

**AN ASSESSMENT OF WOMEN'S EMPOWERMENT  
PROGRAMME IN TANZANIA: A CASE OF WOMEN INCOME  
GENERATION PROJECTS IN ARUSHA CITY**

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PROGRAMME IN TANZANIA: A CASE OF WOMEN INCOME  
GENERATION PROJECTS IN ARUSHA CITY**

**By  
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**A Dissertation submitted to Mzumbe University – Dar es Salaam Business  
School in Partial Fulfilment of the Requirements for Award of the Degree of  
Master of Business Administration (CM) of Mzumbe University**

**2013**

**CERTIFICATION**

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation/thesis entitled: **An Assessment of Women’s Empowerment Programme in Tanzania: A Case of Women Income Generation Projects in Arusha City”** in partial/fulfilment of the requirements for award of the degree of Master of Business Administration (Corporate Management) of Mzumbe University.

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## **ACKNOWLEDGEMENT**

Acknowledging all who have contributed towards this end is very difficult but I must express my heartfelt appreciation towards all people who in one way or the other made this study to be the way it is right now. I wish to thank all of them for their valuable contributions. I would like to thank GOD for being with me until this end.

I wish to express my profound gratitude to my supervisor, Dr. Barongo for his valuable patience, tireless and intellectual guidance, as well as constructive criticisms, with his wide research experience. His moral support helped me from the initial stages of the proposal development to the production of this dissertation and finally to the final stages.

Many thanks should be extended to Arusha City Council's Officials and employees in general and particularly to for their valuable comments, information and cooperation during the collection of data as well as their positive responses during data collection.

Since it is not possible to mention all people who helped me to come up with this thesis, may I generally extend my sincere thanks to all of them. I remain responsible for all the mistakes with regards to this research report.

## **DEDICATION**

To my husband and the whole in general; you are the source of inspiration and roots of this wisdom.

## **ACRONYMS AND ABBREVIATIONS**

<b>BRAC</b>	Bangladesh Rural Advancement Committee
<b>CEDAW</b>	Convention of Elimination of all Forms of Discrimination Against Women
<b>CGAP</b>	Consultative Group to Assist the Poor
<b>FAO</b>	Food and Agriculture Organization of the United Nations
<b>FGDs</b>	Focus Group Discussions
<b>ICESCR</b>	International Covenant on Economic, Social and Cultural Rights
<b>ICPD</b>	International Conference on Population and Development
<b>ICRC</b>	International Convention on the Rights of the Child
<b>IFAD</b>	International Fund for Agricultural Development
<b>IGA</b>	Income Generating Activities
<b>IGP</b>	Income Generating Projects
<b>ILO</b>	International Labour Organization
<b>MDGs</b>	Millennium Development Goals
<b>SADC</b>	Southern Africa Development Cooperation
<b>SEWA</b>	Self-Employed Women's Association
<b>SME</b>	Small and Medium Enterprises
<b>UNFPA</b>	United Nations Population Fund
<b>USAID</b>	United States Agency for International Development
<b>WGDP</b>	Women and Gender Development Policy
<b>WIEGO</b>	Women in Informal Employment: Globalizing and Organizing
<b>WMI</b>	Weighted Mean Index

## **ABSTRACT**

In the present study an attempt has been made to investigate the outcomes of women empowerment in Tanzania through income generating projects of women and its impact on their socio-economic empowerment. The target population of the present study was eighty (80) women who had availed services and/or support from the Council.

The general objective was to investigate women's empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region. Specific objectives were to determine minimum resource envelopes which are directed to women empowerment programmes in Arusha city; assess the extent in which government's investments contributed to the improvement of women's empowerment in the study area; and identify challenges with relations to women empowerment's programme in the study area. Research design used was cross sectional. Data collection methods used were simple random sampling technique, focus group discussions and a review of appropriate published documents and other related information toward women's empowerment. The instruments used were questionnaire and interview guides.

Findings indicated that irrespective of type, all IGPs supported by Arusha City Council have induced positive impact in women empowerment, though the extent of changes is not significantly high. The projects have enabled women to have a better access to basic needs and make important contribution to household decision making, especially the decision regarding their personal needs and availing treatment and recreational facilities.

Various recommendations have been made on the findings of the study. The focus has been directed to the promotion of active involvement of beneficiaries, behaviour change, increasing household asset bases, in-service training for community officers, conducting capacity building for micro-credit schemes, development of participatory monitoring and evaluation mechanisms as well as promoting advocacy.

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## **CHAPTER ONE**

### **INTRODUCTION AND BACKGROUND TO THE PROBLEM**

#### **1.1 Introduction**

Equality between men and women is both a human right and a development goal. It is now widely accepted that gender equality and women's empowerment are fundamental cornerstones for achieving development results. This study focuses on assessing the outcomes of women empowerment programmes in Tanzania particularly in Arusha City Council in Arusha region.

#### **1.2 Background to the Problem**

Women empowerment can be viewed as a process in which women challenge the existing norms and culture, to effectively improve their personality, their status in the family as well as in the society. Entrepreneurship on small scale is very often the solution to empower women especially who cannot seek the jobs for many such reasons. In urban areas, women from the lower strata of the society though educated, also find it difficult to get the jobs. It is here the Income Generating Projects (IGPs) have paved the path through entrepreneurship. The magnifying effect of entrepreneurship development is seen not only in elevating economic status of women but for personality and social status of women.

Despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence.

On the other hand, Millennium Development Goal 3, promoting gender equality and the empowerment of women, has given prominence to recent efforts to address 'gendered poverty'. Gendered poverty is the recognition that women and men face poverty for different reasons and both experience and respond to it differently. Anjur

(2005) says there is a strong link between women's underemployment and low returns on labour, especially since most employed women are part of the informal economy. This exposes poor women to greater financial risks, lower standards of human development and limited access to resources from social institutions.

Many studies have recognized the importance of economic empowerment in improving the status of impoverished women. This report describes a number of approaches used to date to empower women economically. Economic activities are not the only vehicle for helping women escape from poverty and advancing gender equality and empowerment. There needs to be a combination of activities in various spheres of a woman's life that address the dynamic and relational nature of poverty. Economic empowerment can, however, provide incentives to change the patterns of traditional behaviour to which a woman is bound as a dependent member of the household. In short, gainful employment empowers impoverished women in various spheres of their lives, influencing sexual and reproductive health choices, education and healthy behavior (Anjur, 2005).

### **1.3 Statement of the Problem**

Women's pathways to empowerment are determined by different combinations of factors. Through the Women and Gender Development Policy and the Millennium Development Goals, the Tanzanian Government recognises that economic empowerment and especially that of women, is important for sustainable development and poverty eradication. One of the policy statements direct that a conducive environment be put in place to ensure that women and men are economically empowered and have access to capital markets.

On the other hand, supporting programs that contribute to women's economic empowerment is important, as a growing body of research demonstrates the benefits to society of empowering women. Recognizing this need, the World Bank Group launched the Gender Action Plan in 2007 to promote "gender equality as smart economics."

The government's commitment to women's empowerment is strong at the highest political levels. Such commitment has been evident in identifying the empowerment of women in the through different programmes established by the government. But apart from all the efforts undertaken by the government still scholars are interested to study how women from different sectors of the economy have been empowered and in turn contribute positively to the economy. It is from this ground, this research is proposed so as to see the impact of women empowerment programmes in Arusha City.

#### **1.4 Research Objectives**

The following were general and specific objectives:

##### **1.4.1 General Research Objective**

The general objective of this research was to investigate women's empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region.

##### **1.4.2 Specific objectives**

- (i) To determine minimum resource envelopes which are directed to women empowerment programmes in Arusha city.
- (ii) To assess the extent in which government's investments contributed to the improvement of women's empowerment in the study area.
- (iii) To identify challenges with relations to women empowerment's programme in the study area.

##### **1.4.3 Research Questions**

Research questions were as follows:

##### **1.4.4 General Research Question**

How do women empowerment's programmes perform in the study area?

#### **1.4.5 Specific Research Question**

- (i) What are the minimum resource envelopes necessary to directly improve women status in the study area?
- (ii) To what extent investments in other areas, if designed appropriately and accompanied by gender-mainstreaming interventions, can promote women's empowerment
- (iii) What are the challenges do exist in the study area affecting women empowerment's programme?

#### **1.5 Significance of the Study**

There are different programmes intend to empower women in various aspects of life. In addition, number of studies has been carried on to see what are outcomes and impact of these programmes to the intended group of the population.

Findings from this study will inform overall public and private sector an important part of the base on which decisions on women empowerment can be taken, both at the national and the international level. Ideally, such decisions should be based on the systematic compilation of the best available evidence.

In addition, subjecting these kinds of studies to such a systematic quality assessment is, in itself, a contribution to the literature in empowerment of women in productive sectors of the economy in general. It should be emphasized, however, that a direct consequence of the above is that a systematic review of the evidence base for a specific topic is not able to present any 'new' evidence about the effects of a particular programme or scheme. On the contrary, such a review assesses the quality of the existing evidence as presented by previous researchers.

Moreover, this study helped me gain sound knowledge and understand of the issues and problems associated women empowerment especially in Income generating projects. Nevertheless, it will contribute to my understanding of the subject understudy for future career.

### **1.6 Limitation and Delimitation of the study**

To better understand the findings of this study, one should also take into consideration the limitations of it.

- (i) This study did not include all empowerment programmes, instead the choice was made towards productive sectors of the economy due to time frame, and financial constraints.
  
- (ii) The study was limited by time and finance hence instead few women's IGPs in two (2) wards in Arusha City Council were studied as a representative of all IGPs in economic sector in Tanzania.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter provides the vital reviews of the relevant literature findings concerning women's empowerment programmes through different school of thoughts and perceptive made easy by the assistances from theories and empirical studies. Theoretical Literature

#### **2.2 Empowerment Defined**

Mayoux (2000) defines empowerment as a process of change in power relations that is both multidimensional and interlinked. She has laid out a framework that is useful for developing strategies for women's empowerment.

Hainard and Verschuur (2001) put an emphasis that empowerment should be "a process of developing negotiating skills from the bottom up to redress unequal power relations and produce new development paradigms." To successfully empower women, both gender and empowerment concerns should be integrated into every service provision area. Moreover, they should be incorporated in the economic, political and social spheres as well as at the individual, household and community levels in order to overcome gender inequality (Mayoux, 2000). Jejeebhoy (2000) also identifies social institutions as highly influential in shaping a woman's autonomy. For him, he believes that these institutions should provide comprehensive, direct and context-specific strategies to empower women. These strategies include creating gender consciousness, enabling women to mobilize community resources and public services, providing support to the challenges of traditional norms and providing access to vocational and life skills to increase women's access to and control over economic resources.

### **2.2.1 Meeting the Needs of Women**

In the International Conference on Population and Development (ICPD) Programme of Action of 1994, it was agreed that as women are generally the poorest of the poor, eliminating social, cultural, political and economic discrimination against women is a prerequisite of eradicating poverty in the context of sustainable development.

Impoverished women both in urban and rural areas face multiple disadvantages. They tend to have limited access to income, land, water, capital, education and other social services, which can lead to illiteracy, malnutrition, disease, high infant mortality and low life expectancy (Akinsanmi, 2005). Despite these disadvantages, rural women for instances, shoulder heavy responsibilities, such as growing and processing food, collecting water and firewood, cleaning the home and looking after their children. And though they work hard, the productivity of these women is diminished by the lack of credit, technology and extension services, which could ease their burdens, and socio-cultural constraints.

On the other hand, according to the Food and Agriculture Organization of the United Nations (FAO) (Lambrou, 2005), rural women rarely have formal title to agricultural land and therefore are deprived of asset-based security. A majority of poor rural households are smallholder farmers, who live in regions of low soil fertility that are highly dependent on rainfall and who survive on subsistence crops and livestock. Even though women work on this land, they have little control over it and are limited in their household decision-making authority. Many rural women are landless, earning an income only through seasonal labour.

In poor rural areas, women have little cash income for buying food. Therefore they not only maintain their own crops, but also face the pressure of collecting food and fuel wood from forests and common lands that are increasingly degraded. Because many poor rural households are in debt and lack food security, they may be forced to sell household assets during times of famine.

While it might be expected that urbanization would improve the status of women, according to Fernandes (1991) various studies have shown that impoverished urban women face many of the same constraints as their rural counterparts. Like rural

women, they are affected by low socio-economic status, lack of property rights, environmental degradation and limited health and educational resources. Rapid urbanization also leads to increased unemployment and underemployment in urban areas, expanding the informal sector and intensifying the shortage of urban social services, which can no longer meet the needs of a growing population (Todaro, 1997).

According to Mulgoanker (1996), the urban poor are at the interface between underdevelopment and industrialization and their disease patterns reflect the problems of both. Most impoverished urban women face diseases that are transmitted through air, water, soil, food and/or through insect or animal vectors (Satterthwaite, 2003). These environmental hazards arise from low incomes and the inability or refusal of local governments to provide basic services such as health care, housing, sanitary conditions, water and other resources to sustain a healthy lifestyle. Women are also most vulnerable to environmental hazards because of their biology and their specific social and economic roles. Satterthwaite (2003) highlights quantitative studies of household responsibilities demonstrating that adult women bear a disproportionate environmental health burden within the domestic sphere. Women take on a triple role as producers, reproducers and community organizers in an urban environment, with the gendered division of work placing them at the greatest risk for environmental hazards, such as exposure to smoke from cooking fires, pesticides from home sprays and cross infection from children (Songsore and McGranahan, 1998).

### **2.3 Economic Empowerment of Women**

The International Labour Organization (ILO) (2002, in Kessides, 2005) sees a strong link between the vulnerability of impoverished women to underemployment and low returns on labour, especially since most employed women are part of the informal economy. In one study conducted in Africa it was found that 92 per cent of job opportunities for women outside of agriculture were in the informal economy (2002, in Kessides, 2005). This exposes poor women to greater financial risks, lower standards of human development and limited access to resources from social

institutions (Women in Informal Employment: Globalizing and Organizing – WIEGO, undated). Many studies have recognized the importance of economic empowerment in improving the status of impoverished women.

Buvinic (1996) states that “the most straightforward vehicle to ‘empower’ poor women is to increase their productivity in home and market production and the income they obtain from work.” The ILO (2002, in Kessides, 2005) has proposed various strategies to combat this problem, such as increasing women’s access to land and other assets. Mahmud (2003) contends that providing security of tenure will encourage more women to use their domestic space for income-generating activities. Other recommendations include investing in human capital such as training for productive employment, providing financial resources with a focus on credit, expanding wage employment opportunities, improving social protection for female workers and empowering women through greater organization.

Income-generating activities are seen as “entry points for channels of communication and vehicles by which women can meet their needs” (Rogers and Youssef, 1988). They provide effective ways to address inequalities in the areas of health, education and poverty alleviation. Many researchers have recognized that improvements in health care, nutrition and education can only be sustained with an increase in household income and greater control by women over financial resources (Hashemi, 2004).

Economic empowerment projects usually focus on income-generating activities, which allow women to independently acquire their income. Income-generating activities encompass a wide range of areas, such as small business promotion, cooperatives, job creation schemes, sewing circles and credit and savings groups (Albee, 1994). Another is microcredit, which is discussed in the following section.

One of the most popular forms of economic empowerment for women is microfinance, which provides credit for impoverished women who are usually excluded from formal credit institutions. Mayoux (2000) highlights the three recognized models of microfinance programmes:

- (i) Financial self-sustainability: This is the most popular model and used by donor agencies such as the United States Agency for International Development (USAID), the World Bank and the United Nations. It provides microfinance services to a large number of poor women, specifically targeting small entrepreneurs by setting interest rates to cover costs, enabling separate accounting from other interventions, expanding programmes to obtain economies of scale and decreasing costs of delivery through the use of groups.
- (ii) Poverty alleviation: This model focuses on small savings and loan provisions to aid in consumption and production.
- (iii) Feminist empowerment: This model is based on examples of some of the earliest microfinance programmes in Bangladesh and India, focusing on gender equality and women's human rights through microfinance, and empowering women economically and socially.

Offering women a source of credit has been found to be a very successful strategy for alleviating poverty because it enhances the productivity of their own small enterprises and the income-generating activities in which they invest. Results include an increase in women's self-confidence and status within their families as well as income that can be used to improve their families' well-being through improved health and nutrition (Goetz and Gupta, 1996). Hashemi et al. (1996) also argue that credit programmes have been successful in providing "... a cost-effective means of transferring scarce resources to the poor through women." The most successful of these schemes – the Grameen Bank, the Bangladesh Rural Advancement Committee (BRAC) and the Self-Employed Women's Association (SEWA) in India – have served as models for other programmes worldwide.

According to Shekilango (2012), concern for the status of women particularly in the developing country's context has created global and national level initiatives with a goal to empower them. Compared to men, women lack economic opportunities, have limited access to productive and financial resources; moreover they also have minimal participation in the decision-making process. In recent years many

developing countries have introduced credit programs targeting women with the explicit goal of empowering them.

According to UNFPA (2010), women – often marginalized women, especially among the poor – are the primary loan recipients of microfinance. Women are the gateway to household security, as they generally invest more in the welfare of the family than do men. This includes expenses for education, health care, clothing, shelter and household items. Women are also more conscientious savers to protect themselves and their family against times of crisis. Women are thus an appropriate target group for mitigating poverty and maximizing the social impact of development strategies (UNFPA, 2010).

By formally recognizing women as preferred and reliable clients, microfinance institutions give women the opportunity to manage money. This contributes to their husbands' willingness to consult and share responsibility with them regarding financial matters, thus promoting women's rights to have and determine choices (UNFPA, 2010).

## **2.4 Empirical Evidences**

### **2.4.1 Abroad Empirical Case**

Nanda's (1999) study of rural microfinance projects in Bangladesh revealed that "...improving women's access and control over resources can potentially alleviate their health problems and enhance their decision-making within the household." Her study indicates that participation in economic activities is more valuable for empowering a woman than household income or socio-economic status. Rogers and Youssef (1988) also recognize the importance of group savings programmes and cooperatives as a catalyst for empowering women. These programmes not only allow impoverished women to interact with one another; they also create an exchange of ideas and information, increasing women's ability to earn a greater income and allowing for a more flexible work environment where they can rely on other women for support on matters such as childcare.

But there has been a recent re-evaluation in response to the perceived faddishness of microfinance projects. Hulme and Mosley (1996, in Morduch, 2000) believe that the current state of microfinance programming has "...abandoned innovation, and is leading to a growing uniformity in financial interventions." Many academics also argue that these programmes are not effective in truly empowering women (Cheston and Kuhn, 2002; Goetz and Gupta, 1996; Mayoux, 2000). They believe that there is a lack of substantial training and support services and a need to provide women with greater ownership and control in the programmes.

There is also recognition that employment and education are necessary but insufficient conditions for women's empowerment (Dunford, undated; Malhotra, 2002; Mayoux, 2000). Critics contend that microfinance programmes only marginally increase access to income and that they have a limited impact on household decision-making. They argue that many of these programmes have not been able to move women into profitable non-traditional forms of entrepreneurship (Goetz and Gupta, 1996) and that most of the women involved in credit savings programmes remain in low-value traditional work in the informal sector. Thus, they have limited involvement in more profitable commercial markets.

White (1991, in Goetz and Gupta, 1996) suggests that microfinance projects tend to equate women's poverty with income, not sufficiently emphasizing the inequality in relationships and institutions. This is underscored in the study conducted by Malhotra et al. (2002), which highlights the historical and developmental context of a woman's place in society and the importance of "fundamental structural matters involving family, social and economic organization." Thus, critics have drawn attention to the need to focus on the structural factors that perpetuate the economic marginalization of the poor (Goetz and Gupta, 1996).

Khan (1999) stresses the importance of wage employment over credit for women. His findings show that wage employment helps in promoting economic and social empowerment, providing women with more stability, a collective workplace and more control over their income. He also emphasizes its ability to assist in expanding a woman's mobility by providing her with different life experiences beyond her

home environment so that she is able to gain bargaining power, meet her practical needs, improve the quality of her life and address her long-term goals.

There are other important elements, complementary to income-generating activities that are considered essential for women's economic empowerment (Cheston and Kuhn, 2002; Albee, 1994):

- (i) Business training
- (ii) Investments in women's general education, including literacy
- (iii) Guidance to women on balancing family and work responsibilities
- (iv) A forum for dialogue on social and political issues, such as women's rights and community problems
- (v) Providing experience in decision-making
- (vi) Promoting women's ownership, control and participatory governance.

Assessing the various viewpoints regarding women's economic empowerment, it can be concluded that economic activities are not the only vehicle for helping women lift themselves out of poverty. No one factor alone can lead to gender equality or empowerment. Rather, what is required is a combination of activities in various spheres of a woman's life that address the dynamic and relational nature of poverty (Hunt and Kasynathan, 2001).

Studies have shown that an increase in a woman's income has a positive impact on the educational and nutritional status of her children, among other things (Rogers and Youssef, 1988; Consultative Group to Assist the Poor – CGAP, 2004).

Economic empowerment provides incentives to change the patterns of traditional behaviour to which a woman is bound as a dependent member of the household. More and more programming has taken an integrated approach, involving other aspects of development into microfinance projects in order to increase a women's income and create a positive change in her perception of health and education.

SEWA, the Grameen Bank and BRAC have incorporated this holistic strategy. BRAC's current programming includes a comprehensive project, challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor. The project focuses on women from the poorest households and provides them with:

- (i) employment and enterprise training
- (ii) investment assistance,
- (iii) social development assistance, and,
- (iv) health-care education and services.

The programme expects to reach 70,000 extremely poor households in Bangladesh over five years. SEWA has also adopted a broader mandate with a focus on two major goals, full employment and self-reliance, with every economic activity having a health component and the provision of health care run by women.

Drolet (2000) conducted a study of a UNFPA microfinance project in Cameroon, concluding that the project had positively affected the women involved, especially in improving their knowledge and behaviour in the area of reproductive health. These women felt more capable of discussing topics such as family planning and contraceptive use with their partners. Similarly, a study in Oman found that women's unmet contraceptive needs decreased significantly with educational level and paid employment (Riyami et al., 2004). However, these improvements in sexual and reproductive health can only be sustained with an increase in women's household income and access to financial resources (Hashemi, 2004).

This brief review of the literature has shown that the ability to earn a decent income empowers poor women in many aspects of their lives, influencing sexual and reproductive health choices, education and healthy behaviour. The following section summarizes the presentations given by various participants at the workshop.

#### **2.4.2 Tanzanian Case**

Women's important contribution to economic activity in Tanzania is well recognized: In the 2006 World Economic Forum Global Gender Gap report Tanzania was ranked

number 1 globally, out of 115 countries, in terms of women's economic participation. Both government and civil society articulate the importance of gender equality, and numerous policies and strategies identify the need for continued progress. As part of its commitment to achieving the Millennium Development Goals (MDGs), especially MDG 3, relating to the empowerment of women, Tanzania has addressed gender issues in the following areas, all of which affect women's improved participation in the private sector:

(i) **Policy:** The *National Development Vision 2025* aims to attain "gender equality and the empowerment of women in all socio-economic and political relations and cultures." In 2000 Tanzania adopted a *Women and Gender Development Policy* (WGDP), to ensure gender mainstreaming in all government policies, programs, and strategies.

(ii) **Strategy:** The 2005 *National Strategy for Gender Development* specifies how gender mainstreaming is to be implemented (United Republic of Tanzania 2005). In Zanzibar, the *Policy on the Protection and Development of Women* of 2001 provides a framework for promoting gender equality.

(iii) **Ratification of international instruments:** Tanzania has ratified most major international human rights instruments, including Convention of Elimination of all Forms of Discrimination Against Women (CEDAW), International Covenant on Economic, Social and Cultural Rights (ICESCR), and International Convention on the Rights of the Child (ICRC), and has signed the African Political and the 1997 SADC Heads of States Declaration on Gender.

Women play a substantial role in Tanzania's economy and are more active in agriculture, which accounts for 82 percent of the labor force. Of 17.8 million economically active people, 16.9 million are considered employed, and of these, women constitute 50.6 percent. The overall labour force participation rate (including the informal sector) of women is at 80.7 percent slightly higher than that of men (79.6 percent) (United Republic of Tanzania 2002).

Women play an important role in generating nonfarm income. However, time spent on household chores, such as fetching water or collecting firewood, proves to be a significant constraint on their participation in the off-farm labour market. Mduma uses HBS 2000–01 data on household access to piped water and the share of fuel wood in meeting energy needs as proxies for the time burden of women. In an analysis of female labour market participation, these factors prove to be negatively correlated to the probability of women engaging in off-farm employment.

Seebens (2006) employs data on time spent fetching water and collecting firewood from the Kagera DHS to analyze the impact of time constraints on female off-farm employment. The results suggest a negative relationship between time taken up by these chores and the probability of starting an off-farm business. If the 10 hours a week now spent on these tasks were reduced by one hour, the probability of women engaging in off-farm business would increase by 7 percent. These results suggest that, alongside efforts to improve the business environment for women, investments in time-saving infrastructure such as piped water and modern or more accessible household energy have the potential to increase women's capacity to participate in off-farm income-generating activities. Investigating the impact of the availability of cheap energy on household labor, Rutamu (1999) finds that since the introduction of the bio-digesters in Tanga, Muheza, and Usambara, households were able to reduce their daily labour burden by five hours. Women benefited most from this improvement, since the daily need to spend four hours collecting firewood was reduced to half an hour.

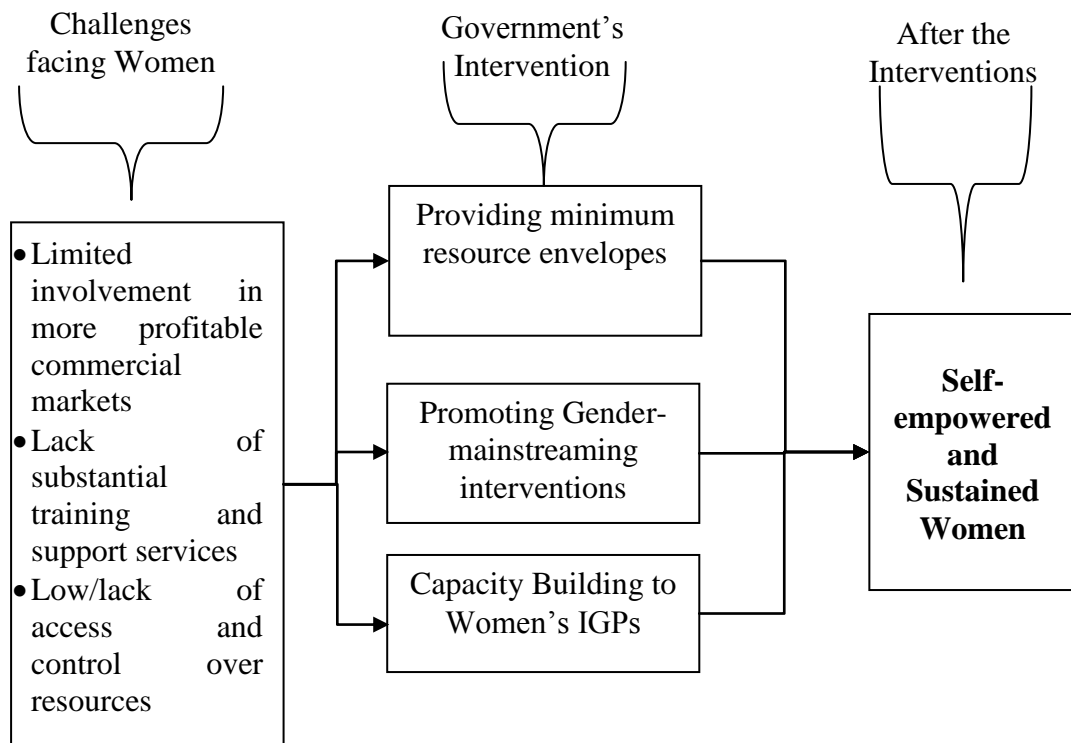
## **2.5 Research Gap**

Given the complexity of defining women empowerment it is not surprising that only a few empirical studies have tried to examine the impact of programmes on women empowerment. Most of these studies suffer from bias due to the endogenous nature of the program participation and unobserved household, individual and area characteristics. The unavailability of appropriate data that includes comparable control and treatment groups is a further constraint. Therefore findings from this study are expected to cover the gap.

## **2.6 Conceptual Framework**

The available literatures both theoretical and empirical depict experience from different part of the world Tanzania inclusive. They provide linkages on critical factors that may influence empowerment programmes in various aspects though the focus had been on economic sector. When policymakers and practitioners decide that ‘empowerment’—usually of women or the poor—is a development goal what do they mean? And how do they determine the extent to which it has been achieved? Despite empowerment having become a widely used term in this context there is no accepted method for measuring and tracking changes. Presumably if we want to see people empowered we consider them to be currently disempowered i.e. disadvantaged by the way power relations presently shape their choices, opportunities and well-being. If this is what we mean then we would benefit from being better informed about the debates which have shaped and refined the concept of power and its operation

**Figure 2.1: Schematic Conceptual Framework**



Source: Researcher's own construction, 2013

Women's empowerment is hereby defined as the process by which women redefine and extend what is possible for them to be and do in situations where they have been restricted, compared to men, from being and doing. Alternatively, women's empowerment is the process by which women redefine gender roles in ways which extends their possibilities for being and doing.

The empowerment of women engaging in productive sector is influenced by factors like providing minimum resource envelopes, promoting gender-mainstreaming interventions and capacity building programmes on women's IGPs. It is presumed that if impoverished women will be able to access the entire three components mentioned above, then the society will have self-empowered and sustained women.

Within our conceptual framework the empowerment level of women is determined by their behavioural reactions to situations that reflect their well-being and indirect empowerment that they attain due to participation on greater economic independence.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction to Research Methodology**

The chapter deals with the methodological aspects of the study. It explains the rationale for the design and the methodologies. It also highlights some of the issues that came out during the field study, as well the challenges the research team faced. It is intended to explain the variables and their units of measurements and analysis, data collection tools/techniques and sources as well as the expected output of this research paper. The profiles of the study areas and basis for choosing these areas have also been discussed.

#### **3.2 Research Design**

The study adopted a cross sectional research design which allowed the research to be carried out in natural settings without the control and manipulation of the variables by the researcher. The advantage with this design is that it allowed statistical inferences to a broader population so that results can be extrapolated (Babbie, 1986). It also increased external validity through generalisation.

The Case study design was also employed alongside the cross sectional research design since it allowed the researcher to investigate and understand the dynamics of a particular system and the use of multiple sources of data. These design and method were employed basing on the fact that number of women's IGPs are beyond researcher's reach. It was therefore imperative that the results of the study be subjected to statistical manipulations in order to make inferences which have been generalised.

#### **3.3 Study Area**

The study was undertaken in selected two (2) wards in Arusha City Council in Arusha region. The researcher is in favour to conduct the study at this municipality

because it has vast materials suitable for the study. Also, the selected study area is accessible for the researcher, therefore it was easy to have access in data collection and cost saving.

### **3.4 Population of the Study**

The population of this study was made up of women engaging in IGPs from the two selected wards in Arusha City Council and as well as City officials from the study area.

### **3.5 Sample Size and Procedures**

#### **3.5.1 Sample Size and Distribution**

The researcher selected a total of 80 respondents from the study area. This was made up of women engaging in IGPs in the two wards purposively selected by the researcher. In addition to this, officials especially from Community Development department of Arusha City Council both at head office as well as those at the Ward level. As Gupta (2002:81) pointed out, a mere size alone does not ensure representativeness, thus a small sample, but well selected sample, may be superior to a larger but badly selected sample. Hence, the sample size should neither be too small nor too large. It should be 'optimum'. The optimum size is the one that fulfils the requirements of efficiency, representativeness, reliability and flexibility.

#### **3.5.2 Sampling Technique**

Sampling may be defined as the selection of some parts of an aggregate or totality on the basis of which judgment or inference about the aggregate or totality is made. It is the process of obtaining information about an entire population by examining only a part of it (Kothari 2008:152).

The sample size was selected randomly based on the availability of respondents in the course of action. Also, the researcher employed a purposively sampling technique to facilitate the process of choosing respondents who suited the objectives of this research. The major benefit of this technique is that, those people who are unsuitable

for the sampling study would have already been eliminated. As the most appropriate people for the study will be selected, this process becomes a lot less time consuming. As a result on economic advantage as it saves both time and money. The results of purposeful sampling are usually expected to be accurate.

### **3.5 Type and Sources of Data**

#### **3.5.1 Primary Data**

In order to fill information gaps primary data were collected through observation and interview by using questionnaires at the study area, that is, Arusha city and targeted study's respondents at the wards selected. These were key informants for this study whereby guided interviews, formal discussions and consultation undertaken by the researcher with strong emphasis on institutional analysis. Thus, information collected from the public/government to ensure inclusion of policy-making levels and field operation levels.

The FGDs was used to map out systems, and obtain answers to why and how questions, which might not be properly answered in, closed/open ended questionnaires. The discussants were among the targeted population/group whose opinion, attitudes and ideas are relevant to the investigation. These discussants were randomly selected.

#### **3.5.2 Secondary Data**

Secondary information and data about the problem at hand could exist in form of published or unpublished documents such as maps, government reports and records, company production and/or sales as well as personnel files. The use of preliminary secondary information during problem definition and formulation paves the way for a more focused primary and secondary data collection (Kosura, 2004).

The other secondary source of data involved reviews of literature from documentary sources such as journals, magazines, periodicals and relevant materials from

Council's Annual Implementation and Performance Reports. Moreover, materials were sought from the internet to supplement existing available materials.

### **3.5 Data Collections Methods and Instruments**

Primary data were collected using simple random sampling technique to select clients for one-on-one interview through the administration of structured and semi-structured questionnaires. This afforded every person in the study areas an equal chance of being selected. The Management Team of the Council and other field officers were interviewed to assess the performance and achievements of the women empowerment programmes in the study areas.

Moreover, focus group discussions were held in various places. Focus Group Discussions (FGDs) took place in the study area when the researcher was gathering data and other relevant information. According to Folch-Lyon and Trost (1991) as quoted by Kayunze (2003), a Focus Group Discussion is defined as a discussion in which a small number (usually 6 to 12) of respondents, under the guidance of a moderator (facilitator) talk freely about topics that are believed to be of special importance to the investigation.

The FGDs was used to map out systems, and obtain answers to why and how questions, which might not be properly answered in, closed/open ended questionnaires. The discussants will be among the targeted population/group whose opinion, attitudes and ideas are relevant to the investigation. These discussants were supposed to be selected randomly.

Secondary data collection engaged a review of appropriate published documents and other related information toward women's empowerment. A thorough study and analysis was done on the main policy documents on Women empowerment. Documentary review guides were prepared as an instrument to collect data from the secondary data sources.

### **3.6 Validity and Reliability of Data**

A conclusion of any study can be affected by either a researcher's bias or subjective judgment in the data collection process (Yin 1994:33). I carried out interviews and discussion with women who are operating their undertakings as part of women's empowerment programmes as well as those who have been there even before these programmes. This was done in order to avoid subjectivity in the data collection process. According to Nachmias and Nachmias (1996), the researcher must provide supporting evidence that a measuring instrument does, in fact, measure what it appears to measure. Thus, interviewing single respondent at a time and doing the Focus Group Discussion.

Reliability, on the other hand, is the central concern to social scientists because the measuring instruments they employ are rarely completely valid. Nachmias and Nachmias (1996) refers reliability as the extent to which a measuring instrument contains *variable errors*, that is, errors that appear inconsistently from observation to observation during any one measurement attempt or that vary each time a given unit is measured by the same instrument. Sample selection was done in order to boost the reliability in the existing group of respondents who were doing their activities before and after introduction of these programmes.

Triangulation for the collected data and information was done through carrying out of interviews to different stakeholders from the respondents and their leaders, as well as officials from the programme and from the Municipal council. This on the other hand will help to check out the reliability. This action enhanced triangulation of data and information and hence and on the other hand guaranteed reliability.

### **3.8 Data Analysis Procedures**

Processing and analyzing data involves a number of closely related operations which are performed with the purpose of summarizing the collected data and organizing these in a manner that they answer the stated research questions /objectives.

Both qualitative and quantitative analytical approaches were employed to analyse the data. The descriptive and statistical analyses have also been conducted basing on data and information to be collected from primary and secondary sources.

The qualitative analysis involved descriptions, interpretations and implications of the results using bar charts for pictorial presentations. Quantitative data have been analysed with the aid of Microsoft Excel to compute percentages and frequencies of responses.

## **CHAPTER FOUR**

### **PRESENTATION OF RESEARCH FINDINGS AND ANALYSIS**

#### **4.1 Introduction**

The prime focus of this study was to assess women's empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region. Women's IGPs in two wards were selected based on the differences in the settings between urban and rural nature of wards in Arusha city council so as to create a balance in the study area.

It has been discussed in chapter two how the development thinking initially focused on people's problems and needs. IGPs were one of the interventions that experts assumed would alleviate poverty. But alas, the levels of poverty and inequality increased, contrary to expectations. Singh and Gilman (1999:539) observe that even though billions of dollars in aid were being pumped into these projects, the number of the people living in poverty increased. In Tanzania, like the rest of the developing world, despite the substantial amounts of donor funds being directed to poverty alleviation, almost half of the population continues to live below the poverty datum line. Development interventions have been top-down, with the technocrats deciding what are the perceived problems.

Women's IGPs especially those run by women themselves were the main of this study whereas government officials from City council were another population targeted by the researcher. There were guided interviews, formal discussion and questionnaires given to respondents. The rate of return of questionnaire was 100%.

#### **4.2 Demographic Characteristics of Respondents**

The respondents included the Community Development Officers, Ward Executive Officer and Women running IGPs and their demographic characteristics were as shown in Table 4.1. It was important for this study to get information on the demographic characteristics of the respondents that is information based on gender,

age as well as educational qualifications of respondents. The summary of distribution response is as given in table 4.1 below.

**Table 4.1: Respondents’ profile – Demographic Characteristics of Respondents**

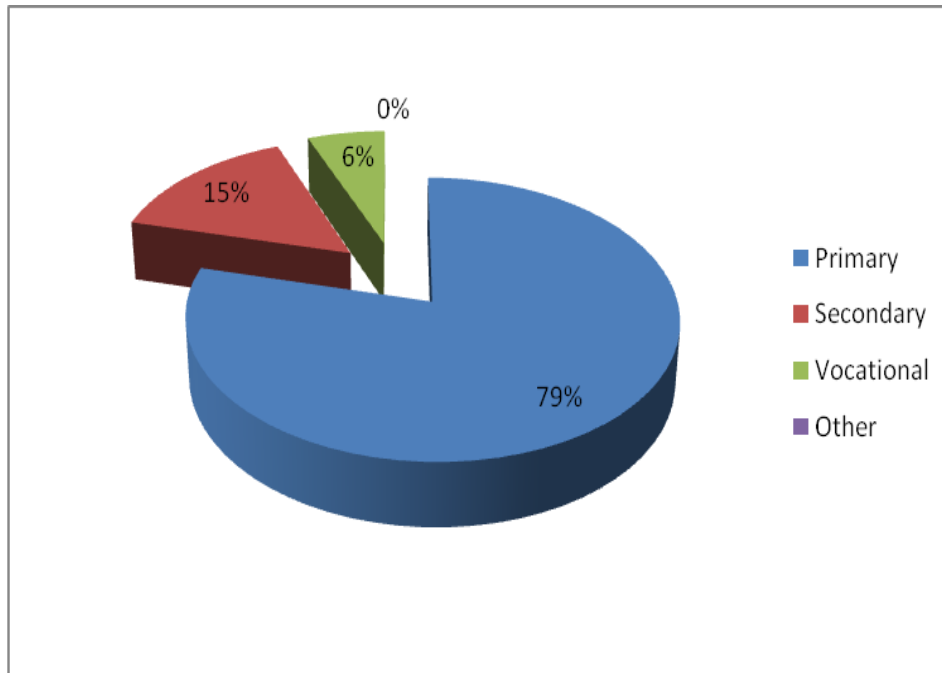
<b>Character</b>	<b>Frequency</b>	<b>Percentage</b>
Age	18-25	25%
	26-35	32%
	36-45	25%
	46+	18%
Education	Primary	79%
	Secondary	15%
	Vocational	6%
Duration of engaging in income – generating projects	1-10yrs	59%
	11-20yrs	22%
	21-30yrs	8%
	31-40yrs	11%

Source: Research’s data, 2013

The implication of this finding is that majority of the respondents (about 32%) are women are at their middle age and fall within the economically active, productive and reproductive age, that is 26-35.

In the wards surveyed, most of the respondents’ education level was at the primary stage by 79%, Secondary level by 15%, others level of education such as vocational trainings were 6 % and none had reached Advanced Secondary level education.

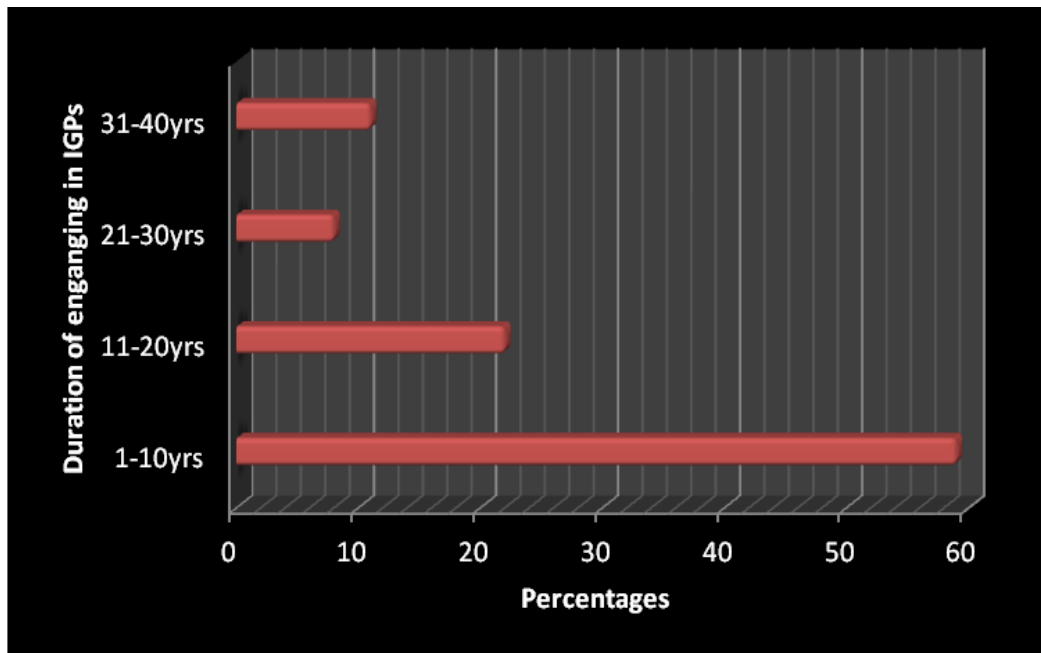
**Figure 4.1: Respondents' Level of Education**



Source: Research's data, 2013

This study examined respondents' their experience on the Income Generating Activities, for how long they have practiced income generating activities, more of the respondents had practiced for 1 to 10years by 59% while few had practiced for 21 years to 30 years by 8 %.

**Figure 4.2: Respondents' Engagement in IGPs**



Source: Research's data, 2013

#### **4.3 Women's Empowerment Programmes in Tanzania – A Case of Women's IGPs in Arusha City Council**

In order to find how women's empowerment programmes perform in the study area, this research was guided by the following specific research objectives:

- (i) To estimate minimum resource envelopes which are directed to women empowerment programmes in Arusha city.
- (ii) To assess the extent in which government's investments contributed to the improvement of women's empowerment in the study area.
- (iii) To identify challenges with relations to women empowerment's programme in the study area.

The following sections depict what was found in the field during data collection in the study area.

#### **4.3.1 The Minimum Resource Envelopes Necessary to Directly Improve Women Status in the Study Area**

The Council has been supporting income generating projects in Arusha city and works with groups and individuals as its response to the high unemployment rate in the country. The support includes workshops, equipment and supplies. The income generating activities consist of:

- a) Selling second-hand clothes
- b) Sewing
- c) Food gardening
- d) Beadwork
- e) Pottery
- f) Baking and catering

From the information obtained from the Arusha City Council, all 19 Wards in this Council have women groups engaged in income generating activities. The Department of Community Development is responsible for supervision and follow-up of these groups. Until June 2012, total of **Tshs. 438,910,000** whereas in a period of six months from June – December 2012 about **Tshs. 35,500,000** were disbursed to the women IGPs in Arusha city council. Out of those Tshs. **438,910,000**, only **Tshs. 260,901,855** while in the period of June – December 2012 out of **TShs. 35,500,000** only **TShs. 10,108,400** were returned. In short out of **TShs. 438,910,000** only **TShs. 271,010,255** and the remained balance of loan is **TShs. 167,899,745**. For the said period only twelve (12) groups were disbursed each by TShs. 1,500,000 both totalling **TShs. 20,000,000**.

Three key components of empowerment have been assessed with a view to evaluate the level of empowerment of the members of different credit programs. In order to make a concluding decision regarding the performance of different credit programs in empowering women, it is necessary to aggregate the results of different indicators. Therefore, following Weighted Mean Index of Empowerment has been constructed through aggregating three different indices.

This index is showing not only the comparative position of each indicator of empowerment but also indicating overall empowerment level of the women involved in different economic activities.

The weight of the rating scale ranges from 0.00 to 1.00 in the case of WMI of each of the indicators of empowerment. The weight 1.00 denotes the highest/ best condition while 0.00 indicates the lowest/worst condition (Table 4.2). Since WMI values of different aspects of empowerment vary from one activity to another, the aggregated values of empowerment also vary from each other. Index values in Table 4.2 shows that the aggregated WMI of Selling second-hand clothes is relatively higher than other activities.

This higher value is considerably contributed by their higher level of control over income and access to assets. Women who are involved in sewing have managed to accumulate more assets as their own than others since the clothes that they make and selling them are treated as the assets of the women. The level of empowerment is noticeably low among the members who are engaged in pottery. As pottery is mostly done by few women from similar ethnical background where almost all women have husbands who possess full control of income and prime decision makers of family. Here, it should be mentioned that the WMI higher than 0.50 Women Empowerment Performance 59 implies a tendency towards impressive positive improvement toward empowerment.

**Table 4.1: Index of Empowerment**

S/N	Types of Activities	Empowerment (IE)
1.	Sewing	0.73
2.	Food gardening	0.38
3.	Selling second-hand clothes	0.52
4.	Beadwork	0.38
5.	Baking and catering	0.21
6.	Pottery	

Source: Research's data, 2013

#### **4.3.2 The Extent Investments Promote Women's Empowerment in the Study Area**

Every business requires some form of investment and a sufficient number of customers to whom its output can be sold at profit on a consistent basis. The impact of income generating activities on women in Arusha who are beneficiaries from governments' effort has been analyzed by considering the criteria of capital creation which encompassed five components *viz.*, human capital, physical capital, social capital, financial capital and food security. The impact of these efforts toward the beneficiaries before and after undertaking various income generating activities is also documented. The data relating to the impact of income generating activities are presented under sub-heading as follows.

##### **4.3.2.1 Impact on Human Capital**

The Table 4.3 vividly explains that, the number of respondents with high human capital category was increased from 15.80 per cent before to 49.20 per cent after undertaking income generating activities and respondents with medium human capital category was increased from 31.70 per cent before to 38.32 per cent after undertaking income generating activities. While in case of respondents with low human capital category, there was decrease from 52.50 per cent before to 13 per cent after undertaking income generating activities. The t-value calculated was 16.58 which is significant at 1 per cent level.

**Table 4.2: Change in Human Capital Due to Income Generating Activities (n=60)**

S/N	Category	Before		After	
		Frequency	Per Cent	Frequency	Per Cent
1.	Low	32	53	8	13
2.	Medium	19	32	23	38
3.	High	9	15	29	49

Source: Research's data, 2013

#### 4.3.2.2 Impact on Physical capital

It can be seen from the Table 4.4 that, the respondents with high physical capital category was increased from 13.33 per cent before to 46.67 per cent after taking up income generating activities and in case of respondents with medium physical capital category was increased from 38.33 per cent to 43.17 per cent. There was decrease in percentage of low physical capital category respondents from 48.33 per cent before to 10.17 per cent after undertaking income generating activities. The t-value calculated was 12.45 which is significant at 1 per cent level (Table 4.9).

**Table 4.3: Change in Physical Capital Due to Income Generating Activities (N=60)**

S/N	Category	Before		After	
		Frequency	Per Cent	Frequency	Per Cent
4.	Low	29	49	6	10
5.	Medium	23	38	26	43
6.	High	8	13	28	47

Source: Research's data, 2013

#### 4.3.2.3 Impact on Social Capital

It is observed from the Table 4.5 that, respondents with high social capital category was increased from 22.80 per cent to 56.67 per cent after undertaking income generating activities. Subsequently medium and low social capital category respondents decreased from 40.00 per cent and 37.50 per cent before to 36.67 per

cent and 6.67 per cent after taking income generating activities, respectively. The t-value calculated was 13.58 which is significant at 1 per cent level (Table 4.9).

**Table 4.4: Change in Social Capital Due to Income Generating Activities (N=60)**

S/N	Category	Before		After	
		Frequency	Per Cent	Frequency	Per Cent
7.	Low	22	37%	4	6.67%
8.	Medium	24	40%	22	36.67%
9.	High	14	23%	34	56.67%

Source: Research's data, 2013

#### **4.3.2.4 Impact on Financial Capital**

A cursory look at the Table 4.6 showed that, the respondents of high financial capital category was increased from 6.67 per cent before to 58.33 per cent after involving in income generating activities and respondents under medium financial asset category increased from 28.33 per cent before to 30.00 per cent after involving in income generating activities. And in case of respondents with low financial capital category decreased from 65 per cent before to 11.67 per cent after involving in Income generating activities. The t-value calculated was 15.71 and it was significant at 1 per cent level (Table 4.9).

**Table 4.5: Change in Financial Capital Due to Income Generating Activities (N=60)**

S/N	Category	Before		After	
		Frequency	Per Cent	Frequency	Per Cent
10.	Low	39	65.00	7	11.67
11.	Medium	17	28.33	18	30.00
12.	High	4	6.67	35	58.33

Source: Research's data, 2013

#### 4.3.2.5 Impact on Food Security and Nutrition

The data projected in Table 4.7 indicated that, respondents with high food security category was increased from 55.00 per cent before to 90.00 per cent after taking income generating activities and respondents with medium food security category was decreased from 30.00 per cent to 10.00 per cent after involving in income generating activities. After taking income generating activities, none of the respondents belonged to low food security category. The t-value calculated was 7.77 and it was significant at 1 per cent level (Table 4.9).

**Table 4.6: Change on Food Security and Nutrition Due to Income Generating Activities (N=60)**

S/N	Category	Before		After	
		Frequency	Per Cent	Frequency	Per Cent
13.	Low	9	15.00	0	0
14.	Medium	18	30.00	6	10.00
15.	High	33	55.00	54	90.00

Source: Research's data, 2013

#### 4.3.2.6 Impact of Income Generating Projects on Overall Women Status

It can be observed from the Table 4.8 that, the percentage of respondents under high overall women status category was increased from 23.33 per cent before to 60.00 per cent after undertaking income generating activities. Subsequently there was a decrease in the percentage of respondents in both medium and low overall women status category from 33.34 per cent before to 31.67 per cent after and 43.33 per cent before to 8.33 per cent before, respectively. The t-value calculated was 6.13 and it was significant at 1 per cent level (Table 4.9).

**Table 4.1: Change in general standard of living due to income generating activities (n=60)**

S/N	Category	Before		After	
		Frequency	Per Cent	Frequency	Per Cent
16.	Low	26	43.33%	5	8.33%
17.	Medium	20	33.34%	19	31.67%
18.	High	14	23.33%	36	60.00%

Source: Research's data, 2013

It is clear from the data that, the overall impact of income generating activities on livelihood status of the beneficiaries was positive.

**Table 4.2: Impact of IGPs on Capital Acquisition in Respondents**

Capitals	Index		't' value
	Before	After	
Human Capital	52.76	87.94	16.58**
Physiscal Capital	41.57	70.00	12.45**
Social Capital	46.15	76.52	13.58**
Financial Capital	41.07	71.91	15.71**
Nutrition and Food Security	74.82	88.06	7.77**
Overall	51.27	78.89	6.13**

\*- Significant at 5%; \*\*

Significant at 1%;

NS-Non significant

Source: Research's data, 2013

The implication of this finding is that engaging in income generating activities brings about rest of mind because they are to buy and acquire whatever they need at any point in time. Another section of table reveals that all the respondents indicated that income generating activities had increased their nutritional level leave alone other areas of concerns.

#### **4.4 The Challenges existing in the Study Area Affecting Women Empowerment's Programme**

The responses are categorised in the following sub-sections:

##### **4.4.1 Lack of qualified skilled personnel/ Lack of entrepreneurial skills**

About 44% of the respondents indicated that lack of skilled personnel was a challenge since they were responsible in one sees the management of the Income Generating Projects (IGPs) this was an issue of concern since they indicated that they were professionally trained to offer advice in some of the areas they were called upon to. Whereas it was noted that women were able to generate income the burden

of ensuring that these Income Generating Activities succeed lay heavily on them as provider of their households. The respondents said it was an enormous responsibility to be squarely answerable to the stakeholders if the IGA were not doing well.

#### **4.4.2 Land limitation**

Whereas 22% of the respondents felt that they had limited land that could not allow them venture into farming. The only space they had was mainly for the smallholding production and/or vegetable gardening.

#### **4.4.3 High maintenance expenditure**

About 33% the respondents indicated that high maintenance cost of facilities was point of concern 2 and also indicated that other ventures like Dairy farming required was labour intensive and required close supervision. From the interview findings the Community Development officials indicated that the main challenge in the management of Income Generating Activities was poor record management particularly where Income Generating Activities account was not separated from other household's funds. This lack of proper book keeping easily raised queries during meetings of those IGPs owned by a group of women.

#### **4.4.4 Lack of sufficient funding**

Moreover, 33% of all respondents agreed that this was a major challenge especially considering the fact that some were in the process of initiating new ones and expanding existing ones. Therefore they depended on funds from other sources; virement. About 55.5% of these respondents felt capital was not a challenge since their IGPs were self-sustaining.

#### **4.4.5 Market Competition**

About 66.6% of the respondents indicated that competition from established firms posed a great challenge. This on the other hand limits their participation in improving their undertakings because of stiff competition.

#### **4.4.5 Lack of support from Family members**

11.1% of all respondents agreed that there was lack of support from their family members. It was explained that those who did not support Income Generating Activities were sceptical about how profitable Income Generating Projects would be others were resistant because they felt that starting/expanding Income Generating Activities would call for increase in costs of living and hence were fearful that this could cause them an extra financial burden. Some thought that it was expensive to engage in agricultural activities when farm inputs were high and the market prices sometimes low when there was a glut.

#### **4.4.6 Management of Assets: Financial**

The group did not have financial records to account for all its income and expenditures, even though Merriam said they wrote everything down. As there were no records, it was difficult to determine how much profit they made and they could not remember anything.

They do not regard themselves as having assets, and did not want to divulge any information as they thought that the Council would stop supporting them. From previous interactions with the group it is known that the three members all own houses and have outside rooms for rental income. Acho-Chi (2002:146) faced a similar situation during his study of urban street vendors in Cameroon who were reluctant to tell him whether they made a profit or not. It appears that divulging financial information is a sensitive issue.

The group had no access to affordable credit. One respondents from the group indicated that she had once gone to the bank to apply for a loan, but the requirements

were too stringent for the group. However, they are not willing to invest part of their individual incomes (from pensions and rental income) in the project.

The group members were not aware of any resources available in their community, hence their inability to mobilise community resources. However, they complained that their local council officials ignored them and were not helpful.

The most difficult time economically was during the first three months of the year when people were not giving them orders because of the dry season. Winter was their busiest as they got many orders for tracksuits.

#### **4.4.6.1 Management of Assets: Human**

The group had the highest turnover with only the group leader, remaining from the original group. According to the findings of the Swaziland Seminar Report on Community Based Planning (2003:11), this is a common trend in groups that are non-functioning and whose members' assets vary greatly, making the development of common visions difficult.

The group currently has three members who are all pensioners. Two have been with the group for just two months. The previous members' ages ranged from 25 to 67 years. The members were generally in good health and were able to carry out their tasks. They also had access to health facilities to improve their human capital. The current members are semi-literate and have attended only short courses in dressmaking. They have different sewing skills, and these include sewing ladies' and men's wear.

They do not have any meetings to discuss their progress and plan for the future, hence the apparent lack of strategic direction. When a member joins, he or she has expectations that are not met, resulting in high turnover.

Discipline appeared to be a recurring problem in the group, as some members did not come to work regularly and still expected to be paid out equally with those who had met their commitments. When the profits were not shared equally, they left in anger. The members did not have any shared goals; hence each pursued her own agenda: for some it was just to pass time while actively seeking employment; for others the attraction was the resources that were donated by the Council. Still others took sewing material and did not return with the finished product or income generated from the sale. The key informants also complained about the general lack of commitment from some group members, hence frustrating the others.

#### **4.4.6.2 Management of Assets: Social**

Group members have their own networks of social support, which include their relatives and the community. They can use these during a crisis.

There was consensus on the importance of empowering these groups, which the IGPs felt was going to take them to greater heights by working together and sharing skills. But they say they were disappointed as their expectations were not met. Promises had been made to assist the groups with drawing up business and marketing as well as frequent visits to their projects to give guidance and support, but these were not fulfilled. The Council had also promised to arrange study tours to other projects, but this did not materialise. Weyers (2003:54) warns about starting something with a group/community and then abandoning it. He states that this harms their attitude, and the next development practitioner who enters their community will bear the repercussions

## **CHAPTER FIVE**

### **DISCUSSION OF RESEARCH FINDINGS**

#### **5.1 Introduction to the Discussion of Findings**

The main objective of this research was to assess women's empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region.

#### **5.1 Performance of Women Empowerment's Programmes in the Study Area**

The respondents were asked whether their situation had improved over the years since they had joined the projects. The response from the sewing groups was that their profits were dwindling over the years, even though there were no records to verify this. The food gardens, however, said their situation was improving, especially Ebeneza Women Group, who obtained a huge capital injection through a SMEs competition which they won.

Benefits accrued by virtue of being members of the projects include:

- i. They have acquired skills such as baking, sewing and organic farming. The food gardens had benefited from the workshops held by the Department of Agriculture.
- ii. Food security at household level has increased. When they are paid for their work, they are able to meet some of their household food security requirements
- iii. They have increased income earning opportunities. For instance, some group members from Ashe Group, through their interactions with the volunteers, were able to obtain part-time cleaning jobs at some of the streets in Arusha City council. Six of the eleven members from the Moreti women group sewing group managed to secure full-time jobs at a clothing manufacturing company (A to Z Textile Company Ltd.)
- iv. Some of the trainees from Zabibu group have been able to start making batik clothes.

- v. Nutritional status at household level has been enhanced because of the availability of the fresh vegetables from the food gardens
- vi. Self-worth has increased
- vii. Their social networks have increased as they support one another. For instance, at Wanawake na Maendeleo Sewing Group they contribute money to buy materials to design garments for clients if there is no project money.

### **5.3 Minimum Resource Envelopes for Improving Women Status in the study Area**

The data presented in Chapter four revealed that ‘poor economic condition’ and ‘there is no other source of income’ are the major reasons for taking income generating activity. The other reasons were ‘to pass time’, the activity was already ‘traditionally practiced’.

Majority of the respondents expressed the reason for taking income generating activity as ‘poor economic condition of the family’ (70.8%) followed by there is no other source of income (53.7%) and due to drought during last three successive years. The result of the study indicated that the extent of gain in empowerment through income generating activity was 24.60 per cent and total empowerment was 42.13 per cent which indicated that still there is scope to empower the women by taking the contributing factors.

Women involved or not involved with income-generating activities need credit for the same reasons that men do. One of the main reasons is to increase the family’s income through expanded production and investment and to improve the family’s welfare through increased consumption. Women have been and continue to be heavily involved in rural production. They need credit to increase their productivity and income just as rural development schemes need to improve women’s productivity. Findings show that The Council offers loan through Women Special Fund but still One-Third of the loan disbursed is still within the women groups as it has been shown in section 4.3.

In the present study, certain variables shown positive significant relationship with improvement of various dimensions of capitals such as annual income with improvement of human capital, sources of information and achievement motivation with social capital, and economic motivation with improvement of financial capital.

#### **5.4 The Extent Investments Promote Women's Empowerment in the Study Area**

The success of small businesses receiving support from government institutions often depends on mobilizing and organizing the poor so that they can develop sufficient confidence to save, borrow and invest. On the positive side, investment in social preparation yields long-term benefits in terms of social and human capacity building. For instance, organizing women and then involving them in micro-credit activities are effective ways to assist and empower poor women. The formation and operation of savings and borrowers groups likewise build confidence, trust and social capital. Similarly, involving borrowers in entrepreneurial activities directly builds their skills and indirectly contributes to improved health and reduced risks.

Findings show that a combination of diverse practical skills, know-how, capital to start independent income-generating activities and the availability of a marketing facility is indispensable for achieving the goal of empowering women in the study area. A critical review of the activities of the Department of Community Development shows that most of them lack this integration. Among all the activities reviewed, the study observed that there is some innovative features combining all the necessary elements, which are capable of contributing to the empowerment of women and hence reduction of poverty.

The findings of the study with respect to impact of income generating activities presented in section 4.4 indicated that, the overall livelihood status was high after undertaking income generating activities by most of the beneficiaries which is reflected by improvement in human capital, physical capital, social capital, financial capital and food security.

The income earned by the members of the family was not sufficient for two square meals before undertaking the income generating activities. However, after undertaking

Income generating activities they could earn more and utilize the increased income for other purposes.

The findings implied that, overall livelihood development interventions of the Government through empowering women's income generating projects had produced positive results which indicating significant different in 't' values. It had also established field reality that, beneficiaries had realized higher benefits of income generating activities.

The acquisition of various capitals by the sample respondents is discussed below.

#### **5.4.1 Human capital**

This includes education and employment opportunities to the group members. The programme contributed to the employment and income generation in general. The present study reveals that, on an average, additional employment was generated due to various IGPs; here increased employment means increased income which enabled the respondents to support their family's needs. The importance of imparting education was made clear through trainings and other informal meetings conducted by the Council, which might have motivated beneficiaries to educate their colleagues.

#### **5.4.2 Physical capital**

There was significant improvement in physical capital. It includes improvements in farm energy in the form of farm machineries, construction or renovation of dwelling house and improvement in entertainment materials such as radio, TV *etc.* The probable reason for some challenges observed might be majority of them were landless, less land holding and semi-medium income group beneficiaries. Most of the beneficiaries had purchased radio and TV as entertainment materials which also

added to improvement of physical capital. The probable reason for overall improvement in physical capital might be due to increase in income level of beneficiaries by various income generating activities.

#### **5.4.3 Social capital**

This includes social interaction, respect at home and outside and also leadership opportunities. There was significantly improvement in the social capital of beneficiaries. One of the key interventions contributed was development of social infrastructure through formation of women groups which now have access to loan through Women Fund at Council level. Due to membership in self help groups the interaction among the members improved. These self-help groups not only empowered them economically through various IGAs but also improved their social interaction, respect at house and outside and also leadership opportunities. Hence, the improvement in the social capital acquisition was more visible irrespective of their different livelihood activities.

#### **5.4.4 Financial capital**

Financial capital acquisition was found significantly increased among beneficiaries who followed various income generating activities, financial capital was more increased compared to other capitals of the beneficiaries, the probable reasons might be due to more savings, because money was borrowed from Council at low interest rate for investing in income generating activities. So, this helped them to save more. Some of the major benefits realized by the beneficiaries were saving habit, easy access to loan, loan at low interest rate, bank contacts *etc.*, which are related to financial capital. In addition to their savings, they have got bank loan, which further strengthened their financial capital position resulting in improved financial status.

#### **5.4.5 Food security and Nutrition**

Food security refers to the availability of the sufficient food for family consumption either self produced or purchased. It means sufficient production of food grains or improved purchasing power. Increased purchasing power depends upon the

employment opportunities and increased income, where there was significant increase in the employment opportunities and income sources, the financial status and the food security ought to improve. Further, it was clearly observed that, most of the beneficiaries undertook livestock practices as their income generating activities. This had contributed significantly towards food security as most of these animals are reared to raise capital or meet contingent expenditures and self consumption.

## **5.5 The Challenges Faced by Women Empowerment's Programme**

When this research began, very little activity was taking place in the projects under study. In addition, some of the projects that had been meant to be part of the study had wound up. Interviews with the project members and key informants and my own observation revealed certain reasons for the apparent lack of success for the income generating projects. The discussion will move from the micro to macro level.

### **5.5.1 Micro Level**

#### **5.5.1.1 Dependency Culture**

Some of the members interviewed indicated that when they joined the projects they had very high expectations and had hoped they would get everything from the Council. This was because the Council's entry into Women's IGPs was around the time of the second phase of the government in power in 2010. The members expected more grants instead of loan being provided with services enjoyed by the other advantaged groups.

#### **5.5.1.2 Lack of Discipline and Commitment**

Also related to dependency another common problem was a lack of discipline and commitment. It appears those with more assets are not as committed to the project as those with fewer assets. The members did not have a common goal. For instance, when they were bidding for orders for uniforms or when weeds had to be removed in time to plant the next crop, some members just did not appear or feigned illness.

The volunteers further entrenched the dependency culture by giving the projects a lot of freebies. During the interviews it was also observed that people expected payment in the form of food to attend monthly networking meetings. The researcher observed that because there were no rewards, this led to poor attendance.

#### **5.5.1.3 Lack of Skills**

The sewing groups were not successful because their skills were not competitive. They needed refresher courses to update their skills. This is vital, especially to Meroti women group, who train community members in basic dressmaking. The products sampled were not good quality or presentable, as there was no proper quality control, hence they could not compete with clothing shops well established in town centre. They did not have basic record keeping or project management skills either.

#### **5.5.1.4 Illiteracy**

Only 6% of all respondents from the groups had gone to Vocational Trainings, and this concurs with Due's (1990:81) study of small-scale entrepreneurs with limited or no formal education in Botswana, where he found that a lack of education can limit entrepreneurs' ability to venture into complex projects or to expand activities to more remunerable productive levels. His study revealed that they did not want to take risks by taking on complex ventures.

#### **5.5.1.5 Marketing**

None of the groups had a tangible marketing strategy, other than word of mouth. Only Wanawake na Maendeleo Sewing group used the print media by advertising in the local community newspaper, *The Arusha Times*.

At other times the local faith-based organisations as well as English Medium Academies give them orders to make uniforms for them. There are many other sewing groups in the community, hence competition is very stiff, but they do not seem to be endeavouring to gain a competitive edge. As Harrison (1997:79) notes

that the availability of cheap clothing from stores such as Jet and PEP, and a thriving second-hand clothing market, makes it harder for them to find customers.

The food gardens' marketing is much easier because the vegetables market themselves (everyone passing by can view the garden through the fence). The major customers are the people in the surrounding community. The competitive edge is that the vegetables are picked fresh from the garden, unlike the vegetables at the corner stalls and at major vegetables markets in Arusha. The groups have also made the price affordable, thus attracting more customers. They have been supplying vegetables to one of the aftercare centres. Meikle (2002:39) argues that urban farming has become a vital strategy for the urban poor to cope with household food insecurity and malnutrition that have resulted from negative global impacts. The study confirmed this, as the food gardens have fared much better than the sewing groups.

The groups did not have effective marketing strategies, hence sometimes failed to sell all their produce, resulting in losses. Hurley (1990:49) concurs that most IGPs begin production without really testing the market, so that when they try to sell their products, their prices are not acceptable to the community and the quality of the finished product is not very good. He argues that marketing finished goods is one of the most difficult areas for IGPs operations.

#### **5.5.1.6 Competition from other IGPs**

The sewing groups faced stiffer competition from other groups than the food groups. For instance, Wanawake na Maendeleo indicated that there were three other sewing groups in the same street making the same things. As discussed under marketing, this is another example of what happens when a needs analysis is not conducted to explore the viability of a project. Chigudu (1990:4) states that women have a tendency to copy what other women are doing without really testing the market. The researcher also noticed that the women wanted to venture into activities that other groups were doing, such as bead work, even though the market is saturated.

### **5.5.1.7 Absence of Records**

The groups did not keep reliable records of their incomes and expenditures. In some groups, such as Ebeneza Women group and Moreti women group, this can be attributed to the low levels of literacy among the members. Because there were no records, it was not possible to estimate the actual losses and profits made by the groups. None of the groups could remember the profits they made from the time they started. The researcher had to rely on what they could remember, which was very little. Where records were available, the information was scanty, and no conclusions could be made. This was aggravated by the unavailability of all the records for the capital the organisation has invested in the projects. Pickering et al (1996:56) also observed this tendency among the group of women engaged in brick-laying in Uganda.

## **5.5.2 Macro Level**

### **5.5.2.1 Access to Credit**

The women did not have access to credit to expand their business or acquire equipment. This is in line with findings of most studies of projects, including those by Chigudu (1991:5) and by the International Fund for Agricultural Development (IFAD) (1994:4). IFAD observed that credit was a problem for all small businesses and was particularly acute for women. The groups cannot approach banks because the banking laws contain discriminatory provisions and the women therefore have to rely on informal financing sources such as money-lenders that demand high higher interest. However, IFAD is quick to add that from their experience, credit is not a panacea for the poor. The experience of the Arusha IGPs has also shown that sometimes credit makes the situation of the poor worse because the non-productive use of credit does not create income, and leads to problems in loan repayment.

Hurley (1990:133) adds that micro finance agencies avoid giving loans to the poorest segment of society as they have no assets which they can use as co-lateral and are viewed as a group with high risk in loan default. Due (1991:89) also observed that

women have more difficulty in obtaining credit as some of their assets are not registered in the women's own names and they do not have bank accounts either.

#### **5.5.2.2 Bad Governance at Local Level**

Satterthwaite and Tacoli (2002:63) observed that the urban poor are vulnerable to bad governance at local level because of their reliance on publicly provided services. This was confirmed by the groups, who indicated that they did not have any connections at the council offices, hence did not receive preferential treatment, as opposed to those with connections. This results in further disparities between the rich and the poor. The project members therefore felt that the government was not supporting them in terms of capacity building and making credit easily accessible to them. The ward councillors interviewed appeared to be under no political pressure to address the needs of the groups. The issue of bad governance was also raised as a concern in chapter three.

#### **5.5.2.3 Lack of Linkages within Government Structures**

It was observed that different government departments are working with the groups, but none seems to care about what the other is doing. Cooper et al (2002:25) state that government policies encourage cooperation between departments, but there is no one to ensure that this happens and this results in duplication of resources and roles. This was confirmed by the Community Development official interviewed, who stated that there was competition between local and regional government officials. The regional government officials allegedly embarked on similar projects to those of local government with the same target communities.

This challenge is compounded by a lack of effective representative structures in the community. None of the project members indicated that they had ever been called to a community meeting to discuss community issues with the councillors to enable them to contribute to the integrated development plans. This shows that there are still weak processes which do not allow input from the grassroots on how policies have impacted their livelihoods.

## **CHAPTER SIX**

### **SUMMARY CONCLUSION AND RECOMMENDATIONS**

#### **6.1 Overview of the Chapter**

The centre of attention for this chapter is directed in drawing summary, conclusions and finally, coming up with recommendations (policy implications)

#### **6.2 Summary**

The context of women in developing countries including Tanzania is well established. The study's main concern was to assess women's empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region.

Both theoretical and empirical literatures were reviewed so as to sharpen and deepen the theoretical framework of the research, familiarise the researcher with the latest developments in the area and identify gaps in knowledge as well as weaknesses of previous studies. The theoretical background served as a frame of reference for the research.

Given that accessibility to micro-credits is posited to be a catalyst to women empowerment, study findings reveal that majority of women continue to miss the empowerment opportunity through microcredit regardless of the scheme's nature. On accessibility aspect with respect to women, study results show number of women grouped themselves so as to engage in income generating projects in the study area.

The study has shown that access to micro-credits can facilitate both economic and non-economic changes in women's lives. Though change in material base is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries, still majority of the borrowings by women continue to basically facilitate subsistence and consumption based activities such as establishment of petty business and meeting household level demands.

### **6.3 Conclusion**

The findings of this study have confirmed those of other researchers, as discussed in the literature review. The reasons for the apparent failure of the IGPs are interlinked and require a multi-sectoral intervention that addresses the multiple deprivations that the urban poor face as advocated by the sustainable livelihood approach.

From the study it has been observed that many external and internal reasons can lead to the success or failure of IGPs. The study has also revealed that IGPs work best if they are offered as a package linked to credit, training and support in an enabling economic, political and social environment. The apparent reasons for performance of the Arusha IGPs have been identified, and these were stem from the micro, meso and macro environments.

This part also focuses on the themes emerging from the investigation into the apparent reasons for failure of IGPs in Arusha discussed in the previous chapter and makes recommendations, based on the sustainable livelihood framework discussed in chapter three. According to Welman et al (2005:211), the identification of themes is one of the most fundamental tasks in qualitative research. In this study, the key words were identified using the technique of counting significant words that occur more frequently than others. These words will now be discussed.

#### **Limited Income Earning Opportunities**

None of the groups indicated that there were enough income-earning opportunities in their communities, especially for those who had not completed their matrix and had no tertiary training. The informal sector was saturated, resulting in a lot of competition. The jobs that they could get were menial and the wages were just too low to enable them to escape the poverty trap.

#### **Limiting Institutional Contexts**

From the study it emerged that the urban poor make strategic choices according to their entitlements and access to resources, as mediated by the parameters of

institutional contexts. As Harrison (1997:79) highlighted in chapter two, the sewing groups were vulnerable because of the markets being liberalised and thus opened to stiffer competition. In chapter three Satterthwaite (2002:8) raised the concern that the poor make choices based on the constraining environments that they live in. Cooper et al (2002:8) argues that the constraints of poor people cannot be solved by one government department, nor can they be solved at local level, because poverty is multi-faceted.

### **Lack of Power and Influence**

There was consensus among the respondents that they lacked power and influence to be heard in resource allocation decisions by all tiers of government. Carney (2003:36) concurs that this lack is common among the world's poor. The respondents did not have a voice over public policies and priorities. This powerlessness led to deprivation and low access to resources. This is also one of the concerns of SLAs that development facilitators do not accommodate the poor in their planning and implementation. The participation that they advocate for is just to extract information from the poor to use in their development plans.

### **Bad Governance at Local Level**

All the groups voiced their concerns about corrupt and incompetent government officials who were not responsive to their needs. The respondents revealed that only those with political connections could access resources as they had the information and contacts on where and how to access financial resources and government tenders. This was discussed in the theoretical chapters as being one of the constraining environments that lead to vulnerability.

### **Limited Knowledge of Local Resources**

The groups exhibited limited knowledge about the resources that were available in their community. Only the food gardens were able to access resources from other government departments, such as the Department of Agriculture and other NGOs offering skills training in organic farming. They indicated that to them the most

important resource was access to credit. This was because the development centre was invisible, as only one group, Ebeneza, was aware of its existence.

## **6.4 Recommendations**

A holistic approach to development at the local level should need to be emphasised in order to tackle challenges faced women in initiating income generating projects for sustainability as their livelihoods. The following recommendations among others should be considered in the efforts to sustain income generating projects as one way of empowering impoverish women in developing countries, Tanzania being one of them.

### **6.4.1 Promotion of Active Involvement of Beneficiaries**

The Council needs to create awareness among the respondents that there are vehicles for change. Poor people must be key actors in identifying and addressing livelihood priorities. Carney (2002:13) concurs that outsiders should listen and respond to the poor. However, some organisations are not flexible enough to cater for the required dynamism and flexibility of fully participatory interventions. There are also underutilised resources within their communities that the poor can tap into, especially the development centres set up by the Department of Community Development (Cooper et al 2002:23-24).

The adoption of a SLA will close this gap as one of its principles is to be people centred. According to Ashley and Carney (1999:7) sustainable poverty elimination will be achieved only if external support focuses on what matters to people, understands the differences between groups of people and works with them in a way that is congruent with their current livelihood strategies, social environment and ability to adapt.

### **6.4.2 Behaviour Change**

The urban poor must change their behaviour and attitudes to their dependency on the state and donor agencies. This is a long uphill task that requires patience. The urban

poor will protest initially, but when they realise that their participation is no longer a token, but a transfer of control, they willingly own the process.

### **6.4.3 Increasing Household Asset Bases**

Increasing household asset bases is intended to lead to more secure livelihoods. The main assets in the groups were social and physical. This is consistent with Sachs's (2005:244-5) observation that the extreme poor lack human, physical and natural assets.

### **6.4.4 Human Assets Capacity Building**

The respondents had the health and nutrition levels necessary for sustained labour input, but not the educational standards and skills that would make their labour productive. Without these, poor people cannot enhance their skills and earning capacity. It is imperative therefore to develop poor people's skills by engaging reputable service providers, so that these skills can increase their income-earning opportunities. Offering internal two- or three-day workshops with no substance is not adequate for acquiring skills to run a business, especially for the semi-literate. Skills that were found to be lacking included record keeping, costing the products and day-to-day management of the projects. This is consistent with Hartini's (2004:179) study in the rural parts of Indonesia, which observed that building the capacity of poor people and community-based organisations is essential to a project's success.

Cooper et al (2002:25) agree with Hartini (2004:178) that the sustainability of development projects depends largely on the capabilities of project members. The core of all SLAs is that development interventions should take into account the strengths and capital assets of target communities to see whether they will be able to drive and sustain the project. According to Cooper et al (2002:25), the majority of projects fail and are topped up' to try and sustain them. This is consistent with the Arusha IGPs which have been 'topped up' six to seven times.

#### **6.4.4.1 Social Assets**

Satterthwaite (2002:259) makes a distinction between social assets built on informal networks and social assets derived from participating in wider political and civil society organisations. He notes that two of the most important social assets for the urban poor are their capacity to form organisations which undertake joint tasks such as the South African Homeless People's Federations (SAHPF), which promotes saving among its membership and also lobbies the state to assist them with resources to build their homes.

Second, through membership in community-based organisations, the urban poor can develop joint interests which can enhance their understanding of cultural diversity. Sanderson and Hedley (2002:255) concur that this asset can be used to mobilise the urban poor so that they willingly participate for their own benefit and their communities. Satterthwaite (2002:267) observes from the experience of the SAHPF that the scope of successful negotiation for civil society organisations depends on the responsiveness of government structures and the presence of political and legal frameworks that provide protection for organised urban poor groups.

#### **6.4.4.2 Financial**

None of the groups, except Wanawake na Maendeleo, indicated that they had enough or any savings which could be converted to physical assets as an investment. Meikle (2002:46) recommends that the urban poor should be motivated to develop a culture of saving to help them deal with stresses and shocks. In South Africa this culture is lacking, hence the heavy reliance on credit facilities.

The IFAD (1994:4) observes that poor women do not have access to credit facilities and this was confirmed in the study as none of the groups indicated that they had access to micro finance. The only credit accessible to them was through the loan sharks. The loan sharks offered credit at very high interest rates. The urban poor cannot access finance from the banks as they do not have collateral. The development centres offer credit facilities only to IGPs who are willing to form cooperatives with similar projects in the community. The projects said they did not

want to consider this move: as one group leader put it there would be many problems’.

#### **6.4.4.3 Physical Assets**

Eleven of the twenty-four respondents owned houses. May et al (2000:236) and Rakodi (2002:47) state that housing is a critical asset for the urban poor. Secure housing is a productive asset that can cushion the urban poor against the long-term impact of poverty through the generation of rental income, using it as a workspace or as collateral for loans.

#### **6.4.4.4 In-Service Training for Community Workers**

There is need to devote more resources to keeping community workers up to date with the current trends and methodologies in the development arena. This will equip them with the skills to effectively facilitate the process of empowering communities through ensuring that control is transferred over to the beneficiaries, and their involvement is not only consultative. The starting point would be for community workers to be equipped with participatory methodologies, as these ensure that local knowledge is fully utilised.

#### **6.4.4.5 Conducting Capacity Building for Microcredit Schemes**

The researcher feels that if the rate of capacity building sessions in microcredit schemes increases, the potential of women empowerment through microcredit shall remain significant to both categories of women members (i.e those that qualify for credit and those that do not) and the study strongly recommends this.

#### **6.4.4.6 Development of Participatory Monitoring and Evaluation Mechanisms**

This should not solely be the work of outsiders who are commissioned, but must involve the target beneficiaries, so that they can feed back to management/policy makers. The Council does not have a strong monitoring and evaluation mechanism for the IGPs. A lot of crisis management could be avoided if a system was in place.

Cooper et al (2002:26) observe that most organisations have only financial-based monitoring and evaluation systems, and this is true of the CSC. There is a pressing need for the establishment of these systems

#### **6.4.4.7 Advocacy**

At this level, the bulk of the work is for development practitioners to advocate for the rights of the urban poor, as they are the ones who get to meet the policy makers as well the decision makers in government. The policy makers are more focused on policy than action; hence it may be necessary to change their attitudes about the poor and how to deal with them.

### **6.5 Suggestions for Further Research**

The study was conducted in only two wards with refers to 5 projects. Hence, it is necessary to have studies on other income generating projects in order to generalize the findings. Other areas of concern can be:

- a) Future research could be more extensive and multi-disciplinary, covering all the LGAs' offices, other community-based organisations and government departments promoting IGPs.
- b) Moreover, a more detailed investigation on individual income generating activities, empowerment of women *etc.*, with larger sample can be taken up.
- c) The study was conducted with considering only few income generating activities, further studies could be conducted by considering all the activities undertaken through the support of the Council with comparing each other.
- d) Probe into other variables apart from those that are studied in the present investigation may be identified and their influence on sustainable IGPs may also be studied.

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## **Appendix I: Questionnaires:**

### **Part 1: Questionnaire for Primary Respondents**

The main objective of this research is to assess women's empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region. Please tick your answer. All information will be treated confidentially and they meant for academic purpose only and not otherwise. Thus, I am asking for your cooperation in this task and I am assuring you that your responses will be treated confidentially.

**Respondent No...**

**Date.....**

#### **A. Personal Data:**

1. How old are you? (Years)
  - a) 18 – 25 ( )
  - b) 26 – 35 ( )
  - c) 36 – 45 ( )
  - d) 46+
  
2. Gender;
  - a) Male ( )
  - b) Female ( )
  
3. Educational Background;
  - a) Primary School
  - b) Secondary School ( )
  - c) Vocational ( )
  - d) Other (please specify) ( )
  
4. How long have you been engaging in income – generating projects?

- a) 1 – 10 years      ( )
- b) 11 – 20 years      ( )
- c) 21 – 30 years      ( )
- d) 31 – 40 years      ( )

5. Are you aware of any government's programme on women empowerment?

- a) Yes      ( )
- b) No      ( )

6. Do you access any services as a result of women's empowerment programme from the government?

- a) Yes      ( )
- b) No      ( )

7. If you answered yes to question 6, for how long ago?

- a) 1 – 6 months ( )
- b) 7 – 12 months ( )
- c) 1- 3 years ( )
- d) Over 4 years ( )
- e) Not applicable ( )

8. Do you face any constraints in accessing services through these Government's programme?

- a) Yes      ( )
- b) No      ( )

If you have encountered constraints, please specify them here below.

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9. Did you ever receive any awareness on how to utilise services resulted from government's programme on women empowerment?

- a) Yes
- b) No

If yes, please specify

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10. Your opinion on the changes resulted from income generating activities in the following categories (please tick the appropriate category):

S/N	Area of Concern	Category		
		Low	Medium	High
1.	Human Capital			
2.	Social Capital			
3.	Physical Capital			
4.	Financial Capital			
5.	Food Security and Nutrition			
6.	General Standard of Living			

11. Are there any initiatives taken by Government towards ensuring clients (women) receive appropriate and standard services?

- a) Yes
- b) No

12. Are you satisfied with the methods used by the government to ensure that services are delivered as agreed?

- a) Yes
- b) No

13. Are there any challenges facing the government in promoting women's empowerment programme?

- a) Yes            ( )
- b) No            ( )

If yes, please mention them

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.....  
.....

14. How do you rate the government's efforts in promoting women's empowerment programme?

- a) Highly Satisfactory            ( )
- b) Satisfactory                    ( )
- c) Unsatisfactory                 ( )
- d) Undecided                      ( )

Please give reasons for your answer above

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15. What methods do you think the government can use to ensure that services are delivered as agreed?

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16. What do you suggest to be done the government in promoting women's empowerment programme in the country ?

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***“Thanks for your Cooperation”***

**Part 2: Interview Schedule to Officials**

The main objective of this research is to assess women’s empowerment programmes in Tanzania taking a case of women income generation projects in Arusha City Council in Arusha region. All information will be treated confidentially and they meant for academic purpose only and not otherwise. Thus, I am asking for your considerable cooperation towards this task and I am assuring you that your responses will be treated confidentially.

1. Are you aware of any government’s programme on women empowerment?
  - a) Yes            ( )
  - b) No             ( )
  
2. Are you administering any women empowerment’s programme in your area of jurisdiction?
  - a) Yes            ( )
  - b) No             ( )
  
3. How do this/these women empowerment programme performs in your area?

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4. How do you rate the government’s efforts in promoting women’s empowerment programme?
  - a) Highly Satisfactory       ( )
  - b) Satisfactory               ( )
  - c) Unsatisfactory            ( )
  - d) Undecided                 ( )

Please give reasons for your answer above

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5. What is the minimum resource envelopes directed towards improving women status in your area of jurisdiction?

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6. Do you think the resources directed towards women empowerment's programme in your area of jurisdiction are enough?

- a) Yes        ()  
b) No         ()

Please give reasons for your answer above

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7. Do you think it is appropriate for the government to invest in women empowerment through other interventions?

- a) Yes        ()  
b) No         ()

Please give reasons and suggest on what can be done by the government

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8. Are there any challenges with regards to women empowerment's programme in your area of jurisdiction?

a) Yes        ( )

b) No         ( )

Please give reasons for your answer above

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9. What actions can be taken towards improving women empowerment's programme in your area of jurisdiction and in the country at large?

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***“Thanks for your Cooperation”***