have to be empowered (Kabeer, 1999). In order to address poverty among poor women is to provide them with resources which will remove them from state of disempowerment, i.e. poverty status, to an empowered status. As show in Figure 1, women will move from the state of disempowerment to an empowered position through access to microfinance services of MFIs. Access to microfinance services will enhance the ability of poor women to exercise choice and take strategic decision that affect their lives (Kabeer, 1999). When poor women access the microfinance services which provide them with start-up and working capital, training, insurance and savings, it is expected that women will engage themselves in income generating activities where they will experience increased in productivity which will lead to a positive outcome in figure.

Figure 2.1: Conceptual Framework



Source .Adapted;

Fig 1. Framework for understanding women empowerment in Tanzania. Author`s construct using the idea of Kabeer 2001b, Malhotra and Schuler 2005 and Chen 1997.

2.5 Research Gap

From the above literature it is clearly shown that there were a lot of contradictions especially in the outcomes of micro-credits on empowering women in a country with opportunities and challenges regarding different professions. Due to that there are still a lot of works to be done in terms researchers and study on this field in order to ensure that these processes are well managed and beneficial to all stakeholders.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter presents methodology and procedures used in the study. It describes the research design, the area of the study, the population, sample and the instruments that was used in data collection and analysis.

3.2 Research Design

A case study design allows an investigation across a variety of characteristics and made it possible for thorough study of a unit over a range of variables but always maintaining a unitary nature of inquiry. (Ndunguru, 2007:71) .The researcher chose case study design because of its viability and flexibility in terms of data collection methods and analysis. Flexibility in this study was important due to financial constraints and limited time.

3.3 Study Area

The research was carried out at Ilala municipality in Dar es salaam city. The choice of Ilala was based on accessibility of both information and permission of conducting research at that particular place. Also researcher resides in Ilala municipality.

3.4 Study Population

Population is the entire group of people or units that a researcher wants to study (Chamwali 2007:164). This means is, the entire group of people where by the information and data was collected. Therefore, the population of the study was all women and some few men whose their wives involved with micro credits in Ilala municipality.

3.5 Sample Size and Sampling Technique

3.5.1 Sample

Due to the large sizes of populations, researchers often cannot test every individual in the population because it is too expensive and time-consuming. This is the reason why researchers rely on sample. Sample is a smaller version of the entire population that the study is about. Sample size is the number of subjects in the study. According to Kothari, (2011), sample size must be 5% to 10% of the total population of the intended research study area. Therefore, the sample size of this study would be 112 women who were involved with micro credits and 30 men who are husband or relatives of these women. This includes all the women who take loans from these micro credits. Few men were picked due to the fact that time and funds were limited.

3.5.2 Sampling Techniques

Kothari (2004) defines sampling technique as a type of sample in which a researcher decided to be used in selecting the items for the sample. Adam and Kamuzora (2008:127) identifies two types of sampling procedures namely non-probability or purposive sampling and probability sampling. In conducting this research both probability and non probability sampling were applied and these include simple random sampling and purposive sampling.

3.5.2.1 Simple Random Sampling Technique

The simple random sampling technique refers to a probability sampling where by all members in the population has equal chance of being selected (Saunders et al, 2000). Therefore 82 women who take loans from BRAC and 25 men would be picked randomly by writing their names on the pieces of paper then put in the basket hence picked randomly until the number of respondents reach the needed number. This technique is appropriate where sampling frame is not too large and each unit is accessible and it reduces biasness (Saunders et al, 2000).

3.5.2.2 Purposive Sampling Technique

This study has used purpose sampling. Purposive sample, also commonly called a judgmental sample, is one that is selected based on the knowledge of a population

and the purpose of the study (Yin, 2003). By studying the deviant cases, researchers can often gain a better understanding of the more regular patterns of behaviour. This is where purposive sampling often takes place. Therefore, 45 respondents would be selected specifically (5) men and (30) women been involved in this study.

3.6 Types of Data

Both primary and secondary data collection method have been used in this research.

3.6.1 Primary Data

Primary data is the data collected by the researcher himself/herself or by research assistants from the field for the purpose of answering a research question/issue (Kothari, 2011) defined primary data as the data that collected afresh and for the first time, especially during the course of doing the research. In the course of this research, primary data would be collected using different data collection techniques such as direct observation, interviews and questionnaires.

3.6.2 Secondary Data

Are data that have already been collected by someone else and which have already been passed through the statistical process (Kothari, 2011).For the case of this research, secondary data would be collected from journal, books, published and unpublished report and papers of BRAC, TGNP and other institutions etc.

3.7 Data Collection Techniques

Data for this study was collected through the several methods including: the study was employed in more than one method to enable researcher present reliable and relevant findings.

3.7.1 Documentary Review

This method was used because it enabled the researcher to get ready-made data and information by passing through various documents such as; Annual Reports, loan application registers and journals on the topic in question. The method simplify the

task of the researcher by providing statistical information recorded in terms of numbers and percentages and represented in tables, charts and graphs.

3.7.2 Questionnaire

This is a set of questions which are usually sent to the selected respondents to answer at their own convenient time and return back filled questionnaire to the researcher. In this study questionnaire was used to collect information from respondents on outcomes of micro credits in empowering women. Reason for using questionnaires is that they cover large sample at low cost and give respondents adequate time to give answers. Questionnaires can be structured or semi structured.

3.7.3 Interview

According to (Kothari, 2006), an interview is a set of question administered through oral or verbal communication or face to face discussion between the researcher and the interviewee respondent. Both group and individual interviews was conducted with respondents using both, open ended and close-ended interview questions. This method will enable the researcher to supplement information obtaining by using questionnaires.

3.8 Data Analysis Procedure

Data analysis was generally based on the computation of various percentages basing on the data available (Kothari, 2004). On qualitative data, the researcher first got used with the information collected; identified key questions for focus analysis; categorized the information; identified patterns and connections within and between categories and; interpreted to bring the information together.. Data entry and validation was carried out manually, where tables showing frequencies and percentages were used.

Analysis in this study was also done through different perception groups of men whose their wives are benefiting from micro credits. Data from questionnaires was generated and analyzed quantitatively. Data was presenting in the form of frequencies, percentages cross tabulation and correlation analysis, so as to establish

the relationship of variables. The research findings was organized and presented by using words, numbers and percentages by using tables, charts and graphs. Data analysis and interpretation will enable the researcher to get a solution to the research problem and give recommendations.

3.9 Reliability and Validity

To ensure quality results data scanning and scrutiny technique were employed from available questionnaires from respondents to examine and validate the survey instrument so as to ensure content validity and reliability.

3.9.1 Validity

This refers to the degree to which an assessment tool produces stable and consistent results and reduces the incompleteness of the reliability in this case the researcher would actually measure only impact of sales promotion in soft drinks. The triangulation technique was applied to ensure validity study by using interviews, questionnaires and secondary data analysis .The data collection instruments were designed in such a way that they measure attitudes and opinions of respondents towards micro finance institutions loans to the maximum degree possible. Issues' developing from conceptual framework was compare with issues obtaining during interview and questionnaires so as to ensure construct validity, statistical analysis such as correlation was used.

3.9.2 Reliability

This is the part of the research which ensures that responses to the questionnaires are consistence. To ensure this the researcher used a well set up questionnaires which guides respondents to answer the questions as asked

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF THE FINDINGS

4.1 Introduction

This chapter presents the findings from the respondents to achieve the specific objectives of the study which were to find out the leading factors affecting women empowerment in the society, role played by microfinance in empowering women and the men's perception on women culture, social, political and economic empowerment attained as a result of microfinance.

4.2 Characteristics of the Respondents

This is the part that has described characteristics of respondents who have been involved in this study.

Table 4.1: Gender and Age Profile

Gender	Frequency	Percentage	Age range	Frequency	Percentage
Male	30	21	18-25	2	6.7
			26-33	4	13.3
			34-41	9	30
			42 -49	12	40
			50 -above	3	10
Total				30	100
Female	112	79	18-25	8	7
			26-33	23	20.5
			34-41	49	43.7
			42 -49	20	17.8
			50 -above	12	11
Total	142	100		112	100

Source: Researcher (2014)

It was also important to know gender distribution of the respondents who were involved in the study. The findings show that 79 percent were females while males

were 21 percent .This implies that more females were involved in this study more than men because the focus of the study was women empowerment through microcredit.

Also the results show that majority of respondent involved in this study male and female were middle aged ,which implies that they were able to understand the questions because they experienced in life .

4.2.1 Education

Table 4.2. presents the results of education distribution of the respondents where 45 percent completed primary school, 33.1 percent completed secondary school, 15.5 were certificates/diploma holders, 5.6 percent were degree holder and only 0.8 percent was masters' holder.

Table 4.2: Education Distribution of the Respondents

Education of respondents	Frequency	Percent
Primary	64	45
Secondary	47	33.1
Certificate/Diploma	22	15.5
Degree	8	5.6
Masters	1	0.8
PhD	-	-
Total	142	100.0

Source: Research data 2014

The results shows that majority of the respondent s were primary and secondary levers ,this implies that most of the women and men engaging in business and entrepreneurship activities in Tanzania are standard seven and secondary drop up. These pace the challenges for microcredit institutions because they are dealing with people who are not skilled and knowledgeable to be able face critical business situations though they might be experience d for some issues in life.

4.2.2 Marital Status

Table 4.2.3 presents the results of respondents' marital status which were 54.9percent married, 16.2percent divorced, 14.9percent widow/widower, 9percent single and 5 percent separated.

Table 4.3: Marital Status

Status	Frequency	Percent
Single	13	9
Married	78	54.9
Divorced	23	16.2
Widow/widower	21	14.9
Separated	7	5
Total	142	100

Source; Researcher 2014

The study shows that despite a number of respondents being married or having spouses, women are not totally independent, they engage in economic activities so as to increase the income of the household and supporting their husbands and spouse to cover different responsibilities of the family. Also it shows that married and single women have attained different level of empowerment. Most of single women are much empowered as compared to married women since there are in control of most of household income ,spend and saving. They make most of decision regard their family in general but this is not the case for married women as there always subjected to their husband. Even if they earn income from their investment they have no much power over they make. Basing on the study did by Allen (2009) women are able to contribute to household expenses but are not able to make major decision on their own without consult their husband. Married women are guided by the rules that women has to respect her husband so they fail to make major decision alone as it might seems as disrespect to their husband.

Mostly, married females have very low power to share their ideas with their husband in this study. In married life mostly husbands take decisions at their own behalf even

the basic decisions at the domestic level. But On the hand interviewed women (2014) who were divorced and widow take their decisions at their own behalf. Although divorced females have not good views in our society but according to our study all basic decisions at the domestic level taken by them.

Also results shows that majority of men interviewed were married, following by separated one and few single, divorced and widower. This was purposely selected for this study to see their perception on the matter of empowering women through microcredit,

4.3 Leading Factors Affecting Women Empowerment

There are a number of factors which hinder women empowerment which also differ from one society to another. The study highlited some leading factors which affect women empowerment in most of our societies in Tanzania. The finings revealed that cultures values,religious beliefs ,low level of education ,violence against women and politics awere the factors affecting women empowerment.

4.3.1 Cultural Values

Table 4.4 presents data related to the respondents agreed/disagreed about the cultural values as a factor that affecting women empowerment .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 53.5 percent of respondents strongly agree, 32.4 agreed that cultural values affect women empowerment. While 14.1 percent disagreed

Table 4.4: Cultural Values

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	76	53.5
Agree	46	32.4
Undecided	-	-
Disagree	20	14,1
Strongly disagree	-	-
Total	142	100

Source; Researcher 2014

The finding revealed that cultural values such as to final say is vested to men and women should respect and accept men decisions to most of women seem to outstand other factors as most of respondent believes that cultures values and traditions hinder them to achieve the full empowerment. According Bellman(2010),the biggest cultural constraint on women's empowerment through microfinance programmes is the culture of patriarchy pervasive throughout Tanzania. Individual families were normally set up on a patriarchal basis, with the husband and father determining fundamental conditions and making the key decisions, and with humble obedience owed to this male authority. The Patriarchal culture is dynamic and thus exercises constraints in different contexts, in varied forms and at various stages in the empowerment process. Culture and values affect women ability to bargaining power and the ability to make decisions on economic issues within the household, ability to make decisions outside the household, control over loans, building of social networks, responsibility for household chores, and power over one's time and physical and emotional health and energy.

Also the research study revealed that women were influenced more by traditional and internal factors than by legal or regulatory barriers when starting their business. Similarly, there are many countries where entrepreneurship is seen as an inappropriate career choice for women. In societies with rigid views of traditionally male and female roles, frequently reinforced by cultural and religious beliefs, women's opportunities for engaging in paid work or starting up enterprises are often limited. At the same time, perceptions of family responsibility pose a challenge, with patriarchal attitudes restricting women's responsibilities to domestic and family work, and thus preventing them from acting independently Bellman (2010).

In some cases, program officers or partners are concerned that promotion of gender equality would interfere with local culture, and therefore feel that gender equality should not be promoted for ethical reasons. In other cases, the cultural values of a particular area(Tarime beating women is a necessary to men so as to show love, women has no right to challenge men's decision) are described as a major constraint on efforts for gender equality, and therefore action is considered to be difficult for

practical reasons. Strategies that support women’s empowerment can contribute to women’s ability to formulate and advocate their own visions for their society – including interpretations and changes to cultural and gender norms. Cultural issues are behind the observed differentials between men and women in terms of participation in the different spheres of development Ruth (1998).

4.3.2 Religious Beliefs

Table 4.5 presents data related to the respondents agreed/disagreed about the religious beliefs as a factor that affecting women empowerment .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 8.5 percent of respondents strongly agree, 61.3 percent agreed that religious beliefs affect women empowerment. While only 1.4 undecided. The other 21.8 percent were disagreed while 7 percent strongly disagreed

Table 4.5: Religious beliefs

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	12	8.5
Agree	87	61.3
Undecided	2	1.4
Disagree	31	21.8
Strongly disagree	10	7
Total	142	100

Source; Researcher 2014

The study revealed most of the respondent agreed that religious beliefs has been one of the stabling block in empowering women in our societies .Respondents(2014) most of the religioius beliefs such as moslem tend to abstruct women mobility,decision power and even hinder their participation in social events.Some women fail to join in the microfinance institution and other join secretly as they afraid of their religious mate might perceive them wrongly since they are not allowed to take a loan which involve interest payment as it is regarded as a sin.

However, religious beliefs are also important to women. This is evident in the efforts by different groups of women to review interpretations of religious texts and to reaffirm values and traditions that support freedom and dignity for women. Religious texts and teachings can serve as resources to assist those who have experienced abuse in finding safety and in the process of healing. Yet, religion also can be misused to excuse or condone abusive behavior

Women can choose to maintain ties to traditional religion`s beliefs and at the same time achieve autonomy, Equality and independence. This balance is not easily won, however because women have to make a conscious effort in order to maintain their own throughout their religious participation Hensman (1987).

The other lady said that “I can’t let my family know that I am engaged with micro credits and that I took loan because in our religion we believe that taking loan for interest is a sin, so am totally forbidden to do that and Allah would punish me and go to **Jehanum**”

4.3.3 Low level of Education

Table 4.6 presents data related to the respondents agreed/disagreed about low level of education as a factor that affecting women empowerment .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 8.6 percent of respondents strongly agree, 46.5 agreed that low level of education affect women empowerment. While only 5.5 percent strongly agreed and 39.4 percent disagreed

Table 4.6: Low Level of Education

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	12	8.6
Agree	66	46.5
Undecided	-	-
Disagree	56	39.4
Strongly disagree	8	5.5
Total	142	100

Source; Researcher 2014

The finding revealed that most of the respondent agreed that many women receive education, skills training or career that limits them to see economic opportunities, and the lack of technological know-how or access to modern, affordable technology further stops women from reaching their full potential. The finding also revealed that most of the women engaging in taking loans were not educated enough on how to manage business and to use them accordingly.

In most communities in Tanzania (Kigoma, Mara, Shinyanga and Mwanza) women have fewer inheritance rights than men, most of women has low level of education as most of them have only completed standard seven which makes them able to read and write. Lack of formal education make them unable to reason, make judgement and eventually change their view over certain issues in their family and society at large. Business education should be emphasized to widen up women perception on the issues concerning empowerment Janet(2009).

One among the respondents said that "Women in the society are hindered to advance in education because most of the parents do believe that education is for men girls should prepare themselves to be married. This lead my husband to increase work load to my daughter while providing enough time for sons to learn more"

4.3.4 Violence against Women

Table 4.3.4 presents data related to the respondents agreed/disagreed about the violence against women as a factor that affecting women empowerment .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 30.3 percent of respondents strongly agree, 45.1 agreed that violence against women affect women empowerment while 24.6 percent disagreed.

Table 4.7: Violence against Women

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	43	30.3
Agree	64	45.1
Undecided	-	-
Disagree	35	24.6
Strongly disagree	-	-
Total	142	100

Source; Researcher 2014

The finding shows that 75.4 percent agreed that violence against women hinder their development economically, socially and politically. Gender –based violence is perpetuated through social and cultural norms and traditions, reinforcing male-dominated power structures.

Deep-rooted cultural beliefs sustain gender inequality. Feminist movements against domestic violence have found that cultural traditions that support patriarchal violence are among the major impediments to change, the father or husband had total power over the family and could treat them as he saw fit. From early infancy, women are taught that they are inferior to men and often to blame for the violence inflicted upon them. As wives or partners, they must hold the family together, at any cost. Women and men both learn to turn a blind eye to, or accept, gender-based violence. Under these circumstances, domestic violence becomes naturalized and invisible Kabeer (2003).

4.3.6 Laws and regulations

Table 4.3.6 presents data related to the respondents agreed/disagreed about the laws and regulations as a factor that affecting women empowerment .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 7 percent of respondents strongly agreed, 34 agreed that laws and regulations affect women empowerment. While only 11.2 percent strongly disagreed. The other 9.8 percent were undecided while 38 percent disagreed.

Table 4.8: Laws and Regulations

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	10	7
Agree	48	34
Undecided	14	9.8
Disagree	54	38
Strongly disagree	16	11.2
Total	142	100

Source; Researcher 2014

The result reveals that 41 percent of the respondents agreed that laws and regulations of the government and microcredit institutions is one of the factor that affecting women empowerment .this implies that laws and regulations were not the most contributing factor for hindering the development of women empowerment.

Both women and men face challenges in setting up their own businesses, but for women the barriers are often greater and harder to overcome. They are often confronted with a lack of government support in terms of policy, laws, and services, and in some areas have only limited access to formal bank accounts, which prevents them from accessing loans or credit World Bank (2001).

4.3.7 Lack of Fund

Table 4.9 presents data related to the respondents agreed/disagreed about lack of fund as a factor that affecting women empowerment .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 27 percent of respondents strongly agreed, 45 agreed that lack of fund affect women empowerment. While only 4 percent strongly disagreed and 24 percent disagreed.

Table 4.9: Lack of Fund

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	38	27
Agree	64	45
Undecided	-	-
Disagree	34	24
Strongly disagree	6	4
Total	142	100

Source; Researcher 2014

The finding reveals that the majority 72 percent of the respondents agreed that lack of fund is a one of the factor affecting women empowerment. This implies that changes in economic environment and the hardship of life leads to the increase of financial assistance demand for women to start small venture .the increase of this demand makes microcredit institutions not be to afford because most of them have small amount of fund . Most of the Micro credits institutions don't have enough money to meet the increasingly needed amount of money. Women awareness has increased much about these micro credits, in such a way that the majority see that they are the only hope to change the situation. Micro credits financial capabilities are low compared to the needs Respondents (2014).

4.4 Role of Microfinance in Empowering Women

Microfinance institutions have had a greater impact in most of micro businesses today by enabling accessibility of loans comparing to commercial banks in previous years where most of the people were not able to access loans from these institutions. Women are the one of the group who are now able to get loans from these institutions.

Microfinance has played a greater role in empowering women in a number of aspects including increased income, self-confidence, and Improvement illiteracy level, Improvement in Skill, increased access to social needs, self-employment, reduced violence and decision making in households Ahmed (2005).

4.4.1 Increase Income and Savings

Table 4.10 presents data related to the respondents agreed/disagreed about the role of microfinance on increasing income and savings for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 20.4percent of respondents strongly agree, 69 percent agreed that microcredit increase income and savings of women. While only 10.6 percent strongly disagreed.

Table 4.10: Increase Income and Savings

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	29	20.4
Agree	98	69
Undecided	-	-
Disagree	15	10.6
Strongly disagree	-	-
Total	142	100

Source; Researcher 2014

The finding reveals that 89.4 percent agreed that micro credit increase income and savings among women .This implies that Micro-credit is expected to increase incomes eventually, although this may not become a reality for some time due to the incurred debt which must be repaid. Micro-credit can also increase income and it has similarly mixed impacts on levels of savings and accumulation of assets and in most cases reduces expenditure.

Many women earn extra income by working as wage laborers’, producing and selling vegetables, or engaging in small-scale trading and enterprises. Microfinance, the provision of financial services to the poor in a sustainable manner utilizes credit, savings and other products such as micro insurance to help families take advantage of income-generating activities and better cope with risk.

4.4.2 Increase Self Confidence

Table 4.11 presents data related to the respondents agreed/disagreed about the role of microfinance on increasing self confidence for women .The respondents involved for

enquiries were 112 women and 30 men. The result revealed that 14 percent of respondents strongly agreed, 56 percent agreed that microcredit increase self confidence of women. While only 4.7 percent strongly disagreed. The other 25.3 percent disagreed

Table 4.11: Increase Self Confidence

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	20	14
Agree	79	56
Undecided	-	-
Disagree	36	25.3
Strongly disagree	7	4.7
Total	142	100

Source; Researcher 2014

The finding shows that 70 percent of the respondents agreed that microcredit increase confidence among women. This implies that increased confidence for women gained not only through the economic success of their business but also through increased access to community services. Women in this area have introduced their groups where collectively they can access loans for business purposes and changes at the community level in the perceptions of women's roles.

4.4.3 Improve Literacy Level

Table 4.12 presents data related to the respondents agreed/disagreed about the role of microcredit on improving literacy level for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 7.7percent of respondents strongly agreed, 44 agreed that microcredit improve literacy level of women. While only 8.2 percent strongly disagreed. The other 6.3 percent were undecided while 33.8 percent disagreed.

Table 4.12: Improve Literacy Level

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	11	7.7
Agree	62	44
Undecided	9	6.3
Disagree	48	33.8
Strongly disagree	12	8.2
Total	142	100

Source: Researcher 2014

The results shows that some respondents agreed that microcredit improve literacy level. This indicate through engaging in business and looking for fund to finance your business there is on process skills and knowledge gained through training and networking with knowledgeable People.

A study done by Loomba (2011) found that women have been the most underprivileged and discriminated strata of the society not only in India but the world over. In spite of all Government and Non-Governments' efforts, they have been highly ignorant clients of the financial sector. In the recent times, microfinance has been emerging as a powerful instrument for empowering women. By having micro credit institutions helped most of the women to improve their awareness and knowledge about many issues and supported them to afford to take their children to school which in a long term reduces the number of children who didn't go to school.

4.4.4 Improve Business Skills

Table 4.13 presents data related to the respondents agreed/disagreed about the role of microcredit on improving business skills for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 15 percent of respondents strongly agreed, 50 agreed that microcredit improve business skills for women. The other 3.3 percent were undecided while 31.7 percent disagreed

Table 4.13: Improve Business Skills

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	21	15
Agree	71	50
Undecided	5	3.3
Disagree	45	31.7
Strongly disagree	-	-
Total	142	100

Source; Researcher 2014

The finding reveals that women have limited knowledge for business transaction and general business knowledge; this affects clients' business performance in term of price negotiations and dealing with customers. Thus in turn affects income returns which results into difficulties in their loan repayment. Even though more and more women are starting businesses globally, they still manage fewer businesses than men, and run businesses that are in less profitable sectors, that grow more slowly and are ultimately more likely to fail.

Most of the micro credit training programs help most of the women to acquire business skill on how to manage business, to keep business records and find solution for the arising challenges for their business for example In BRAC women groups are established and enabled to access loans BRAC (2014).

4.4.5 Increase access to Social Needs

Table 4.14 presents data related to the respondents agreed/disagreed about the role of microcredit on increasing access to social needs for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 14.1 percent of respondents strongly agreed, 66.2 agreed that microcredit increase access to social needs for women, while 19.7 percent disagreed

Table 4.14: Increase Access to Social Needs

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	20	14.1
Agree	94	66.2
Undecided	-	-
Disagree	28	19.7
Strongly disagree	-	-
Total	142	100

Source; Researcher 2014

The result reveals that the economic empowerment to the poorest women leads automatically to their social empowerment, and they become financially independent of their husbands. Micro-credit programs to women also raise their prestige and status in the eyes of their husbands and of their local community. Microfinance provides women with the financial backing they need to start business ventures and actively participate in the economy. It gives them confidence, improves their status and makes them more active in decision making, thus encouraging gender equality. A primary function of offering women credit in this way is to enhance their economic status, that enables women to earn extra income through which they can gain greater financial autonomy.

Also the study found that economic ties produced through access to microcredit led to improvements in women's social capital and their ability to influence social norms. This fostered women's capacity to undertake collective action and facilitated their collective empowerment.

4.4.6 Promote Self Employment

Table 4.15 presents data related to the respondents agreed/disagreed about the role of microfinance on promoting self employment for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 32.4 percent of respondents strongly agree, 55 agreed that microcredit promote self employment for women, while 12.6 percent disagreed.

Table 4.15: Promote Self Employment

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	46	32.4
Agree	78	55
Undecided	-	-
Disagree	18	12.6
Strongly disagree	-	-
Total	142	100

Source; Researcher 2014.

The results indicates that there is increasing recognition that women entrepreneurs are the new engines for inclusive and sustainable industrial growth, and are the rising stars of economies in the countries.

Women have a higher unemployment rate than men in virtually every country and make up the majority of the informal sector of most economies. They constitute the bulk of those who need microfinance services. Giving women access to microcredit loans therefore generates a multiplier effect that increases the impact of a microfinance institution's activities, benefiting multiple generations. Through the contribution for women's ability to earn an income have potential to initiate a series of virtuous spirals of economic empowerment, increased well-being for women and their families and wider social and political empowerment.

Yet the impact of women's economic empowerment goes beyond this. Hulmes and Mosley (1996), has shown that women are more likely than men to invest a large proportion of their income in education and well-being of their children. When women are empowered to make an income, accumulate assets and increase their economic security, they improve industrial capacity and spur economic growth by creating new jobs, as well as expanding the pool of human resources and talents available in a country.

4.4.7 Reduce Violence

Table 4.16 presents data related to the respondents agreed/disagreed about the role of microcredit on reducing violence for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 10.6 percent of respondents

strongly agreed, 36 agreed that microcredit reduce violence for women while 15.5 percent strongly disagreed. The other 5.5 percent were undecided while 32.4 percent disagreed

Table 4.16: Reduce Violence

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	15	10.6
Agree	51	36
Undecided	8	5.5
Disagree	46	32.4
Strongly disagree	22	15.5
Total	142	100

Source; Researcher 2014

The result reveals that access to microcredit have positively affected women's relationships within the household, particularly the experience of domestic violence. This is an important finding given the nature of patriarchal culture in most of the households in Tanzania. In another aspect it's also viewed as a method giving the women more status in a socioeconomic way and changing the current conservative relationship between gender and class.

Ahmed (2005) found that microcredit access and economic contribution to the household indeed reduced abuse within the household. It also meant scope to escape from an abusive relationship, and greater capacity to resist wife-beating and alcoholism. Women's contribution to the household helped bring about a reduction in abuse and strengthening of their relative position within an interdependent relationship with their husbands.

4.4.8 Decision Making in the Households

Table 4.17 presents data related to the respondents agreed/disagreed about the role of microcredit on decision making in the households for women .The respondents involved for enquiries were 112 women and 30 men. The result revealed that 27.5 percent of respondents strongly agreed, 28 agreed that microcredit increase decision

making in the households women. While 7.2 percent strongly disagreed and 37.3 percent disagreed

Table 4 .17 : Decision making in the Households

Degree of agreement/disagreement	Frequency	Percent
Strongly agree	39	27.5
Agree	40	28
Undecided	-	-
Disagree	53	37.3
Strongly disagree	10	7.2
Total	142	100

Source; Researcher 2014

The results reveals that women experienced an increase in their decision-making power in areas that were traditionally dominated by men, such as family planning, a daughter’s marriage, children’s schooling, and the buying and selling of property. Most of the women were making decisions about business investments jointly with their husbands, rather than their husbands making such decisions alone. Also access to micro-credit empowers women by increasing their autonomy and decision making ability within the household.

According to Hadi (2005) women production and consumption patterns are often more resource-efficient, they are more likely to recycle and they make more sustainable decisions for their households and businesses. Therefore, their increased role in economic decision-making has positive effects on sustainable economic development. Even when a loan is invested in a joint enterprise with other household members, a woman may become more involved in household decision making because she becomes a channel through which new resources can flow into the household and she is ultimately responsible for loan repayment, even if she is not solely responsible for the economic enterprise in which the loan is invested

4.5 Perception of the Men on Women Empowerment

One of the objectives was to find out how men in the society perceives the development in empowerment of women in different sectors like cultural, socially, politically and economically as a result of the introduction of microfinance institutions. Mostly important we focus on men who their sponsor are or were beneficial of microfinance institution.

Perceptions of men on the ongoing women's empowerment are linked to the exercise of power in gender relations in the particular in Tanzania, but in this study the researcher was interested to know how men feel and react when women are empowered in the society. Men were asked to give their opinions concerning the ongoing process of women empowerment. It is within cultures that these perceptions, beliefs and systems of meaning are cultivated, internalized and sustained. It is also within cultures that power relations are transformed through contestation and consensus building in order to achieve desired outcomes. Popular culture and media in many societies treat women as sexual objects and present violence against women as normally

Most of the part of the world, husband or father or the other male relatives inflict much of gender-based violence on girls and women. Women cannot achieve without the support of male. Male often control access of health information and services, finance and transportation and other resource. Mutually satisfying relationship among males and females/husband and wives can be built only on trust, mutual respect and through frequent communication Allen (2009).

4.5.1 Mens perception on Women Increase Access to Income and Assets

The objective was to know men's perception on the ongoing women empowerment process. Women empowerment has impact on the lives of the family, so in order to know the perception they were asked to express on the access to income and assets. The results revealed as indicated in table

Table 4.4.9 presents data related to the opinions of respondents perception on the ongoing women empowerment resulting from micro credits initiative. Respondents were asked on the perception on women power to access to income and have control over assets. The respondents involved for enquiries were men whom their wives who either involved with these micro credits or not. The result revealed that 60 perceived positively while 40 percent perceived negatively.

Table 4.18: Men’s Perception on Women Increase Access to Income and Assets

Men Perception	Frequency	Perception
Positive	18	60
Negative	12	40
Total	30	100

Source; Researcher 2014

This implies that the majority of men are supporting the ongoing women empowerment. They do agree that women should involve themselves with micro credits for they believe that if women are empowered economically they reduce their burden as the head of house hold. With this regard men are always supporting their wives and women in society to control the assets and income of the family. Husbands accepted this matter because they believe that it is the benefits for the household. Although men always wanted to account for money invested and control them.

As in most parts of the world, women have a range of strategies to increase independent access to and use of income. In this study, clear differences between women in different wealth groups did not emerge. Rather, differences in independent access to income were related to individual positioning within households and the particular relationships with their families. In general, women’s contribution to family income is viewed positively by men and both mothers and fathers are concerned with saving money for their daughters’ dowries Kim (2009).

4.5.2 Self esteem and Confidence

Table 4.5.0 presents data related to the opinions of respondents perception on the ongoing women empowerment resulting from micro credits initiative. Respondents were asked on the perception on women overall self esteem and confidence in the society. The respondents involved for enquiries were men whom their wives who either involved with these micro credits or not. The result revealed that 70 perceived positively while 30 percent perceived negatively.

Table 4.19: Men’s perception on Women Increase of Self Esteem and Confidence

Men Perception	Frequency	Perception
Positive	21	70
Negative	9	30
Total	30	100

Source; Researcher 2014

This implies that women ability to solve problems in their families and beyond has increased. Men seemed to be happy when they see that their wives, mums and daughters raise their self esteem and confidence to deal different matters in the society. They are encouraged that very soon there will balance in roles and responsibilities for family improvement.

4.5.3 Increase of Women Mobility

Table 4.20 presents data related to the opinions of respondents perception on the ongoing women empowerment resulting from micro credits initiative. Respondents were asked on the perception on women mobility. The respondents involved for enquiries were men whom their wives who either involved with these micro credits or not. The result revealed that 46.7 perceived positively while 53.3 percent perceived negatively.

Table 4.20 Men’s Perception on Women Increase of Women Mobility

Men Perception	Frequency	Perception
Positive	14	46.7
Negative	16	53.3
Total	30	100

Source; Researcher 2014

This implies few men have accepted the free mobility to their wives only on special matters like micro credits and other economic issues. Men added that women are free to go to work but they should ask for their permission before doing anything. This is because in Africa culture all the power over family is vested on father. So it is disobedient to move without men’s conscious. This is also in India, Pakistan and greatly in Arabic world. Men are very conscious of women’s movements. They tend to be against greater mobility, with some references to involve them with other men. Men have considerable authority over women’s mobility and this may be one key aspect of their power over women. This study suggests that although women’s mobility is said to have increased in recent years, this situation varies according to family, type of movement, class and income levels Loomba (2011) and Hensman (1987).

In certain case woman said that “I can only go to the meeting venue only if my husband left home, he says that I cannot go because he fears that I will adopt bad behaviors of other women, even if the meeting for loan repayment is around”

4.5.4 Increase in their Participation and power in Decision-making

Table 4.21 presents data related to the opinions of respondents perception on the ongoing women empowerment resulting from micro credits initiative. Respondents were asked on the perception on women mobility. The respondents involved for enquiries were men whose their wives were either involved with these micro credits or not. The result revealed that 50 perceived positively while 50 percent perceived negatively.

Table 4.21: Men’s Perception on Increase in Their Participation and Power in Decision-Making

Men Perception	Frequency	Perception
Positive	15	50
Negative	15	50
Total	30	100

Source; Researcher 2014

This implies that recently the impact of the ongoing women empowerment has bears good results, in such a way that women are involved in most of the decision. In this case it is reported that men do trust their wives to come up with good decisions. They added that sometimes women are more creative than men, and they entrusted to undertake critical decisions in their families.

Men added that most of the women who Wealthier than their husbands they do influence family decision and they have a considerable power. Whenever women are given power to exercise, they always abuse it. This is the reason why men sometimes they even don’t trust women including empowering them economically. In some cases it happens that wealthier women do misbehave to their husbands. Women’s role in decision-making seems to vary considerably basing on the set of relationships. Men were keen to portray an image of taking all important decisions as head of households but others say they consult women and take mutual decisions. It was clear from the interviews with women that they did influence men’s decisions in many informal ways even if they did not have a ‘seat at the table’ for important, formal decisions. Men admits that there are several matters which women are consulted these includes but not limited to increasing economic resources for the household (for example, planting trees; buying land); taking a decision to marry for love, and successfully contesting a husband’s decision on what a loan (in her name) should be used for.

The findings also show that many men were adamant that their women are not supposed to have money: If women are allowed to own property, they will be on top

of men." Although they have admitted that women provided a number of examples of the problems that occur when they were "allowed" to own property, particularly the difficulty of "sustaining a husband and economic independence; one has to be foregone Women may not only come to accept disadvantageous hierarchical arrangements but actively defend and uphold them Hadi (2005).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS

5.1 Introduction.

This chapter presents summary, conclusion and policy implications of the study. Basing on the general and specific objective of the study hereunder is the summary

5.2 Summary

Micro-credit programs had both positive and negative impacts on women's empowerment and eradication of poverty throughout the world. The positive ones were enhancement in women's ability to influence family affairs and decision making; increased self-confidence; improve their status, increased gender relations in the home and reduction in domestic violence; improve status within the community and accelerate economic empowerment.

On the other hand negative impact of microcredit was of highly restrictive environment for women along with the increased workload and responsibilities as a result of their involvement in income generating activities other than their traditional responsibilities. The results of the study revealed that most of respondent have a favorable perception of the microfinance institution because it is viewed as a source of increasing their working capital for their businesses. However they complained loans offered by the institution as too small, and are also not happy with the high interest rate levied on loans.

Although the results vary; the study indicated that the delivery of microfinance has resulted in income increases for some of the clients. While a few of the clients use their earnings for the purchase of food items, the research revealed that most employed the incomes to start their own business, usually small trade. Furthermore, the majority of the clients have been able to generate money savings after joining the institution. It has also been found out that decisions pertaining to the money secured

through credit and the resulting incomes are made either solely by themselves or jointly with the husband. The above results indicate that the delivery microfinance has shown positive signs towards the economic empowerment of the women.

The results have shown that women mostly tend to spend incomes generated through microfinance for family purposes. However, the husbands reactions to the contribution made by the women are mixed, i.e., appreciation, indifference, or disapproval. The results of the study revealed that in some families' women are involved in decision while in some cases they were ignored and not listened. Decision making power of women does vary and depended on type of the family, men perception, purchasing power of women. Though in some cases they were declining as well as increasing trends of domestic violence were observed following the participation in microfinance. Generally, despite the economic empowerment, microfinance has not brought about changes in decision making powers of the women at the household level but men's awareness that they should empower women.

The women's self-confidence in relation to their capabilities to work on their own and improve their lives has improved after their participation in microfinance. The development of self-confidence is considered to be a positive step towards their empowerment.

Microfinance plays a significant role in the economic empowerment of women. Through the provision of loans to women, microfinance enables them to be self-employed and eventually increase their income. Consequently, some of the women have managed to increase their incomes, improve savings and own some assets. In addition, the decision making powers of the women on the loan secured from the MFI has enhanced following their participation in microfinance.

The above findings indicate that the delivery of microfinance had positive impacts in the economic empowerment of the clients, although the income increases were small. However, access to microfinance has failed to result in significant changes in the

gender relations at the household level and the attitude of the husband towards the women contribution to the household.

The impact of microfinance in enhancing the women's decision making powers was also not that significant, increased their work burdens, increased prestige and self-esteem. It increases confidence, improves their status and makes them more active in decision making, thus encouraging gender equality, increased well-being for women and their families and wider social and political empowerment. At the same time, perceptions men towards the ongoing women empowerment is generally positive, because most men are educated and they appreciate the benefits of the efforts of the Micro credits.

5.2 Conclusions

Based on the results mentioned in this study, it can be concluded that the empowerment of women through microcredit in Ilala municipality can be significantly improved by increasing their income generating activities by providing loans and training on how to manage and run their businesses. The level of women empowerment is not as much satisfactory at the household level and also the economic determinant loan amount also contributes to the women empowerment at household level although its results are not as much significant as expected in our study.

In this study it was revealed that micro credits do play crucial roles to empower women. It was found that micro credits increase participation in decision making, reduce violence, promote self employment, increase access to social needs, improves business skills, and improves literacy level, income and savings. The delivery of microfinance had positive impacts in the economic empowerment of the women, although the income increases were small. Participation in microfinance has also enhanced the women's self-esteem and confidence and enabled them to realize their potentials to engage in business and improve the household which is positive sign of empowerment.

From my personal observation not all women who take loans from BRAC and other microfinance institutions do commit all the money they take to start businesses or expand them, some use the loans to cover their personal needs and household expenses. They were able to increase their income and provided not only with the financial help to their families but also had positive impact on meeting other daily needs. These women brought about a positive change to their financial and social situation and started taking active part in the decision making process of the family and society.

From the study it was concluded lack of fund, restrictions from laws and regulations, violence against women, women low level of education, religious beliefs and cultural values are the leading factors which hinder women empowerment through micro credits.

But also the study aimed to assess the men's perception towards the ongoing women empowerment through micro credits. The study concluded that generally a man has positive perception on the ongoing women empowerment. The majority do agree that women empowerment has reduced burden of men in the families. This finds are same as Helge et al, (2010) claim that husband were in favor of loan because it reduce their financial burden.

5.3 Recommendations

Microfinance Institutions, Non-governmental organizations and the government at large should implement strategically programs which contribute to reducing gender gaps that impede women development and slow their progress.

The government and all stakeholders should invest in building male staff's gender awareness, abilities to model gender equitable attitudes and behaviors, and design, monitor and evaluate women's economic empowerment programs that engage men in order to reduce negative perception against women empowerment.

There should be creation of spaces for discussion between male leaders, male and female leaders, and between leaders and community members to learn benefits of greater women empowerment for community development.

The microfinance institutions should increase the size of the loan offered to the women's. It has become a practice that women are the ones who deserve small loans depending on the nature of the businesses they engage in but this tendency can be avoided by granting large loans so that they can also engage in bigger businesses. For example, BRAC (T) Finance offers loans to women starting from 200,000/= Tanzanian shillings which may be small whether to start or expand businesses in some sectors.

There should be development of frameworks and metrics that measure the gender impact of our program so we can measure women's participation, priorities, and needs. However, should promote the development of a sustainable microfinance industry which provides credit, savings opportunities and other financial services to women, which will create wealth and empower them.

Also there is a need of developing mechanisms to ensure and monitor women's voice and full participation in group decision-making and managerial control over resources.

5.4 Policies Implication

Despite the effort done by the government and other development agencies to empower women and reduce poverty in the family and the national at large. A number of people especially in rural areas are faced with difficulties in accessing financial services. There is a need for these bodies to formulate and implement policies which will put a special eye in rural areas since most of women who are struggling to make sure their families are in a better position socially and economically. Government need to review it is comprehensive strategic and long-term policy package to reduce poverty and gender inequalities with the involvement and strong commitments from all pertinent stakeholders like government, non-governmental organizations, private sectors and donors in order for them to show

direct impact in women empowerment effort in our country Tanzania. Formulated Policies should be reviewed and used as overall instrument for guiding and promoting gender equality, which falls short of making full realization women's economic empowerment and led to big results.

The government should also review policies for setting up institutions so as to increase the number of this institution and gives some special privilege to increase their access to poor women. The change in development policies from the focus on women's active role in production as a means to more efficient development, to the approach of women's empowerment through women organizing for greater self-reliance, has also meant a change in policies for the enhancement of women's economic role. Governments can ensure that their programmes work to support women's individual empowerment by encouraging women's participation, acquisition of skills, decision-making capacity, and control over resources. Therefore, an inclusive approach whereby the planners working towards an empowerment approach must develop ways enabling women themselves to critically review their own situation and participate in creating and shaping the society is suggested. Should also ensure that allowed granting tax exemptions and other incentives to MFI's are used to reduce the interest to its client and not otherwise and set fixed rate which will not be burden it client.

5.5 Areas for Further Studies

In the future study, there is a need for addressing and examine men's roles and their responses to the increased emphasis on the women empowerment in the community.

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APPENDICES

Appendix 1: Questionnaires

Dear respondent.

I am a student of Mzumbe University taking Masters Degree in Accounting and Finance. This questionnaire is designed to collect information aimed at assessing the **outcome of microcredit on empowering women and increase their autonomy**. The information obtained will be strictly for academic purposes and it will be treated with at most **confidentiality**. I kindly request you to fill this questionnaire and be free to answer according to your own views

Section A: Personal data

(Tick in the appropriate box provide)

Background information on the respondent.

1. Name.....

2. Gender
 - (i.) Male []
 - (ii.) Female []

3. Age
 - (i.) 18 -25 []
 - (ii.) 26-33 []
 - (iii.) 34 -41 []
 - (iv.) 42 -49 []
 - (v.) 50 -Above []

4. Level of education

- (i.) Primary []
- (ii.) Secondary []
- (iii.) Diploma []
- (iv.) Degree []
- (v.) Post graduate (Masters) []

Others Specify

.....
.....
.....

5. Marital status

- (i.) Single []
- (ii.) Married []
- (iii.) Divorced []
- (iv.) Widow []
- (v.) Separated []

6. Employment status

- (i.) Employed []
- (ii.) Self employed []
- (iii.) Unemployed []
- (iv.) Students []

Other (Please specify)

.....
.....
.....

SECTION B.

Number 7 -15 shows the factors affecting women empowerment. In each factor Tick in the appropriate box beside it.

No.	Factors	Strongly agree	agree	Not sure	disagree	Strongly disagree
7	Cultural values					
8	Religious beliefs					
9	Low level of education					
10	Violence against women					
11	Politics					
12	Policies of the institutions					
13	Laws and regulations					
14	Lack of fund					
15	Rapid increase of demand for finance					

Number 16 -23 shows the Roles of Microcredit on empowering women and increases their autonomy. In each role Tick in the appropriate box beside it.

No.	Roles	Strongly agree	agree	Not sure	disagree	Strongly disagree
16	Increase income and savings					
17	Increase self confidence					
18	Improve literacy level					
19	Improve business skill					
20	Increase access to social needs					
21	Promote self employment					
22	Reduce violence					
23	Increase ability in decision making in the households					

Appendix 2: Interview Guide

- 1 what do you understand by the term women empowerment
- 2 how many years have you been taking loan
- 3 What is the relationship between empowerment and Micro credits
- 4 Mention several ways which could be used to empower women
- 5 What are the roles of Micro credits towards empowerment
- 6 What is the mens perception on the ongoing concern on women empowerment
- 7 What are the factors that affect micro credit on empowering women and increase their autonomy in the family and finally in the society?
- 8 What are challenges facing microcredit on empowering and increase autonomy in the family and entire society?
- 9 After using loan from micro credits what are the changes to your life
- 10 Does the micro credit lead to improvement in economic empowerment and autonomy?

Thank you very much for your valuable opinions and time