

**THE EFFECTS OF GENDER EQUITABLE LOCAL
DEVELOPMENT (GELD) PROGRAMME TOWARDS
WOMEN'S LIVELIHOOD EMPOWERMENT IN TANZANIA:
THE CASE OF MOROGORO MUNICIPAL COUNCIL**

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WOMEN'S LIVELIHOOD EMPOWERMENT IN TANZANIA:
THE CASE OF MOROGORO MUNICIPAL COUNCIL**

By

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**Dissertation submitted to Mzumbe University in partial fulfillment of the
requirements of the Master's degree of Business Administration in Corporate
Management MBA-CM of Mzumbe University**

2015

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled *The effects of Gender Equitable Local Development (GELD) Programme towards women’s livelihood empowerment in Tanzania: The case of Morogoro municipal council*, in Partial Fulfillment of the Requirements for Award of the Degree of Master of Business Administration (MBA) of Mzumbe University

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DEDICATION

I dedicate this work to my family

LIST OF ABBREVIATIONS

CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
D by D	Decentralization-by-Devolution
GELD	Gender Equitable Local Development
GRB	Gender-Responsive Budget
ILO	International Labour Organization
LDC	Least Developed Countries
LDPs	Local Development Plans
LG	Local Government
MFIs	Micro-Financial Institutions
OECD	Organization for Economic Co-operation and Development
REPOA	Research on Poverty Alleviation
SPSS	Statistical Package for Social Sciences
UN	United Nations
UNCDF	United Nations Capital Development Fund
URT	United Republic of Tanzania

ABSTRACT

The general objective of this study is to assess whether the Gender Equitable Local Development (GELD) Programme has improved women's livelihoods in Morogoro Municipal, Tanzania. The study interviewed 96 respondents. Data collection used questionnaires and interviews. Data analysis was based on descriptive statistics, frequency analysis and percentages. Data were presented using texts, Tables and Figures to illustrate findings. The study found that areas of focus of GELD mentioned in the study included social, financial, human and physical capital. GELD sought how to utilize the mentioned capital to empower women's livelihood. It was also found by the study that GELD used ways of training, capital giving, saving mobilization and creation of networking among women in order to empower women livelihood. The challenges identified were lack of education among women, religion fanaticism, women feeling shy to utilize their capabilities and poor women's degree of financial freedom. The study concludes that the GELD targeted the appropriate areas of social, financial, human and physical capital to empower women livelihood. The study also concludes that GELD invested its resources of money, time, human, natural resources in the right areas through training, provision of capital, saving mobilization and creation of networking among women in order to empower women livelihood. Furthermore, the study concludes that GELD was not working with the perfect society as there were challenges facing GELD efforts. The study recommends to the government and other organs to creating properly planned, well managed markets and facilitating access to markets to marginalized women entrepreneurs through effective allocation of trading sites; providing education and training on business skills and legal rights to provide women with knowledge on how they can run their business and protect themselves from risks; assessing viable means of micro-financial support to women entrepreneurs and other areas so as to make them participate in economy creation for their betterment and the betterment of the country; and GELD should extend its services to women throughout the country as most of the women in Tanzania are faced with similar problems.

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CHAPTER ONE

1.0 Introduction

This chapter gives the detailed information about the background of the problem, statement of the problem, objectives of the study, research questions, significance of the study and organization of the study.

1.1 Background to the problem

Historically, the establishment of GELD programme mainly aimed to introduce gender-responsive budget initiatives in contexts of decentralized government for reasons of increasing empowerment of women's access to services and resources; build capacity of women councilors to formulate budgets that address gender-equity issues; and facilitate efforts of women's organizations and budget groups for gender-responsive and evidence-based budget advocacy (UN, 2013). In the implementation of the programme gender budgeting has primarily been concerned with making gender visible in budgetary policies and other economic processes according to McGill (2009).

Empowerment is identified by the World Bank as one of the key constituent elements of household income poverty reduction (Malhotra *et al.*, 2002). Livelihood empowerment of women has been an important aspect to realize reduction of income poverty (Kato and Kratzer, 2013). For example, women are considered to account 40% of the world's work force population. And this is because participation of women in economic activities has been increasing faster than those of men, especially in the context of economic globalization (ILO, 2013; Otobe, 2011). Despite women's participation in economic activities in many countries, but yet their economic contribution is not fully recognized globally (Otobe, 2014).

For example in Sub-Saharan Africa, women have no access to credit and no access to education and other social services and they have no or limited means to earn their own income (Sigalla, 2007). As noted by Mkwawa (2005) that most women employed in Sub Saharan Africa are not progress well at the work place and they are prone to job discrimination. In Tanzania, despite the women's participation in

economic activities such as business activities, yet 60% of women live in absolute poverty¹ (Kato and Kratzer, 2013). The access to the commercial banks for business loan is still a major challenge for many Tanzanian women. It is linked by lacking collateral required. Also other reason is that most business women have been not banked in any banks in the country. For example, it is noted that that around 5% of women are banked in country (Elis *et al.*, 2007). Thus, they lack quality to be financed by banks. Therefore, to address problem of income poverty and other related problems facing women in the country have been linked with improvement of women empowerment strategies.

At the outset, Tanzania has made efforts to address the question of women's economic empowerment. One of the efforts is implementation of the Gender Equitable Local Development (GELD) Programme since 2009 (Okumu, 2013). The GELD provides technical and financial support to women and ultimately contributes to advancing gender equality (MacLean and Gifford, 2012). Likewise in Morogoro Municipal, similar programme is implemented. The programme is working with Women's Community Groups, local municipal councilors and each municipal sector department (UN, 2013). Despite the programme implementation, the programme's impact on women's livelihood empowerment in Morogoro municipal council still is not documented so far.

1.2 Statement of the problem

Empowerment of women is a global challenge since women have been marginalized and subjected under the control of men in many countries in Africa (Kato and Kratzer, 2013). Thus, about 70% of women in African are poor economically (Khan and Noreen, 2012). For example in Tanzania, empirical evidence shows that about 60% of women are absolute poor economically. They failed even to access credit and other financial services at commercial banks (Kato and Kratzer, 2013). It is noted

¹ **Absolute poverty** refers to a condition where a person does not have the minimum amount of income needed to meet the minimum requirements for one or more basic living needs over an extended period of time.

due to low education level, knowledge; and skills on how to manage their work is also low.

Understanding the real situation, GELD intervened with the aim to increase women's access to finance services and other resources. The programme was to ensure that women like men are actively participating in priority setting by participating in meeting form the village level to the district level. For example, studies conducted in some countries in which GELD was implemented such as Mozambique, evidences show that women's needs were highlighted in the meetings, and then community members prepared project proposals in line with these priorities. GELD funding in Mozambique for example, has helped build enthusiasm for community planning and women's participation by generating some visible results quickly (Marrisson, 2012).

In Tanzania, the GELD has been providing support to local government to plan, budget and implement programmes to better respond to women's priorities, the programme sought to advance gender equality and women's rights in local development. The programme was focused on the increase of women's access to productive assets, with an emphasis on technologies and other quality inputs to ensure that opportunities for women to participate in the economy and benefit fairly are realized, notably by ensuring land ownership, access to formal employment, markets and financial services. However, there is a little empirical evidence to disclose the effects of GELD programme on the women's livelihood empowerment in Tanzania. Therefore, there is a knowledge gap about whether GELD had effects on the women's livelihood in the setting of Tanzania. Thus, this study aims at assessing whether GELD programme had effects on women's livelihood in Morogoro municipality.

1.3 Research objectives

1.3.1 General objective

The general objective of this study is to assess whether the Gender Equitable Local Development (GELD) Programme has improved women's livelihoods in Morogoro Municipal, Tanzania.

1.3.2 Specific objectives

- i) To assess the areas of focus of GELD for empowering women's livelihood
- ii) To identify the ways used by GELD to ensure women's livelihood empowerment
- iii) To identify the challenges that faced GELD in empowerment of women's livelihood in Tanzania

1.4 Research questions

- i) What were the areas of focus of GELD to empowerment of women's livelihood?
- ii) What are ways used by GELD to ensure women's livelihood empowerment?
- iii) What are the challenges that faced GELD programmes in empowering women's livelihood?

1.5 Significance of the study

The study is significant in the following areas

- i. The study is helpful to the local government leaders and stakeholders the place of the local government in realizing gender equitable development through decentralization reforms ostensibly aimed at improving both efficiency and empowerment outcomes.
- ii. The study lightens the policy makers to consider women's participation, appropriate policy and regulatory frameworks from local to national levels to ensure that women's needs and voices are heard, that local patriarchal cultures

do not dominate decentralized processes, that women have opportunities to participate in local planning and budgeting and that resources are allocated in ways that benefit women as well as men.

- iii. The study is helpful to promote women's representation and participation as an integral element, rather than simply "adding on" women's involvement to existing institutions and processes.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter is divided into theoretical and empirical literature review. It gives information about theoretical perspectives such as the concepts of empowerment and women empowerment, the types of empowerment, indicators of empowerment and theories of empowerment. It also gives the details of gender equity in local government, Gender Equity Local Development (GELD) and the question of gender equity in Tanzania. Finally, the chapter introduces the empirical literature review, research gap and conceptual framework.

2.1 The concept of empowerment

Kabeer (2012) conceptualizes empowerment as an emancipation process in which the disadvantaged are empowered to exercise their rights, obtain access to resources and participate actively in the process of shaping society and making decisions. The term empowerment has a great association with gender to the extent that many organizations only use the term ‘empowerment’ within the remit of gender issues. Others, however, are clear that empowerment not only is a gender issue but also concerns a whole host of marginalized groups, encompassing a range of social differentiations such as caste, disability and ethnicity (Luttrell *et al.*, 2009). In whatever case, empowerment is mainly aimed at changing three dimensions of a social condition, i.e., to bring about a change in: people’s feelings and capacities; the life of the collective that they belong to; and the professional practice that gets involved in the situation (Sadan, 2004). Empowerment deals with the citizen’s rights to self-definition, with people’s critical awareness of their social situation, with people organizing in order to achieve important goals, with the creation of a community (Sadan, 2004). According to Shekari *et al.* (2011) today empowerment has become the process that personal can improve their function by learning knowledge, skill and motivation. Nahidi (2008) argues that empowerment means to strengthen employees, intending to help them in order for relay on their self-

confidence and overcome on their inabilities or desperation as well as to give energy and internal motivation for executing activities.

2.2Types of Empowerment

2.2.1 Economic Empowerment

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (DAC Network, 2011). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (UN, 2001). It is about making markets work for women (at the policy level) and empowering women to compete in markets (at the agency level)' (World Bank, 2006) and clear focus on economic sectors (specified as land, labour, product and financial markets), had the advantage of giving gender issues more traction institutionally (Kabeer, 2012). Economic empowerment of women increases women's real power over economic decisions that influence their lives and priorities in society and it can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work' (Tornqvist and Schmitz, 2009).

In addition, access to credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on their own and their children's wellbeing. This is the main concern in the poverty alleviation paradigm; women's control over decision-making also benefits men through preventing leakage of household income and perhaps even allowing for savings and investments (Gogadi, 2011). Other welfare interventions are advocated in addition to micro-finance, typically nutrition, and health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and

feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes (REPOA, 2005).

2.2.2 Social and Political Empowerment

It is the obvious fact that, women's increased economic activity and control over income results from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks, and status within the community. These changes are armoured by group formation, leading to wider movements for social and political change (Narayan, *et al.*, 2000). The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the business arena, community or macro-levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests in business and at the community levels (Ishengoma and Kappel, 2006).

2.3 Indicators of empowerment

The extent or degree to which a person is empowered is influenced by personal agency (the capacity to make purposive choice) and opportunity structure (the institutional context in which choice is made). Asset endowments are used as indicators in most cases (Malhotra *et al.* 2002). These assets may be psychological, informational, organizational, material, social, financial, or human. Also, opportunity structure is measured by the presence and operation of formal and informal institutions, including the laws, regulatory frameworks, and norms governing behavior. Degrees of empowerment are measured by the existence of choice, the use of choice, and the achievement of choice (Alsop and Heinsohn, 2005).

To achieve women's economic empowerment, organizations must address the underlying factors that contribute to it: individual and community resources, and norms and institutions (Golla *et al.*, 2011).

2.3.1 Resources

Resources are the building blocks women can draw on to succeed economically or to exercise power and agency. Resources can be at the individual or community level. They are more than financial or monetary in nature, and include: Human capital (e.g., education, skills, training); Financial capital (e.g., loans, savings); Social capital (e.g., networks, mentors); Physical capital (e.g., land, machinery) (Golla *et al.*, 2011).

2.3.1.1 Human capital

Human capital is one of the most important requirements, to ensure the sustenance and improvement of an economy, whether at micro or macro levels (Ibok and Ibanga, 2014). In recognition of the importance of human capital, the United Nations Economic Commission for Africa (1991) describes human resources (Human capital) as the knowledge, skills, attitudes, physical and managerial effort required to manipulate capital, technology, land and material to produce goods and services for human consumption. The study by Mahroum (2007) suggests that at the macro-level, human capital is about three key capacities namely; the capacity to develop talent, the capacity to deploy talent, and the capacity to draw talent from elsewhere.

Economic empowerment of the human capital entails programs aiming directly at raising people's incomes, such as through education, agriculture – focused interventions (training, improved irrigation for farmers), micro-finance, support for small and medium enterprise, and distribution of goods and services with the ultimate goal of developing people potentials not only to contribute and benefit from socio-economic development and structural change but also on improving the potential for the mass of the population through education and workplaces conditions, whether through public and/or private channels (Ibok and Ibanga, 2014).

2.3.1.2 Financial capital

The term "financial capital" refers to the purchasing power or medium that represents saved-up financial wealth, usually in the form of currency, which is used by firms or individual entrepreneurs to invest - to start or develop a business, i.e. to purchase or acquire physical capital (Curtiss, 2012). According to Van Praag (2003), financial

capital includes debt and equity. This is known as capital structure. Financial capital can directly affect their access to real capital. Without efficient financial capital markets, farmers might delay adopting more efficient technologies as they become available (Collender and Morehart, 2004). Quisumbing and Meinzen-Dick (2001) suggest that in women economic empowerment microfinance is the best-known type of program that works through women's groups. Group savings, credit, and insurance programs for women substitute collective action through the groups for conventional assets (such as land) as collateral.

The unequal distribution of income and financial capital between women and men, women's lack of decision-making power, the unequal distribution of household tasks, the care-giving role assigned to women and girls, gender-based violence, and the constraints imposed on women's socio-economic mobility due to legal, cultural and labour market barriers, all act as contributory factors which cause and compound women's poverty (Smee and Woodroffe, 2013).

2.3.1.3 Social capital

Wu (2008) points out that there is lack of consensus on a precise definition of social capital. Acquah (2008) defines social capital as the actual and potential resources embedded in networking relationships that are accessed and used by actors for actions (for example, conduct of enterprise business activities). Baker (1990) defines social capital as a resource that actors derive from specific social structures and then use to pursue their interests; it is created by changes in the relationships among actors.

Social capital serves to capture how people interact with each other, and how these social interactions in turn yield benefits for the individuals and collectively. Social capital is regarded to be the resource of power for women and helps them to protect themselves against undesirable events (Aazami, 2012). Fatoki (2011) argues that working through groups is one major mechanism through which programs and women themselves can improve the status of women. In fact, the networks and collective action that groups generate are being recognized as assets in themselves.

Social capital may be one asset in which gender inequalities are not as pronounced, or in which women even hold an advantage. Social capital is understood as patterns of social organization arguably has the greatest bearing upon power relations in a society and thus on the prospect of empowerment (Nega *et al*, 2009).

The implication of social capital for empowerment, it is important to have a more complete picture of social capital, especially one that includes attention to gender and hierarchies within social networks and the broader context of gender differences within which social networks are forged. Social capital that exists within a broader context of gender inequality can exacerbate women's disadvantages, as women remain excluded from the more powerful networks of trust and reciprocity that exists among men leading to gender differences in forms and consequences of empowerment and disempowerment (Nega *et al*, 2009).

2.3.1.4 Physical capital

Physical capital for women include things such as access to road , shopping , recreation services, land , transportation , safe shelter, information and agricultural products outcomes (Aazami *et al.*, 2012). Physical capital are the most tangible forms of assets. They play a major role not only in economic production, but also in providing security against difficult times. Rights to land and houses, in particular, also convey status and power within a community (Quisumbing and Meinzen-Dick, 2001).

Yet these assets are unequally distributed between men and women. Even where women are primarily responsible for food production (as in many African societies), land is owned or controlled by men. Women acquire use rights through relationships to a man—usually a husband or father; maintaining those rights depends on continuing the relationship (Quisumbing and Meinzen-Dick, 2001). Poor women and men need a range of assets and capabilities to increase their wellbeing and security, as well as their self-confidence, so they can negotiate with those more powerful.

2.3.2 Norms and Institutions

Norms and Institutions are the “rules of the game” or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment (Jutting and Marrison, 2005). Norms and institutions influence how resources are distributed and used.

2.3.2.1 Norms

Norms include gender defined roles, taboos, prohibitions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money (Jutting and Marrison, 2005). Social norms are the informal and formal laws, beliefs and practices that help to determine collective understanding of what are acceptable attitudes and behaviours. As such, they can either drive processes of social change or act as brakes and barriers to such processes. Social norms overlap with development outcomes throughout a woman’s life-cycle: they will determine whether she has any opportunity to forge her own pathway to empowerment and to contribute to the empowerment of her community or not (Harper *et al.*, 2014).

In most parts of Africa and Tanzania in particular, the gender roles assigned to men and women are significantly defined – structurally and culturally – in ways which create, reinforce, and perpetuate relationships of male dominance and female subordination. Through the process of socialization within the family, in educational institutions and other social spheres, boys and girls are conditioned to behave in certain ways and to play different roles in society. They are encouraged to conform to established cultural norms by being rewarded or punished for their behavior. At times, the places women occupy in society are essentialized through claims of innate predispositions.

2.3.2.2 Institutions

Institutions include legal and policy structures, economic systems, market structures, marriage, inheritance and education systems (Petiti, 2012; Golla *et al.*, 2011). Institutional setting, social institutions and cultural practices — i.e. laws, norms,

traditions and codes of conduct — often are the main sources of persisting discrimination against women in developing countries. For examples polygamy, unequal inheritance rights, obstacles to free movement and early, family-imposed marriages of teenagers.

In areas where traditions still largely determine people's behaviour, standard policies to promote gender equality — building more schools, giving micro-credit to women and so on — are important but not sufficient. Building schools where custom or tradition forbids girls to leave the house alone after puberty will not make much difference. Giving micro-credit to women in rural villages where they are denied access to land, technology and information will not deliver the desired effects (Marchand and Parpart, 1995).

Social institutions affect the economic role of women, i.e. their chances to have access to the labour market and to better paid and more qualified jobs such as professional workers, technicians, administrators and managers (Morrisson and Jütting, 2005). Social institutions can exert their influence in two ways. Traditions, customs and social norms can constrain women's activities directly — by not allowing them to start their own businesses, by refusing them jobs that involve contact with or managing men, or by simply not allowing them to leave the home alone. All these direct factors lead to an exclusion of women from entrepreneurial activities that are often the first step towards independence, self-esteem and liberty of choices (Morrisson and Jütting, 2004).

Ultimately, a country's success in empowering women will depend on a multi-faceted and responsive approach to its public policy management and implementation including its macro-economic, financial and trade policies (OECD, 2012). Decentralization that is pro-poor and gender-sensitive is an important aspect in women economic empowerment through equity to gender participation in planning the political, legal and social systems. It requires capacities for understanding and implementing planning, budgeting, service delivery, and monitoring both levels of the national government, local and central level. At the

local level gender-responsive budget initiatives that attempt to ensure that gender-based inequalities are addressed and integrated into Local Development Plans (LDPs) are fundamental to women economic empowerment. Gender responsive budgeting requires government officials to think about finances in a new way, and consider how budgets address the needs of male and female citizens (OECD, 2012).

2.4 Empowerment theories

Empowerment is a construct that links individual strength and competencies, natural helping systems and proactive behaviours to social policy and social change (Rappaport, 1984). Empowerment theory links individual well-being with larger social and political environment. Theoretically, the construct connects the mental health to mutual help and the struggle to create a responsive community. It compels to think in terms of wellness versus illness, competence versus deficits, and strength versus weaknesses. Empowerment orientated interventions enhance wellness while they also aim to ameliorate problems, provide opportunities for participants to develop knowledge and skills, and engage professionals as collaborators instead of authoritative experts.

Theories of empowerment include both process and outcomes, suggesting that actions, activities, or structures may be empowering, and that outcome of such processes result in a level of being empowered (Swift and Levin, 1987). Empowering process for an individual might include participation in community organization. At the organization level, empowering process might include collective decision making and shared leadership. Empowering processes at the community level might include the collective action to access the government and other community resources (e.g. media). Empowering outcomes refer to operationalization of empowerment that allows studying the consequences of empowering processes. Empowered outcomes for individuals might include situation specific perceived control and resource mobilization skills. Organization levels outcomes might include development of organizational networks, organizational growth, and policy leverage. Community level empowerment outcomes might include evidence of pluralism and existence of organizational coalitions and accessible a community resources.

2.5 Gender Equitable Local Development (GELD) Programme

In August 2009, the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the United Nations Capital Development Fund (UNCDF) initiated the Gender Equitable Local Development (GELD) Programme in five African countries (Mozambique, Rwanda, Senegal, Sierra Leone and Tanzania) (UN, 2013; Okumu and Ndiaye, 2012). The programme aimed at improving women's access to resources and services at the local level through gender-responsive planning, programming and budgeting. By providing support to local governments to plan, budget and implement programmes to better respond to women's priorities, the programme sought to advance gender equality and women's rights in local development (UN, 2013; Marrisson, 2012). This is due to reality that limited recognition of the synergies between gender equality, economic growth and poverty reduction can lead to development policies and planning and budgeting frameworks that fail to take into consideration the differentiated needs and responsibilities of women and men (Okumu and Ndiaye, 2012).

2.6 Gender equity and the Local government

GELD programmes were implemented in the countries that had adopted decentralization policies as a means to promote democratic governance and the achievement of development goals (UN, 2013). Gender matters for local governments for four reasons, justice, democracy, interest and development (Evertzen, 2010).

2.6.1 Justice

Women account for more than half the population in many countries and therefore have the right to be represented as such. Only by having more locally elected women, will women feel truly represented and recognized in the democratic process. A society in which women are not part of the political system is an unjust society (Chiongson *et al.*, 2012).

2.6.2 Democracy

The equal representation of women and men enhances democratization. Women's experiences are different from men's and need to be represented in discussions. These different experiences imply that women 'do politics' differently from men, which can enrich politics. Women can change politics with respect to language use, times and locations of meetings, speaking priorities, training measures and themes, and availability of family-friendly services for male and female politicians. They can change the rules of the game (Beer, 2009).

2.6.3 Interest

The interests of men and women are different and even potentially conflicting, and therefore women are needed in representative institutions to articulate their interests. It is mostly women who place women's rights and position in society on the formal political agenda. Decisions by municipalities about development priorities, services and regulation affect the quality of life of both women and men, but not necessarily in the same way. In most countries there are significant differences between women and men in the resources they command, the work they do, and in the responsibilities and the decision-making power they have (Evertzen, 2010).

2.6.4 Development

Addressing the issue of gender is essential in advancing development and reducing poverty. The historical exclusion and inequality of women, even within the same racial groups, has resulted in women having fewer rights, lower levels of employment, lower levels of income, lower levels of education and fewer chances of upward mobility. Women form a larger percentage (70%) of the country's poor. Worldwide 25% of the households are female headed (Evertzen, 2010).

Thus, the participation of women in government and politics is directly linked to the advancement of women and is a basic requirement in the journey towards gender equality. To ensure that the decisions that affect women's lives are taken seriously, women should not be passive bystanders in their own development but should be proactively involved to ensure that socio-economic patterns that marginalize women

and keep them dependent are changed. Because women have very specific needs in health, education, economic activity and family life, they have a wealth of experience and can contribute to the eradication of socioeconomic inequities (Evertzen, 2010).

2.7 Gender equity in Tanzania

The Government started the decentralisation process in Tanzania in 1972 in order to give power to the people. A decentralized structure with clearly defined development responsibilities, coordination and direction of the rural development work was not considered as effective and did not bring the desired results (Ngwilizi, 2002). The question of decentralisation was raised again in 1990's and the government of Tanzania launched the Local Government Reform Programme (LGRP) in 1998. The objective of the LGRP was to improve the quality of, and access to public services provided through or facilitated by local government authorities.

Throughout the decentralization process Tanzania has committed herself to address gender equality and equity as well as women's empowerment by ratifying a number of global and regional instruments which advocate for gender equality (URT, 2007). This due to the reason that the socio-economic development of Tanzania is dependent on the full utilization of its human resource, that is both women and men (2010). Improved service delivery at local government level as well decision making are key gender issues (URT, 2007).

There are many reasons to seek gender equity and women's empowerment in Tanzania, including legal and ethical obligations to respect women's rights, including freedom from discrimination. Many international and national laws, policies and strategies, as well as donors, investors and others increasingly support gender equity principles. Indeed, gender equity can result in broader social benefits as women tend to contribute more to family and community well-being. For these and other reasons, it is important that mainstream gender, and to seek opportunities for further gender equity and women's empowerment, at all phases and levels (Campese, 2011).

The Government of Tanzania has also established mechanisms for gender policy formulation, coordination, monitoring and evaluation of implementation of gender

development policy, gender mainstreaming programmes and plans. The mechanisms include establishment of a Ministry responsible for gender development, setting up Gender Desks in Ministries, Independent Departments, Regional and District Authorities (URT, 2010).

International instruments recognized by Tanzania - including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) - provide a strong mandate for gender integration in economic, social and political arenas. However, these broad mandates are often poorly understood or operationalized at the local level in Tanzania (Campese, 2011).

2.8 Empirical Literature Review

Otobe (2014) examined the extent to which the ILO-supported projects have contributed to women's livelihood empowerment and well-being from a gender perspective. It provides the ILO's perspectives on gender dimensions of employment promotion (involving income generation and small enterprise and co-operative development, public investment for job creation, skills development) and expanding social protection. The results show that working with public institutions for enhancing gender responsiveness in national policies and strategies for job creation and expanding social protection is also very important to ensure project replication and long term sustainability, especially, to have a positive impact on national development strategies, policies and institutions. This can also contribute to greater awareness of male and female differentiated needs in overall national development plans and development co-operation.

According to Kato and Kratzer (2013) in their study that examined how participation in microfinance services leads to an increased in the women's control over savings and income generated from business; participation in household decision-making; household ownership of properties/assets; self-esteem; self-efficacy; and mobility and in turn leads to participation in activities outside home. The results show a significant difference between the women members of MFIs and non-members in the dependant variables related to women empowerment. It was revealed that women

members of MFIs have more control over savings and income generated from the business, greater role in decision-making, greater self-efficacy and self-esteem, and greater freedom of mobility and increased activities outside home.

Marrisson (2012) presented a speech on Gender Equitable Local Development (GELD) Partners' Regional Forum. It was noted that GELD's combination of awareness raising and capacity building activities, with predictable financial incentives in the form of capital grants and technical support to National and local governments is starting to produce sizeable results. These include changes in mentalities and mind-sets but also concrete improvements in the way resources are invested at the local level to benefit woman. The study gives way forward that based on the results, it is clear that the GELD approach could be developed and refined to become a key tool for advancing gender equality across Least Developed Countries (LDCs).

Also, Massoi and Norman (2009) studied a work titled: Decentralization-by-Devolution (D-by- D) in planning process in Tanzania a focus being on Kizota ward in Dodoma. In this study, the findings indicated that the government has done a commendable work in implementing D-by-D, its contribution in planning process at grassroots level is still minimal and ineffective. The *mitaa* residents were not involved in the planning process; rather they were involved in the implementation of the centrally made plans that did not include their priorities. The implication of the findings is that in Tanzania the community members are not fully involved in planning the development programmes.

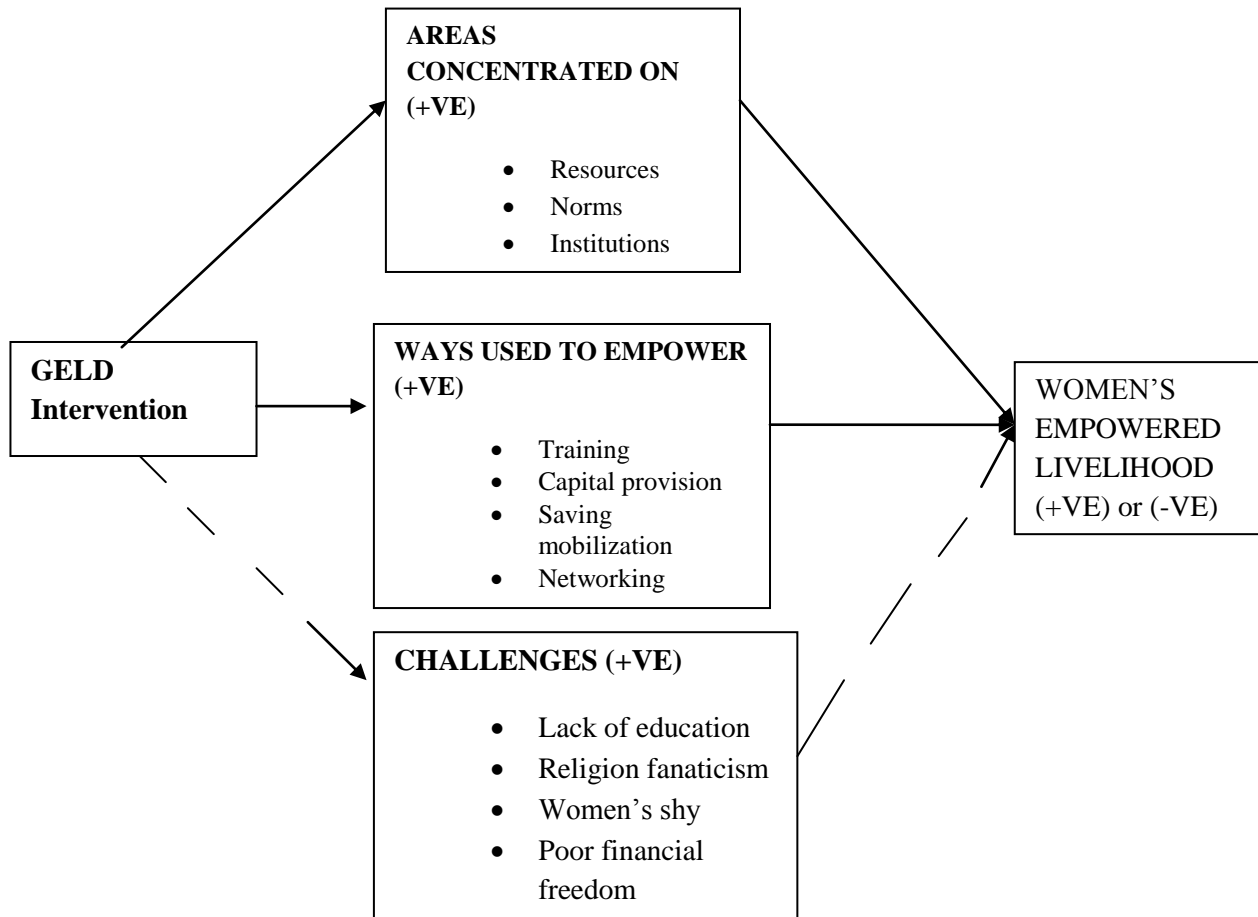
The Research gap: Based on the empirical literature review, the studies have shown that the women are capable of making their livelihood through improved economic and social spheres if the environment favours them. The GELD programme was implemented in Morogoro municipality, since 2009 to 2013 to create environment for women's empowered livelihood. However, the previous studies did not show the facts of whether GELD programme has empowered the women's livelihood in Morogoro. This is the gap that needs to be filled in this study. Therefore, this

research aims at filling the gap, by assessing the effects of GELD programme to women's livelihood empowerment

2.9 Conceptual framework

The study assumes that women's livelihood empowerment is the result of deliberate interventions that go hand in hand with women participation in priority setting and decision making. The interventions should be concentrated on notable areas like resources, norms and institutions. Resources can be at the individual or community level. They are more than financial or monetary in nature, and include: Human capital (e.g. skills, training); financial capital (e.g., loans, savings); Social capital (e.g., networks, mentors); Physical capital (e.g., land, machinery). Norms include things such as gender defined roles and taboos in a study area. Institutions include legal systems and policy structures. The study's assumption is that when the effective interventions will improve things like training, Training, Loans, savings, networking, mentoring, Land ownership, Gender role, Taboos, Legal systems and Policy structures. The planning process on the utilization of resources should be based on women's participation that will address women's needs in the appropriate legal systems and policy structures. The summary can be seen in the Figure 1 as follows;

Figure 1: Conceptual Framework



Source: Researcher (2015)

The expectation of the study that GELD programmes in the study area concentrated on the three aspects (resources, norms and institutions) under effective women's participation to make sure that women's livelihood is empowered through addressing women's needs. The study expects that GELD in partnership with the local government made the resources in all its forms are available for women; norms are appropriately regulated to focus on gender equity (in accordance with needs). The role of the government is to regulate the institutional aspects (legal and policy stems; economic systems, marriage issues etc.) and gender participation.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a blue print of investigation which was adopted in the study namely; study area; research design; population and sample size; sampling procedures; data collection methods; and data analysis techniques.

3.2 Study area

The study was conducted in Morogoro Municipality. The area was selected because it is the area where GELD programme was implemented since year 2009 to 2013. Also the study was conducted because there were no studies conducted on the effects of the programme to women's livelihood empowerment. The study gave empirical facts on the effects of the programme on women's livelihood.

3.3 Research Design

The study was conducted under a case study research design. The study used the case study research design because it provided in-depth and detailed examination of a subject of study, as well as its related contextual conditions. Also, the case study design allowed the researcher to be able to attain more knowledge on the problem being studied. The design gives room for intensive interviews which enable the problem to be well understood (Milanzi, 2009).

3.4 Population of the study

The population of the study refers the set of objects, which are the focus of the research and about which the researcher wants to determine some characteristics (Turner, 2011).

In this study, the target population was made up of 218 women in the members of women's community groups formed by GELD, Municipal Local Councilors, Head of Municipal Development Department and Head of social welfare unit.

3.5 Sample size and sampling procedures

3.5.1 Sample Size

Since the total number of population (those dealing with GELD) in the municipality was not known to the researcher, the sample size for the study was calculated according to the formula recommended by Burns and Bush (2003) as noted below.

$$n = S^2 Z^2 / e^2$$

Where;

n = the sample size

z = standard error associated with the chosen level of confidence (1.96)

s = degree of variability (50% = 0.5)

e = probability of error of (0.1).

Mathematically sample size was calculated as follows:

$$n = [(0.5)^2 \times (1.96)^2] / [(0.1)^2] = 96 \text{ Sample Size}$$

Therefore, the sample size of the study was 96 respondents. Moreover, the distribution of respondents was as shown in Table 3.1 below:

Table 3.1: Respondents Distribution

Department	Respondents
Municipal Councilors	3
Head of Community development department	1
Members of women's community groups	92
Total	96

Source: Researcher (2015)

3.5.2 Sampling Procedures

3.5.2.1 Simple random sampling method

The study used simple random sampling approach to select members of women's community groups. Also women's community groups were selected randomly from the list of all groups in the municipality. The list was given by municipal development department.

Random sampling is the process that guarantees that all the possible samples taken from the population have the same probability of being chosen, this is, all the elements of the population have the same probability of being chosen to belong to the sample

(David, 2011).

3.5.2.2 Purposive sampling method

Purposive sampling technique is also referred to as non-probability sampling or purposeful sampling. The techniques involve selecting certain units or cases 'based on a specific purpose rather than randomly (Tashakkori and Teddlie, 2003).

The study used purposive sampling method to the people who were resourceful to provision of vital information to address the research questions. Specifically, purposive sampling was used for key informants to be interviewed including the councilors, head of gender and development departments.

3.6 Methods of Data Collection

This sub-section presents methods that were used in data collection. Included methods were interview, questionnaires, observation method for primary data and documentary review for secondary data collection as presented below:

3.6.1 Questionnaire method

Questionnaire of open and closed questions were used to capture views on the effects of GELD to women's livelihood empowerment. In open-ended question respondents (members of women's community groups) were asked to provide open answers, whereas closed-ended question respondents were asked to pick an answer from a

given number of options. Questionnaires were distributed to 90 respondents i.e. members of women's community groups.

3.6.2 Interview method

The interview method was complement to what the questionnaires were unable to provide. The interview guide helped to disclose respondents' views/opinions regarding the matter. Yin (1994) affirms that the interview guide is very important source of getting information and it is helpful in handling case study related matters as the research design indicates.

In this study, therefore interview method was used to collect information on the effects of GELD to women's livelihood empowerment. The interviewee were the municipal local councilors, head of development department and the head of social welfare unit.

3.6.3 Observation Method

The researcher used observation method in data collection in order to complement information that was not obtained from the interviews and questionnaires. The practice was for the researcher to visit the women economic activities and see their operation in relation to GELD programme. This assisted the researcher to justify what was revealed from the interviews and questionnaires regarding the livelihood empowerment of women in the area.

Based on the factor given above, the reason for using this method was its ability to obtain truthfulness of answers from the respondents exactly when performing their particular jobs and making sure that what were observed were what were reported.

3.6.4 Documentary Review

To complement primary sources of evidence discussed above, documentary sources were used. Documentary review entailed reviewing various documentary materials in order to address the research problem. Specific documents that were reviewed include GELD programme reports, Morogoro municipal reports, books, journals and

periodicals from Morogoro regional and Mzumbe University libraries, published and unpublished papers and websites.

3.7 Reliability and Validity of Data Measurement

3.7.1 Reliability

Reliability is a measure of the degree to which research instruments yield consistent results after repeated trial. According to Creswell (2003) the reliability of an instrument refers to an ability to produce consistency measurement each time when researcher administer an instrument to the same population and contain a similar result.

Based on the definition above, the researcher measured reliability through pre-test by using appropriate sample and sample size as well as analysis procedures. The researcher conducted a pre-test study to test the consistency of the tools in capturing the same answers for the study.

3.7.2 Validity

This refers to the extent to which a test measure what we actually want to measure. In other words validity is the extent to which results obtained from the analysis of data actually represent the phenomenon under study (Creswell, 2003).

Based on the descriptions above, the researcher used clearly worded questions (construct validity) as instruments of measuring answer of respondents with reference to research problem, research question, and the researcher avoided source of error by setting good sample, setting questions short, simple and straight.

3.8 Data Analysis Methods

Data analysis refers to sorting, coding and summarizing and organizing the data in such a manner that they answer research questions (Yin, 1994). An approach to data analysis involved both qualitative and quantitative techniques as presented below:

3.8.1 Quantitative Data Analysis

Quantitative data processing involved categorization, reorganization, editing, coding and entered in a computer by using Statistical Package for Social Sciences (SPSS) program as a preliminary data analysis stage.

A substantial part of the analysis in this study was based on descriptive statistics analysis based on frequency and percentages analysis. In addition, data were presented using graphs, tables and charts to illustrate the findings.

3.8.2 Qualitative Data Analysis

The process of qualitative data analysis was based on data interpretation. The volume of the data that were collected from the transcribed interviews and documents were reduced to contents, sub-contents and categories. The researcher marked quotes that were useful in generating the contents and carefully considered information that was contrary to the emerging contents.

3.9 Ethical Consideration

The researcher sought to maintain ethical and scientific quality of research, protecting the rights and welfare of people and institutions that were the sources of information. The researcher avoided misrepresentation, harming, infringement of participants' rights and protecting their privacy. This was done through an informed consent as well as asking the participants to fill in and signing the consent form before the study was carried out whereby participants were informed of the nature and purpose of the research as suggested by Creswell (2003).

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.1 Introduction

This chapter is divided into four parts. The first part presents the background information of the respondents. The second part presents and discusses data on the areas that GELD worked on to empower women's livelihood in the study area. The third part gives the detailed information on the ways employed by GELD to empower women's livelihood in the study area. Lastly, the chapter presents the challenges that faced GELD in empowering women's livelihood in the study area.

4.2 Background information of respondents

The background information of this study were age, education level and occupation status. A total of 96 respondents were interviewed by the study. The results are summarized in the Table 4.2 below.

Table 4.2: Background information of respondents

Characteristics	Category	Frequency	Percent
Age distribution (years)	20-30	65	67.7
	31-40	14	14.6
	41-50	12	12.5
	51-60	2	2.1
	Above 60	3	3.1
Education level	Primary	26	27.1
	Secondary	70	72.9
Occupation distribution	Entrepreneur	64	66.7
	Farmer	25	26
	Civil servant	7	7.3

Source: Field data (2015)

4.2.1 Age of respondents

Results in Table 4.2 show that majority 79 (82.3%) of all respondents were of the age ranging from 20 – 40 years. Other respondents 12 (12.5%) were ranging from 41 – 50 years; and 5 (5.2%) were above 50 years. A high percentage of respondents were

in their productive and reproductive prime age. The results suggest that majority of the women who were served by GELD were of the little age. This age is the active age in which the women could be active in attending training given by GELD. It is this age in which the people participate fully in economic activities for the betterment of their own and the betterment of the nation.

4.2.2 Education level of respondents

Results in Table 4.2 show that majority 70 (72.9%) of respondents had secondary school education. A few 26 (27.1%) of respondents had primary school education. From the results it can be witnessed that all (100%) respondents had formal education. They were capable to read, write and count. These high percentages are the result of universal and compulsory primary education in Tanzania and adult education campaigns in the country. The results suggest that having formal education was significant to GELD as the respondents could be trained easily by GELD on the issues concerning gender issues and development issues.

4.2.3 Occupation of respondents

Data in Table 4.2 reveal that 64 (66.7%) of respondents were self employed in entrepreneurship. Other 25 (26%) of respondents were self employed in farming activities. On the other hand 7 (7.3%) of respondents were civil servants with various positions. The results reveal that vast of respondents were participated in economic issues. The results suggest that respondents had capability to have control over personal and communal properties like business, plots of land, etc.

4.3 Areas of focus of GELD for empowering women's livelihood

The first research objective sought to assess the areas of focus of GELD for empowering women's livelihood. The information was gathered from municipal council; head of community development department; and members of women's community groups.

4.3.1 Resources

The Table 4.2 indicates the extents to which GELD put emphasis on Resources to ensure women empowerment. The study reveals that GELD played a significant role

in observing social, financial, human and physical capita to ensure women's livelihood empowerment. The results are summarized in the Table 4.2 below.

Table 4.2: Efforts by GELD on resources to empower women

Aspect	Efforts	Frequency	Percent
Social capital	Created women groups	60	53
	Taught how to relate	52	46
	Nothing done	1	1
Financial capital	Given loans	68	55.3
	Facilitated savings	55	44.7
Human capital	Training to women	92	95.8
	Men and women together	74	77.1
Physical capital	Facilitated ownership	74	77.1
	Educated on rights	34	35.4

Source: Field data (2015)

4.3.1.1 Social capital

Results in Table 4.2 reveal that majority 60 (62.5%) of respondents said that GELD had facilitated social capital through creating the women groups. Other 52 (54.2%) of respondents said that GELD had taught them how to relate among themselves and between them and men. On the other hand 1 (1%) of all respondents contended that GELD had done nothing to facilitate social capital to women in Morogoro municipality.

The results suggest that GELD through creating social capital, it brought endowment to women with a diverse stock of social networks and associations that would bring the women in a stronger position to confront poverty and vulnerability. Social capital created by GELD was networks that enabled women to act collectively where individual's social characteristics—including charisma, status and access to networks—that would enable them to extract private returns from interactions with others. From groups, the women could learn from each other and be able to become

entrepreneurs able to start up small and medium business enterprises so as to grow economically.

4.3.1.2 Financial capital

Data in Table 4.2 show that of all 68 (55.3%) respondents reported that GELD had provided women in Morogoro municipality with loans to empower women economically. Other 55 (44.7%) of respondents claimed that GELD had facilitated savings for women in Morogoro municipality.

It was revealed by the study that GELD provided loans to women who typically lacked collateral to support them to get loans from financial institutions like banks. The results suggest that GELD had given the women an opportunity of making more money from the loans they granted to the women. This could be measured by how much money the women earned for a period of time. The results also suggest that GELD provided the possibilities for the women to protect their money through facilitating the opening the bank accounts in which the money could be protected from being misused by their partners or other relatives. These are important aspect in empowerment perspective as they enable the person to be able to budgeting one's money. Each woman with different goals, dreams, and ambitions GELD enabled them to find the best way for them to make more money, and then to build their goals accomplished. Instead of staying at home as merely family wives GELD made women to carry more responsibilities, work long hours, less time for self and family, and to face financial vulnerability in case of disasters.

4.3.1.3 Human capital

The results in the Table 4.2 reveals that 92 (95.8%) of respondents said that GELD had trained women. It was reported that women were given budgeting education by GELD. They were trained to budget even the little amount of money one may have. It was revealed that GELD trained the women in the study area to be able to decrease their spending while increasing their income. Here women claimed that they acquired skills in being able to erase a budget deficit, in the long run, increasing income for sustainable attain financial stability and security that one need to use the

wise way (skills) more rightly. Women reported that they did not have these skills until they were trained by GELD.

Also, it was reported that women were trained on planning. Women were educated on how to plan in accordance with the available resources. They were trained to identify the priorities, what should come first and what should come last depending on the resources one may have. This has enabled the women to avoid implementing various activities at the same time with limited resources.

Additionally, they were trained on entrepreneurship. The women were trained on how to invest their resources for production. The women are now able to start up small and medium business enterprises so as to grow economically.

The results suggest that training had created the entrepreneurship spirit has enabled women to start up entrepreneurship activities which allowed them to increase income, to accumulate assets such as plots, buildings, vehicles such as truck, motorcycles, Bajaj etc.

Further, the results in Table 4.2 show that 74 (77.1%) of respondents GELD had made it possible to bring together both men and women regardless their cultures that separate them. It was revealed that GELD insisted women and men to do work altogether, regardless of their gender emphasizing that working hard together (for both men and women) would lead to increased income and accumulation of assets.

The results imply that bringing together men and women would make it easy for the women to learn from men so as to be accountable in their economic activities so as to reduce dependency on their men. Being empathized by GELD that women should dare to the work that are thought to be usually done by men, women should think themselves to be equal with men as far as involvement in production and income generation are concerned. This means that both men and women are equal, no special work for men or women; no special work should be preserved for men and other work preserved for women. The respondents claimed that bringing women together with men reduces gender discrimination and biasness.

4.3.1.4 Physical capital

From the Table 4.2 it is revealed that 74 (77.1%) of the respondents claimed that GELD had facilitated women in the study area to own property. The respondents were found to be owning things like chemists; land plots; store for gas cylinder; buildings (houses), petty businesses (vegetable selling); wholesale shops; agro-vets; trucks for business and Bajaj etc.

Though facilitating physical capital, GELD brought about new economic, social, institutional, and cultural environments through the actions of an individual or group of women in the study area. It was learned that physical capital facilitated by GELD boost when women has physical capital, owning the property as men, something that is necessary psychological perspective to involve women in production. These psychological perspectives include need for high achievement, a vision or foresight, ability to face opposition. Due to this women were found to be more innovative, creative and have foresight than before GELD intervened.

Further, data in the Table 4.2 show that 34 (35.4%) claimed that GELD had educated the women in the study area on their rights. The respondents reported that GELD had taught them to know women rights and to avoid inappropriate and outdated norms and values. Following the knowledge of their rights, women who were interviewed claimed that they had acquired personal trust, courage and common standing on social, economic and political rights that made them understand the better ways to reduce women dependency on men.

4.3.2 Norms

The aim of the study was to understand the efforts made by GELD to change the inappropriate norms that do not observe gender equity in the study area. The expectation of the study was that GELD must have dealt with the gender discriminative norms and traditions in order to ensure empowerment of women livelihood. The study dealt with the way GELD dealt with the perception of gender role in the study area and the way GELD dealt with prevailing taboos regarding gender equity.

4.3.2.1 Perception of gender role

The respondents that were interviewed revealed that before there was perception among the people that women cannot do things that men do. It was reported that the women were considered weak and submissive to men because men were conceived to have more abilities than women. That is why in most cases women were to depend on their men for everything.

GELD brought light to women that women can also do the work that men do. The women were made aware of the existing demarcation that divides men and women in their roles in the community. It was found that GELD emphasized that in the fast growing world economy the outdated ideas and conception no longer have place. That is to say that, women can attend the duties and responsibilities that are even thought to belong to men. It was revealed in the study that GELD had created awareness among women to know their capabilities and weaknesses so as to creative spirit into long-term business ownership, job creation, and economic security. It was revealed that today in the study area like men, women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. It was witnessed that women are ready to seek the professional and personal support that is found in women associations established under the support of GELD.

This has been done in various parts of the world in which women have shown their capabilities of doing important things like men do and sometimes more than men. For example, women produce more than 80 percent of the food for Sub-Saharan Africa, 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and the Middle East, and more than 30 percent for Latin America. Women are active at all levels domestically, regionally, and globally (Jahanshahi et al, 2010).

4.3.2.2 Taboos

The respondents were asked to mention the taboos that existed in the study area that prohibited the women to do what men did. The mentioned taboos were;

- a) **Diets/foods:** some women were prohibited to take some foods when they were in some conditions. For example, the pregnant women were not allowed to take in foods like eggs. The idea they had was that eggs would affect the fetus in the womb like to be born without hair etc. This kind of taboo affected women livelihood as being prohibited from taking some nutritious food could cause weakened health and thus, participate less in production.
- b) **Crops:** it was believed that when the crops are in the field they belonged to both wife and husband but after being harvested the crops no longer belonged to husband but to wife. So, it was the only a wife had a say on the crops in the store and her husband had no authority over the harvested crops in the store. This denied the rights of the couples to plan together for the development and growth of the family.
- c) **Marriage:** it was that in marriages women were not involved in decision making. All the negotiations were undertaken by the fathers of those (wife and husband to be). Even the mothers had no say and whenever the mothers had any opinion, their opinion could not be expressed by them directly but they had to tell it to the uncle and the uncle would bring it the male parents. Also the uncle had authority over the marriage of the daughter to a certain clan. If the uncle did not like the daughter to marry a son of certain clan, that marriage would not take place. This affected the girls psychology as they were denied their rights to participate in decision making. The girls were brought up with the ideas that they should be submissive to men instead of siding the men to plan and act together with men.

The respondents were asked to say how GELD had gone about the prevailing taboos regarding the gender equity in the study area. It was revealed that GELD had facilitated the meaning of the taboos to be explained in detail and their appropriateness in their lives. However, it was revealed in the study that GELD had played an important role in addressing the women how the world has changed and how everything has changed. It was found that GELD has shown the women the importance of working together with men in bringing about development.

The results suggest that GELD has broken the demarcation that for a long time that separated women and men to work together. It has reduced the gender disparity in the study area. Now the women can involve themselves in production activities that in the past were considered to be the work of men. It was found that women are involving themselves in large businesses, and large farming activities.

4.3.3 Institutions

The study was interested to understand how GELD addressed the question of institutions in observing the gender equity in the study area.

4.3.3.1 Advocacy to legal systems

The respondents were asked to tell the advocacy undertaken by GELD programme to ensure the legal systems align with gender equity in the study area. The study found that GELD had involved government representatives like from local government and mps have participated in training to educate the women on legal issues especially on gender equity. The women were trained by the law experts brought by GELD about gender equality under the law. The respondents witnessed that it was revealed to them that all human beings are equal under the law regardless their gender and other differences.

4.3.3.2 Policy regulations

The respondents were asked to tell the lobbying and advocacy provided by GELD to ensure policy consideration of gender equity. Results in Table 4.3 show that 87 (90.6%) of the respondents expressed that GELD had facilitated the women needs to be addressed in the meetings of the women groups so that the representatives from the women groups might send them to the following level so that they may be incorporated in the policies and strategies at district and national level.

Table 4.3: Ways used to express women needs for policy regulations

Ways used to express needs	Frequency	Percent
Through women groups meetings	87	90.6
They decide with men	7	7.3
Government leaders know	2	2.1
Total	96	100.0

Source: Field data (2015)

The implication of the results is that GELD had played an important role to facilitate the voice of women to address their needs in the formal ways such as policies. The results suggest that at policy level, GELD has helped to clarify the role of LG in enhancing service delivery, through support in interaction and partnerships with communities and other public agencies. From this point of view GELD has achieved gender equitable development to improve women's access to resources and services. GELD has supported the development of gender-responsive planning, programming and budgeting systems at the local level, to be achieved through institutional reforms, empowering funding mechanisms, and reflective policy debates.

4.3.3.3 Women participation in priority setting

The respondents were asked to tell women participation in priority setting in development planning as facilitated by GELD in the study area. The results in the Table 4.4 show that 94 (97.9%) of all respondents contended that GELD had led the women to participate in development planning at the grassroot levels through meetings. At the grassroot level is where the local governments that are near the people are found. The meetings at village/mitaa levels were reported to give opportunities to women to express their views on how development planning could address gender issues.

Table 4.4: Women participation in priority setting

Areas of women participation	Frequency	Percent
Through grassroots meeting	94	97.9
Through meeting at district level	28	29.2
Through women representation	36	37.5
Through local government	3	4.2

Source: Field data (2015)

Further, the results show that 36 (37.5%) of respondents said that women participated in priority setting through women representatives. It was reported that women from women groups developed by GELD represented their fellow women at district level to present women needs.

The results imply that GELD has taken the approach more broadly to support local communities – local government (LG) and communities through participatory approaches – in their efforts to ensure gender equitable development and to promote gender-equitable access to resources and services at the local level.

The results in Table 4.4 also show that 28 (29.2%) of respondents said that women participated at district level to express their wants to be incorporated in the setting of priorities. It was reported that at district level GELD strived for Gender-Responsive Budgeting (GRB) within the context of decentralization and local governance reform, in order to address more effectively gender equality through the local planning and budgeting system (public expenditure management cycle).

The results suggest that GELD was able to successfully support changes to Local Government planning systems, reflected by changes in the District development plans. This implies that GELD has been able to bring gender on the local agenda, by offering a new conceptual and analytic approach to the work at local government level; both for the community and the Local Government were involved. GELD has

helped to clarify the role of LG in enhancing service delivery, through support in interaction and partnerships with communities and other public agencies.

4.4 Ways used by GELD to empower women livelihood

The second objective of this study was to identify the ways used by GELD to ensure women’s livelihood empowerment. The tools used to gather information were questionnaires, interviews and documentary reviews. The results are summarized in Table 4.5.

Table 4.5: Ways used by GELD to empower women livelihood

Ways	Measurement	Frequency	Percent
Providing training	Increased skills	92	95.8
	Women known their rights	74	77.1
Providing capital	Initiated business	90	93.8
	Accumulated assets	61	63.5
Providing saving services	Given training on savings	61	63.5
	Facilitated to open accounts	48	50
Promoting networking	Linked women to women groups	51	53.1
	Good relationship with women groups	40	41.7
	Linked women groups	23	23.9

Source: Field data (2015)

4.4.1 Training

The study was interested to reveal the outcome of the training provided by GELD to the empowerment of the women’s livelihood. The outcomes of training are explained as follows;

4.4.1.1 Increased skills

The results in Table 4.5 show that 92 (95.8%) of respondents contended that GELD had given training to women to increase skills in socio-economic issues. It was claimed by the respondents that GELD used ways like seminars, workshops etc. to conduct training to women. It was claimed by the respondents that training conducted by GELD disclosed important issues that the women did not know before. It was further, contended that women often have different training needs than men, linked to their domestic work and care responsibilities, as well as to gender based divisions of labour for managing or undertaking specific tasks in crop, livestock and processing.

It was reported by GELD that Education and training to women are powerful tools against poverty and hunger, and for women's empowerment. Educated women are more likely to be healthier, have higher earnings and exercise greater decision-making power from the household level to the government levels (both local and central levels).

IFAD (2010) supports the results that education and training are essential components of any strategy to improve agricultural and non-farm productivity and pull households out of poverty. Learning about improved production technologies and methods, new products and markets, business and life skills (such as health management, decision making, self confidence, or conflict management) can make a big difference.

The results imply that skills development is particularly important to women who are more likely to be contributing family workers, subsistence farmers or home-based micro-entrepreneurs in the informal sector, or performing low-paid, unskilled work as seasonal workers.

4.4.1.2 Women know their rights

Furthermore, from the Table 4.5 the results show that 74 (77.1%) of all respondents said that the training given by GELD made women to know their rights. It was revealed by the respondents that GELD put priority on the need to reform institutions

to establish equal rights and opportunities for women and men. It was said that the training conducted by GELD put much emphasis on women's rights with respect to marriage, authority over children, divorce, freedom of movement and access to property in order to make sure that women have equal access to property and involve in economic activities as they like.

The results suggest that GELD has developed women's consciousness of their rights and reduced woman's inferior status. This implies that training has allowed women to take part in political economy debates and thereby ensure sustainability of reforms. This has guaranteed women's property and inheritance rights and eliminated gender inequality in employment by gearing to change to reform legal institutions that discriminate against women, e.g. property rights, inheritance laws, divorce laws and family codes of social institutions that lead to gender inequality.

4.4.2 Capital

The study was interested to understand and disclose the way the capital provided by GELD affected the empowerment of empowerment of women's livelihood in the study area. The areas that were affected by capital are as follows;

4.4.2.1 Opening new businesses

From the Table 4.5, the results show that 90 (93.8%) of respondents said that GELD had provided them with capital which they used to open up investments. They contended that using the given capital they had started up businesses, entrepreneurship. A great number of women interviewed were found owning businesses that were seeking growth in sales, market share, profit and some other measures of growth

It was said that GELD provides seed capital – grants and loans – and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments particularly to women. It was emphasized that GELD programme helped to empower women, and was designed to catalyze capital flows from the private sector, national governments

and development partners, for maximum impact toward the Millennium Development Goals.

The implication of the results is that support and encouragement from GELD can especially benefit women in their efforts to found successful business enterprises and notable investments. The findings suggest that efforts to promote women's entrepreneurship should ensure that women have access to the mentoring and support networks that they view as important contributors to their success.

4.4.2.2 Accumulation of assets

Further, the results in the Table 4.5 show that 61 (63.5%) of the respondents said that the GELD had provided with them capital which made them own and accumulate assets. It was remarked by the respondents that GELD opened the minds in the study area that women can involve themselves in economic activities as men do. It was said that women were supported financially, materially and encouraged to learn from men and to act the way men do. It was found that the women had accumulated assets, both tangible and intangible assets. For example, most women were found to own things like plots of land, buildings, and investments (shops and other businesses), vehicles (cars, trucks, buses, motorcycles etc.).

It was remarked by respondents in the study that although laws to protect women's property rights exist in Tanzania, many women still cannot realize their rights due in part to low awareness and understanding of the laws and in part to there being multiple and sometimes contradictory rules – law, culture and customs, and religion – that affect women's property rights. Many policies reinforce inequities between women and men.

It was further, evidenced that women are better poised to improve their lives when they own land and other assets, such as livestock or small farm equipment. Women can use these assets to earn an income and as collateral to access credit. Property and credit also ease hardship during a financial crisis by softening the shock of how much income is available to meet a family's basic needs.

The results suggest that when GELD had tirelessly helped women own property like land and manage earnings. This led to women's increased productivity and their children could be able to eat healthier and attend good and quality schools. Even more, the study has found that owning property changes the power dynamics between women and men at home. In some households, having property gives women greater bargaining authority, which helps reduce their vulnerability to domestic violence.

4.4.3 Savings mobilization

The study was interested to know the way saving services provided by GELD helped the empowerment of women's livelihood in the study area. The following were revealed.

4.4.3.1 Training on saving

In the Table 4.5, the results indicate that 61 (63.5%) of respondents said that GELD had facilitated savings mobilization among women through training them on the better ways to undertake savings. It was reported that the training on saving was important aspect as it could help them to own accounts in which they could save their money. GELD trained the women on how to open, own and operate the bank saving accounts which would help them to accumulate little by little amount of money for the business and other entrepreneurial activities.

The implication of the results is that GELD recognized the problem that faces many women that they fail to accumulate money because it is difficult to keep the money in the house without using it for the daily family needs. The best way is to open bank accounts that keep money safely and one can withdraw it at any time required from the bank but with important reason.

4.4.3.2 Facilitated to open accounts

In the Table 4.5 show that 48 (50%) of all respondents contended that GELD had facilitated them to open bank accounts for savings. It was reported that GELD facilitated them to have personal savings which could enable them to erect the business using the capital from personal savings. For example, in this study,

respondents were asked to tell if they used their personal savings as start-up capitals for their businesses. The findings show that the majority (98.0%) of the women respondents in the study area started their businesses with start-up capitals from their personal savings while only 3.9% did not. These findings are in harmony with Tundui (2012) study which reveals that the majority (57.4%) of female owner-managers in Tanzania started their businesses from their own savings. Also, these findings are consistent with Majenga (2013) study which indicates that the majority (33.8%) of the respondents obtained their start-up capitals from their own savings.

The implication of these findings is that the majority of women entrepreneurs in Tanzania start their own businesses using their own savings. In reality, it is very difficult to accumulate reasonable amount of money through personal savings which can be used as start-up capital. The most commonly cited reason is that most of women in Tanzania have extended families with a number of dependants. However, GELD trained them how to conduct savings in these difficult environments and to plan how to start up business with the available amount of money one may have.

4.4.4 Networking

The study was interested to know the importance of networking promoted by GELD to the empowerment of women's livelihood. The following areas were observed;

4.4.4.1 Linked women to women groups

The results in Table 4.5 show that 51 (53.1%) reported that GELD had brought the women and linked them in to women groups. It was reported by the respondents that the women entrepreneurs were brought together in varied ways to learn from each other, to open markets among themselves and to spread technological skills among women.

It was reported that GELD established networking among women in the study area because it is as a key factor in their marketing plan of business in entrepreneurship. It was revealed that networking among women was established in order to help to develop a strong feeling of trust among women involved and play a big part in raising the profile and takings of enterprises.

The results imply that GELD had the intention letting suppliers and businesses being networked through their existing relationships and those of the companies they work closely with. Networked businesses tend to be open, random, and supportive, whereas those relying on hierarchical, traditional managed approaches are closed, selective, and controlling (Mashene *et al*, 2014).

4.4.4.2 Good relationship among women in the groups

It was revealed in Table 4.5 by 40 (41.7%) of respondents that GELD had facilitated good relationships among women in the women groups. The respondents witnessed that GELD had brought together and they had created friendships among themselves. They loved each other and the learned from each other.

The results suggest the act of GELD of bringing together the women could lead them to share their potentials to grow economically. In their good relationship women could support each other and sometimes make partnerships to utilize their potentials for the own good.

4.4.4.3 Linked women groups

The results in 4.5 show that 23 (23.9%) of respondents said that GELD had linked the women groups in the study area. The study found that the women groups that were formed by GELD in the study area contained women from different cultural, social and economic backgrounds. Each member from the group had her own history and experiences. It was reported by the respondents that sharing their experiences and knowledge among groups was an important step towards growth.

The results suggest that GELD linked the women groups that enabled the members of the groups to share their experiences and learn from each other. From the groups, the individual group could learn to be confidence and courageous to face risks and challenges.

4.5 Challenges faced by GELD in empowerment of women's livelihood in Tanzania

The third objective of this study was to identify the major challenges that faced GELD to empower women livelihood in the study area. To obtain relevant information techniques such as questionnaires, interviews and documentary reviews were used. The following are the challenges that were identified.

4.5.1 Lack of education among women petty traders

The study found that education on entrepreneurship was a main challenge facing the women in Morogoro municipality. Most of women most of whom were petty traders would not be able to plan their business and manage risks.

Also it was reported that most of the women are either illiterate or semi-literate and they have not a proper idea of self-esteem and self-respect. The educated women demand equal opportunity and greater respect from their partners as well as from society and they are struggling for equal opportunities and respect from their partners as well as from society. Rao (2007) observed that poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship in our country. The educational level and professional skills also influence women participation in the field of enterprise.

4.5.2 Religion fanaticism

The other challenge facing GELD was religion. It was revealed that most of residents in Morogoro are Muslims. For Muslims, women have their positions different from men's positions in their society. Women in Muslim religion are to stay inside as the home maid and it is the obligation of men/husband to deal with economic activities out there.

Contrary to GELD's principles that women like men should go out of their houses and do the productive activities like businesses as men do, most of Muslim women were not ready as they were afraid to go against their religion rules.

4.5.3 Women feeling shy to utilize their capacities

It was revealed in the study that most of women feel shy to undertake small businesses such as tailoring, food vending and other small businesses albeit urban environment being favourable to identifying and creating awareness regarding women's self-capabilities.

It was further reported that most women fear to take risks. This might be due the fact that most of women in Tanzania women live protected life. In most families a woman is taught to depend on the male members of her family from birth. She is not allowed to take any type of risk even if she is willing to take it and has ability to bear it as well. However, this is not entirely true because many great women proved that they have risk bearing capacities and attitude to take risks in entrepreneurial activities. They have become aware of their rights and potential situations and therefore entered different fields of businesses. However, most of the women are not ready to perform entrepreneurial activities because they think that they do not have the proper capacities. Therefore, they need an external force to make them aware of their risk bearing capacities.

4.5.4 Poor women's degree of financial freedom

It was revealed in the study that in many families, the degree of financial freedom for women is very poor, especially in lower educated families. It was reported in most cases women cannot take any entrepreneurial decision without the consideration of the family members especially the male partner (husband) as well as considering social ethics and traditions. Due to the financial dependency, a woman can't start any business or any economic activity to become independent. Therefore, this has become a vicious circle of dependency for women in most parts in Tanzania.

These results are comparable to that of Mayoux (2003) that evidence from India and some other countries show that even in financially successful micro finance programmes, women are not necessarily the actual users of loans accessed in their names. Even where women use loans for their own economic activities, most women remain confined to a narrow range of female low income activities. Increasing access

to loans cannot therefore be taken as an automatic indication of benefit to women. This depends upon what the services are used for and by whom. The appearance of a woman in the loan register as beneficiary does not imply that she actually uses the loan for the purpose for which it was sanctioned.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The first part of this chapter provides the summary of the findings of the study according to the objectives. The second part provides the conclusions of the study. The third part gives the suggested recommendations to the policy makers, NGOs and other stakeholders in a position to intervene in addressing the empowerment of the women's livelihood.

5.2 Summary

The first research objective sought to assess the areas of focus of GELD for empowering women's livelihood. The areas of focus of GELD mentioned in the study included social, financial, human and physical capital. GELD sought how to utilize the mentioned capital to empower women's livelihood.

The second objective of this study was to identify the ways used by GELD to ensure women's livelihood empowerment. It was found by the study that GELD used ways of training, capital giving, saving mobilization and creation of networking among women in order to empower women livelihood.

The third objective of this study was to identify the major challenges that faced GELD to empower women livelihood in the study area. The challenges identified were lack of education among women, religion fanaticism, women feeling shy to utilize their capabilities and poor women's degree of financial freedom.

5.3 Conclusions

The conclusions in this section are based on the objectives of the study and on the analysis of the variables conceptualized in the framework.

The study concludes the GELD targeted the appropriate areas of social, financial, human and physical capital to empower women livelihood. It is these areas through which real empowerment that is sustainable can be brought about. These areas compose the totality

of human life that when empowered, the empowerment will be holistically oriented and sustainable.

Further, the study concludes that GELD invested its resources of money, time, human, natural resources in the right areas through training, provision of capital, saving mobilization and creation of networking among women in order to empower women livelihood. The ways used by GELD were effective as the fruits were reflected in women's increased business, women accumulated and owned assets/property and networked women.

Furthermore, the study concludes that GELD was not working with the perfect society as there were challenges facing GELD efforts. The notable challenges found by the study were lack of education among women, religion fanaticism, women feeling shy to utilize their capabilities and poor women's degree of financial freedom.

5.4 Recommendations

It is recommended that policy should be given by the government and other organs concerned which will direct the authorities to implement the following;

- a) Creating properly planned, well managed markets and facilitating access to markets to marginalized women entrepreneurs through effective allocation of trading sites
- b) Providing education and training on business skills and legal rights to provide women with knowledge on how they can run their business and protect themselves from risks
- c) Assessing viable means of micro-financial support to women entrepreneurs in Morogoro and other areas so as to make them participate in economy creation for their betterment and the betterment of the country.
- d) GELD should extend its services to women throughout the country as most of the women in Tanzania are faced with similar problems.

5.5 Areas for further Research

Basing on the results, conclusions and recommendations, the study suggests the following areas for further research

This study dealt with only a small portion of the population of GELD Morogoro municipality. This makes its findings not to qualify in nationwide generalization. Therefore, other studies should be done encompassing large population to make it valid for national-wide generalization.

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APPENDICES

QUESTIONNAIRES TO WOMEN GROUPS MEMBERS

I: Demographic information

Gender/Sex.....

Your age.....

Your highest level of education.....

Your occupation.....

II: AREAS OF CONCENTRATION OF THE GELD PROGRAMME

a) Resources

1. What kinds of training have been given by the GELD programmes to women?

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

2. What financial capital has been facilitated by GELD Programme?

Has given loans to women []

Has facilitated savings []

Has done nothing []

I do not know []

Others

(Specify.....)

3. What has GELD done to facilitate social capital?

Has facilitated networking []

Has facilitated mentoring []

Has done nothing []

I do not know []

Others

(Specify

4. What has the programme done to ensure that women own assets?

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

b) Norms

5. What has GELD programme done to existing conception of gender role in Morogoro?

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

6. What has GELD programme done to the prevailing taboos regarding gender equity?

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

c) Institutions

7. What advocacy has the GELD programme provided to the legal systems in Morogoro regarding gender equity?

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

8. What lobbying and advocacy have been made by GELD to ensure policies consider gender equity?

.....
.....

.....
.....

9. In which ways do you participate in priority setting?

Through attending meetings at grass-root level []

Through attending meetings at district level []

Through representatives []

Through government leaders []

I do not participate in priority setting []

Others (Specify.....)

10. In what ways has GELD facilitate women participation priority setting?

Has organized women into groups []

Has funded projects that facilitate women' participation []

Has done nothing []

Others (Specify.....)

11. Who decides the some women's needs to be addressed first?

The local government []

The women groups through meetings []

The representatives of the women groups []

I do not know []

Others (Specify.....)

12. How do women express their needs?

Through women's meeting in their groups []

By sitting together women and men to discuss []

The government leaders know women's needs []

Others (Specify.....)

IV WAYS USED BY GELD TO EMPOWER WOMEN'S LIVELIHOOD

Training

13. What training provided by GELD has done to women?

Has improved skills []

Has awakened women to know their rights []

No training has been given []

I do not know []

Others (Specify.....)

Loans

14. What have acquired from the loans given by GELD programme?

Stated small business []

Accumulated assets []

No loans have been given []

I do not know []

Others
(Specify.....)

Savings

15. What has GELD to women done regarding savings

Trained on how to make savings []

Facilitated to open bank accounts []

Done nothing []

I do not know []

Others
(Specify.....)

Networking

16. What has GELD done to facilitate women networking?

Has linked women with women groups in Morogoro []

Has facilitated good relationship among women groups in Morogoro []

Has linked women groups to other groups outside Morogoro []

Has done nothing []

I do not know []

Others
(Specify.....)

Asset accumulation

17. Can you mention the assets you own as the result of GELD intervention?

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.....What changes can be noticed in gender role that have been made by GELD programme?

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Culture

18. What changes can be noticed gender taboos that have been caused by GELD programme?

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Legal systems

19. What changes have made in legal systems by GELD programme?

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Policy structures

20. What changes have resulted from GELD programme to policy structures?

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V: CHALLENGES FACING GELD IN EMPOWERING WOMEN'S LIVELIHOOD

21. Can you please mention the challenges that you think faced GELD programme in empowering women's livelihood?

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INTERVIEW GUIDE

QUESTIONS TO COUNCILORS AND HEADS OF CD DEPARTMENT

A: Demographic information

Sex _____

Age _____

Level of education _____

Title _____

Working experience _____

B: AREAS OF CONCENTRATION BY GELD PROGRAMME

1. Can you please describe the areas to which the GELD programme concentrated to empower women's livelihood?

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2. What has been done by the programme in above mentioned areas?

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C: WOMEN'S PARTICIPATION

3. Can you please explain how GELD has led to women participate in priority setting?

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4. In what ways has GELD has made women to express their needs freely?

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5. What ways has been used by GELD to ensure that women have decision making on their own issues?

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D: WOMEN’S EMPOWERED LIVELIHOOD

6. Can you please explain what has been done by GELD programme to develop skills among women group members?

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7. What has been done by GELD programme to facilitate savings among women groups?

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8. In what ways has GELD programme facilitated networking among women and women groups?

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Do you think GELD programme has given women to own property? How?

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Can you please explain the role of GELD programme to legal systems to observe gender equity?

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9. What advocacies have been made by GELD programme to change public policy to observe equity?

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E: CHALLENGES FACED GELD TO EMPOWER WOMEN'S LIVELIHOOD

10. Can you please explain the challenges that you think faced GELD in empowering women's livelihood?

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