

**THE CONTRIBUTION OF WOMEN'S PARTICIPATING IN ECONOMIC
DEVELOPMENT ACTIVITIES**

A CASE OF MKOLANI WARD IN NYAMAGANA DISTRICT

MWANZA

By

Mariam Hassan Msangi

**A Dissertation Submitted in Partial/Fulfilment of the Requirements for
Award of the Degree of Masters 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 research proposal entitled to **The Contribution of Women`s Participation in Economic Development Activities; A Case Study of Mkolani Ward in Mwanza** partial fulfillment of the requirements for award of the degree of Master of Business Administration in Corporate Management.

Signature

Major Supervisor

Signature

Internal Examiner

Accepted for the Board of School of Business

Signature

CHAIR PERSON, FACULTY/DIRECTORATE BOARD

DECLARATION

This research report is submitted in partial fulfillment of the requirements for the award of **Masters' Degree in Corporate Management.**

I, Mariam H. Msangi declare that, this research report is my original work and that it has not been presented to any other institute for a similar or any degree award.

Signature _____

Date _____

COPYRIGHT

© 2015

All rights reserved. This dissertation is copyright material protected under Berne Convention, the copyright Act 1999 and other international and National enactments in that behalf, on intellectual property. It may not be reproduced by any means, in full or in part, except for short extracts in fair dealings, for research or private study. Critical scholarly review or discourse with an acknowledgement without written permission of Mzumbe University, on behalf of both the author.

ACKNOWLEDGEMENT

This work was not being produced without the extensive moral and material assistance that I received from a number of people in Mkolani and other students within Mzumbe University, either directly or indirectly. It is therefore impossible within such a limited space, to thank all people whose assistance has enabled me to come out with this work.

I would like to place on record my gratitude to my supervisor Dr. Kato Mushumbusi for guiding me through synthesizing ideas on this study.

I will like to thank the chair person of Mkolani for allowing me to conduct my research in his ward. My special thanks go to Umoja wa Wanawake Mkolani for assisting me during data collection.

DEDICATION

This report is truly dedicated specifically to my lovely parents Mr and Mrs Hassan Msangi Miraji, my husband Gaidon Jonathan, my sisters and brothers Bite, Nacky Nasra, Ngondi, Issa and Ally and other family members not mentioned by names. I really thank them so much for being tolerant and for their moral, traditional and physical support throughout my academic journey, “May God bless them”.

LIST OF ABBREVIATIONS

AU	African Union
CBO	Community Based Organization
CDO	Community Development Officer
CEDAW	Convention for the Elimination of Discrimination Against Women
ICRW	International Centre for Research on Women
IDRC	International Development Research Centre
MBA - CM	Master's Degree of Business Administration in Corporate Management
MCDG&C	Ministry Of Community Development, Gender and Children
NGOs	Non Government Organizations
OAU	Organization of Africa Union
PRIDE	Promotion of Rural Initiatives and Development Enterprises.
SWG	Special Women Grant
SIDO	Small-Scale Industries Development Organisation.
UN	United Nation
VICOBA	Village Community Banks
WDF	Women Development Fund
WBGDG	World Bank Gender and Development Group
WIC	Women Information Center

ABSTRACT

Enhancing women's participation in development is essential not only for achieving social justice but also for reducing poverty. The general objective of the study is to assess the contribution of women's participation in economic development activities, taking Mkolani Ward in Nyamagana District, Mwanza as a case study. The study intends to determine the contributions of women's participation in economic development activities.

A case study design was adopted to get the required information. Probability and non probability sampling techniques were applied. Interviews, questionnaires and documentary reviews methods were adopted for the purpose of collecting the required data. A researcher has analyzed data manually where by quantitative data was presented in form of figures, percentage and tables while qualitative data was presented in narrative statements.

In this work a researcher used a sample size of 30 respondents distributed into three categories such as CDOs, women in the community and men in the particular community, in which 2 CDOs, 20 women and 8 men made a total of 30 respondents. A researcher decided to select this kind of sample size because, researcher believes that it is enough sample to provide accurate data regarding to a given limited time of the study.

Women involve in different activities for their own benefit and development but resulting to the development of the community and nation as a whole due to the increase of per capital income. Women being involved in different economic activities have resulted to great impact towards community development.

In order to promote women participation in development activities recommendations are provided that, eradicate cultural believes which segregate women to participate in development activities , give chance of education to girls as boys for future community's values and to create other policy which will ensure women participation in development activities.

LIST OF TABLES

Table 1: Age of respondents.....	pg 40
Table 2: Sex of respondents.....	pg 41
Table 3: Marital status of respondents.....	pg42
Table 4: Education levels of respondents.....	pg 42
Table 5: Occupation of respondents.....	pg342
Table 6: Community perception towards women participation in economic development	pg43
Table 7: Economic activities women participate more in mkolani.....	pg45
Table 8: Outcomes of women participation in economic development activities.....	pg47
Table 9: Factors which hinder men’s response towards promoting women participating in development activities.....	pg49
Table 10: Measures taken by stakeholders and government in promoting women participation in economic development.....	pg51

Table of Contents

CERTIFICATION	i
DECLARATION.....	ii
COPYRIGHT	iii
ACKNOWLEDGEMENT	iv
DEDICATION	v
LIST OF ABBREVIATIONS	vi
LIST OF TABLES	viii
CHAPTER ONE	1
PROBLEM SETTING	1
1.1 Introduction	1
1.3. Statement of the Problem	4
1.4 Objectives.....	6
1.5 Research Questions	6
1.6 Significance of the Study	6
1.7. Scope of the Study	8
1.8 Limitation of the Study	9
1.9 Research Organization	9
1.10 Definition of the key terms	10
CHAPTER TWO	12
LITERATURE REVIEW	12
2.1 Introduction	12
2.2 Theoretical Literature Review.....	12
2.2.2. Conflict Theory.....	13
2.3 Related literature review	17
2.4. Gap of Knowledge	30

2. 5	Conceptual Framework.....	31
CHAPTER THREE		32
RESEARCH METHODOLOGY		32
3.1	Introduction.....	32
3.2	Research Design.....	32
3.3	Research Approach	32
3.4	Area of the Study.....	33
3.5	Target of Population	34
3.6	Sample Size and Sampling Procedures	34
3.7	Types and Sources of Data	36
3.8	Data Collection Methods.....	36
3.9	Data Analysis.....	38
3.10	Validity and liability	38
3.9.	Ethical Considerations.....	38
CHAPTER FOUR.....		40
DATA PRESENTATION AND INTERPRETATION OF FINDINGS		40
4.1	Introduction.....	40
4.2	Social demographical characteristics of respondents	40
4.3	Community perception towards women participation in activities development.....	43
CHAPTER FIVE		54
CONCLUSION AND RECOMMENDATION		54
5.1	Introduction.....	54
5.2	Summary of findings.....	54
5.3	Conclusion	57
5.4	Policy Implication.....	57

REFERENCES	59
APPENDIX A	61
QUESTIONNAIRES	61
Questionnaires for CDOs	61
APPENDIX B	64
INTERVIEW GUIDE	64
APPENDIX C	65

CHAPTER ONE

PROBLEM SETTING

1.1 Introduction

The research was investigating the contribution of women's participation in economic development. The study was carried at Mkolani Ward in Nyamagana District, Mwanza. The chapter further describes the background of the problem, the research strategy. It further indicates the study objectives; the research questions, the rationale of the research study. It later articulates the related significance of the study. Besides, the research limitation and the research organization will be anticipated.

1.2 Background of the Problem

Women participation in development process has been focus of the intensive debates by most international forums in the past years. Among those forums that recognized the plight of the word "women participation in the development process" are the 1995, Nairobi conference, forwarding looking strategies for the allowance of women held in Kenya and the begin declaration and the United Nation Development Fund for Women (2000). According to philosophy of those forums each member state should promote women economic independence which includes the creation of employment access to resources and credit. The eradication of persistent and increasing burden of poverty, malnutrition, poor health and illiteracy on women. Although such declaration has been able to increase an awareness and understanding about the problem facing women and their perspectives in designing, implementing and monitoring of all policies and programs including development programs and activities in consultation on women groups and NGOs on implementation of begin platform for action.

The Beijing Platform for Action adopted by the Fourth World Conference on Women in 1995 proposed strategic objectives and specific actions in critical areas of concern, which, taken together, would contribute to building an enabling environment for women's participation in development. It also stated that it is essential to design, implement and monitor effective, efficient and mutually reinforcing gender-sensitive policies and programmes and institutional mechanisms that will foster the empowerment and advancement of women.

The broad understanding of women's participation in development expressed in the Beijing Declaration and Platform for Action complements the concept of women's participation in all areas of public life contained in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The Committee for the Elimination of Discrimination against Women has repeatedly noted the importance of ensuring equal opportunities for women's participation. In its examination of States parties' reports, the Committee also noted that where there is full and equal participation of women in public life and decision-making, the implementation of their rights and compliance with the Convention improves.

The Millennium Project Task Force on Education and Gender Equality identified three critical dimensions of empowerment and enhanced participation of women in development: capabilities, for example, in the areas of education and health; access to opportunities and resources, for example, to employment or land; and agency, for example, women's ability to participate in decision-making processes, e.g. in political institutions and policy-making. Some authors have highlighted the role of formal and informal institutions in hindering impact of policies and other actions on the lives of women, and the need to change social institutions. These institutions might include, inter alia, public, private and civil society organizations in key development sectors; the workplace; culture and religion; families and households.

The Millennium Task Force on Child Health and Maternal Health has argued that service delivery systems such as health systems, comprise core social institutions for women's empowerment. Prevailing cultural norms and men's attitudes and resistance to change also need to be taken into consideration. An enabling environment would thus influence the capacity of women to be involved, participate actively and benefit from development processes in a sustained and effective manner. It would also contribute to the elimination of women's discrimination and exclusion, increase their access to decision-making, their control over resources such as land and economic assets, and fully recognize their contributions as actors in the economy and other areas of public life.

1.2.1. Women's Economic Empowerment in Tanzania

Tanzania's women in development policy was developed in 1992 and replaced in February 2000 by women's development and gender policy, with increased focus on gender. In February 2000, the national sub program for women's and gender advancement, which is the national strategy to implement the Beijing platform for action, was approved. This strategy addresses four out of 12 critical areas of concern identified in the Beijing platform for action [enhancement of women legal capacity, economic empowerment of women and poverty eradication, enhancement of women political empowerment and decision making, and women's access to education, training and employment]. In September 2005, Tanzania's ministry of community development, gender and children (MCDG&C), produced a "national strategy for gender development". This document is obvious step towards "laying foundation of promoting gender equality and equity in the country". The MCDG&C has initiated gender mainstreaming working groups in selected sectors (macro policy, health, agriculture and education).

1.2.2. Rationale of the Tanzanian Policy of Women in Development

To provide a correct interpretation of the concept of women in development. This interpretation will also assist in overcoming customs and traditional practices which militate against women.

To ensure that, society recognizes and appreciates the various activities performed by women and therefore establish national plans and programs to reduce their heavy workload.

To establish concrete gender sensitive plans with equitable distribution of resources.

To establish body/women machinery which would coordinate, frame, and issue guidelines and follow-up the implementation of the women's development issues.

To ensure full participation and involvement of women in national development programs so as to tap and fully utilize their abilities.

This policy will be implemented concurrently with other sector policies and government decision.

By improving their own positions, women are simultaneously straitening African society as a whole as well as enhancing the continents broader development project but women in Africa continue to face enormous obstacles, The growing recognition of their contributions has not translated into significantly improved access to resources or increase of their decision making powers. Neither has the dynamism that women display in the economic and cultural and social lives of their communities through their associations and informal networks have been channeled into creating new model of participation and leadership.

In Tanzania for instance, it is estimated that women especially rural women provide 80% of labor force in rural areas and producing 60% of food production. Though they are main producers of cash crops, the environment does not allow them to own their own wealth as they do not have a decision on the productive issues, for example most of the women cannot decide on the number of children in the family though they are the one play a big role in child rearing.

While modernization has opened up economic opportunities in some areas but on the other hand it has led to decline in traditional sources of income for many women, example those engaged in agriculture sector and introduction of mechanization and new technologies in general has displaced small producers and disrupted traditional system of production and complementarily between the role of the two sexes in the small holder family. In urban areas women experienced similar difficulties to establish and expand their own enterprises and source of self employed so that they often forced to turn to informal high cost sources of credit

1. 3. Statement of the Problem

Ever since life began on earth, the roles of man and women started taking shape in the daily routine. And as time passed, these roles became so defined that mankind evolved itself in the present status of our society today. This evolution is constantly emerging itself to the materialistic needs of our society in general. Gradually, "Economics" became the axis of survival in a society. It began to give meaning to the functions of daily life of both man and woman. Land, materialistic wealth, status, clan, tribe, race all began to contribute towards performance of duties and obligations of each and every individual of our society. Very soon, the term "Economic level" began to take shape and now after hundreds of years, this term has become an intricate part of our social setup. As time passed, specialized functions and duties of both the genders began to take form. It became woman's duty to worry about cooking, sweeping, washing

of clothes and household utensils, knitting, embroidery and a host of other duties and obligations related to the household. Thus, the term "housewife" came into existence.

Women are a very essential group in developmental cases from family level to National level. Women have the potential to change their own economic status, as well as that of the communities in which they live. Yet more often than not, women's economic contributions go unrecognized, their work undervalued and their promise un nourished. Unequal opportunities between women and men continue to hamper women's ability to lift themselves from poverty and gain more options to improve their lives.. Although women form the bigger labour force, it has however been observed that women own very little or none of the means and results of production. Ownership of means of production leads to adverse economic situation on part of women, since they are denied access to resources. The economic situation is so bad that it can be considered as a poverty situation.

According to the measures used to examine the Tanzania economy by the World Bank and others. Some families in Tanzania live on less than a dollar a day women share the greater part of this poverty, especially those who are the heads of household living in rural areas. Generally speaking, women are more affected by poverty conditions because they have to up keep the family with whatever resources they might have due less income at their disposal. The free market situation of liberalized economy makes them fail to compete due to limited resources and business skills.

Most women are informally employed and they therefore have no regular income even those in formal employment are in the lower paying learning jobs of late also, the Government has responded to the injunction for donor push of transforming the economy by taking certain steps including labor retrenchment. This has affected many women who were employed in the lower income levels as it broke the constant flow of income(salaries) and other employee benefits such, housing, medical care and other social amenities. Thus this research is going to investigate on some contribution women play in economic issues within their families and community in general.

1.4 Objectives

The researcher was accomplished under two types of objectives.

1.4.1 General Objective

The general objective of the study is to assess the contribution of women's participation in economic development, taking Mkolani Ward in Nyamagana District, Mwanza as a case study. The study intends to determine the contributions of women's participation in economic development activities.

1.4.2 Specific objectives

- To identify the development activities that women participate more in Mkolani
- To identify the socio-economic outcomes of women participation in development activities.
- To examine measure taken by government and stakeholders to promote women participating in economic development.

1.5 Research Questions

- What are the development activities do women participate more in Mkolani Ward?
- What are the outcomes of women participation in development activities?
- What are the measures taken by the stakeholders and government in promoting women participating in economic development in Mkolani Ward?

1.6 Significance of the Study

The study encourages other researchers to go further study on the topic. It also is one way of applying theoretical training of the Masters' Degree in Corporate Management to address practical problems in organizations in the field. The end result of the study will lead to the attainment of Masters' Degree in Corporate Management offered by Mzumbe University Mwanza Campus. Finally, it makes people see the importance of women's contribution of economic development in our society.

To government

The study helps the government in the policy formulation and development planning that can promote and support women in economic development by removing all obstacles that facing women either economically, socially, politically and cultural. Also to encourage NGOs to continue valuing women's contribution in various initiated development programs such as entrepreneur training, education and provides loans.

(b) To the researchers

Normally the end of anything is starting point to another thing or event that means the study will help other researchers to acquire the knowledge and experience in academic purposes when they need some materials or information about women contributions in economic development.

(c) To the Public

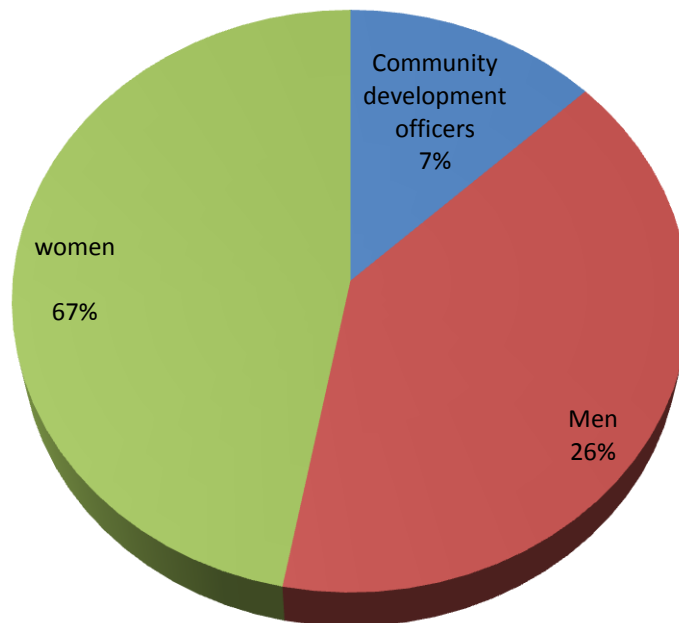
This study helps to generate more understanding and awareness to the public on the importance of involving women into development program from family to National level. Not only that, the study helps the societies to evaluate and judge women in positive way, that means women and men are equal and that they should be valued equally and have equal rights.

1.7. Scope of the Study

The scope of the study was conducted in Mkolani ward. A researcher accomplished the study by taking a sample size of 30 respondents who are categorized as table bellow;

Category of respondent	Number of respondent	Percentage
Community Development Officers	2	7%
Men	8	26%
Women	20	67%
Total	30	100

Figure showing respondents percentage



1.8 Limitation of the Study

Regardless of the proper preparation of the researcher, the study did not proceed smoothly from the beginning to the end. The following problems were encountered;

1.8.1 Financial Constraints

Insufficient fund to conduct the research was the critical limitation to the researcher since in order to accomplish the study, the researcher needed sponsor's effort to finance the study, and the money was not received on time. Hence the researcher was forced to begin the study under a very tight budget.

1.8.2. Time Constraints.

Time is another limitations factor made the study difficult to be accomplished under which a quantitative research was supposed to be conduct in order to get clear and justifiable study involving tables and graphs for data presentation and analysis which was supposed to take a long time for doing it comparing to the time was given to the researcher on the practical field time.

1.8.3 Availability of data

Scarcity of the data from the respondents in fear to revealing their weaknesses, some data seems to be difficult to access due to the facts that many respondents especially men's they fear to give some data due to this give confidential data was sometimes difficult to get because they fear to reveal their weakness..

1.9 Research Organization

The research consists of five chapters. However, the first chapter is concerned with the introduction and the background of the problem. The second chapter presents the relevant literature review about what the researchers explains about the study problem. The third chapter is going to discuss about the methodology used for the study proposal. The fourth chapter was analyzing empirical findings after the field study. The final chapter five gives the contribution of the research under the conclusion and recommendation.

1.10 Definition of the key terms

Participation, the Oxford English Dictionary defines participation as “to have a share in” or “to take part in,” thereby emphasizing the rights of individuals and the choices that they make in order to participate. Westergaard (1986) defined participation as “collective efforts to increase and exercise control over resources and institutions on the part of groups and movements of those until then excluded from control” (p.14). This definition points toward a mechanism for ensuring community participation especially for women’s.

Women’s economic participation is fundamental to strengthening women’s rights and enabling women to have control over their lives and exert influence in society (Swedish Ministry for Foreign Affairs, 2010). It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

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 (Eyben *et al.*, 2008). 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. Economic empowerment 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: p.4). From the point of view of gender advocates within the Bank, this definition, with its clear focus on economic sectors (specified as land, labour, product and financial markets), had the advantage of giving gender issues more traction institutionally.

Women are defined as more than one adult female.

Gender can be defined as set of characteristics, roles and behaviour patterns that distinguish women from men socially and culturally and relations of power between them (Women Information Centre, 2005). These characteristics, roles, behaviour patterns and power relations are dynamic; they vary over time and between different cultural

groups because of the constant shifting and variation of cultural and subjective meanings of gender (Hirut, 2004).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discusses the theoretical literature review about the women's participating in economic development, related review, research gap as well as conceptual framework. Further issues like causes of women participation, challenges facing women when participating in different development activities and different efforts made to promote women participation in development activities.

2.2 Theoretical Literature Review

2.2.1 Functionalist Theory

The functionalist perspective also called functionalism, is one of major theoretical perspective in sociology, it has its origin in the works of Emile Durkheim, who was especially interested in how social order is possible or how society remains relatively stable. Functionalist theory views men and women as having distinct roles that are important for the survival of the family and society. The most basic division of labor is biological. Men are physically stronger, and women are the only ones able to bear and nurse children (Diana Kendall, 2004).

Functionalism interprets each part of the society in terms of how it contributes to the stability of the whole society. Society is more than the sum of its parts; rather each part of the society is functional for the stability of the whole society. The different parts are primarily the institutions of society, each of which is organized to fill different needs and each of which has particular consequences for the form and shape of society. Functionalists argue that society is made up of interrelated parts which works together to maintain the equilibrium, when one part fail to do so the equilibrium will never be maintained.

In relation to the study, women as one of the major part of society are responsible to contribute in one way or another in order to maintain equilibrium of the society economically, politically, socially, as well as technologically. Women have also to work hard in economic manner so that

they can help the community in one way or another instead of seeing themselves as inferior they do not work to some specializations just because of their sexes.

2.2.2. Conflict Theory

A theory propounded by Karl Marx that claims society is in a state of perpetual conflict due to competition for limited resources. Conflict theory holds that social order is maintained by domination and power, rather than consensus and conformity. According to conflict theory, those with wealth and power try to hold on to it by any means possible, chiefly by suppressing the poor and powerless. Conflict theory also ascribes most of the fundamental developments in human history, such as democracy and civil rights, to capitalistic attempts to control the masses rather than to a desire for social order. According to many conflict analysts, the gendered division of labor within families and in the workplace results from male control of and dominance over women and resources.

Differentials between men and women may exist in terms of economic, political, physical, and or interpersonal power (Richardson, 1993). The theory also states that groups within a capitalist society tend to interact in a destructive way that allows no mutual benefit and little cooperation. The solution Marxism proposes to this problem is that of a worker's revolution to break the political and economic domination of the capitalist class with the aim of reorganizing society along lines of collective ownership and mass democratic control. It is believed that women are the class which is more dominated by the powerful class, men. They are in a long time not given same opportunities with men to resource as a result most of resources are dominated by men.

2.2.3. Feminist Theory

Feminist theory is the belief that women and men are equal and that they should be valued equally and have equal rights. Feminist theory seeks to demonstrate how women's personal control operates within the constraints of relative lack of power (Stewart, 1994). Feminist theory is one of the major contemporary sociological theories which analyzes the status of women and men in society with the purpose of using that knowledge to better women's lives. Both females

and males who identify themselves as feminists disagree on many things. That being said, most feminists agree on five basic principles:

Working to increase equality: Feminist thought links ideas to action, insisting we should push for change toward gender equality and not just talk about it.

Expanding human choice: Feminists believe that both men and women should have the freedom to develop their human interests and talents, even if those interests and talents conflict with the status quo. For example, if a woman wants to be a mechanic, she should have the right and opportunity to do so.

Eliminating gender stratification: Feminists oppose laws and cultural norms that limit income, educational and job opportunities for women.

Ending sexual violence and promoting sexual freedom: Feminists feel that women should have control over their sexuality and reproduction.

Feminist theorists have also started to question the differences between women including how race, class, ethnicity, and age intersect with gender. It is also most concerned with giving voices to women have contributed to society.

In relation to the study, women want to be recognized by the community for their contribution within the society as men do. They have power to operate and control their own stuffs for the betterment of their own and their communities they belong.

2.2.3.1 Liberal Feminism

Liberal feminism was most popular in the 1950's and 1960's when many civil rights movements were taking place. The main view of liberal feminists is that all people are created equal by God and deserve equal rights. These types of feminists believe that oppression exists because of the way in which men and women are socialized, which supports patriarchy and keeps men in power positions. Liberal feminists believe that women have the same mental capacity as their male counterparts and should be given the same opportunities in political, economic and social spheres. Women should have the right to choose, not have their life chosen for them because of their sex. Essentially, women must be like me.

This is rooted in classic liberal thought and believes that individuals should be free to develop their own talents and pursue their own interests. This approach sees gender inequalities as rooted in the attitudes of our social and cultural institutions. Liberal feminists do not see women's equality as requiring a reorganization of society, but they do seek to expand the rights and opportunities of women. They focus mainly on protecting equal opportunities for women through legislation. Passage of the Equal Rights Amendment in 1972 was a big step forward for liberal feminist agenda, which in part states that, 'Equality of rights under the law shall not be abridged by the United States or by any State on account of sex'. In liberal feminism, gender equality is equated with equality of opportunity. The roots of women's oppression lie in women's lack of equal civil rights and educational opportunities. Only when these constraints on women's participation are removed will women have the same chance for success as men.

2.2.3.2 Radical Feminism

Radical feminism promotes the basis for many of the ideas of feminism, because radical feminists believe that society must be changed at its core in order to dissolve patriarchy. Unfortunately, this type of feminism also attracts a lot of negative media attention creating a backlash of feminism. Radical feminists believe that the domination of women is the oldest and worst kind of oppression in the world. They believe this because it spans across the world oppressing women of different races, ethnicities, classes and cultures. According to radical feminists, male domination causes all forms of human oppression, including racism and classism (Tong, 1989). Radical feminists often trace the roots of patriarchy to women's childbearing and child rearing responsibilities, which make them dependent on men (Firestone, 1970; Chafetz, 1984). For women's condition to improve, radical feminists claim, patriarchy must be abolished.

Radical feminists want to free both men and women from the rigid gender roles that society has imposed upon them. It is this sex-gender system that has created oppression and radical feminist's mission is to overthrow this system by any possible means. Sometimes radical feminists believe that they must wage a war against men, patriarchy, and the gender system which confines them to rigid social roles. They completely reject these roles, all aspects of patriarchy, and in some cases, they reject men as well. Radical feminists emphasize their difference from men. They form groups that exclude males completely. This type of feminist highlights the importance of individual feelings, experiences and relationships.

2.2.3.3 Socialist Feminists

Socialist feminists evolved from the ideas of Karl Marx, who blamed capitalism for promoting patriarchy by concentrating power in the hands of a small number of men. Socialist feminists believe that the traditional family is based upon a capitalist system, where women stay home and men work. As the main source of women's inequality, the system and traditional family can only be replaced by a socialist revolution that creates a government to meet the needs of the family. They suggest that, woman's oppression results from their dual roles as paid and unpaid workers in a capitalist economy. Women are easily exploited in both sectors; they are paid low wages and have few economic resources.

Socialist feminists believe that there is a direct link between class structure and the oppression of women. Western society rewards working men because they produce tangible, tradable goods. On the other hand, women's work in the domestic sphere is not valued by western society because women do not produce a tangible, tradable good. This gives men power and control over women. Socialist feminists reject the idea that biology predetermines one's gender. Social roles are not inherent and women's status must change in both the public and private spheres.

Socialist feminists like to challenge the ideologies of capitalism and patriarchy. Much like the views of radical feminists, socialist feminists believe that although women are divided by class, race, ethnicity and religion, they all experience the same oppression simply for being a woman. Socialist feminists believe that the way to end this oppression is to put an end to class and gender. Women must work side by side men in the political sphere. In order to get anything accomplished, women must work with men, as opposed to ostracizing them. There must be a coalition between the two and they must see each other as equals in all spheres of life. In contrast to ideals of liberal feminism, which tend to focus on the individual woman, the socialist feminist theory focuses on the broader context of social relations in the community and includes aspects of race, ethnicity and other differences.

The researcher was adopting the feminist theory because women want to be recognized by the community for their contribution within the society as men do. They have power to operate and control their own stuffs for the betterment of their own and their communities they belong. Not

only that it help to remind the societies that all people are equal in humanity and they must work together in all economic development in the community.

2.3 Related literature review

The Evolution of ‘Women in Development’ to ‘Gender and Development

In the 1970s, research on African farmers noted that, far from being gender neutral, development was gender blind and could harm women. Out of this realization emerged the Women in Development (WID) approach, which constructed the problem of development as being women’s exclusion from a benign process. Women’s subordination was seen as having its roots in their exclusion from the market sphere and their limited access to, and control, over resources. The key was then to place women ‘in’ development by legislatively trying to limit discrimination and by promoting their involvement in education and employment.

According to Molyneux (1985), in the 1980s, the Gender and Development approach arose out of the critique of women in development. Gender and Development recognised that gender roles and relations are key to improving women’s lives, with the term ‘gender’ suggesting that a focus on both women and men is needed. More recently, the need to understand how gender intersects with other characteristics such as age, ethnicity and sexuality has been noted. The Gender and Development approach recognises that it is not sufficient to add women and girls into existing processes of development but there is also a need to problematise. Gender and Development also questions the notion of ‘development’ and its benign nature, implying a need to shift from a narrow understanding of development as economic growth, to a more social or human centered development. Gender and Development projects are more holistic and seek to address women’s strategic gender interests by seeking the elimination of institutionalised forms of discrimination for instance around land rights, or ensuring the right of women and girls to live free from violence.

The 1990s witnessed the ‘rise of rights’ as many NGOs and agencies adopted rights based approach to development. Rights increase the recognition that women’s demands are legitimate claims. The most notable success for the women’s movement has perhaps been the establishment of sexual and reproductive rights as such. Within this has been recognition of women’s right to

live free from violence, and a broadening of understanding of violence against women from ‘domestic’ to ‘gender based’. There was also a shift in understanding development as meaning economic development to a more holistic social development focus, yet economic growth remains the main driver.

Evidence on the importance of women to economic development

According to World Bank’s Gender Mainstreaming Strategy launched in 2001, the most influential evidence on the importance of women to economic development .The author highlighted that societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and females more equally and that social gender disparities produced economically inefficient outcomes. For example, it shown that if African countries had closed the gender gap in schooling between 1960 and 1992 as quickly as East Asia did, this would have produced close to a doubling of per capital income growth in the region (WBGDG 2003). Perception of women as good with money including being better at paying back loans, has led them to be targeted in micro finance programmes. Recognition of women as more efficient distributors of goods and services within the household has led to them being targeted with resources aimed at alleviating poverty such as cash transfer programming.

The primary pathways through which gender systems affect growth are by the productivity of labour and the locative efficiency of the economy. In terms of productivity, for example, if the access of women farmers to productive inputs and human capital were on a par with men’s access, total agricultural output could be influenced to increase by an estimated 6 to 20 percent. In terms of allocative efficiency, while increases in household income are generally associated with reduced child mortality risks, the marginal impact is almost 20 times as large if the income is in the hands of the mother rather than the father. Advancing gender equality requires strengthening different dimensions of women’s autonomy, full citizenship and freedom from all forms of violence and sexual and reproductive autonomy (Alpizar Duran 2010)

Constraint on realising the full potential of women in the process of economic development

Investment in the human capital, health and education, of women and girls is presented as a key way forward as witnessed by the MDGs. The logic is that ‘educated, healthy women are more able to engage in productive activities, find formal sector employment, earn higher incomes and enjoy greater returns to schooling than are uneducated women (WBGDG 2003). Educated women are more likely to invest in the education of their own children, Thus investment in human capital has positive short and longer term/inter-generational outcomes and is good for both productivity gains and limiting unsustainable population growth. However, attention has narrowly focused on ensuring the equal access of girls to primary education.

According to UNFPA 2012, families are both unwilling to invest in the education of girls if this investment is not perceived as bringing them direct economic gains, girls are valued only as wives and mothers and marriage transfers any potential future gains from this investment to another family. As 1 in 7 girls marries before age of 18 in the developing world .Early and forced marriage remains a key issue and an important factor limiting young women’s engagement in both education and economic activities.

According to UNPF 2013, justice institutions from the police to the courts continue to deny women’s rights to justice, women and girls remain unable to access justice, given that in many countries there are still laws that discriminate against women in relation to the family, property, citizenship and employment. Justice system also do not meet the needs of specific groups of women such as indigenous women who are discriminated against and face violence in the public and private spheres based on both gender and race .

Women who work at home have limited opportunities while women are very engaged in agriculture; this is generally subsistence rather than cash crops. It is estimated that women own only 1% of property and lack of rights to inherent or own land which severely limits women’s engagement in large scale cash crop production. Even when women can inherit land, the need for male protection or labour may mean they will give the land to male relatives. Lack of land ownership may also stop them participating in schemes to improve agricultural output, while lack of wider assets disallows them from accessing loans. Given their lower asset base, women

farmers may be most affected by climate change and while having knowledge of how to adapt, they may be least able to adopt appropriate adoption strategies.

While remunerated work is important for women. It is important to remember that women still undertake bulk of unpaid work in the home, household plot or family business. They have primary responsibility for children and older people as well responsibility for undertaking activities such as collection of water or firewood. Women play the key role in the care economy which not only provides care to the young, old and the sick but also is vital for ensuring a productive workforce. As this is not remunerated, it is undervalued and lies outside general conceptualizations of the economy. Women engaged in paid work often face a double work day since they may only be allowed to work as long as their domestic duties are still fulfilled. This means women are time poor and the time burned may impact on their health and well being. To alleviate this burden and free women to enter paid work, Daughters may be taken out of school to cover the domestic work with related negative impacts on their education and ability to seek remunerated work in the future.

Cultural factors limit women's rights and engagement in the workplace. Religion still has a key role to play in determining gender norms in many cultures and fundamentalist views across the spectrum of religions threaten or deny women's rights, including rights related to sex and sexualities, and to mobility and employment. In the majority of cultures unequal gender and generational relations exist within households with the male 'head' having a high level of control. A woman going out to work is often read by others as meaning the man is unable to provide for his family, making men reluctant and thus limiting women's engagement in paid work through violence or the threat of violence. When women do engage in paid work, it can improve their voice in the home and ability to influence household decision-making. It can also lead to conflict in the home, especially if women earn more than men, or women's employment coincides with men's under or unemployment.

Women continue to suffer limited mobility and, in some cultures, women are not able to leave the home if not accompanied by a man, effectively negating any type of paid employment. Even when women are allowed to leave, they may face verbal, sexual and physical abuse from unknown males for being in the street and face gossip and stigma within their own communities.'

In Mexico for example, the term femicide has been used to describe female factory workers being killed for going against gender norms and engaging in paid work outside the home.

Women's continued inability to control their own fertility means that childbirth limits their ability to engage in productive activities. Even when reproductive health services are provided, this is not enough to ensure women's ability to access them. Men may see the decision over if and when to have children to be their decision, and large numbers of children may be read as a sign of male fertility and power, which becomes more important when masculinity is threatened. In many cultures, discussion of sexualities remains taboo, denying access and rights to those who do not conform to the heterosexual 'norm'. The sexual and reproductive rights of adolescent girls in particular may be overlooked and they may be denied access to reproductive health services if they are unmarried. Research establishes a link between education and women's ability to control their fertility. Studies also show that paid work can promote greater understanding of sexual and reproductive rights among women. (Chant 2006).

The irresponsibility of men has meant women have been targeted within poverty reduction and social policy initiatives. While the targeting of women with resources is welcome, the associated feminisation of obligation and responsibility (Chant 2008) for delivering policy outcomes may not only marginalise men but add further to women's existing triple burden of reproductive, productive, and community management work. It may privilege their reproductive over their productive role and reinforce women as mothers rather than workers.

According to Kabeer 2012 women participation to economic development depends mostly on how they have been empowered to economy with relevance to the scarce resources. Therefore in that manner woman economic empowerment is the capacity of women to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contribution, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

According to Kyaruzi 1996 found out that Special Women Grant (SWG) failed to meet its objectives of providing credit assistance. Two broad reasons behind its failure are: first, the

credit program, as current structured, is not sustainable, nor is it moving towards sustainability, and secondly, the credit program has done little to promote women's control over and responsibility for productive resources. He argues that the credit-scheme has failed to give a clear definition of a target group, that is, poor women's. Consequently, every woman is eligible for borrowing, including those women's who are active in the formal economy. The author thus recommends that the bank should take deliberate efforts to learn from the very successful micro-enterprises development programs around the world.

According to Munyaga Majira, 2000 argues that the state should create a clear policy on promoting women's in economic development. Most women's gather at the micro-finance institutions to seek for micro-credit as they have no capital and big banks are not interested in lending small businesses. He argues that recently there has been a mushrooming of institutions offering micro-credit to micro-enterprises in Tanzania. The main targeted group is women since poverty has created gender biasness. He referred to a research carried by REPOA (1999) which revealed that 500,000 women in the country have benefited from this programme. Women, it is argued, are good in paying credit at 80% to 100%. According to the REPOA report, the main problem with this programme is the small size of credits given which does not suffice to their investment and hence the programme has failed to promote women's in order to alleviate poverty.

Economic empowerment of women and eradication of poverty is one of four areas of focus by the government of Tanzania as regards to the Beijing platform for actions. Not only have guidelines for gender equity in accessing financial services being issued through the national micro finance policy, but the policy similarly provides ample flexibility in micro-finance institutions in making services accessible to both women and men on terms and conditions they afford.

According to International Development Research Centre (IDRC), in the last two decades there has been much progress in gender equality. In most developing countries MDGs shows narrowing gaps, with increases in girls primary school enrolment, and significant increases in female life expectancy. Significant gains have also been made globally with respect to women's economic participation, although there are variations in nature and degree. Despite the progress, gender gap remains there. Women continue to be disadvantaged in terms of labor market

outcomes and sustainable livelihood options. World economic forum data indicates that, while health and education gaps are closing, only 59 percent of the economic outcomes gap has closed. Women are disproportionately engaged in vulnerable forms of informal employment, earn substantially less, and their economic contribution has largely remained under-valued.

There are various sources of information for empowering women in Tanzania including the Women Information Center (WIC) within the Ministry of Community Development, Gender and Children. These are essential tools in disseminating information about gender equality and equity as well as women empowerment in order to help women's in contributing of economic development activities. However many women are poorer than men, they do not participate fully in development activities, despite the fact that women are the major producers of subsistence and cash crops. Women also do not make decisions on the use of their crops.

According to Richardson and Finnegan, there are various factors which hinder women participation in development activities, some of them are as explained below;

- Low level of education
- Discrimination of women participation in social, economical, and political areas
- Cultural and traditional practices which exclude women in development
- Cultural and traditional practices that forces into taking an adult responsibilities including early marriage and looking for family members
- Family violence
- HIV/AIDs have infected and affected women many people especially men in the society and women have remained the main the producers and family care takers. It has also increased the number of orphans leading to increase in child labor. (WIC 2005).

Although women can lead into different causes which hinder in participation of community development activities but the meaning of participation to women within the people , have different meaning to different people because the term authentic participation means people become highly motivated to take part in decision making and take responsibility for those decisions. They have high sense of self esteem and regard themselves as the best resource if the

women in this case can be enabled to acquire authentic participation, then the researcher would say that they could be able to become masters of their own destiny.

According to Country Report (1995), the government has made sound effort to create conditions that enable women to increase their knowledge on the main problems in contemporary international relations through institutions like political, education, and media such as radio, news paper and magazines.

There are also Non Government Organizations (NGOs) that have provided opportunities for women to learn how to develop self reliance and leaderships capabilities in order to promote peace, human rights, and international cooperation such as UN association. The common Wealth Association, Amnesty International (Women's charter). Also it help to support women in provided education and loan in order to participate fully in economic development to prove their standard of living

According to the Women's Convention, public policy should encourage women to exercise the right to participate in decision making. This necessitated enactments of law in 1992, stipulating that at least 15 percent of the members of parliament must be women and at least 25 percent of local government seats must go to women. Since then, Tanzania women have been among the most diligent participants to a number of conferences held in various countries at the international level. The women of Tanzania would like to record with appreciation the contribution of United National (UN) and the many bilateral including international donors who have supported their liberation struggle.

Tanzania as a founder member of the organization of Africa Union (OAU) now known as African Union (AU) adapted to African charter on Human and People Rights in June 1981. The African charter provided in articles 18 (3) states that "each state member shall ensure the elimination of every discrimination against women and also ensure the protections of the rights of women and children as disputed in International Declaration and Conversions.

The good imitations of the Organization of African Union (OAU) now known as African Union (AU) in raising the status of women is increasing by the very legible number of women participation in the AU'S decision making organs. One would expect that if AU as living up to it protections of removing all obstacles to women development, gender and children, the ministry responsible for women's affairs.

Also according to www.tanzania.go.tz/gender.html in (28/06/2015), women empowerment and decision making in community development activities that traditionally the position of women in Tanzania has been low compared to that of man. Women are not expected to influence the decision making processes from domestic level to the national level in the family attitudes, which considered net as heads of households exists. These attitudes are rigidly based on participation structures which limit women voices from influencing allocation of domestic resources at national levels, the existing attitudes influences the election and appointment of women and hence limit women's voices form impacting decision making and the planning process. The government has changed regulations and taken affirmative action to include women in decision making. The parliament passed a Bill in 2000 to increase the seats in the local government councils where women are assured of 33 percent of seats while in the union parliament women are assured of 20 percent of the seats.

The government has planned to increase the participation of women in political, to 30 percents by the year 2005, in the 2000 elections women within the 30 percent set aside in parliament. Extra efforts were to be made to ensure that as large as possible a proportion of women register for the election both as voters and candidates. Media campaigns and public meeting for awareness creation were part of the strategy to achieve this.

The second thirst was on increasing the number of women in decision making positions and this was to be achieved through government appointment and other public structures. The cabinet decision number 23 of 1996 is among other issues endorsed for implementation of the increase of women in all decision making levels such as Board of directions, heads of institutions commission and in natural delegations. The other strategy was gender mainstreaming the civil

services and creation of a data base on women and their qualification for use by appointing authorities.

Several activities were embraced in order to make 30 percent of leadership women activities including conducting mass media campaigns, workshop and seminars to motivate women to contest for leadership position development of women database and directorate of women advancement in the ministries and women unit in the region and districts within government structure also monitoring implementation of the 1996 cabinet decision an appointment of women into political and public services.

In Tanzania, Non Governmental Organization have become a dynamic areas for women participation and support to rural women in agriculture has increased with both the formation of women in development units at NGOs headquarters and the increase on community based organizations since 1985 presently a number of local NGO's the Tanzania government nongovernmental organizations umbrella are addressing agriculture, livestock, and environmental issues. Many grassroots women's groups are being created and some have succeeded in creating viable economic and training programme.

The Ministry Of Community Development, Women Affairs and Children on the policy of women development in Tanzania identify areas in which women are not fully involved including;

- i. Decision making at various levels.
- ii. Planning, supervising and managing their developmental activities.
- iii. Distribution of resources at different levels.
- iv. Distribution of the income accruing from their labor.
- v. Allocation of resources to the sectors providing essential services to enable women to participate fully in development process.

However, the ministry suggests ways to ensure full participation of women in different economic activities as follows;

- **Education and training:** availing more education and training to women in order to increase their abilities.
- **Decision making capacity:** there should be a procedure where by special vacancies are left open for women in appointed posts and elected ones at the village, ward, district, regional, national, and international levels.
- **Employment in the formal and in-formal sectors;** the structure and procedures in use for employing people should be reviewed with the aim of creating more vacancies for the employment of women in the formal sector. The contribution of informal sector to national revenue should be recognized.

According to International Center for Research on Women (ICRW), women play a central role in agriculture in sub-Saharan Africa. However their contributions to agricultural activity at the household, community and national levels are limited by a diverse range of social and economic constraints that vary by crop and local context. Overcoming gender related barriers requires innovative and practical solutions informed by a context-specific understanding of “how to” initiate and sustain gender transformative change in agriculture.

According to www.UDP/-pogar.org/publication_and_gender/karma/section3Htm-visited 27/07/2015 explain the challenges facing women participation in CBOs

Educational level

While the researcher understands that the major role of institutions in a society is to reduce uncertainty by establishing a stable structure to human interaction the education system in Tanzania and Africa is not favoring women. The way it was established has a lot to say about the current discrimination practice in the system. At first women or girl were educated on how to take care of their families, as for example in home science courses and there were always socialized to be of secondary importance to men. Men were educate for job away from home and were mainly seen as the breadwinners of the family.

Internal and external politics

Internal and external politics is another challenges affecting women participating in most church women are always shy to come out and be fully involved. Internal and external politics can results in distortion of priorities, it is very common to see external influences expressed in CBOs especially if community leaders such as chief, Assistant chiefs, or struggle crops up, most of women tend to withdraw and hence this weakness their poor to influence decision making. In some cases external politics some in the form of nominated leaders by people who are in government.

Experience of leadership

The problem of leadership in Africa in general is very crucial. Most leaders are concerned more with their own personal gains rather than how they can help the group to attain its goals and objectives. Leadership can inhibit free flow of ideas and restrict the number of options that may be available. Sometime there is deliberation effort to frustrate women's participation by setting the meeting time to be at night while the leaders know very well that in our area, not many women would want to attend right meeting due to insecurity in the area.

Social- cultural influences

Social- cultural influences are very strong tools of group control. All people in a place because the cultural aspect comprises of norms and values, relationship network and international shares. These norms and values although humanly designed capture the mindsets of people and become the factors in the behaviors, are related on our locations and interest. In most societies, women are not expected to speak before men, a thing that has left many women potential untapped or even unrealized at all. Women are also not expected to own property or even share in the inheritance of their parents. This therefore limits that are meant to bring about development of the whole society.

Reproductive roles and lack of exposure as a result of cultural, women are allocated different roles from those of men spilt element of deep structure also devalues women's interests within organizations and women's work outside them. As women are still largely limits women participation in public organization and does not support reorganization responsibilities with

families cited by (1999:12). As a result of these productive roles, many women are not exposed socially, intellectually and even politically. This leads to low confidence levels and lack of self esteems. This situation denies women the experience they need to be able to authentically participation in community development for example CBOs

Religious beliefs

Religions as an integral part of society refer to the shared belief and practices of society. Although religion legitimizes those norms and values that are consistent with the belief of a society. Is also condemns those norms and values that are not. Due to its power and influence in society, religions have often been used as a tool for social control.

According to Schaefer R. 2006 explain many people, both male and female, find it difficult to conceive of women as a subordinates and oppressed group. Women have made slow but steady progress in certain political areas in 1981, out of 535 members of congress these were only 21 women, 19 in the senate. Just as Africans are victimized by realism women suffer from sexism in our society. Sexism is the ideology that is one sex is superior to the other. The term is generally used to refer to male prejudice and discrimination was defined as the denial of opportunities and equal right to individual and groups that results from the normal operation of a society, in the same sense women suffer from both individual act of sexism.

UN report issued in 2000 identified that;

- Despite their advances in higher education women still face major barrier when they attempt to use their educational achievements to advance in the work place. Example women, rarely hold more than 1 to 2 percent of top executive position.
- Women almost always work in occupation with lower status and pay scales than men in both developing many women work as unpaid labour force participation of women in seven industries countries
- Despite social widows around the world receive little concrete support from extended family networks

2.4. Gap of Knowledge

Despite the fact that, many scholars had addressed the issues of women participation in economic development activities but most of authors based on women empowerments especially in employment sector and failed to address much on women's contribution in participating in economic development activities such as small business. Furthermore, they forget on what to be done for the whole community to recognized women efforts and their ability in participating in small business economic activities which lead to economic development. Through this study it shows the importance and benefit of allowing women to participating in economic development activities.

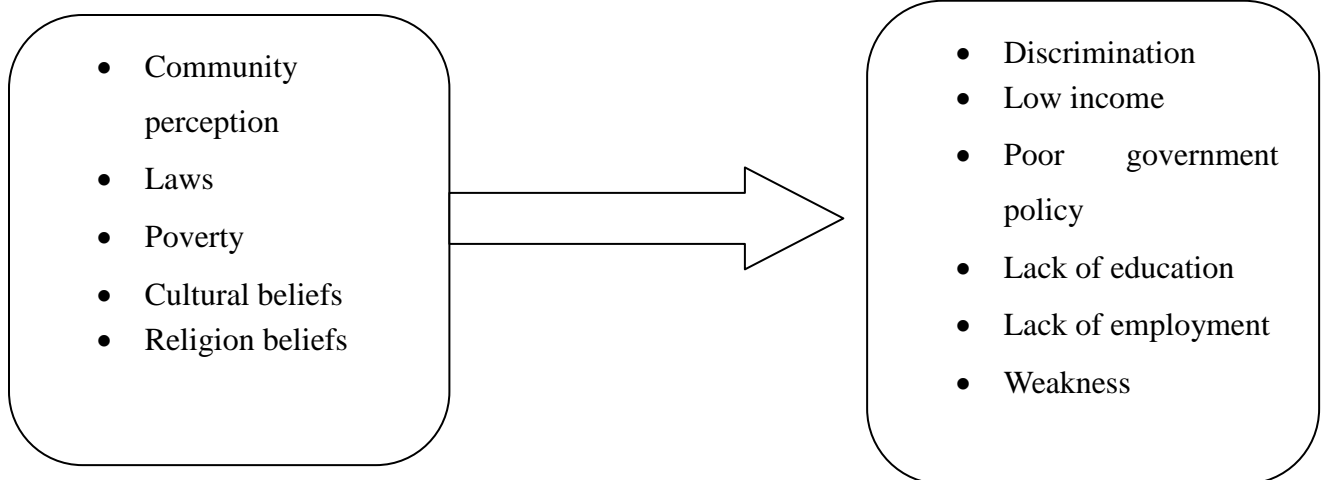
2.5 Conceptual Framework

Conceptual framework present an intermediate map that attempt to connect the aspects of the study. A conceptual framework is described as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation; (Reichel and Ramey, 1987). On the other hand, (Guba et al., 1989) state that, the framework is a research tool intended to assist a researcher to develop awareness and understanding of the situation. This section summarizes the major variables of the research study. As a whole conceptual framework covers the conceptualized relationships between variables, that is; independent variables (presumed cause), dependent variables (presumed effect) and intervening and moderating variables (other variables that influence the effect of the independent variable).

On this study independent variable are the factors or causes which are community perception, laws, poverty, cultural belief and religion belief while dependent variable are the effects which are expected to result from exposure to the independent variables, which are discrimination, low income, poor government policy, lack of education, lack of employment and weakness.

Independent variables

Dependent variables



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is a way to a systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. This chapter shows different methods and tools to be used in order to collect and obtaining relevant data or information. It describes the type of the research, the research design of the study, types and sources of data. It later states the relevant methods and the suitable devices which the researcher used to collect and analyze data from the field. In a similar way the part indicates the study area of the research, the study population and the sampling techniques. It further identifies data analysis methods, validity and reliability issues.

3.2 Research Design

Kumar, (2000) explained research design as a plan of action. It is a plan for collecting and analysing data in an economic efficient and relevant manner. The researcher conducted the research at Mkolani – Mwanza. The researcher found comprehensive information about the reasons for the problems facing women's participating in economic development activities through review of records, questionnaires, interviews and observation. The researcher chose case study design because of viability and flexibility in terms of data collection methods and analysis given time and financial constraints to the researcher.

3.3 Research Approach

In research approach there are three types of approach these are qualitative methods, quantitative method and mixed methods. The researcher used qualitative and quantitative approaches because is simple for the researcher to focus on questionnaire, observation and group discussion. These approaches concerned with subjective assessment of attitudes, opinions and behavior.

3.4 Area of the Study

The study is going to be conducted at Mkolani ward in Nyamagana district, Mwanza city. Mkolani is one of wards which found in Mwanza City in Nyamagana district where mkolani ward has total of 13 streets namely mkolani A, mkolani B, Mkolani C, nyahingi, nyamalango A, Nyamalango B, Sweya, Malimbe, Luchebelele kati, Luchebelele ziwani, Kisoko, Ihumilo, and Shadi. But the researcher was dealing with 5 streets only and in one market place in Mkolani with the hope of extracting adequate information about the study.

Moreover a researcher selected Mkolani ward in conducting this study just because it represent many areas in Tanzania whose people do not take women into consideration to economic opportunities and credit them as men always do. Not only that but also researcher selected this area in order to minimize operational cost during data collection due to the fact that the area is nearby researcher`s residence.

3.4.1 Location of the Area

The research was conducted in Mwanza city at Nyamagana District and focus in Mkolani ward whereby some people were visited to represent the whole population in Mwanza city. It is bordered to the North and West by Lake Victoria and the South by the Ilemela District and to the East by the Magu District. The researcher considered Mwanza city as a case study because is one of the region with large number of population where by people moved from different regions or countries to Mwanza for social and economic activities such as fishing and agriculture which might have been the source of economic development. According to the 2002 Tanzanian National Census, the population of Nyamagana District was 210,735. Mkolani ward is among of the 21 wards of Mwanza city in Nyamagana district is located in the northern west of Tanzania. Others are Sangabuye, Buswelu Igoma, Bugogwa, Buhongwa, Ilemela, Kirumba Pamba, Mirongo, Kitangiri, Isamilo, Butimba, Nyamanoro, Mkuyuni, Pansiasi, Nyamagana, Nyakato and Mbugani, Mirongo, Mkuyuni, Nyamanoro, Pamba and Bugando hospital.

Social and economic activities in Mkolani ward

Mkolani ward has various social and economic activities in which its inhabitants involving in their daily life, but the most prevalent activities are agriculture, small business and fisheries where by people engage in fishing through Lake Victoria. Also there are dispensaries, church, mosques, markets and schools from primary to secondary as well as different colleges are also located at Mkolani. People are also engaging in small business so that to earn their income while others are self-employed in agricultural and livestock activities.

3.5 Target of Population

Population is the complete collection of individuals or objects that are of interest to the sample collector such as individual, object or measurement (Howel 1995). The study was focused on population of women's who participating in economic development activities, Community Development Officer (CDOs) and men in the particular community. The study helps to get full information of women in the contribution of their development activities.

3.6 Sample Size and Sampling Procedures

3.6.1 Sample Size

This is a subgroup of carefully selected so as to be representative of the whole population with the relevant characteristics. Sample is therefore a group of obtained on the accessible population (Mugenda & Mugenda, 2003). This refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. It should be optimum. An optimum sample is one which fulfills the requirements of efficiency, representativeness, reliability and flexibility. While deciding the size of sample, researcher must determine the desired precision as also an acceptable confidence level for the estimate. (Kothari 2004). Therefore, sample size was depend on target population that is, if the target population is below 100 people the research will take all, and if the population is above 100, the research will take 10% and if the population is more than 1000, the study will take 30% for the aim to represent the whole population. In this work a researcher used a sample size of 30 respondents distributed into three categories such as CDOs, women in the community and men

in the particular community, in which 2 CDOs, 20 women and 8 men made a total of 30 respondents. A researcher decided to select this kind of sample size because, he believes that it was enough sample to provide accurate data regarding to a given limited time of the study.

3.6.2 Sampling Procedures

Sampling procedure are the ways that are used together people, place or things to study. It is a process of selecting number of individual or objects from a population such that the selected group contains elements of representative of the characteristics found in the entire group (Kombo and Tromp 2006). This is technique that helps a researcher to select a needed sample size for representing a total population during data collection. There are two types of sampling techniques such as probability sampling and non probability sampling technique. A researcher applies both probability and non probability sampling technique in selecting sample size of 30 respondents.

Probability Sampling Technique

This is the type of sampling procedure which considers that all members have equal chance to be selected in representing others. There are various categories of probability sampling technique but from those types a researcher is expecting to apply simple random category of probability sampling in order to get sample size of 20 women from the particular study area. A researcher managed to perform this technique through organizing meeting with women development groups found in the study area.

Non probability Sampling Technique

In this kind of technique a researcher applied judgmental category of non probability sampling in order to get a sample size of 2 CDOs from the ward offices. This technique was applied through a researcher considering gender while a researcher visiting CDOs offices located in the study area.

Not only simple random but also accidental sampling technique was used by a researcher in order to get a sample of 8 men to make a total of 30 respondents expected from a particular area. A researcher apply this kind of technique on the process of data collection as well as when he met with any person at the field area.

3.7 Types and Sources of Data

The researcher used both primary and secondary data.

3.7.1 Primary Data;

Kothari, (2004) these are those data collected afresh and for the first time, and thus happen to be original in character. The advantage is that researcher got accurate data through questionnaires, observation and interviewing respondents from Mkolani.

3.7.2 Secondary Data

Krishnaswami, (1993) these are sources containing data which have been collected and compiled for another purpose. In this research various literature reviews from published and/or unpublished document were used. The advantage is that the researcher saved time and cost.

3.8 Data Collection Methods

In order to gather required information different methods of data collection were used. Interview, observation, questionnaire and documentary review was applied in order to collect information from the respondents.

Interview

Kothari, (2004) interviewing method is the method of collecting data which involves presentation of oral-verbal stimuli and relies in terms of oral-verbal responses. The researcher used structured interview in collecting data.

Personal interview conducted to the selected CDOs in Mkolani in order to obtain required data and confirm its validity. The researcher interviewed different gender women and men. The advantage of interview is that respondents were willing to talk and give information rather than writing and the researcher was also learning face gestures. Through interview the researcher was able to ask many questions that are not possible to be accommodated in questionnaire. Interview also was used to gather data from the respondents who was meet with the researcher on roads, those respondents who have no time of filling the questionnaires. Furthermore researchers selected this method because was applicable for both literacy and illiteracy person.

Observation

Also this is the way of collecting data through witnessing on the subject matter which someone is expecting to deal with. There are two types of observation in collecting data which are participant observation and non participant observation. However, a researcher was much dealing with non participant observation only in the accomplishment of this work. This method helps the researcher to be in a good position of getting the required information through witnessing. Also the researcher made direct observations through participating in cooking maandazi and selling vegetables in Mkolani market. These methods lead to get real situation in the community concerning the women participation in economic activities for their own and community development.

Questionnaire

Nduguru, (2007) questionnaire is a schedule of questions in which respondents fill in answers. This method has advantage since it is free from bias of the answers. Respondents answer in their own words and time. Also respondents have reasonable time to give well thought out answers and suitable from respondent who are not easily reachable. It is a method of gathering self-report information from respondents through self-administration of questions in a paper and pen format. To obtain data from CDOs questionnaires was used because a researcher believed that they are literate and they can fill them even after working hours. Questionnaires used to other respondents who had enough time to answer questions.

Documentary review

For the purpose of secondary data, documentary review method was employed. Secondary data refers to the data which have already been collected and analyzed by someone else (Kothari, 2004). Kothari emphasizes on the value of documents as they can provide more insight into the program being studied by cross-validating and augmenting evidence from other sources. Researcher consulted different sources of secondary data that is departmental sources from the ward office just to get information on how extent do women in Mkolani participate and develop their economy. Also to get documents about how many projects were established in Mkolani so that women can run and develop their lives. Also library books was used to gather information

concerning the study so that to know the real situation on the contribution of women participation in development activities.

3.9 Data Analysis

The data were collected, classified, processed and analyzed for accuracy and completeness before presented .A researcher has analyzed data manually where by quantitative data was presented in form of figures, Percentages and tables while qualitative data was presented in narrative statements and ultimately make necessary recommendations and conclusion.

3.10 Validity and liability

3.10.1 Validity

The researcher pre-test the questionnaires by using a pilot group which is his/her fellow students of Mzumbe University of Tanzania. The researcher issued the questionnaires to the students and each student was given a freedom of asking questions whenever there is a complication or any part that is not clear. The researcher discussed whenever there is complication and corrections was made where a complication is for ensuring validity.

3.10.2 Liability

Liability means the ability of measuring instrument to give accurate and consistent results. It is extent to which an instrument produces the same information at a given time or over a period of time (Kothari, 2004). The researcher was able to check the methods used in its accurate and consistent wherever used for same study. The questions asked was reasonable to the study and provides the result that fulfils the need of the specific objectives.

3.9. Ethical Considerations

The researcher seeks permission from the local council leaders in order to allow him collect data from different respondents. Also the researcher ask for local council authority in order to get a person or a leader for direction visiting some areas which will all around to get information and conduct the data

The data was confidentiality to those respondents in order to avoid misunderstanding or conflict. The women's participation in economic development is a big problem to the whole societies, so for those who will participate to give out the data or information will considered as a good people and they will secured from conflicts to society or related people even not include for their names.

The researcher explain the purpose of research to the respondents in order to allow them to participate without fear with confidence and willing to give out their views, opinions and advise to this research.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION OF FINDINGS

4.1 Introduction

This chapter presents socio-demographic information of respondents and research findings as guided by the findings that have been gathered from the respondents during the study. The presentation, interpretation and discussion of findings are based on the following research questions;

- What are the community perceptions towards women participation in development activities?
- Which economic activities women participate more in Mkolani ward?
- What are the outcomes of women participation in development activities?
- What factors hinder men in responding women participation in development activities?
- What are the measures taken by the government and stakeholder in promoting women participation in development activities?

4.2 Social demographical characteristics of respondents

This part presents characteristic such as age, sex, marital status, level of education, and occupation

4.2.1 Age of the respondents

4.2.2 Table 4.1 respondent's distribution by age

Age	Frequency	Percent
15 – 25	7	23.3%
26-35	10	33.3%
36-45	8	26.6%
46+	5	16.6%
Total	30	100%

Source 2015 research findings

Table 4.1 the findings show that most of the respondents aged between 26-35 were 33.3% of all respondents. They followed by age between 36-45 were 26.6% respondents, also the age between 15-25 were 23.3 % respondents and the aged 46 and above were 16.6% of all respondents.

4.2.2 Sex of the respondents

Table 4.2 respondent's distribution by sex

Sex	Frequency	Percent
Male	9	30%
Female	21	70%
Total	30	100%

Source 2015 research findings

Table 4.2 in the selected sample of 30 respondents, the findings reveals that 30 percent of the sex respondents were male and 70 percent were women of all respondents.

4.2.3 Marital status of the respondents

Table 4.3 respondent's distribution by marital status

Marital status	Frequency	Percent
Single	15	50%
Married	10	33%
Divorced	5	17%
Total	30	100%

Source 2015 research findings

Table 4.3 the findings shows that among the 15 respondents were single which are 50% of all respondents, 10 respondents were married which are 33% of all respondents and 5 respondents were divorced which are 17% of all respondents.

4.2.4 Level of education of the respondents

Table 4.4 respondent's distribution by level of education

Level of education	Frequency	Percent
Primary	10	33%
Secondary	13	43%
Tertiary	6	20%
Not educated	1	3%
Total	30	100%

Source 2015 research findings

Table 4.4 the findings reveals that 43% percents of all the respondents were secondary, 33% were primary, 20% were Tertiary and 3% were not educated of all respondents

4.2.5 Occupation of the respondents

Table 4.5 respondent's distribution by occupation

Occupation	Frequency	Percent
Employed	8	27%
Self employed	22	73%
Total	30	100%

Source 2015 research findings

Table 4.5 the findings reveals that most of the respondents, 73% were self employed and 27 were employed of all respondents.

4.3 Community perception towards women participation in activities development

The researcher was interested on examining the community perception towards women participation in economic activities.

4.3.1 Community perception towards women participation in economic development activities.

The researcher was interested on examining firstly the community perception towards women participation. Different ideas were mentioned by respondents as table below

Table 4.1 Community perception towards women participation in economic development

Community perception	Number of respondents	Percentage
Participation of equal chance between women and men	5	17%
Awareness	4	13%
Organization of women in economic development	9	30%
Involvement of women in development	12	40%
Total	30	100

Source; research findings 2015

Participation of equal chance between men and women

The study revealed that equal participation between men and women in the study are of 17% of respondent mentioned that, in building ward school both men and women participate together. It is found that it is difficult for men to do all activities concerning school building alone. Women might be fetching water while men are building. Women do engage in small scale business in order to increase their income for development of their family.

Awareness

From the table 4.1 it shows over 13% of respondents identifying their views concerning the community perceptions of women participation in development activities. The community's view is that, women are the contributors of development in different society comparing to previous time when they were not allowed to participate in development activities rather than staying at home taking care after their children and families in general. Woman is mainly responsible for household tasks like daily routine work. Women are supposed to remain within the boundaries of house and her work in productive economy and income generation has not been paid due attention by the society. The only socially recognized part of work of a rural woman is housekeeping, which includes taking care of children, peeling and cutting of vegetables, cooking, washing clothes and utensils or supervising the work of elder children. This whole activity is not considered as part of economy, because it does not generate any income. As a matter of fact all domestic activities consume time and labour, implying that by performing domestic activities, women indirectly participate in the household economy. Now women are seen engaging in different economic activities, involved in decision making in the community for the sustainable development.

Organization of women in economic development activities

It was found that 30% of respondents are sure that women can perform better in development activities and sometimes can employ themselves rather than being dependant person. It was observed that due to the organization of women can rise up their ability to add value to the development activities socially, politically, and economically.

Involvement of women in different development activities

The study revealed that 40% of respondents think that, there are some members of the community involve women in development activities being socially, politically and economically especially the age between 15 years to 45 years. They firstly involve in different activities for their own benefit and development but resulting to the development of the community and nation as a whole due to the increase of per capital income. Women being involved in different economic activities have resulted to great impact towards community development.

4.2.2 Development activities women participate more in Mkolani

Under this study the researcher was examining how women in Mkolani participate in development activities as indicated in table 4.2 below

Table 4.2 Economic activities women participate more in Mkolani

Development activities	Number of respondent	Percentage
Agriculture	6	20%
Small scale business	6	20%
Take care of the families	9	30%
Help the vulnerable children	5	17%
Building ward school	4	13%
Total	30	100

Source; research findings 2015

Agriculture

As indicated in the table 4.2, agriculture is among the most economic activity women engage in it for their own development as indicated by 20% of respondents said women participate much in agriculture in order to increase wealth of their families. The research found that women of Mkolani ward cultivate much food crops like maize, cassava, potatoes and beans and sometimes vegetables helping them to get their basic needs like food, cloth and shelter being a means of poverty eradication. They also keep cattle and poultry which also increase family's wealth by selling animal and poultry products like milk, eggs and meat.

Small scale business

It was also found that women are now engaging in small scale business being shown by 20% of respondents revealing that women participate in development through that activity. Women have formed different groups under which they make soaps, chill source, vegetable oil and they have formed some groups which can help them to get loan from non financial institutions like CFA Mkolani SACCOSS and PRIDE in order to increase their capital which reduce the ratio of dependant women.

Family care

Taking care of the family have been a long run activities women participate more than any activities as shown by 30% for respondents revealing that women participate more in caring their children and families as a whole. Women have a taken a major role in this activities than men who believe that, women are the ones responsible for family care.

Vulnerable children assistance

From 17% of respondents the study revealed that women play part in taking care and helping vulnerable children them basic needs of their life like food, clothes, shelter and also education being assisted by nongovernment organizations who consider much on assistance provision to groups of women helping those children

Building schools

This is also among the development activities women of Mkolani region have been participating. 13% of respondents have mentioned that women participate in building ward private and government schools because they need those children who under their control get better education for future development of their community. Among the schools which have been built with the participation of women are Mkolani and Nyahingi.

4.2.3 Outcomes of women participation in development activities

Under this study the researcher was analyzing the outcomes of women participation in development activities in Mkolani

Table 4.3 Outcomes of women participation in development activities

Outcomes	Number of respondents	Percentage
Increase of per capital income	4	13%
Increase of national income	6	20%
Decrease of men's responsibility	8	27%
Women credibility	4	13%
Development in the Community	5	17%
Decrease of illiteracy	3	10%
Total	30	100

Source; research findings 2015

Increase of per capita income

13% of respondents mentioned that women participation in development activities have created great impact into many families. Engaging in different economic activities like agriculture and small business have increased their own income

Increase of national income

Involving women in participation in different development activities have resulted into national income increase. 20% of respondents mentioned that women have increased per capita income hence resulting in national income because when they engage in business they are taxed by

Tanzania revenue authority being the agent of Tanzania government for tax collection from all business.

Decrease of men's responsibility

Women participation in different development activities has decreased men responsibilities. 27% of respondents have mentioned that, now men have little work to deal with in the community and their family which were considered not women's work. Women are able to take husband's role of the family by taking care of the family and make decision on anything rather than waiting to their husband.

Women credibility

13% of respondents have mentioned that women are now more respected by their family and community member. Participation of women in development activities have made a great impact the community because it have lead to rapid growth of development in the family, community, and the nation as a whole, and this have added more credibility to them from the community they belong.

Decrease of illiteracy

10% of respondents have mentioned decrease of illiteracy as another outcome for women participation in development activities. Apart from being women the ones taking care of the family, they also insist on better education to their children without gender discrimination. This has reduced the number of community member with no education. A researcher found, that to every family, there are over 95% people who know to read and write. Women have involved in schools construction and family care including financial assistance to their family member.

Development in the community

17% of respondents have mentioned development as a major outcome of women participation in development activities in Mkolani and Tanzania. Involving in school building, small scale business, family care, decision making have resulted to development in different aspects in the community. Increase in per capita income and national income, illiteracy decrease, decrease of dependant ratio are among the criteria which can be identified as the condition towards development of the community and the country as a whole.

4.2.4 Factors which hinder men response towards promotion of women participation in development activities

Under this content the researcher was interested to find out what factors make men not promote women participation in different activities as tabulated below;

4.4 Factors which hinder men response towards promotion of women participation in development activities

Factors	Respondents	Percentage
Religion believes	6	20%
Cultural believes	4	13%
Men discrimination	8	27%
Fear to lose power	6	20%
Fear to lose credibility	6	20%
Total	30	100

Source; research findings 2015

Religion believes

Men are not responding towards women participation due to religion beliefs, as mentioned by 20% of respondents. Muslims believes that women should stay inside at home waiting for their husbands to cook food and do other thing of benefit of her husband and not for the benefit of the community. It is believed that women cannot do any tuff work like men and it is against the will of God. Apart from Muslims there also Christians who have same kind of believes like Muslims under which they believe that women are not allowed to do or involve in development activities for the their families and the community and they cannot stand before men for the decision which means women contribution and decision is ignored. As believed that a woman cannot

stand in front of the temple preaching when there are men listening, and have affected the society on involving women in getting chance for leadership.

Cultural believes

There are some culture practiced by some society not allowing women to participate in development activities and they cannot be involved in major decision as mention by 13% of respondents. Like Sukuma tribe from where the researcher was studying, it was found that, a major meeting headed by their chief and other village leaders for some important issues for the development of the society, women are not allowed in contribution of new ideas and decision making by believing that is unethical for a women to stand before men they are only listeners and decision takers. One of the respondents has thanked President Jakaya Kikwete whose government has tried with many efforts to integrate women participation in decision making process. However, she has also thanked him for his ambition that aimed at promoting women in his efforts to put the gender balance equality. She has however noted that the solution to all the problems facing women is by participating them in decision making should start from the level of wards, moving to district and regional levels. “Let us reaffirmed our commitments in the right of women in this country so that women would be freed with everything possible” she said noting that, this is a concern of everybody and government organs.

Men discrimination

27% of respondents mentioned men discrimination as a major factor for poor promotion of women participation in development activities. Women are undervalued in the society because men think that if they will be promoting girls in development activities will earn nothing since girls get marriage to other family and community. They think it is better to promote boys in order to develop their family and community and make their names sustain for long.

Fear to lose power

Many men fear to lose their power to women as mentioned by 20% of respondents. They think if women will be promoted then will get strength and become above of their power. Which means any decision might be from their wives. Men need to dominate family authority which will make him a respectable man in the society. It was found that always men do not like their power to be

held by women and then resulting to poor promotion towards women participation in different development activities.

Fear to lose credibility.

It was found that, always men prefer to be respected by their family and society from their daily bases of activities as mentioned by 20% of respondents. They think if women will be promoted in different activities for development in future women will be respected much in society comparing to men due effort which is shown by women because they understand clearly that women are capable to bring great impact for sustainable development if they are given an opportunity to prove their strength.

4.2.5 Measures taken by stakeholders and government to promote women participation

The researcher examined and found out effort made by government towards women promotion in different economic activities as tabulated below;

Table 4.5 Measures taken by stakeholders and government to promote women participation in economic development

Measures taken	Numbers of respondent	Percentage
Entrepreneurship training	8	27%
Loan provision	8	27%
Policy formulation	4	13%
Encouragement of education	7	23%
Women empowerment	3	10%
Total	30	100

Source; research findings 2015

Entrepreneurship training

As mentioned by 27% of respondents, stakeholders from government and nongovernment organization have been training women on entrepreneurship like food processing and packaging, cloth decoration, and good agriculture process so that a women can become more efficiency and produce a product with high quality that can generate high income. Women have been trained by SIDO and SCF who have made changes to the women in the society because they now perform they business more efficiently comparing to previous years.

Loan provision

Increasing of women entrepreneurs and women groups have created many chances for women to get loan from different stakeholders, financial and non financial institutions who are eager to assist them. As mentioned by 27% of respondents women are getting loan from BLACK SACCOS, CFA Mkolani SACCOS Limited, National Microfinance Bank, and PRIDE. This has increased strength and respect to women in the community. Some respondents were totally unsatisfied with interest rate provided by stakeholders that it was so high compared to the profit they got in their businesses. However, the study did not manage to access the relevant data for calculating the rate of return to be compared with interest rate charged by Stakeholders so as to argue if the interest rate was higher compared to the rate of return.

Policy formulation of women development

As mentioned by 13% of respondents it has been found that Tanzania government has created a policy on women development encourage and insist in equality and human rights. The government have created a policy which ensures that women and girls are treated and given different chances of education and leadership like boys and men, so that to strengthen their ability and confidence in their performance.

Encouragement of education provision to girls

Government of Tanzania encourage much to all families with boys and girls to make sure they don't ignore girls to deliver a better education so that when they become matured for will become more independent and fruitful to their families rather than depending on their husband to deliver better life. 23% of respondents mentioned that always insist on better education to girls

for the future powerful generation. It is believed that if you educate girls you're educating the whole community because women are the most caring group of the families in the community.

Women empowerment

The government of Tanzania has been providing positions for women to show their capabilities and insisting different sectors to do the same like having women in management team for those who have ability to do that. As mentioned by 10% of respondents women have been given special seat in the parliament and they have proved that women can perform even better for whatever a man is considered can do. Five female candidates have expressed interest in running for president on the CCM ticket, including the former Deputy Secretary General of the United Nations, Asha Rose Migiro, Dr Mwele Malecela the National Institute of Medical Research Director, Amina Salum Alli Ambassador Monica Mbega and Ritha Ngowi are part of 39 candidate who have picked up presidential candidacy nomination forms. Also Anne Makinda became the first women to lead parliament. These are few of evidence of women capability if are given an opportunity to show their strength.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter provides conclusion and recommendations basing on the outcome of the research findings of contribution of women participation in development activities under which the researcher gathered information from the field. Also it provide the recommendation to the government to make sure they implement policies they made on human right and gender equality, women empowerment form the government, NGO's, and community member, and recommendation for further studies.

5.2 Summary of findings

5.2.1 Objective one; to assess the contribution of women's participation in economic development.

The community's view is that, women are the contributors of development in different society comparing to previous time when they were not allowed to participate in development activities rather than staying at home taking care after their children and families in general. Woman was mainly responsible for household tasks, which includes taking care of children, peeling and cutting of vegetables, cooking, washing clothes and utensils or supervising the work of elder children. This whole activity is not considered as part of economy, because it does not generate any income. Most of the respondents have said that, now women are seen engaging in different economic activities and involved in decision making in the community for the sustainable development.

5.2.2 Objective two: to understand the development activities that women participate more in Mkolani.

The data revealed that the development activities that women participate more in Mkolani are; agriculture, small scale business, building of schools, taking care of their families, and helping vulnerable children. Agriculture is among the most economic activity women engaged for their

own development. Respondents said women participate much in agriculture in order to increase wealth of their families. The research found that women of Mkolani ward cultivate much food crops like cassava, potatoes, and maize and also vegetables helping them to get their basic needs like food, cloth and shelter being a means of poverty eradication. They also keep cattle and poultry which also increase family's wealth by selling animal and poultry products like milk, eggs and meat.

It was also found that women are now engaging in small scale business Women have formed different groups under which they make soaps, candles, chill sauce, vegetable oil and they have formed some groups which can help them to get loan from non financial institutions like CFA Mkolani SACCOSS and PRIDE in order to increase their capital which reduce the ratio of dependant.

Taking care of the family have been a long run activities women participate more than any activities for respondents revealing that women participate more in caring their children and families as a whole. Women have a taken a major role in this activities than men who believe that, women are the ones responsible for family care. Also the study revealed that women play part in taking care and helping vulnerable children through provide the basic needs of their life like food, clothes, shelter and also education being assisted by non government organizations who consider much on assistance provision to groups of women helping those children.

5.2.3 Objective three: To identify the socio-economic outcomes of women participation in development activities.

Respondents mentioned that women participation in development activities have created great impact into many families. Engaging in different economic activities like agriculture and small business has increased their own income. Involving women in participation in different development activities have resulted into national income increase. Women have increased per capital income hence resulting in national income because when they engage in business they are taxed by Tanzania revenue authority being the agent of Tanzania government for tax collection from all business.

Women participation in different development activities has decreased men responsibilities, now men have little work to deal with in the community and their family which were considered not

women's work. Women are able to take husband's role of the family by taking care of the family and make decision on anything rather than waiting to their husband. Participation of women in development activities have made a great impact the community because it have lead to rapid growth of development in the family, community, and the nation as a whole, and this have added more credibility to them from the community they belong.

Apart from being women the ones taking care of the family, they also insist on better education to their children without gender discrimination. This has reduced the number of community member with no education. Involving in school building, small scale business, family care, decision making have resulted to development in different aspects in the community. Increase in per capita income and national income, illiteracy decrease, decrease of dependant ratio are among the criteria which can be identified as the condition towards development of the community and the country as a whole.

5.2.4 Objective four: to understand measure taken by government and stakeholders to promote women participation in Mkolani.

Stakeholders from government and nongovernment organization have been training women on entrepreneurship like food processing and packaging, cloth decoration, good agriculture process, etc so that women can become more efficiency and produce a product with high quality that can generate high income. Increasing of women entrepreneurs and women groups have created many chances for women to get loan from different stakeholders, financial and non financial institutions who are eager to assist them. The government have created a policy which ensures that women and girls are treated and given different chances of education and leadership like boys and men, so that to strengthen their ability and confidence in their performance. The government of Tanzania has been providing chance for women to show their capabilities and insisting different sectors to do the same like having women in management team for those who have ability to do that. Women have been given special seat in the parliament and they have proved that women can perform even better for whatever a man is considered can do.

5.3 Conclusion

The contribution of women participation in development activities in Mkolani are; agriculture, small scale business, construction of schools, taking care of their families, and helping vulnerable children.

In order to make sure women participate fully in development activities implementation of policies have been made by the government of Tanzania Republic so that there are no obstacles towards women participation for the development of their families, community and the nation as a whole.

Factors which hinder men response towards women participation in development activities can be removed by the government providing education to men all over the country so that they will be aware on how important and benefit they will get after allowing and promoting women participation in development activities.

Contribution of women participation can be more advanced if the government and stakeholders can give support and ensure that women are empowered in socially, politically and economically, reduce the number of illiteracy from the community especially women, giving women deferent priorities and understand better the importance of women participation in development activities.

5.4 Policy Implication

In order to promote women participation in development activities from the findings above it is being reccommended to different policy makers and stakeholders.

To the government

- Should make sure women empowerment policy in both government and private sectors is fulfilled.
- Should make sure Human right and gender equality policy is put into practice in daily life activities
- Provide financial assistance to women
- Giving chance of leadership to women even to high level of government hierarch

To the Community

- To involve women in development activities within the community
- To eradicate cultural believes which segregate women to participate in development activities
- Give chance of education to girls as boys for future community's values
- To create other policy which will ensure women participation in development activities

To women

- To avoid being dependant to men
- To hard working in different development activities
- To avoid inferiority complex
- To have confidence on their duty performing

To men

- Involvement of women in decision making on family matters
- Giving education to both girls and boys equally
- Understand and practices gender equality policy
- Promote women participation in development activities

To non government organization

Instead for only supporting urban area women NGO's should find a way to support rural area women on either financially or education so that they can understand better their right in participating in development activities and community decision making.

For further studies

- How to reduce the cultural believes concerning women participation in development activities
- How to enhance the number of educated women in the community

REFERENCES

- Bagachwa, M.S.D, (1993) Impact of Adjustment Policies on the Small Scale Enterprise Sector in Tanzania, In Helmsing and Kolstee (Editors) Small Enterprise and Changing Policies, I.T. Publications, London.
- Cornwall, A. (2002) *Making Spaces, Changing Places: Situating Participating in Development* ID Working. Brighton: IDS
- Chambers, R (1994) *Participatory Rural Appraisal (PRA): Analysis of Experience: World Development*, vol. 22, No. 9
- Chambers, R. (1992) *Rural Appraisal: Rapid, Relaxed and Participatory* IDS Discussion Paper 311. Brighton: University of Sussex. Institution of Development Studies.
- Canagarajah S. & Thomas S. (2001) *Poverty in a Wealthy Economy*; The case of Nigeria, Journal of Africa Economies, Volume 10, Number 2
- Diana Kendall, (2004) *sociology in our times*; 3rd edition, Prentice Hall, New York
- Dollar, D and Gatti, R. *Gender Inequality, Income, and Growth: Are Good Times Good for Women?* Gender and Development Working Papers, No. 1, May 1999.
- Guimareas, J.P.C. (2009) *Participatory Approaches to Rural Development and Rural Poverty* *Alleviatio*. ISS Working Paper commissioned by ESCAP, The Hague: Institute of Social Studies
- Mahanga, M.M (2000) *Poverty Alleviation and Good Governance*, Paper Presented at NBMM Annual Conference at AICC Arusha, Unpublished.
- Molyneux, M. *Two cheers for conditional cash transfers*, IDS Bulletin (38 (3), p.69–75), 2007.
- Mpanju, A.K. (1999) *Credit Financing for Small Business Enterprises*, The Case Study of SEDA in Dar es Salaam Region, (Unpublished MBA Thesis), IDM Mzumbe, 1999.
- Kabeer, N. (2001b) *Empowerment from Below: Learning from the Grassroots* in reversed Realities: Gender Hierarchies in Development Thought, London.
- Smith, B.C (1998) *Participation without Power* Subterfuge or Development Journal of

Community Development 33(3):197-204

Kyaruzi, A.B.A. (1996) *The Role of The Cooperative and Rural Development Bank (CRDB) in Financing Women Entrepreneurs in Tanzania, The Case Of Special Women Grant- SWG in Dar es Salaam*, (Unpublished MBA Thesis), IDM Mzumbe, 1996.

Kothari, C.R (2006) “*Research Methodology, Methods and Techniques*” 2nd edition, New Delhi Dharmesh printers

Kumar.R, (2011), *Research Methodology*, APH Publishing Corporation, New Delh

retrieved from <http://www.googlebooks.com>, Monday 13.01.2014, 17Hrs

Panneerselva. R (2004), *Research Methodology*, 1st edition, Prentice Hall. New Delh retrieved from <http://www.googlebooks.com>, Monday 13.01.2014, 17Hrs.

UNFPA, *From Childhood to Womanhood: Meeting the Sexual and Reproductive Health*

Needs of Adolescent Girls. Fact Sheet: Adolescent Girls’ Sexual and Reproductive Health Needs 2012.

WBGD, *Gender Equality and the Millennium Development Goals*, World Bank Gender and Development Group, April 2003.

Tanzania Social Action Fund (2005) *Operational Manual*

Tanzania Social Action Fund (2005) *Project Implementation guideline*

The Ministry of community Development, Gender and Children (2005) *National Strategy for Gender Development*

World Bank, *Social Protection Strategy: From Safety Net to Springboard*, Washington DC:

World Bank, 2001a.

Engendering Development Through Gender Equality in Rights, Resources, and Voice,

New York: Oxford University Press, 2001b

The Inter-American Development Bank (2010)

www.tanzania.go.tz/gender.html in 28/06/2015

www.UDP/-pogar.org/publication

APPENDIX A

QUESTIONNAIRES

Questionnaires for CDOs

My name is Mariam H. Msangi, a master's student at Mzumbe University of Tanzania undertaking Masters of Business Cooperate Management (MB-CM). My study is about the contribution of women`s participation in economic development. I request you to fill this questionnaire, please put a tick in the box spaces to the appropriate answers and to some questions, fill the blank spaces below.

Your faithfully

.....

PERSONAL INFORMATION

QUESTIONNAIRES

Please tick in the appropriate box or write your answer in the space provided to each question

- 1. Age
- A. 15-25
- B. 26-35
- C. 36-45
- D. 46+
- 2. Sex.....
- A. Male
- B. Female
- 3. Marital status
- A. Single
- B. Married
- C. Divorced
- 4. Level of education
- A. Primary
- B. Secondary
- C. Tertiary
- D. Not educated
- 5. Occupation
- A. Employed
- B. Self employed
- C. Not employed

Basic questions

1) Basing on your experience, which activities do women most like to deal with here at Mkolani?

- i.
- ii.

iii.

2. What are the socio-economic outcomes for the participation of women in different economic activities to the economy?

- a)
- b)
- c)
- d)

3. You as a community development officer, what efforts you know done by various stakeholders and the government for the purpose of promoting women participation in different economic activities?

- i.
- ii.
- iii.
- iv.

THANKS FOR YOUR CONTRIBUTION

APPENDIX B

INTERVIEW GUIDE

During interview the researcher will be guided by the following questions;

1. Where do you get source of capital to conduct your business?

2. Do these businesses help women to meet their basic needs?

3. Which kind of training women get before starting dealing with their business in Mkolani?

APPENDIX C

DODOSO LA KISWAHILI

Mimi MARIAM H MSANGI mwanafunzi wa Chuo Kikuu cha Mzumbe, ninasoma kozi ya Elimu ya jamii. Ninafanya utafiti juu ya Mchango wa mwanamke katika kushiriki shughuli za maendeleo ya kiuchumi jiji la Mwanza kata ya Mkolani. Taarifa zitakazo kusanywa zitafanywa kuwa siri na zitatumika kwa ajili ya malengo ya shule tu.

Weka tiki au andika jibu sahihi katika kila sehemu iliyoachwa wazi.

1. Umri

- A. 15-25
- B. 26-35
- C. 36-45
- D. 46+

2. Jinsi.....

- A. Kiume
- B. Kike

3. Hadhi ya mtu

- A. Pekee
- B. Ndoa
- C. Mtalaka
- D. Mjane/Mgane

4. Kiwango cha elimu

- A. Shule ya msingi
- B. Shule ya sekondari
- C. Elimu ya juu
- D. Sina elimu

5. Kazi.....

A. Amejiriwa

B. Amejiajiri

C. Hana ajira

Maswali kwa Jamii (wanaume na wanawake)

1) Unaelewa nini kuhusu ushiriki wa mwanamke katika shughuli za kiuchumi?

.....
.....

2) Je ni shughuli gani ya kiuchumi unayoifahamu?

- i.
- ii.
- iii.

3) (a) Je, wanawake katika eneo hili wanashiriki katika shughuli za kiuchumi?

Ndiyo { }

Hapana { }

(b) kama jibu ni hapana, toa sababu ni kwanini hawashiriki

.....
.....

4) Ni shughuli gani ya kiuchumi wanawake wa eneo hili wanapendelea sana kujihusisha nayo? (*unaweza kuchagua jibu zaidi ya moja*).

a) uvuvi ()

b) kilimo ()

c) biashara ndogo ndogo ()

d) ushonaji ()

e) ufundi mwingine ()

5) a) je wanaume wa eneo hili wanawasaidia wanawake kuinua shughuli zao za kiuchumi?

Ndiyo ()

Hapana ()

b) kama ndiyo, eleza kivipi?

.....

.....

.....

.....

AKSANTENI