

**WOMEN'S ECONOMIC EMPOWERMENT: A CASE OF SELECTED
TANZANIA SOCIAL ACTION FUND (TASAF) III PROJECT IN MOROGORO
DISTRICT, TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN RURAL
DEVELOPMENT OF SOKOINE UNIVERSITY OF AGRICULTURE.
MOROGORO, TANZANIA.**

EXTENDED ABSTRACT

Women's economic empowerment is crucial for growth of the economy within the country and globally. However, it is not well known whether women's involvements in TASAF activities are impacting positively on their economic empowerment. The overall objective of this study was to assess women's economic empowerment among women involved in TASAF project in Morogoro District. The specific objectives were to identify the activities initiated by TASAF; to examine women participation in selected TASAF project activities; to determine the level of empowerment among women participating in TASAF project activities; to determine economic empowerment as a result of participation in TASAF project activities. The study adopted a cross-sectional research design, whereby a total of 160 respondents were involved. The study used primary and secondary data; primary data the tools used were questionnaire survey, FGD guide and interview schedule for key informant and secondary data was collected from publication from TASAF project office and Village office. A descriptive statistics was used to identify the activities performed by women who were supported by TASAF project and social demographic characteristics. A Cumulative Empowerment Index (CEI) was used to determine the overall level of women's economic empowerment. A binary logistic regression model was used to analyse the impact of women's participation in TASAF project and their economic empowerment. The results showed that women were involved in livestock keeping, food vending, selling vegetables, fruits, fish, homemade soaps and local beer. The study further revealed that majority (71.6%) of the respondents was economically empowered. In addition women's participation in TASAF activities, women organizations and age of woman were important predictors to women's economic empowerment ($P < 0.05$). Thus, it is concluded that, participation in TASAF initiated activities had a great potential to empower women economically. Therefore, it is recommended that stakeholders and

NGOs should encourage women to participate in TASAF activities through provision of trainings and awareness rising; in addition financial institutions should provide soft loans to women in order to enable them to establish income generating activities to empower them economically.

DECLARATION

I, Grace Lawi Mbilinyi, do hereby declare to the senate of Sokoine University of Agriculture that, this dissertation is my own original work done within the period of registration and that it has neither been submitted nor concurrently being submitted to any other Institution.

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.....

Date

The above declaration confirmed by:

.....

Dr. John N. Jeckoniah

.....

Date

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ACKNOWLEDGMENTS

I would like to express my gratitude to The Almighty God for giving me good health and taking care of me during the period of writing this work.

I am very grateful for the guidance, attention and support I received from my supervisor Dr. John N. Jeckoniah. He critically read and provided necessary advice from the proposal writing to the final stage of writing the dissertation.

I wish to express my gratitude to my beloved family especially my father Mr. Lawi Mbilinyi for his financial, material and spiritual support, may God bless you abundantly.

I would also like to extend my gratitude to my fellow colleagues of the Master of Arts in Rural Development Course for their support and friendly communication throughout the study period. Their comments were instrumental in shaping my work.

I wish to thank all TASAF staff in Morogoro District for their support during the survey exercise.

Lastly, I wish to thank all respondents for giving me their time throughout the period of data collection.

DEDICATION

I dedicate this dissertation to my beloved parents Mr. and Mrs. Mbilinyi for their support throughout the study period.

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LIST OF ABBREVIATIONS AND ACRONYMS

APF	African Partnership Forum
AU	African Union
CEI	Composite Empowerment Index
CEDAW	Convention of Elimination of all forms of Discrimination Against Women
CWB	Convention Women Bank
EDCI	Economic Contribution to Household Income Index
FAO	Food and Agriculture Organization
FGDs	Focus Group Discussion
FMI	Freedom of Movement Index
HDMI	Household Decision-making Index
ICRW	International Centre for Research on Women
LGAs	Local Government Authorities
NCPI	National Consumer Price Index
NGOs	Non-Governmental Organization
OECD	Organization for Economic Co-operation and Development
PAI	Personal Autonomy Index
PTF	Presidential Trust Fund
RWECP	Rural Women Employment Creation Project
SDGs	Sustainable Development Goals
SIDA	Sweden International Development Agency
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Science
SSA	Sub-Saharan Africa
SUA	Sokoine University of Agriculture
TAMWA`	Tanzania Media Women's Association

TASAF	Tanzania Social Action Fund
TSESSD	Training Symbol Embedded High Rate Symbol Decodable
TZS	Tanzanian Shilling
TWB	Tanzania Women Bank
UN	United Nations
URT	United Republic of Tanzania
USA	United State of America
USD	United State Dollar
VEO	Village Executive Officer
VICOBA	Village Community Banks
WDF	Women Development Fund
WEE	Women's Economic Empowerment

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

Attaining women's economic empowerment and assisting women to overcome poverty, remain to be a serious development challenge (McFerson, 2010; Golla *et al.*, 2011; Khan and Noreen, 2012). Women's economic empowerment is the process which is anticipated to increase women's power over economic decisions and in accessing opportunities to access and control the economic resources or benefit (SIDA, 2015). Women's Economic Empowerment (WEE) can be achieved through improving women's access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the participation to economic activities, labour and market (Kabeer, 2012). The global initiative to empower women regained momentum during the 1995 Beijing Declaration and Platform for action in which it was envisioned for gender equality in all dimensions of life. This initiative is also reflected in the recently adopted Sustainable Development Goals (SDGs) specifically goal number five which reaffirmed, that women's empowerment enables the attainment of national and international sustainable development (ICRW, 2016).

In Africa, women, as it is in other parts of the world are very active economic agents, but they face array of barriers to achieve their full economic potential from restrictive cultural practices (Spervacek, 2010). For example it is reported that women perform most agricultural activities in sub-Saharan African (SSA) countries, earn a third of all firms and comprise 70% of the employees (Chichester *et al.*, 2017). Rural women face many barriers to engage in productive work, economic activities, mobility and ownership of productive resources including land, credit and market that perpetuate their lower economic status (APF, 2007). In SSA customary land tenure systems widely exclude women from

ownership or control of land and most of the assets which are in women's control, albeit they own and control resources that have very low value (Tanwir and Safdar, 2013). The existence of challenges to women in sub Saharan African hinders the attainment of their economic empowerment.

In Tanzania, women's economic empowerment is considered as a gateway to attain development and for the reduction of poverty. However, it is estimated that 60% of women in Tanzania live below the poverty line (URT, 2012; Khan and Noreen, 2012). In addition, the government has introduced different initiatives in order to empower women economically including the Tanzania Social Action Fund (TASAF) which implements many development projects that aim to improve women's access to financial assets such efforts are envisaged to improve their economy and to reduce poverty (Evans *et al.*, 2012). In addition, TASAF also has a component that emphasize on public work programme which appears to have been successful in increasing women's participation in development activities, hence empowering the poorest-of the poor and women (Pandur, 2011).

TASAF is one of the Government of Tanzania funding facility organization that provides a mechanism to allow local and village government to respond to community demands for intervention that contribute to the attainments of the Sustainable Development Goals. TASAF III is scheduled to run from June 2012/16 that focuses on supporting intervention that enabled poor households to increase income and opportunities while improving consumption (Davies *et al.*, 2012). The following were the aims of TASAF III to provide a safety net component targeted at the poorest and most vulnerable groups including women by providing cash transfers and wages, community driven intervention which enhance

livelihood and increase incomes through community savings and investments (Kamakenge, 2015). This study aimed at exploring the impact of women's participation in TASAF initiated activities and the resultant empowerment.

1.2 Problem Statement

Women's economic empowerment (WEE) is an important component for an economic growth of any nation (Mayoux, 2002; Kabeer, 2012; OECD, 2012). Generally, in Tanzania the level of WEE is low, for example about 60% of the women live with less than 1 USD per day, they are not actively participating in decision making about issues that matter most in their lives both at household and community level (URT, 2012; Kamau, 2012; URT, 2016). In the study area where the study was conducted, the poverty levels and status of WEE is also low. Several efforts have been made by the government and non-government organizations to empower women economically. Some of these efforts include the following: introduction of the Presidential Trust Fund (PTF); Tanzania Media Women's Association (TAMWA); the village and land act of (1999) which emphasizes on equal access and control over land; Women Development Fund (WDF); Parliamentary quota setting for women parliamentarians; Tanzania Women Funds (TWF) and Tanzania Social Action Fund (TASAF) (Evans *et al.*, 2012; URT, 2012; Katto and Katzer, 2013).

These efforts were expected to transform women's life in view of increasing their empowerment. Despite all the above women are reported to be deprived socially and economically compared to men for example; women lack economic opportunities and autonomy, lack economic resources including credit, land and ownership and inheritance rights, have limited access to education and support services as well as low participation in decision making (Msafiri and Jeckoniah, 2015). Moreover, it is not well known as to

whether women's involvement in TASAF activities is positively impacting on their economic empowerment, hence the essence of this study.

1.3 Justification of the Study

Women participation in economic activities such the ones initiated by TASAF has potential to increase their empowerment and sustainable economic growth. In Tanzania women constitute 51.3% of the population; therefore, empowering women could tremendously reduce low empowerment level among women and lead to general economic growth in the country (URT, 2012). The study findings can guide different actors involved in women's economic empowerment. The study will raise awareness to the society on the importance of empowering women economically due to the positive impacts which comes from economic empowerment. Also, the study will help the stakeholders to provide trainings, technology and skills in order to improve the women's economy

In addition, the study contributes information that can be used to attain Sustainable Development Goals (SDGs) specifically goal number five which aims at ensuring gender equality and women empowerment. Therefore, the study findings do provide information that could enhance efforts to empower women economically as guided by National Micro-Finance policy (2000). Among other things the microfinance policy it emphasizes on women's access to financial services. Therefore, it was vital to assess the impact of women participation in TASAF project to economic empowerment in Morogoro District.

1.4 Research Objectives

1.4.1 General Objective

The general objective of this study was to assess women's economic empowerment among women involved in TASAF project.

1.4.2 Specific Objectives

Specifically the study aimed to:

- i. Identify activities initiated by TASAF project related to empowering women.
- ii. Determine the level of participation among women in TASAF project.
- iii. Determine the level of women's economic empowerment among women participated in TASAF project.
- iv. Determine the impacts of women's participation in TASAF project activities to their economic empowerment.

1.5 Hypothesis

- i. The level of women's participation in TASAF project activities is not related to women's economic empowerment.
- ii. The level of Women's Economic Empowerment among women participating in TASAF project does not differ.

1.6 Empowerment Theory

The study was guided by theory of Empowerment by Rappaport, (1984) who states that "actions, activities or structure may be empowering and that the outcome of such processes results in level of being be empowered" (Perkins and Zimmerman, 1995). The theory involves both process and outcomes; in relation to process, an individual is involved or participates in income generating activities and outcomes include women's economic empowerment through asset ownership, increase of income, decision making, mobility, saving and contribution to family basic needs.

Generally, empowerment involves four stages which are entry, advancement, incorporation and commitment. According to Lord and Hutchison (1993), the

empowerment theory has got four critical assumptions: the first assumption is individuals are assumed to understand their own needs better than anyone else and therefore should have power to define and act upon them. The second assumption is all people possess strength upon which they can build. The third is empowerment is a lifelong endeavor and the fourth assumption is personal knowledge and experiences are valid and useful in coping effectively.

Therefore, theory of empowerment suggests that to attain empowerment one needs both process and outcomes and individuals are assumed as human beings to understand their own needs better than anyone else and therefore should have power to define and act upon the same.

1.7 Conceptual Framework for the Study

Women's economic empowerment has been measured by several factors; there are several frameworks for evaluating and measuring women's economic empowerment including those developed by Kabeer (1999), conceptualizing that women's empowerment have three inter-related dimensions which are resource (pre-conditions), agency (process) and achievement (outcomes). The framework depict empowerment as a dynamic process, whereby women acquire resources that enable them to develop voice-the capacity to articulate preferences- and agency-the capacity to make decisions to fulfill the aspirations. In resource may be material (economic); social or human (skills attribute, knowledge) and process or agency was significant actor for changes and outcome is the women's economic empowerment.

In resource it involves humans which consists of all social demographic characteristics such age, household size, educational level and occupation. In process or agency it involves all the activities initiated by TASAF project such as livestock keeping, food

vending, selling local brew. The outcome or achievement are all benefits received after the process and using of the resources involves decision making power, increase of income, saving, freedom of movement and contribution to family. Therefore, women's economic empowerment occurs when human resource is utilized effectively to expand agency or process and outcomes will occur which is women's economic empowerment

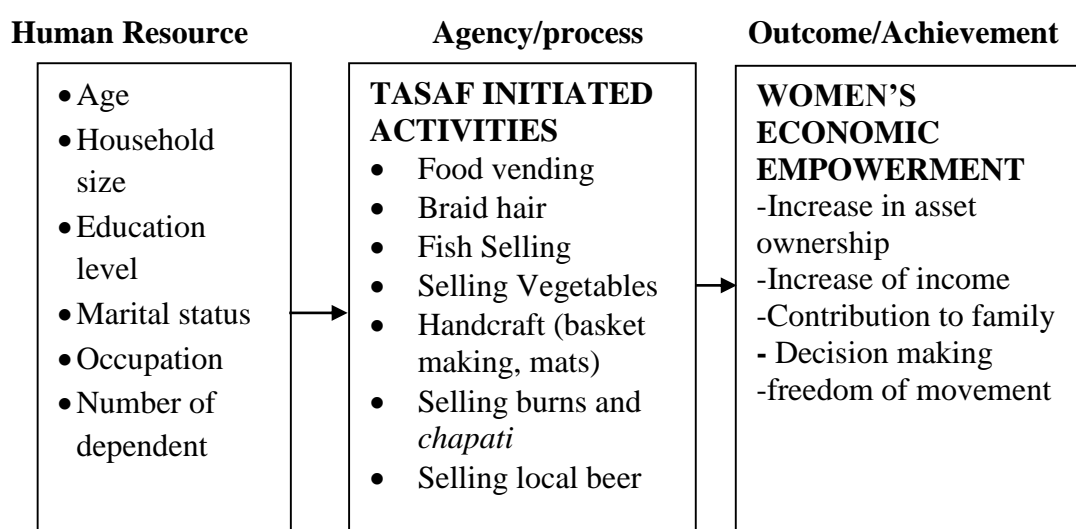


Figure 1: The conceptual framework for women's economic empowerment adapted from Kabeer (1999).

1.8 Organization of the Dissertation

This dissertation is presented in the publishable manuscript format, and it is organized in four chapters. Chapter One, covers the introduction which consists of problem statement, justification, objectives, hypothesis, theoretical framework and conceptual framework of the study. Chapter Two consists of the first manuscript that focuses on TASAF projects initiated activities and level of women's participation in TASAF initiated activities. Chapter Three consists of the second manuscript which focuses on the level of women's economic empowerment among women beneficiaries as the results of their participation in TASAF initiated activities. And, Chapter Four covers of the general conclusion and recommendations of the study.

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CHAPTER TWO

2.0 Women's Economic Empowerment through TASAF Activities: A Case of Selected TASAF Projects in Morogoro District, Tanzania.

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Abstract

Women are increasingly being involved in a wide range of economic activities all over the world, yet there is lack of consensus whether their increased participation in economic activities such as the ones initiated by the TASAF project positively impact on their economic empowerment. This paper explored women's involvement in TASAF initiated activities and the level of participation in TASAF initiated activities. The study adopted a cross-sectional research design whereby data was collected once. A questionnaire was the main tool for data collection and this was supplemented by the data collected through Focus Group Discussions (FDGs). Descriptive statistics were computed to identify the activities initiated by TASAF projects and the socio-demographic characteristics. And participation in TASAF project was determined by developing Participation Index. Moreover, content analysis was used to analyse the qualitative data. Generally, results revealed that TASAF projects have enabled women to initiate different activities including livestock keeping, food vending, selling vegetables and selling homemade soaps thereby

increasing their incomes. Additionally, most of women were categorized in the medium level of participation in TASAF initiated activities. The study concluded that TASAF projects have enabled women to establish income generating activities with the moderate level of participation. Therefore, the study recommended that TASAF projects should provide training and enough capital to enable women to establish more income generating activities. In addition, there is a need to encourage women participation in TASAF projects activities.

Key words: Women Economic Empowerment, TASAF activities, Morogoro District, Tanzania.

Target Journal: The Tanzania Journal of Development Studies

2.1 Introduction

In most parts of the developing world more women than men actively participate in crop production and livestock keeping, provide food, water and fuel for their families, and engage in off-farm activities as a way of diversifying the households' income (UN, 2008). Despite their higher level of participation in these key livelihood activities, women in developing countries are deprived socially and economically compared to men. Generally, women lack economic opportunities and autonomy, lack of economic resources including credits, land and ownership and inheritance, limited access to education and support services as well as low participation in decision making (Msafiri and Jeckoniah, 2015). Several efforts and approaches towards improving women's economic empowerment have been initiated such as increasing women's life skills, increasing their access to productive assets, improving and enabling the institutional environment, and assisting women in their ability to make strategic life decisions in order to help them realize more economic growth and development (UN, 2009).

In Tanzania as it is in many other developing countries men are reported to control, interfere women's earnings hence reducing their efforts to empower themselves (Leavens and Anderson, 2011). To ensure women's economic empowerment, the Government of Tanzania has joined international efforts through ratification of several conventions e.g. Tanzania has signed the Convention on the Elimination of all forms of Discriminations Against Women (CEDAW); it has also initiated several multipronged efforts and approaches such as introduction of the Covenant Bank for Women (CBW) and Tanzania Social Action Fund (TASAF) in order to empower women economically and ensure equal economic opportunities (TASAF, 2011; Mori, 2014). Despite all the efforts made by Government and non-governmental organization, it is frequently reported that the level of women's economic empowerment is generally low. Several recommendations have been made by researchers to increase women's economic empowerment including more women involvement in economic activities such as those initiated by TASAF. However, it is not well known whether more women's involvement in TASAF project activities to translate into increased economic empowerment. Therefore, this paper analyses the impact of women's participation in the TASAF initiated activities on their economic empowerment.

2.2 Methodology

The study was conducted in Morogoro District which is one among six district of the Morogoro Region of Tanzania. The District covers 19 056 square Kilometers (7 358 sq. mi). It is bordered to the North and East by Coast Region, to the South by Kilombero District to the southwest by Kilosa District and the West by Mvomero District and the Morogoro Urban District. Its Population was 263 920. Its coordinates: 06⁰54'S 037⁰54'E. The district was selected because it has many women living under 1 \$ dollar per day and has low economic empowerment (Kamau 2012; URT, 2012).

The study adopted cross-sectional research design whereby data were collected only once. The study populations were women beneficiaries in TASAF projects. In selecting the sample size the following sampling techniques were used: two divisions were purposively selected based on the criteria of having many TASAF beneficiaries, from the two divisions three wards were selected through systematic random sampling. Thereafter, four villages were randomly selected followed selection of 40 respondents through systematic random sampling from each village to make a total of 160 respondents. This sample size was considered adequate for the study as suggested by (MacCallum *et al.*, 2014) that in social science research a sample size with 100 cases is enough for assessment of relationships of research variables. The unit of analysis was individual women who participated in TASAF project.

Data were collected through primary and secondary data; secondary data were collected from publications and TASAF office documents. The primary data involved questionnaire, FDGs and Key informants interview. A structured questionnaire was the main tool for data collection which was used to collect information on socio-demographic characteristics of respondents, activities initiated by TASAF project and the level of participation in TASAF activities. Then four FDGs were conducted with 8-10 participants to gather qualitative data. The members in FDGs and key informants were purposively selected basing on in experience and level of participation in TASAF activities. Key informants interviews were conducted through interview schedule.

The Qualitative data was analyzed through content analysis while quantitative data was coded and analysed with the aid of Statistical Package for Social Sciences (SPSS). Descriptive statistics explored the activities initiated by TASAF project and socio-demographic characteristics. A total of nine activities initiated by TASAF were used to

determine the level of participation in TASAF project activities under each activity assigned point (Yes =1 and No=0) followed by the analysis of the total scores to get the level of as low, medium and high. The respondent who initiated more than 4 activities were considered as high level of participation, when respondents initiated 2-3 activities it was considered as moderate level and those who initiated only one activity or zero was considered as low level of participation.

2.3 Results and Discussion

2.3.1 Socio-demographic Characteristics

The respondents' characteristics were age, education level, occupation, marital status and household size.

Table 2.1: Socio-demographic characteristics (n=160)

Characteristics	Frequency	Percentage	
Age of respondent	25-34 years	1	0.6
	35-44 years	15	9.4
	45-54 years	106	66.3
	Above 55years	38	23.7
Education level	No formal education	108	67.5
	Primary education	51	31.9
	Secondary education	1	0.6
Occupation	Farming	151	94.4
	Livestock keepers	7	4.4
	Business women	2	1.2
Marital status	Married	55	34.4
	Separated	20	12.5
	Divorced	9	5.6
	Widow	75	46.9
	Single	1	0.6
Household size	1-5 members	81	50.6
	6-10 members	73	45.6
	11-15 members	6	3.8

Findings for socio-demographic characteristics showed that majority of the women (66.3%) were aged between 45-54 years; this implies that women were matured and they have enough energy to initiate different activity to influence economic empowerment. The education level of the women beneficiaries of TASAF was low since more than a half (67.5%) of the respondents had no formal education. Also, education of a woman is a better able term of knowledge to negotiate participation in decision making and a key factor for women empowerment (Rezapour and Ansari, 2014; Pambe *et al.*, 2014). One's occupation is an important aspect in measuring quality of life, the study findings revealed that the main occupation of women was farming; hence this implies that women were engaged in agriculture as the source of income and food for their household members. Similar findings have been reported by (Yusuph *et al.*, 2015) that women make important contribution on agriculture activity. Also, Aslam (2013) reported that women occupation is critically associated with women's economic empowerment through decision making power, increase in income and improvement of children's health.

Marital status is one of the most important factors which influence economic empowerment among women, in the study area findings revealed that majority (46.9%) of women were widows and more than a quarter (34.4%) were married. This implies that most women beneficiaries had no support from spouse and that influence women to engage in TASAF project activities to increase income. According to (Nikkhah *et al.*, 2010) revealed that widow and divorced women are more likely to be empowered since they do not need permission from husbands. Therefore, women can easily involve in many activities that influence empowerment process. The results further revealed the household size of the surveyed area ranged from 1 to 15 with the mean size of four household members this implies that women had a burden of duty since most of the household members were dependents and that leads to low economic empowerment. This finding is

similar to Ushma and Karasek (2012) that women with bigger family size lead to low economic empowerment.

2.3.2 Activities Initiated by TASAF Project in Empowering Women Economically

It is argued that there is bidirectional relationship between women's occupation and economic empowerment defined as improving the ability earnings, decision making, freedom of movement and asset ownership (Sakthivel, 2015). The findings as presented in Table 2.2 show that women managed to initiate many activities through TASAF project funds. The following were the most popular activities: food vending, livestock keeping, handcraft, and selling local brews, selling fish, selling of homemade soaps, selling vegetables/fruits, selling burns and *chapati* and hair braids.

Table 2.2: Activities initiated by TASAF Woman Beneficiaries (n=160)

Activity	Frequency	Percentage
Livestock keeping	133	62.7
Food vending	28	13.2
Hand craft	17	8.0
Selling <i>chapati</i> /burns	11	5.2
Selling local brew	8	3.8
Selling fish	3	1.4
Selling homemade soaps and cosmetics	2	0.9
Hair braiding	3	1.4
Selling vegetables and fruits	7	3.3

The findings show that TASAF project has enabled women to engage in different income generating activities. The study found that majority of the respondents was engaged in livestock keeping. Also this finding is similar to the study done in Pakistan that 80% of women are engage in livestock keeping especially goats, sheep and poultry because rural women have low capital and the activity can be easily monitored when doing home activities (FAO, 2012).

The findings also show that women were engaged in food vending as another activity through TASAF project funds. This result is similar to that of Chikoyo (2016), in Mbarari District that women engage in food vending as the source of income for families and the same was used in paying children school fees for primary and secondary students. Also, this finding is similar to that of Milanzi (2011) in Morogoro Municipality that women engage in food vending contributes to household income by buying basic needs like food and clothes for children.

In Table 2.2 the findings show that few women were engaged in fish selling, also this study is similar with Stoke *et al.* (2015), in Kenya that women are engaged in fish selling to improve their income.

”Few women are engaged in selling fish because there is no any river/lake/dam around the ward, so it’s difficult for a women to leave the house every day to buy fish in town”. (Key informant in Kiroka Village 2nd of March 2017).

Other income generating activities revealed by women included the vending of vegetables and fruits, hair braids, selling of local brew, burns and handcraft. This finding is similar to Urio (2016), in a study done in Arumeru District that many women are engaged in petty business as the source of their income such as hair braid and food vending. Further to the above, the findings revealed is similar to that of Bose *et al.* (2009) and Roy (2016) in Bangladesh that women are engaged in home textile, selling agricultural output, homestead gardening and fisheries as the source of their income and contribution in meeting basic household necessities. Moreover, URT (2016) reported that women are highly engaged in small business rather than larger business because their capital is very small and that hinders them from engaging in large business.

In Table 2.2 the findings show another activity which was performed by few women is selling of soaps and cosmetics constitute of (0.9%). Few women were engaged in this activity in the study area.

"I failed to engage in soaps making because it needs a lot of time, capital for buying raw materials and skills." (FGD participant in Mkambarani Village 28th Feb, 2016).

2.3.3 Level of Participation in TASAF Initiated Activities

Participation is the process in which ordinary people take part- whether on voluntary or obligatory basis and whether acting alone or as part of group with the goal of influencing a decision involving significant choices that affect the community. The studies revealed that a half of the women were at the medium level in participation of TASAF activities. This implies that, women in the study area were able to initiate two to three activities by using TASAF project fund. Through key informant interviews it was argued that women are capable of doing multiple tasks in order to contribute to their household's income. For example: women were reported in farming activity as their main occupation, livestock keeping and a third activity such as food vending. This finding is similar to Okomba (2014) that women are engaged in multi tasks activities in order to have income of their own, to increase decision making power and to increase power in expenditures.

Table 2.3: Level of Participation in TASAF Activities (n=160)

Level of participation in TASAF activities	Frequency	Percentage
Low	17	10.6
Medium	82	51.3
High	61	38.1

Findings in Table 2.3 show that more than quarters of the women were in the high level of participation since they were able to participate in more than four activities from the funds provided by TASAF project. This finding is similar to that of Stokes *et al.* (2015) in Kenya that the level of participation in income generating activities is high since women are engaged in more than four activities like hair braiding, food vending, selling cereals and selling charcoal in order to empower their economy and to contribute buying food when husbands fails to get.

The findings also show that few women were in the low level of participation in TASAF initiated activities project. This means that women were able to initiate only one activity and others failed completely to initiate any activity. Through key informants interview it was found that women initiated only one activity due to challenges which facing women including lack of enough capital, burden of responsibilities and lack of skills/training to initiate more activities.

2.4 Conclusions and recommendations

TASAF project enabled women in Morogoro District to engage in many activities including livestock keeping, food vending, selling fish, selling burn, handcraft, hair braiding and selling of vegetables, fruits and selling of local beer. Also the study found that majority of women was categorized in the moderate level of participation TASAF activities.

It is recommended that TASAF project should continue to support women to engage in more activities through providing more training and helping them to access more funds that women could use to initiate more activities in order to attain women economic empowerment. Non-Government Organization's should support women in rural areas by

providing technology and skills in order to increase the level of participation. Further study should be done to assess the impact of women participation in TASAF initiated activities on their economic empowerment. Further study should be done on the impact of women participation in TASAF initiated activities to their economic empowerment.

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CHAPTER THREE

3.0 Women's Participation in TASAF Initiated Activities and their Economic Empowerment: A Case of Morogoro District, Tanzania.

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Target Journal: Journal of Sociology and Development

Abstract

Women in Tanzania play important roles in activities that contribute to national economy. However, it is not well known as to whether their participation in development activities such as those initiated by TASAF projects does not necessarily empower them economically. This study was conducted in Morogoro District to explore women's economic empowerment among women involved in TASAF initiated activities. The study adopted a cross-sectional research design whereby data were collected once and involved 160 respondents, five key informant's interviews and four FDG's with 8-10 participants. Women's economic empowerment index scales were developed to gauge the level of women's economic empowerment in different spheres; cumulative empowerment index was computed to gauge the overall women economic empowerment. The binary logistic

regression analysis was run to determine factors for economic empowerment among women participating in TASAF project activities. It was found that majority of the respondents (71.6%) were categorized into empowered level. Participation in TASAF activities, participation in women organizations and woman's age were important predictors for their economic empowerment ($P < 0.05$). The study concludes that TASAF initiated activities have a great potential to empower women economically. The study recommends to the TASAF project officials and Local Government Authorities to support and expand the coverage of the TASAF initiated activities so that more women could be empowered economically. The LGAs should also assist women to access other financial sources to fund their economic activities such as financial institution as well as non-formal financial institution such as VICOBA.

Key words: Women Participation, TASAF initiated Activities and Economic Empowerment

3.1 Introduction

Women's economic empowerment is an important element for attaining sustainable development (UN, 2014). Around the world women face a wide range of constraints that restrict their ability to fully benefit from activities that would empower women economically. For example, across the globe women lack access to credit, capital and productive resources thus limiting women's to benefit from economic opportunities (Narayan and Selvanathan, 2017). The global initiative to attain women's economic empowerment is among the key issues for Sustainable Development and is ranked as a fifth goal in the sustainable development that aims at ensuring gender equality and the empowerment of women and girls by eliminating all forms of discrimination, violence, and to ensure equal access to opportunities and resources (Ortiz *et al.*, 2017). Despite the

global initiative to empower women, the level of women's economic empowerment is still low; for example it is estimated about 70% of women globally are living less than 1.25 \$ per day and the economic level is low (UN, 2015).

Women in developing countries are engaged in many economic activities in order to earn extra cash that can be used meet their household's daily requirement as well as making some saving that can be invested in other productive activities (Sheheli, 2012). Generally, women earn income through selling farm produce on the local market or by selling their non-farm produce as a strategy for survival to enable them to make some saving (Okomba, 2014 and Matekere, 2015). The Government and Non-government organizations have introduced many initiatives in order to support women's effort to empower themselves economically (Ahmad *et al.*, 2015). Among these Government initiatives is the TASAF (III) projects have been initiated specifically to supports vulnerable groups including women. TASAF (III) was established in June, 2012 as a national safety net to incorporating conditional and non-conditional cash transfers and enhancement of livelihoods in order to increase incomes of women and other vulnerable people through community savings and investment (Kamagende, 2015). The project anticipated to reach about 47% of the women especially those living in rural areas (TASAF, 2011). The project has succeeded in attracting many women to participate in TASAF initiated activities. Despite this higher involvement of women in different development activities it is not known whether and how their participation activities such as those initiated by TASAF project impact to on their economic empowerment. Hence there is an essence of this study.

3.2 Methodology

The study was conducted in Morogoro District which is one of the six districts in Morogoro Region of Tanzania. The District covers 19 056 square Kilometers (7 358 sq mi). It is bordered to the North and East by Coast region, to the south by Kilombero District to the Southwest by Kilosa District and the west by Mvomero District. According to the national census the district population is 263 920. The District was selected because it has many women living below 1 \$ dollar per day and low economic empowerment (Kamau 2012; URT, 2012).

The study adopted cross-sectional research design whereby data were collected only once. The study populations were women beneficiaries of TASAF projects in Morogoro District. Two divisions were purposively selected based on the criteria of having many TASAF beneficiaries, and three wards from two divisions were randomly selected. Furthermore, four villages were randomly selected and 40 respondents were selected from each village list of TASAF participants using systematic random sampling technique, hence a total of 160 respondents. This sample size was considered adequate for the study as suggested by MacCallum *et al.* (2014) who argued that in social science research a sample size with 100 cases is enough for assessment of relationships of research variables. The unit of analysis was individual women who participated in TASAF project.

Both primary and secondary data were collected; secondary data were collected from different publications and TASAF office records at District level and village level. The primary data were collected by using structured questionnaire, FDGs and Key informants interview schedule. A structured questionnaire was the main tool for data collection which was used to collect information on socio-demographic characteristics of respondents, activities initiated by TASAF project and the level participation in TASAF activities.

Participants for FDGs were 8-10 participants for each FDG. The members in FDGs and key informants were purposively selected basing on in experience and level of participation in TASAF initiated activities. Key informants interviews were conducted by using checklist.

Qualitative data were analyzed through ethnographic content analysis techniques whereas quantitative data were analysed with the aid of Statistical Package for Social Sciences (SPSS). Descriptive statistical analysis was computed to identify socio-demographic characteristics. The level of women empowerment was computed by developing a Women's Empowerment Index (WEI) in several women empowerment spheres (Vergheese, 2011). Five different spheres of women's empowerment were measured: Personal Autonomy Index (PAI), Household Decision-making Index (HDMI), Economic Contribution to Household Income (EDCI) and Freedom of Movement (FMI). Cumulative/Composite Empowerment Index (CEI) were constructed based on the WEIs from different spheres in order to establish an overall women's economic empowerment.

In all five spheres of women empowerment assessed in this study, the women empowerment index scale was developed using a set of indicators. The Composite Empowerment Index (CEI) was developed to aggregating the scores from all the indices. This procedure has been also recommended by other scholars and organizations in measuring the level of empowerment among women (Tayde and Chole, 2010; Vergheese, 2011).

The binary logistic regression model was used to estimate the determinants of the women economic empowerment. The model specification is as follows

$$\log\left(\frac{y}{1-y}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \varepsilon_i$$

Y	Women Economic Empowerment (1=Empowered; 0= Not empowered)
β	Regression Coefficients.
β_0	Intercept
X ₁	Age of respondent (Age in years)
X ₂	Household size (Number of household members)
X ₃	Participation in women organization (1=Participate, 0=Otherwise)
X ₄	Duration in TASAF (Duration in years)
X ₅	Participation in TASAF activities (1= Yes, 0= No)
X ₆	Years of schooling (in years)
X ₇	Ever participated in training (1=Yes, 0= No)
X ₈	Marital status (1=with spouse, 0=without spouse)
ε	error item

3.3 Results and Discussion

3.3.1 Social Demographic Characteristics

The socio demographics characteristics of the respondents in the study were age, education level, marital status, household size and occupation. The findings on demographic characteristics are presented in Table 3. 1

Findings for socio-demographic characteristics show that the majority of women were aged between 45-54 years thus were matured to provide important information about the study and they have enough energy to initiate different activities through TASAF project. The education level of women beneficiaries in TASAF was generally low since more than

a half of respondents had no formal education. Hence, could not stand a better chance to negotiate and participate in decision making especially in the formal organizations that do not specifically target grassroots societies (Rezapour and Ansari, 2014; Pambe *et al.*, 2014). One's occupation is an important aspect in measuring quality of life, the study findings revealed that the main occupation of the women was farming and other related agricultural activities which was also the target of TASAF beneficiaries. An improvement in these activities which are also the source of income and food for their household is more likely to impact on their economic empowerment (Yusuph *et al.*, 2015).

Table 3.1: Social-demographic Characteristics of Respondent (n=160)

Characteristics	Frequency	Percentage	
Age of respondent	25-34 years	1	0.6
	35-44 years	15	9.4
	45-54 years	106	66.3
	Above 55years	38	23.7
Education level	No formal education	108	67.5
	Primary education	51	31.9
	Secondary education	1	0.6
Occupation	Farming	151	94.4
	Livestock keepers	7	4.4
	Business women	2	1.2
Marital status	Married	55	34.4
	Separated	20	12.5
	Divorced	9	5.6
	Widow	75	46.9
	Single	1	0.6
Household size	1-5 members	81	50.6
	6-10 members	73	45.6
	11-15 members	6	3.8

It was also argued that women's type of occupation is associated with their economic empowerment through increase in decision making power, increase in income and improvement of children's health (Aslam, 2013). Marital status is one of the most important factors which influences economic empowerment among women, the study

found that majority (46.9%) of the women were widows and more than quarters (34.4%) were married. The large percentage of widow may imply that women lack support from their deceased spouses which may affect their TASAF project activities. However, being a widow does not translate to being less empowered. For example, it is argued that (Rezapour and Ansari, 2014) widow and divorced women are more likely to be empowered than their married counterparts due to increase in autonomy in decision making about their resources as well as increase in freedom of movement. The findings further show that the household size of respondents area range from 1 to 15 with the mean size of eight household members; This implies that women have burden of duty since most of the household members were dependents and that leads to low economic empowerment. This finding is similar to Ushma and Karasek (2012) who reported that women with large family size had less chance of being empowered economically.

3.3.2 Level of Women's Economic Empowerment in Five Aspect

Among the five spheres of women empowerment that were estimated in the study, it was found that women have achieved some level of empowerment in different spheres which were reflected in: increase in income, asset ownership, freedom of movement, decision making and contribution to family issues in Table 3.2. The levels of women empowerment were relatively higher in three spheres namely: decision making, freedom of movement and contribution to family. Women were not empowered in two aspects, assets ownership and increase in income.

Table 3.2: Level of Women's Empowerment (n=160)

Spheres	Empowered	Not Empowered
Asset ownership	61(38.9)	99(61.9)
Income increase	70(43.8)	90(56.2)
Contribution to family issues	144(90.0)	16(10.0)
Decision making	148(92.5)	12(7.5)
Decision making	151(94.4)	9(5.6)

Findings as presented in Table 3.2 further revealed that women were empowered especially in the ability to contribute to family; buying of food (3 meals per day), clothes, paying school fees and medical bills. This implies that empowered women in TASAF project were able to support their families in human basic needs. This finding is similar to what was reported by Hassan *et al.* (2015) in Bangladesh that empowered women increasingly contribute to family incomes because women spend much of their income to support children in the family. The study also show that majority of women were empowered in freedom of movement in many issues including attending training, visiting relatives, going to market and visiting medical facilities. This implies that women who participated in TASAF project were able to move from one place to another. Similar trend of findings have also been reported by Msafiri and Jeckoniah (2015) that economically empowered women have credits which increases the freedom of movements.

The findings also revealed that majority of the women (94.4%) were empowered in decision making at the household level. This implies that engagement in TASAF project activities has enabled women to increase their power in decision making in many areas such as purchasing food, purchasing land and selling assets at the household level. Similar findings have also been reported by Mekonnen and Asrese (2014) who in their study on women participation in income generating activities and its influence in decision making was found that increase women ability to influence family decision making and hence their economic status. Furthermore, the findings show that more than half of the women were not empowered in income since the income received from TASAF initiated activities was below the mean which is TZS 70 731/= per month. This level of income is too low to establish and sustain a business that can generate enough income to meet the household expenditures given the big average household size of eight as established in the study area.

Generally, it was found that majority of women in the study area were empowered economically in Table 3.3. This implies that the funds received through TASAF project activities enabled women to improve their empowerment outcomes as reflected in the three spheres; contribution to family, decision making and freedom of movement. This finding is similar to that of Katto and Katzer, (2013) that women engaged in income generating activities have more power in decision making, self-confidence, and increase in women's income. Similar finding was reported by Wambua, (2013) in Kenya that majority of women (54%) do not own assets of their own because the husbands are the sole owners. This is due to lack of money to buy assets due to the fact that culture gives husbands an upper hand to control all the assets in the homestead regardless of who bought them.

Table 3.3: Cumulative Empowerment Index (CEI)

Level of empowerment	Percentage
Empowered	71.7
Not empowered	28.3

3.3.3 Women's Participation in TASAF Project Initiated Activities and their Economic Empowerment

The findings from the binary logistic regression analysis revealed that, the Pearson correlation was statistically significant among women participating TASAF initiated activities ($P < 0.05$). This indicates that the presence of relationship between the dependent variable (women's economic empowerment) and combination of independent variables was statistically significant. Results in Table 3.4, further show that the Nagelkerke R^2 which represents the adjusted Cox and Snell R^2 statistics for the study sample was 0.429 which implies that 42.9% of variation in women's economic empowerment was explained by combination of independent variable entered in the model.

Table 3.4: Binary Logistic Regression on Factors Influencing Women’s Economic Empowerment (n=160)

Variables	B	S.E.	Wald	Sig.	Exp(B)	95% C.I. for EXP(B)	
						Lower	Upper
Age	.041	.020	3.986	.046*	1.041	1.001	1.084
Household size	-.156	.101	2.392	.122	.855	.702	1.043
Marital status	.398	.495	.646	.422	1.489	.564	3.928
Years of schooling	.008	.087	.008	.930	1.008	.850	1.194
Duration in TASAF project	-.637	.580	1.206	.272	.529	.170	1.649
participation in TASAF Activities	3.930	1.176	11.160	.001**	.020	.002	.197
Participation in Training	-.547	.467	1.372	.242	.579	.232	1.445
Participation in women organizations	2.210	1.061	4.342	.037*	.110	.014	.877
Constant	2.374	2.210	1.154	.283	10.741		

*significant at 5% ** significant 1%

The result of the binary logistic regression model in Table 3.4 revealed that age, household size, duration in TASAF, participation in training, years of schooling, marital status, participation in TASAF initiated activities and respondents participation in women organizations are important factors for women’s economic empowerment in Morogoro District ($P < 0.05$). Among the eight factors only three factors were related to women’s economic empowerment (participation in TASAF initiated activities, participation in TASAF training and duration in TASAF).

The study revealed that participation in TASAF activities is statistically significant ($P = 0.001$) hence unit increase in women participation in TASAF initiated activities leads to the increase odds of women’s economic empowerment by 3.930 when other factors remaining constants. This implies that as women’s participation TASAF initiated activities leads to an increase in their economic empowerment this may partly be explained by the fact that cash received from TASAF project activities is used in solving family issues like paying school fees, buying food, paying payment of medical bills which leads to economic empowerment. This study is similar to Purvin *et al.* (2005), in

Bangladesh that revealed that women participation in Rural Women Employment Creation Project (RWECP) through income generating activities has positive influence to women's economic empowerment.

Age of the respondent and the chance of being categorized into being empowered was found to be statistically significant ($P=0.046$). This imply that a unit increase of age (years) will lead to an increase of odds of women's economic empowerment by 0.041 when other factors remain constant. This implies that as women's age increases the economic empowerment also increases, this may be partly explained by the fact that a matured woman is aware on the utilization of funds, and better ways of managing marital conflicts as well as better management of household resources and participation in training that leads to economic empowerment. Similar findings have also been reported by Rehman *et al.* (2015) in Pakistan where it was found that age of women household has positive significant impact to women's economic empowerment since matured women work hard to support their children as well as increase in the households income.

Women's participation in women group's initiated activities was significant ($P=0.037$) and positively associated with women's economic empowerment. This implies that unit increase in women participation in women groups leads to increase in women's economic empowerment by 2.210, other factors remaining constant. Also the study's observation is similar to that of Wambua, (2013) who reported similar findings in Kenya where it was found that women's participation in female groups has impact to their economic empowerment. This was shown through increasing their skills and technologies as a result of trainings conducted by group members. Therefore, the hypothesis that the level of participation in TASAF project activities does not relate to women's economic empowerment was rejected. The above partly may be explained by the fact that women

who participate in different women's group are more likely to benefit through training, awareness created and some financial assistance from the group members compared to the non-participants.

3.4 Conclusion and Recommendation

Women participation in TASAF initiated activities has the potential to empower them economically. The empowerment outcome among those involved in TASAF initiated activities increases women contribution to family, decision making power and freedom of movement. The study recommends to the TASAF project officials and Local Government Authorities to support and expand the coverage of TASAF initiated activities so that more women are empowered economically. The LGAs should assist women to access other sources of finance to fund their economic activities such as formal financial institution as well as non-formal financial institution such like VICOBA.

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CHAPTER FOUR

4.0 CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

The study assessed women economic empowerment among women involved in TASAF projects in Morogoro District. The study had four objectives: the first objective was to identify the TASAF project initiated activities done by women; to determine level of participation in TASAF project activities; to determine the level of empowerment among women beneficiaries and to assess impact of women participation in TASAF project initiated activities to their economic empowerment. The study concludes that;

4.1.1 Activities Initiated by Women Beneficiaries in TASAF Projects

TASAF projects enabled women to initiate different economic activities such as livestock keeping, selling of local beer, food vending, selling of agriculture outputs like vegetable and fruits, selling of local brew and selling of fish.

4.1.2 Level of Women Participation in TASAF initiated Activities

Women were participating in TASAF initiated activities and majority of women were in the moderate level of participation. Also, women managed to initiate more than two activities through TASAF project fund.

4.1.3 Level of Economic Empowerment among Women

Women were empowered, and the highest level of empowerment among women was in the following aspects; contribution to family matters, mobility of women and decision making power. However the level of empowerment in asset ownership and income was low due to several challenges which were encountered by women in implementing TASAF activities.

4.1.4 Impact of Women's Participation in TASAF Projects to Economic Empowerment

TASAF initiated activities have potential in contributing to women's economic empowerment. Other factors which influence women's economic empowerment include age of the household and participation in women organization groups.

4.2 Recommendations

4.2.1 Activities Initiated by Women Beneficiaries in TASAF Project

TASAF should provide enough capital and training to women in order to initiate sustainable income generating activity. Also, husbands should support wives in the activities initiated by TASAF project in order to stabilize the household income.

4.2.2 Level of Participation in TASAF Initiated Activities

It is recommended that TASAF projects should provide training and education to women beneficiaries in order to initiate more activities which could help to influence their economic empowerment.

4.2.3 Level of Empowerment among Women Beneficiaries

It is recommended that TASAF project should advise women to invest the money in form of assets such as land, sewing machines and houses in order to increase the level of empowerment. Also, TASAF should provide more funds in order to influence high investment in income generating activities.

4.2.4 Impact of Women Participation in TASAF Project to Economic

Empowerment

TASAF project staff and village leaders should encourage women to participate fully in TASAF initiated activities. Also, financial institutions should fund women's organizations in Morogoro District in order to invest more in income generating activities in order to empower women economically. Moreover, financial institutions should provide life skills training to rural women as well as the use of non-formal financial services such VICOBA in order to help women to utilize well the funds received from TASAF initiated activities.

4.3 Recommendations for Further Research

From the above conclusions and recommendations, the study has created room that call for further investigation on Women's economic empowerment to be carried out.

It is therefore, recommended that further studies should be conducted on the following aspects:

- i. Similar study should be done in other regions and districts because these results may not represent all the women beneficiaries within the country. Therefore, there is a need of expanding this study in other part of the country if necessary.
- ii. Another study should assess the challenges which encounter women when implementing TASAF initiated activity. The study on which the dissertation was carried out didn't consider the challenges which hinder economic empowerment among women beneficiaries.

APPENDICES

Appendix 1: A household questionnaire

WOMEN'S ECONOMIC EMPOWERMENT: A CASE OF TASAF (III) PROJECT IN MOROGORO DISTRICT, TANZANIA.

Date of interview

Questionnaire No.....

IDENTIFICATION PARTICULARS

1	Division
2	Ward
3	Village

SECTION A: BACKGROUND CHARACTERISTICS

4. How old are you? Years
5. What is your household size..... (Mention in numbers)
6. In your household how many dependents do you have..... (Mention in numbers) elders above 65 years and children below 15 years.
7. What is the highest level of school []
0=none 1=primary education 2=secondary education 3=tertiary education 4= other (specify).....
8. How many years have you been in school.....(mention in numbers)
9. What is your marital status []
1=married 2=widow 3=single 4=divorced 5= separated 6=other (specify).....
10. What is your main occupation.....
11. For how long have you been a TASAF beneficiary?years
12. Have you participated in any TASAF training? YES/ NO
- 12(b) Can you mention the activity which you participated?
 - i.
 - ii.
 - iii.
 - iv.
- 13 (a). Do you participate in any of women organization groups? Yes/ no.....
- 13 (b) Can you mention the name of the group which you participate.....

19. How do you overcome the mentioned challenges?

.....

.....

.....

.....

.....

20. In what ways a project should be implemented in order to bring development?.....

.....

.....

.....

SECTION D: TASAF PROJECT AND WOMEN’S ECONOMIC EMPOWERMENT

(a) Contribution to family issues

21. What are you contributing within your family?

No	Contribution to family	Yes	No
1	Are you able to meet your family basic needs eg food		
2	Are you able to pay hospital bills		
3	Are you able to pay your children school fees		
4	Are you able to buy furniture and utensils		
5	Are you having reliable source of power eg solar, electricity		
6	Are you having suitable source of energy for cooking eg; gas cooker, charcoal,		
7	Are you able to buy for your child clothes		
8	Are you able to buy your own clothes?		

22. How much do you spend in health service per month? TZS

23. How much did you spend in children school fees and other student’s needs?TZS

24 Does the project contribute to solve your family issues? (a) Yes (b) No []

(b) Mobility

25. Are you able to do the following without seeking permission from your husband?

Please put a tick in appropriate box basing on question asked.

Question	Mobility of women	YES	NO
I	Attending training		
Ii	Attending meetings		
Iii	Going market or <i>mnada</i>		
Iv	Visiting medical facilities eg hospital		
V	Visiting your family or relatives outside your village?		
Vi	Participation in social function eg marriage/wedding ceremonies		
Vii	Purchasing inputs from distant shop		
Viii	Participating and organization of cultural program		
Ix	Visiting financial institution eg VICOBA for loan application or paying installments		

Decision making power

26. Do you participate in making decision on the following issues?

Please put a tick in appropriate box basing on question asked.

Qn	Decision making	YES	NO
I	Purchasing daily need e.g. food		
ii	Purchasing productive asset e.g. land		
iii	Purchasing non-productive e.g. mobile phone		
Iv	Engagement in economic activities e.g. <i>mama lishe</i> , farming		
V	Sending children to school?		
Vi	Going to training		
Vii	Going to any meeting		
Viii	Selling of productive assets e.g. land, hoe		
Ix	Selling non-productive asset e.g. mobile phone		
X	Were you making decision yourself when you want money for medical service?		

27. Does TASAF cash gave you power in decision making in your family?

(a) Yes (b) No []

(d) Assets ownership

28. What was / is the ownership state of the assets of the following item.

Put a tick \checkmark besides your answer.

S/NO	Ownership of Household Assets	Asset owned	Price	Access to	control over
1	Mobile Phone				
2	Solar panel				
3	Land or Farm				
4	Bicycle				
5	Bed				
6	Mattress				
7	Radio				
8	Goats				
9	Iron sheets				
10	Sand bricks				
11	Local chicken				
12	House				

29. Does the project increase your ability to own assets?

(a) Yes (b) No []

(e) Level of income

30. How much was your income per month before engaging in TASAF project activities?

31. How much do you receive per month after engaging in TASAF project activities?

32. How much was your saving per month before engaging in TASAF project activities?

33. How much do you save per month after engaging in TASAF project activities?

34. Does the project change your income level?

(a) Yes (b) No []

35. Does the project enabled you to have saving?

(a) Yes (b) No

36. Does the project change your economic situation? (a) Yes (b) no []

Appendix 2: Interview Schedule for Key Informants

**WOMEN'S ECONOMIC EMPOWERMENT: A CASE OF SELECTED TASAF
(III) PROJECT IN MOROGORO DISTRICT, TANZANIA.**

1. When did TASAF project start in your village?
2. What are the total number women beneficiaries in your village?
3. What are the conditions for being a TASAF beneficiary?
4. How do women participate in TASAF initiated activities?
5. How do you the level of women participation? Is it good or bad (explain) your answer
6. What economic changes among women beneficiaries after participating in TASAF project activities?
7. How is women economic empowerment defined in your project/village?
8. What ways does the project do to promote women's economic empowerment?

Appendix 3: Checklist for focus group discussion

**WOMEN’S ECONOMIC EMPOWERMENT: A CASE OF SELECTED TASAF
(III) PROJECT IN MOROGORO DISTRICT, TANZANIA.**

General information

Village.....

Ward.....

Division.....

QUESTIONS

1. What are the activities initiated by TASAF project for empowering women?
2. What is the level of women participation in TASAF initiated activities as a woman?
3. What are the challenges which face women in implementing TASAF initiated activities?
4. How do you overcome the challenges mentioned?
5. What are the indicators of women economic empowerment defined in your village?
6. In rural context, what changes in women’s lives can you say to have been attained through TASAF project activities?
7. What can you say on the level of women economic empowerment through TASAF project activities?
8. What techniques are used by the organization to promote women economic empowerment?