

**THE ROLE OF MEN IN ACHIEVING WOMEN'S ECONOMIC
EMPOWERMENT IN BUTIAMA DISTRICT, MARA REGION TANZANIA**

TURPHINA MATEKERE

**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
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ABSTRACT

Despite various efforts by Government and NGO's in empowering women, they continued to live in poor condition and dependent on men. The study was carried in Butiama district to examine the role of men in women economic empowerment. More specifically the study aimed at examining men's attitude and support to women economic empowerment. Equally the study focused on assessing the levels of women economic empowerment with regard to women economic decision making, control of savings, income and loans, as well as ownership of assets including land. Lastly the study intended to find out factors affecting men's participation in the process of women economic empowerment. A cross-sectional design was employed in data collection. A structured questionnaire administered to 120 married women with their spouse and a checklist of questions administered to focus group discussants and key informants were tools for data collection. Descriptive and inferential analysis was used to analyze data. The findings indicate that men provide startup capital to their spouse, they participate in economic activities and they also take care of the family when their wives are away. Men play very minimal role in WEE. Furthermore, CEI indicated that more than half of women in the study area attained medium level of empowerment. Additionally the findings revealed that women had power to control their savings, income, loans and other resources, while men control land and other production resources. Moreover, majority of men had negative attitude towards WEE and were in line with the statement that women engagement in economic activities is a wastage of time. WEE has no contribution to household income. Ordinal logistic regression model revealed that there was a significant relationship between men's attitude and Women Economic Empowerment at $p < 0.001$ indicating high significant. The Multiple Regression model was used to analyze factors responsible for influencing men's participation in WEE. The study found that age of

men, negative attitude of men, low support in food and men traditional belief were important predictors of men's participation in WEE. Statistically the variables were significant at ($p < 0.05$, $p < 0.001$ and $p < 0.001$) showing high contributions to the model. The study recommends gender mainstreaming and men inclusion in women economic empowerment programs, through awareness creation of gender roles and intra-household relationship.

DECLARATION

I, TURPHINA MATEKERE, 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 being concurrently submitted in any other institution.

Turphina Matekere

(M.A. Candidate)

Date

The declaration above is confirmed by

Dr. A.N. Sikira

(Supervisor)

Date

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DEDICATION

This work is dedicated to my beloved son Maswale Sam Mkama who missed my love and care when I was writing this dissertation.

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LIST OF ABBREVIATIONS

ACT	Anglican Church of Tanzania
AICT	Africa Inland Church of Tanzania
CBO	Community Based Organization
CDO	Community Development Officer
CEI	Cumulative Empowerment Index
CPI	Cumulative Participation Index
DFID	Department for International Development
FBO	Faith Based Organization
FGD	Focus Group Discussion
GAD	Gender and Development
GDP	Gross Domestic Product
IGAs	Income Generating Activities
MDG	Millenium Development Goal
NGO	Non-Governmental Organization
NSGRP	National Strategy for Growth and Reduction of Poverty
OECD	Organization for Economic Co-operation and Development
SPSS	Statistical Package for Social Science
SUA	Sokoine University of Agriculture
TGNP	Tanzania Gender Networking Programme
TZS	Tanzanian Shillings
UN	United Nations
UNDP	United National Development Program
UNESA	United Nations Economic and Social Affairs
URT	United Republic of Tanzania

WAD	Women and Development
WEE	Women Economic Empowerment
WEE	Women Economic Empowerment
WEO	Ward Executive Officer
WID	Women in Development

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

Globally women make substantial contribution to human labor force and economic development (World Bank, 2007). However, women's economic rights, contributions and priorities have been largely overlooked (Ajinkya 2012). Most of the world's poorest people are women who face unequal access to the resources needed to improve their economic and social status (Akinsanmi, 2005). Gender inequalities feed patterns of women (UN, 2011). Millions of women from different countries have been starting and operating economic enterprises that create significant contribution to their domestic, as well as the world's gross domestic product (World Bank, 2011). Equally women enterprises generate income for household and invest accumulated savings back into the community in the form of health care, education and food (DFID, 2000). Even so, majority of women are illiterate and without formal education due to limitations associated by cultural, traditional and gender inequality where consequently turn them into poverty (World Bank, 2005).

It is estimated that women account for two thirds of the 1.4 billion people currently living in extreme poverty and make up 60% of the 572 million working poor in the world (DFID, 2000). In Sub-Saharan Africa women are more likely to live in poverty than men in 22 out of the 25 countries (Folbre, 2012). The high proportion of women living in poverty highlights the importance of a focus on women's economic empowerment (Garry, 2009). Similarly, the situation of women in Tanzania does not differ much in many aspects from other women in Africa and in the world at large (Morse, 1991). Women work to ensure the family's daily survival, are taking care of the twin burden of

mother and father, by being head of the families as their husbands are working in cities or searching for greener pastures far from home (Kuzilwa, 2005). About 60% of the women live in absolute poverty in Tanzania (URT, 2000). They have no access to credit and other financial services, due to their low education level, similarly their knowledge and skills on how to manage their work is generally low (URT, 2005). Women's poverty in Tanzania as in other African countries, is partly, caused by gender inequality between men and women such as the unequal distribution of income and control over resources (including property, assets and financial capital (OECD, 2008).

Other inequalities are revealed through women's lack of decision-making power, the unequal distribution of household tasks, the care giving role assigned to women, cultural, gender-based violence, and the constraints imposed on women's socio-economic mobility and labor market barriers; all act as contributory factors which cause and compound women's poverty (Malhotra and Mather, 1997). On the other hand, gender equality so often is equated with women alone despite being an issue of concern to both women and men (Mayoux, 2002). Regardless of being part of the policies and practices of development work, men continue to be treated as ungendered. As such, they have been given little attention in influencing gender equality (Ajinkya, 2012). While there is growing interest of men provision of capital, contribution in household income, participation of in women's economic activities in empowering women yet women continue to suffer in various ways towards their economic empowerment (Kabeer, 2005). Significant intra-household inequalities continue to persist across many communities worldwide including Tanzania which leave women less empowered (OECD, 2010). Even though women contribute a major proportion of their income to the needs of the households, men tend to have considerable autonomy (Ahmed, 2008). According to Baker (2007) some men compel their spouse not to work outside the household as well as

take the money they earned. Again patriarchal system has affected women's power in alleviating poverty since they cannot make decision in allocation or distribution of resources at the household level (Mosedale, 2005). While social norms can vary drastically from one place to another, the global trend has generally put women in a disadvantaged position (World Bank, 2011). Patriarchal social systems operate against the economic interests of women through informal networks (Esplen *et al.*, 2007). The global trend does not differ much with the situation in Tanzania and Mara region specifically where culture and traditions have continued to put women into a lower position. All ethnic groups in Mara region are male dominated (Chirangi, 2013). The patriarchal system in the region has resulted into women having no access to the revenue from the toil of their labor. This situation put women in a disadvantage position since men continue to control most of the economic resources (Makombe, 2006).

Working to improve the status of women in the country including Butiama District in Mara region the government has taken several measures to address the issue of economic empowerment of women (TGNP, 2005). These include provision of credit facilities which are accessible by women, engendering macro-economic framework such as the National Strategy for Growth and Reduction of Poverty (NSGRP), providing Gender Budget Guidelines directing sector ministries to mainstream gender budgets in their sector ministries as well as revision of sector policies to facilitate gender mainstreaming in the policies and plans (URT, 2000). Yet in the sphere of economic power at the household level, gender gap between men and women has been increasing which has resulted into high poverty among women (URT, 2010).

Globally, promoting gender equality and empowering women has remained a priority of numerous government and non-government agencies including the United Nations (UN),

World Bank, and U.S. Agency for International Development (USAID) (UNIFEM, 2004). Strategies to address poverty and problems among women globally and in Tanzania particularly have been linked to women economic empowerment initiatives. Various approaches are used by different program to empower women economically (Garry, 2012). Such programs have been extensively promoted as a way of empowering women and alleviating poverty (Makombe, 2006). The approaches used by different program to empower women economically include: Financial self-sustainability, which provides microfinance services to a large number of poor women, through the use of groups; it is based, on the assumption that bringing women together in groups will be more empowering than individual lending. Further, poverty alleviation focusing on small savings and loan provisions to aid in consumption and production is an approach used by development actors. Other approaches include the Feminist empowerment based on some of the earliest microfinance programmes. Feminist empowerment has been found to be a very successful strategy for alleviating poverty because it enhances the productivity of women's own small enterprises and income-generating activities in which they invest (Kabeer, 2009).

As in many developing countries Tanzanian poverty reduction programmes have adopted the self-sufficient sustainability model which is associated with solidarity groups to address the issue of women economic empowerment (Mbilinyi, 1997). According to Nyamsogoro (2005) various INGOs has also been adopting different WEE programs including the savings group model under financial self- sustainability approaches. For instances CARE has been using the Village Savings and Loans Associations (VSLA), Catholic Relief Services (CRS) has been using the Savings and Internal Lending Communities (SILC) and PACT has been using WORTH savings group model which specifically target women. The PACT financial self- sustainability (WORTH) approach

has been focusing on mobilizing women into groups where they save, and use the accumulated savings as loans to start economic activities. PACT has been implementing the model in many part of the country including Mara region where WORTH empowering program operate in Musoma Rural, Musoma Urban, Rorya and Butiama Districts. It is from the context of PACT financial self-sustainability approach used to empower women economically in Butiama District, that the study examined the role of men in achieving women economic empowerment in patriarchal communities (Pact, 2005). Of particular interest this study is the analysis on the importance of men's participation and attitude towards Women Economic Empowerment (WEE) programs.

1.2 Problem Statement

Majority of rural women in Tanzania are poorer, have low education and suffer from traditions and customary laws compared to men (Kato *et al.*, 2013). Patriarchal attitudes still exists in large part of the country which limit women voices from influencing allocation of domestic resources (Kuzilwa, 2005). Since 2000 the government in collaboration with donor agencies has been working to implement financial rural programs with the goal of empowering women. Some of these efforts include Savings and Credit Cooperative Organizations (SACCOs) .Despite remarkable achievement of these initiatives women's continue to live under control of men (Kato *et al.*, 2012). TGNP (2005) revealed that between 1995 and 2000 the overall equality in economic power decreased by 10%.This was attributed by the decrease in access to resource by 50% among women (TGNP, 2005). These evidence shows that integrating gender into women economic empowerment programs is crucial in reducing intra-household inequalities while enhancing women economic empowerment (Nyamsogoro, 2010). However most of the WEE programs have left out men forgetting that men are the key players in altering household gender-inequalities (Chant, 2007). Evidence show that

excluding men in WEE initiatives weaken women's position in the family and increase gender based violence (Goetz and Gupta, 1996). Excluding men into women economic empowerment initiatives has resulted into men being hostile toward their spouse (Makombe *et al.*, 1999). Evidence show that significant proportion of women's loans from WEE program are controlled by male relatives (including spouse) and invest them badly while women's position are worsened (Goetz and Gupta, 1996). Without a gender approach WEE programs by itself cannot overcome patriarchal systems at the household and community levels (UN, 2011). Hence a gender approach is required to ensure men's inclusion in women economic empowerment initiatives.

While there are number of studies on economic empowerment of women, this study presents a unique gender perspective by determining the role of men in realizing women economic empowerment in Butiama District. For instance Makombe (2006) reported on women entrepreneurship development and empowerment in Dar es Salaam; Sikira (2010) reported on women empowerment and gender based violence in Serengeti; Kato *et al.* (2013) studied on empowering women through microfinance in Tanzania. However useful they are it seems unclear in many of these studies on how men could influence intra-household decision making hence result into economic empowerment of women. There is a need to understand the role of men in economic empowerment of women. Wide knowledge of the same would be very useful for the future intervention.

1.3 Justification of the Study

Economic activities of women in rural areas are increasing, but not their access to resources and participation in decision-making (Makombe, 2006). This implies that a deeper understanding of gender relations at household level in a given society and how they influence or inhibit the economic empowerment of women and thereby contribute in

poverty alleviation, is imperative (Nyamsogoro, 2010). Several studies have justified the need for paying attention to gender dimensions in rural livelihoods as an entry point to address gender differentiated opportunities in development towards alleviating poverty and realizing women economic empowerment (Mdoe and Macha, 2002).

While there are few studies on empowerment of women through economic programs in Tanzania, for instance Kuzilwa, 2005; Makombe, 2006; Nyamsogoro, 2010; Kato, 2013), this study present a distinctive gender perspective by determining the role of men in economic empowerment of women in patriarchal community. This study aim at creating new knowledge on how gender relation coupled with patriarchal system influences women's economic empowerment. Achieving women economic empowerment is a concern in terms of achieving the Millennium Development Goal III which aims at promoting gender equity and women empowerment. It is also a precondition for reducing poverty and achieving all the MDG. It also contributes to economic growth both at the district and region level.

The findings obtained from this study add knowledge to policy makers, program implementers, community members, CBOs and NGOs on mainstreaming gender into women economic empowerment programs. This study is in line with Tanzania Development Vision 2025 which intends to reduce income poverty through promoting inclusive, women empowerment, sustainable development, employment enhancing group and development.

1.4 Objectives of the Study

1.4.1 General objective

The overall aim of the study was to examine the role of men in achieving Women Economic Empowerment (WEE).

1.4.2 Specific objectives

- i. Determine the role of men's in Women Economic Empowerment.
- ii. Examine the level of economic empowerment among women in the study area.
- iii. Examine men's attitude towards economic empowerment of women.
- iv. Analyze factors restricting men's participation in Economic empowerment of women.

1.5 Research Question

- i. How do men influence the process of women economic empowerment?
- ii. What is the extent of women economic empowerment?
- iii. What are the men's attitudes towards economic empowerment of women?
- iv. What are the factors restricting men's participation in economic empowerment of women?

1.6 Limitation of the Study

- i. Participants in male FGD requested payments prior to the discussion. This was due to the reason that whenever they participate in project activity they are given transport allowances. The field officer explained to them that the interview was not part of the program activities; hence they were ready for the interview.
- ii. Questions that required a respondents disclosing income were not well responded .In some instances more time was spent to probe and rephrasing questions to avoid getting wrong information.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Context and Definition

Literature about empowerment is found in the fields of education, social work, psychology as well as in the work of feminist (Malhotra *et al.*, 2002). The word empowerment is used in many different contexts and has also been defined differently by different scholars in different context.

2.1.1 Empowerment

According to Batliwala (1994) empowerment is the process by which the powerless (marginalized) gain great control over the circumstances of their lives. It includes both the control over resources (physical, human, intellectual, financial) and over ideology (beliefs, values and attitudes). This means that empowerment entails a process of change by which those who have been denied the ability to make choices which majorities are women acquire such ability (Malhotra *et al.*, 2002). In order to be able to make choice, women need to move from the state of disempowerment by expanding their ability.

2.1.2 Women's Economic Empowerment

SIDA defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society (Kabeer, 2009). SIDA focuses on women economic empowerment considering the structural causes of gender inequalities in access to, and control over, key economic resources.

2.1.3 Gender

Gender refers to the different social roles that women and men play and the power relations between them (Young, 1997). Gender denotes the socially constructed roles,

rights and responsibilities ascribed to men and women and the relationship and distribution of power between them, and have interpersonal, cultural, institutional, policy, political and socioeconomic dimensions (Kabeer, 2009).

2.2 Women Economic Empowerment Approaches

Feminist empowerment has been found to be a very successful strategy for alleviating poverty because it enhances the productivity of women's own small enterprises and income-generating activities in which they invest (Visvanathan *et al.*, 1996). The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities (UNIFEM, 2006). In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption (Mbughuni, 1994). In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment (Kabeer, 2009).

Empowerment is often focused on marginalized groups implying distribution of power or wealth (Gary, 2009). Economic empowerment approaches and intervention usually focus on income-generating activities, which allow women to independently acquire their income (Eyben, 2008). Income-generating activities encompass a wide range of areas, such as small business promotion, cooperatives, and job creation schemes (Kabeer, 2005). The increase number of intervention is an indication that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth and poverty reduction (ICRW, 2011). Empowering women is one of the most crucial concerns of the Millennium Development Goals of the United Nations (UN, 2011). A great deal of empirical data indicates that for female economic empowerment, it's not just a work, earning income, or even, ownership,

unless it involves control over production resources (Duflo, 2012). Economic power defined as control of income and other key economic resources (e.g., land, animals) leads to: (1) gain more equality and control over their own lives while also (2) contributing: (a) directly to their children's human capital (nutrition, health and education) and thereby indirectly to their nation's income growth; (b) directly to the wealth and well-being of their nations, and (c) indirectly to their country's national income growth through their own – and their educated daughters' lower fertility (Blumberg, 2005).

2.2.1 Women in Development (WID) Theory

Women Economic Empowerment approaches are guided by different theories. The financial self-sustainability and feminist empowerment approaches have been developed from the WID theory (Folbre, 2012). The WID theory put its main emphasis on the question how women could be better integrated into ongoing development initiatives without challenging the existing structures in which the sources of women's subordination and oppression are embedded (Gershuny and Sullivan, 2003). WID center on the argument that modernization is impacting women in an unfavorable manner, and demand a solution to better integrate women into the economic system (Chodorow, 1989). Furthermore, the WID approach focused exclusively on the productive aspects of women's work. The main achievement of the WID theory is that women have become visible in development theory and practice.

Most of the WEE approaches guided by WID theory have been focusing in increasing women participation in economic activities with the goal of empowering them (Chant, 2000). Mayoux (2002) study of WEE projects revealed that through engaging in economic activities women have been able to improve their access and control over resources and enhances their decision-making within the household. The author indicated

further, that participation in economic activities is more valuable for empowering a woman than household income or socio-economic status. Khan and Maan (2008) also recognize the importance of WEE programmes and cooperatives as a catalyst for empowering women.

Pitt and Khandker (1998) found that through women participation in program and access loans, which in turn they invested to their microenterprise, the profit they obtained from economic activities increases their household consumption expenditure \$0.22 for every additional \$1.22 borrowed by women from credit programs. Malhotra (2002) found that WEE programme participation has only a limited effect in increasing women's access to choice-enhancing resources, but has a much stronger effect in increasing women's ability to exercise agency in intra-household processes.

Rai and Ravi (2011) found that client's spouses use more health insurance in terms of filling claims than those of non-clients, and that women who are clients make significantly more use of health insurance than non-clients women who have obtained the insurance through their husband. Their findings provide evidence that women who are members of WEE programme are more empowered.

Despite notable achievement of the feminist and financial sustainability empowerment approach in empowering women, there are no evidence that the feminist empowerment approach has resulted into gender equality. The failure in the WEE program in achieving gender equality is associated with the little attention on gender issues with regard to intra- household relationship and its implication on women economic empowerment (Mayoux, 2002). The major weaknesses of the WID approach were the assumption that women can become sole agents of their destiny, without any corresponding change in or

reaction from men. Second, the WID approach neglected ideological aspects of the matter. According to Young (1997) unequal balance of responsibilities, work and value are seen perfectly natural and therefore unchangeable. Third, the strong and exclusive emphasis on poverty had the effect of masking the structures of gender inequality. The approach of empowering women through Women in Development (WID) focus on women with little attention to men as a result men are not involved in the process of women economic empowerment (Hashem *et al.*, 1996). The WID concept assumes that any betterment in women's economic situation will automatically lead to advancement in other spheres of their lives.

2.2.2 Gender and Development Theory

Gender and Development (GAD) paradigm centers on gender relations focusing in the relations between men and women as the object of change (Moser, 1993). This perspective insists on understanding men and gender in terms of power relations as a necessary tool for work with men because, like women, they too are harmed by gender. The GAD approach recognized that gender differs within and between cultures, and has a dynamic character which makes it subject to change under the influence of a wide-range of socio-economic factors (Moser, 1993). The GAD concept sees women as agents of change rather than as passive recipients of development efforts. The GAD understands that women's weakness in socio-economic and political structures as well as their limited bargaining power puts them in a very disadvantageous position (CIDA, 1997). Women are subject to inequality not only in the public sphere but also within the private sphere such as within the home and their intimate relationships. GAD has revealed that men are capable of reflecting on their gender experience and are interested in making changes in their lives for the benefit of women as well as themselves (Amfred, 2001).

Therefore, holding men accountable for the ways that they maintain gender privilege is critical. This approach does not blame men for the patriarchal systems in which they were raised; rather, it focuses on men's commitment to doing what they can to transform structures of male privilege and authority (Wyss, 1995). GAD is the most prominent approach with respect to gender issues in the field of women economic empowerment (Jejeebhoy, 2000). The GAD approach, welcomes men as part of the equation. It challenges rigid gender roles and power hierarchies. It views gender relations as highly complex, and women and men as internally heterogeneous social categories instead of monolithic entities (Visvanathan, 1997).

The GAD concept and the WID concept differ above all in their focuses. In contrast to the WID concept which mainly focuses on women productivity the GAD concept approaches the matter in terms of the social relations of gender. The GAD focused on the social relations of gender, questioning the validity of roles that have been ascribed to both women and men in different societies (Chant, 2007). In other words, gender is a social and cultural construct which refers to the relative position of men and women (Rahman, 1999) within the family as well as society.

According to Folbe (2012) the current state of WEE programming ignored the gender aspect which has resulted into marginally women empowerment. Many academics also argue that WEE programmes are not effective in truly empowering women since men continue to be decision makers and they also control resources (Goetz and Gupta, 1996; Mayoux, 2000). They believe that the WEE program lack the gender perspective. Critics contend that WEE programmes only slightly 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 address inter household inequalities (Goetz and Gupta,

1996) and that most of the women involved in WEE program are not empowered. White (2000) suggests that WEE programs projects tend to equate women's poverty with income, not sufficiently emphasizing the inequality in relationships. 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 gender structural factors that perpetuate the economic marginalization of the poor (Goetz and Gupta, 1996).

GAD has revealed the heterogeneity of men as a category Again GAD paradigm has continued working towards gender equality, albeit from a more holistic perspective through the concept of gender (Young, 1997).

2.2.3 Women Economic Empowerment (WEE)

Economic empowerment is a cornerstone of women's equality and a useful ground test to determine the effectiveness of existing gender mainstreaming strategies (Mayoux, 1998) Women's economic empowerment and women as agents of change, together with increased gender equality, are elements of the solution to the crises (Mosedale, 2005). When reducing the time burden of unpaid work is acknowledged, it is only with reference to the barrier such as work places on women's ability to become more productive in paid employment or business (Kidder, 2004). The power relations between women and men, that have limited women's control over resources and kept women in poverty, need to be modified. Women's economic empowerment happens when people are able to imagine the world's current economic arrangements differently. The women empowerment is a relatively new approach built from the GAD.

The empowerment approach views the issue of women's gender subordination within complex socio-political, economic, and cultural context (Duflo, 2005). Women's subordination is deeply rooted not only in the existing structures, but also in the minds of both women and men (Chant, 2007). According to the empowerment approach, women's experiences in socio-economic, political, and cultural structures are determined also by other factors such as class, nation, ethnicity and race (Folbre, 2012). Over the past twenty years women's movement debated the links between the eradication of women subordination and of other forms of social and economic oppression based on nation, class, or ethnicity. Kabeer (2005) writes that the lack of power causes dependency, marginalization, and poverty. The author sees the empowerment approach as a strategy which aims at helping women to gain the power they need for breaking the relations of dependency. The empowerment approach defines its root-concept 'power' in terms of domination over others, and more in terms of capacity of women to increase their own self-reliance and internal strength (Moser, 1993). Women's empowerment is closely related to, but goes beyond gender equality to cover not just women's condition relative to men's, but their power to make choices and their ability to control their own destiny (Kabeer, 1999). Women economic empowerment increase chances for women to make choices and decisions and to use their rights, resources and opportunities (OECD, 2008). Important elements of women's empowerment include access to and control over resources, meaningful political participation, the reduction of women's unpaid care responsibilities, and the ability to have control over their own bodies such as living free from violence and making decisions in relation to fertility (World Bank, 2005).

2.3 Intra-household Inequalities

The term "household" has been variously defined for different contexts. For the purpose of this study, the definition elaborated by Young (1997) which reads: Households, then

are sites where the various aspects of gender relations find expression through the relationship between wife and husband, parents and children (Chant, 2007). Households are sites of gender struggle and negotiation.

According to Kidder (2004) gender divisions of labor within households involve not only the kinds of activities associated with women and men but also how resources are negotiated in response to the many pressures that derive from internal changes in domestic cycle and from external changes in the socio-economic context in which the household is located. Pearson *et al.* (1998) asserts that households in developing countries are far from being units in which all resources and benefits are pooled equitably. In fact, the use of resources and labor, and the distribution of income and output, has constantly to be negotiated, and intra-household relations are often conflictive. In the same vein, some gender research on women and poverty alleviation has proved that households are not homogenous economic units (Young, 1988).

2.4 Importance of Engaging Men in Building Gender Equality

Poverty and marginalization exacerbate gender inequality, creating a vicious circle (Mwaipopo, 1994). Gender inequality also impacts on whether women can benefit from development interventions. For example, women lack the resources, time or freedom of movement to travel long distances to access social services due to the gendered nature of roles within the household or because they are intentionally restricted by their partners, families or society (Parveen and Leonhauser, 2004). Gender mainstreaming has generally fallen short of any radical transformation of the patriarchal gender order. Nevertheless, including men is critical to the successful creation of gender equality. There is a compelling rationale for engaging men to positively transform gender relations. Gender mainstreaming is an accepted strategy for promoting gender equality (Moser, 1993).

Mainstreaming is not an end in itself but a means to achieve the goal of gender equality (Mayoux, 2002). There are many ways which shows that men play major role in achieving gender equality.

2.4.1 Men are gendered

Men have traditionally been treated as generic and untendered representatives of all humanity (Goetz and Gupta, 1994). When men speak for all members of their communities, they perpetuate masculine norms and gender inequalities. Men are unavoidably involved in gender issues. Men control the resources required to implement women's claims for justice (Garry, 2009). But, more broadly, gender inequalities are based in gender relations, in the complex webs of relationships that exist at every level of human experience. Men are implicated in gender as a crucial element in reconstructing gender relations and equality (Mayoux, 1999).

2.4.2 Men are decision makers

Gender equality can be achieved only if many men's attitudes and behaviors change. Men often play a crucial role as gatekeepers of the current gender order through their responsibilities as decision-makers and leaders within their families and communities (CEDPA, 1996). They may participate in sexist practices and maintain unjust gender relations by perpetrating violence against women, controlling women's reproductive and familial decision making, limiting women's access to community resources and political power, or supporting patriarchal beliefs and norms that allow other men to engage in such of gender inequalities (Blackden *et al.*, 2006). On the other hand through their decision making power men can become key players in promoting favorable environment at the household level that can accelerate gender equality.

2.4.3 Men foster gender equality

Men have a positive role to play in fostering gender equality (Gary *et al.*, 2012). Gender inequality is an issue of concern to women and men alike and those men have a stake in fostering gender equality. Some men are living in gender-just ways: they respect and care for the women and girls in their lives, and they reject traditional, sexist norms of manhood (Gary and Schuite, 2010). And some men are playing a role in fostering gender equality. Individual men in trade unions and government organizations are important advocates for women's rights (Kabeer, 2009). In addition women also have a role in enhancing negotiation power – through harmonious approaches.

2.4.4 Men enhance positive change

Excluding men from work on gender relations can provoke male hostility and retaliation. It can intensify gender inequalities and thus leave women with yet more work to do among unsympathetic men and Patriarchal power relations. Given that women already interact with men on a daily basis in their households and, involving men in the renegotiation of gender relations make interventions more relevant and workable and create lasting change. Male inclusion increases men's responsibility for change and their belief that they too can gain from gender equality, and can address many men's sense of anxiety and fear as traditional masculinities are undermined.

There is now a sizeable range of resources with which to encourage men's roles in promoting gender equality. There is no doubt that involving men in efforts toward gender equality and women economic empowerment has the potential to greatly enhance welfare of women in all spheres. Still, building a gender-just world will bring benefits to both women and men, and the reconstruction of gender relations will require their shared commitment and involvement. Increase in the number of programs seeking to engage

men and in efforts to improve women's, contribute to greater gender equality. Better understanding of men's central roles in determining women's empowerment and address gender-based values and norms (Kabeer, 2009).

2.5 Barriers to Effective Women's Economic Empowerment

2.5.1 Domestic burden

Due to the gender roles assigned to women in the household and the unequal distribution of household tasks, women spend at least 16 million hours per day collecting water compared to 6 million hours spent by men (UN, 2011). This domestic burden on women reduces the time they have for other activities such as income generating activities walking or travelling long distances also exposes women to increased risk of gender-based violence and other risks to their safety . Economic crises tend to have a highly gendered impact (UN, 2011).

Women generally assume primary responsibility for unpaid care work. This includes care of dependents children, elderly, people with disabilities, the sick – and the daily domestic work, including cooking and cleaning, that women are usually expected to take on. These obligations pose a serious obstacle to women's economic empowerment and have a major impact on their lives and well-being more broadly (OECD, 2010). Yet many women cannot afford to take time off from income-generating activities to do care work and end up working a double day. Rather than enhancing women's capacity to exercise greater control over their lives.

2.5.2 Dependency mindset

Because women in traditional roles are excluded from the job market, they can gain access to cash-mediated markets only through the money provided to them by men.

Women's dependency is reinforced even as they become involved in paid work, due to their concentration in jobs associated with low levels of prestige and pay. The widespread participation of women in occupations emphasizing care work recreates much of their traditional role (Folbre, 2012). Furthermore, Hochschild (1997) suggests that women's and men's concentration of time and resources in the public sphere and neglect of the private realm is evidence of the devaluation of work in the home.

2.5.3 Male dominance

In the process of implementing WEE program, it has been realized that the existence of some barriers that hinders women in achieving the expected economic empowerment for instance women's time schedule is fully controlled by husband, women has to ask permission from husband on virtually every occasion, women has no say over household resources, women can neither dispose or bring any resources without the approval of husband. Furthermore, social norms and traditional values are still holding women back by creating continued barrier to women full participation in the economic system. Similarly attitudes of men and women towards women work together with gender stereotypes and patriarchal attitudes so often keep women as subordinate to men hence undervalues women's ability and potential (Young, 1997).

Table 1: Ways in which gender shape women and men

	Women	Men
Roles	Stay home to care for children, as well as sick or elderly family members Produce household oriented crops and livestock products	Can migrate to access economic opportunities Produce market-oriented crops and livestock products
Resources	Are responsible for food storage and preparation Have lower incomes and are more likely to be economically dependent Have less access to education and Information	Are responsible for selling valuable produce and livestock Have higher incomes and are more likely to own land and other assets Have more access to education and Information
Power	Have less power over family finances and other assets Have limited engagement in community politics Face many cultural restrictions/ Prohibitions on mobility	Have more power over family finances and other assets Have greater involvement/ decision-making power in community politics Face few cultural restrictions/ Prohibitions on mobility

Source: CARE 2010

2.6 Patriarchy and Gender Roles

Patriarchy, as defined by Hartmann (1976) is the set of social relations which has a material base and in which there are hierarchical relations between men, and solidarity among them, which enable them to control women. Patriarchy is thus the system of male domination over women (Gershuny and Sullivan, 2003). The organization of labor contributes to the exploitation of women as unpaid workers by reinforcing women's

dependency upon providing men. Women have struggled against the legacy of patriarchy, and have endeavored to establish a more equitable organization of female and male labor (Duflo, 2005). Due to the fact that positions of power and status are traditionally withheld from women and held by men, it has been necessary for women to prove themselves to be like men in order to acquire such positions (Chant and Mathew, 2000). However, women have not sacrificed their traditional roles for male roles. Instead, they have assimilated elements of the traditional male and female roles into an egalitarian gender role.

Though women may be rewarded for demonstrating traditional feminine behavior, they are simultaneously commended for certain types of masculine properties. Women are therefore likely to incorporate a mixture of feminine and masculine traits. Men, however, receive encouragement for masculine behavior and are criticized for acting in a feminine manner. The ambiguity involved in the socialization of females often results in their development of egalitarian gender role attitudes, while the consistent messages conferred upon males cause them to adhere to and support the traditional male role. However, many constraints prevent women's involvement in the male-dominated world of business and commerce. These range from dominance that creates pressure on women to loss of economic independence and confidence. The typical problems faced by small enterprise run by women are poor marketing and quality control and lack of financial incentive (Makombe, 2006).

Economic empowerment of rural women can be achieved if and only women got sufficient financial support, discriminatory factors and right violation are avoided, when women strongly struggle for their right, empowering and developing a sense of ownership on property and when government and development partners have to be

committed in promoting and providing aids that help women in economic security (Pathfinder, 2007).

2.7 The Situation of Gender in Tanzania

Tanzania has been an active player in championing the cause of women empowerment before independence (Moser, 1991). Gender relation in Tanzania is colored by subordination of women (TGNP, 2005). This has consequences not only for women, but also for society at large. Women in Tanzania have continued through their own struggles to promote more equality and equity of the sexes (Garry, 2009). Statistics indicate that the situation of women relative to that of men is not different from the scenario reflected in global statistic (Makombe, 2006). Men and women play different roles, face different constraints, and often have different priorities and needs (Nyamsogoro, 2010). This provides a necessary foundation on which to identify key gender disparities in access to, control over, and use of assets and productive resources, including human development indicators and decision-making at different levels, as these disparities in turn provide a basis for addressing the gender dimensions of poverty in the country (Mbughuni, 1994).

In 1991 the Government of Tanzania entered in financial sector reforms in order to create an effective and efficient financial system. As a result of the impact of some of financial reforms the Government realized that there had been a reduction of financial service to the poor people (Randhawa and Gallardo, 2003). Government recognizes the microfinance sector as an integral part of the financial sector, which falls within the general framework of its Financial Sector Reform Policy Statement of 1991 (URT, 2000). Since then there had been a big growing numbers of MFIs in Tanzania helping the poor people specifically women. Providing credit to women has been accepted as a means of economic development and an effective means for empowering women (Ackerly, 1995).

It is believed that providing women with the proper resources, they have the power to help the whole family and entire communities escape poverty.

2.8 Women Economic Empowerment Programme

WEE programme have gained a positive force in economic development. In addition to microcredit loans, these programme offer clients a range of financial products and services including savings, insurance, and transfer services (Helge, 2010). While there is a tendency to treat all microfinance institutions as all the same, there are many different models ranging from those that lend exclusively to the poor and those that emphasize financial sustainability of small- and medium-sized enterprises (Kidder, 2004). And many organizations go beyond offering financial products to also provide business training as a way of ensuring business growth and profitability.

Despite their differences, microfinance programs are increasingly becoming commonly defined in terms of their outreach to women. In 2001, women accounted for the majority of people served by microfinance programme (Kuzwilwa, 2005). Studies have found that poor women participating in microcredit programs generally have the best credit ratings. In India, for instance, women are less likely to default on small loans. Participating in solidarity loans is one way in which women in developing countries have been able to access credit through microfinance institutions (Makombe, 2006). Through solidarity loans, a group of women mutually guarantee the repayment of a microfinance loan. Women banding together in this way is sometimes the only option for female entrepreneurs who on their own do not have sufficient collateral to access credit (Eyeben, 2008).

While microfinance programme have the potential to lift individuals out of poverty, most microfinance providers recognize that significant challenges remain (Parveen, 2004). Thirty years ago, the microcredit industry was in its infancy and today the need persists to assess gaps in capabilities. Microfinance institutions often face a lack of material resources and diminished technical capacities in areas such as risk management, transparency, and human resources all of which create significant barriers to their effectiveness (Blumberg, 2005). Measures to address these challenges and strengthen microfinance programs so that they are able to effectively and efficiently provide services to female clients is one significant step toward women's economic empowerment.

Hashemi *et al.* (1996) contend that WEE 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 is the Grameen Bank, the Bangladesh Rural Advancement Committee (BRAC) in India and WORTH in Nepal these have served as models for other WEE programmes worldwide. Hashemi *et al.* (1996) found that WEE programs had significant effects on eight different dimensions of women's empowerment. They found that women's access to credit was significant determinant of the magnitude of economic contributions reported by women; of them likelihood of an increase in asset holdings in their own names; of an increase in their exercise of purchasing power; of their political and legal awareness as well as of the value of the composite empowerment index (Kabeer, 2005).

2.8.1 Measuring Empowerment

Table 2 indicate different indicators for measuring different levels and dimensions of empowerment. For instance, empowerment at local and national levels is measured differently. Similarly there are different indicators for measuring individual and

collective empowerment. Oxaal and Baden (1997) divide indicators of empowerment into two categories: those which measure empowerment at a broad societal level, and those which measure the empowerment effects of specific projects and programs. The Gender-Related Development Index (GDI) and the Gender Empowerment Measure (GEM) of the United Nations Development Programmed (UNDP) are the examples of indices used in measuring empowerment at a broad societal level. Other indicator includes Gender Empowerment Measure (GEM) which attempts to measure women's overall empowerment. It focuses mainly on women's participation in three basic areas: women 'access to economic resources based on earned income.

Developing valid and reliable measures of women's empowerment is one of the most difficult tasks. Hashemi, Schuler, and Riley developed a point system for using indicators (Hashemi *et al.*, 1996) including the following: measuring women's mobility, the women were presented with a list containing mentioned places (the market, the movies, etc.), and asked if they had ever gone there. They were given one point for each place they had ever visited and an additional point if they had ever been there alone.

Table 2: Indicators of Empowerment

Indicators of Empowerment	Definition
Economic decision making	Decision making authority within the household on issues such as: house repair and construction; livestock sale and purchase; borrowing money; transactions involving household equipment.
Purchasing capacity	Women's decision making authority regarding the common household purchases such as: food; toiletries; candies for children; cooking utensils; furniture; children's clothing; and own clothing.
Control over loans	Women's control over their loans and their management power of the activities for which the loans are used.
Control over income and savings	Women's access to an independent income and savings that they could use at their own discretion without consulting their husbands.
Mobility	Women's freedom of mobility in terms of when, where, and with whom they travel. Their access to places such as market, bank, health clinic, etc.

Other indicators for measuring women empowerment are indicated in Table 3. Similarly, as in measuring 'involvement in major decisions', one point was given for taking in a goat to raise for profit, three points for deciding to lease land, four points for deciding to buy land, and so on. Women who reached a certain number of points in one specific category were considered as 'empowered' in that specific category. A woman was classified as overall empowered if she had reached a minimum score on five or more of the categories.

In order to operationalize the indicators, a catalogue of structured questions which were to be responded with predefined answers such 'yes', 'no', 'wife alone', 'husband alone', 'husband and wife together were generated (Pitt and Khandker, 2002). One important quality of the study by Pitt and Khandker (2006) is that the interview was conducted not only with women but also with their husbands.

Going back to the point made earlier, empowerment is a 'gender issue' which has implications not only for women but also for men. Therefore, it is important to have insights on men's perception of gender relations. Furthermore, it is necessary to see whether and to what extent women's economic empowerment brings about changes in men's attitudes. Pitt and Khandker (2006) analyzed the data from interviews with statistical methods. The authors performed regression analysis not only on above listed indicators, but also on each questions of the interview .He analyzed the effect of credit use for each indicator separately. He found that the credit use effected positive changes in all indicators of empowerment.

Conclusively women's economic empowerment is not an easy outcome to measure. Kabeer (2005) stress the need to go beyond standardized indicators; they are proponents of context specific indicators that refer to social relations. In addition, Hashemi *et al.* (1996) point out that the methods used to measure women's economic empowerment in one society can be deemed completely irrelevant in another. Therefore, cultural factors in each society also need to be taken into account.

Table 3: Indicators of Empowerment

Indicators of Empowerment	Definition
Political awareness and activism	Women's knowledge of local politics; knowing the name of their member of parliament; percentage of women voted in the last election; percentage of women voted for a candidate of their own choice without being influenced or compelled by their husbands; percentage of women who have ever publicly protested against wife-beating.
Networking and Friendships	Women's close friends and relatives outside the household with whom they can share their feelings.
Family Planning	Responsibility of birth control within the household; percentage of women and men using a birth control method; women's and men's attitudes towards birth control; etc.
Attitudes	Women's and their husbands' opinions and attitudes on gender in society.
Spousal abuse	Verbal and physical abuse against women within the household.

2.9 Conceptual Framework

Malhotra and Schuler (2005) provide a framework of dimensions and indicators of women's empowerment in household, community and broader arena. Most of the indicators of empowerment by Malhotra and Schuler (2002) refer to women's ability to make strategic decisions that affect their well-being and their families. The dimensions of empowerment in Malhotra and Schuler (2005) framework are economic, social and cultural, legal, political and psychological. Economic empowerment includes women's

control, access to credit, contribution to family support and increased household ownership of properties and assets. Social and cultural empowerment includes freedom of movement, lack of discrimination against daughters, commitment to educating daughters, participation in domestic decision making, control over sexual relations, ability to make childbearing decisions, use contraception, control over spouse selection and marriage timing and freedom from violence.

Drawing from Malhotra and Schuler (2005) and Chen (1997) the most used indicators of women empowerment in different studies are control over savings and income (Goetz and Gupta, 1996; Pitt *et al.*, 2006); ownership of assets (Barnes *et al.*, 2001; Garikipati, 2008); decision-making (Hashemi and Rosenberg, 2006); mobility (Schuler, Islam and Rottach, 2010). This study uses the above mentioned indicators of women empowerment as the outcome of participating in WEE program to understand the role of men in women economic empowerment in Butiama District.

2.9.1 Relationship between dependent and independent variable

There are three types of variables in this study; Background, independent and dependent variables. The independent variable is the ones that are being manipulated while the dependent variable which is the value or output of the function. Background variable are ones that can affect other variables but can-not be affected by them. There are two independent variables that affect women economic empowerment. The dependent variable is women economic empowerment. The relationship between dependent and independent variables are summarized in Fig. 1. Roles of men are independent variables that impact on women economic empowerment which is dependent variable.

The study is guided by the GAD theory and the empowerment approach. The GAD theory is relevant to this study because it focuses on transforming unequal power relations between men and women rather than focusing only on women hence involving men in women economic empowerment is critical in addressing gender issues. GAD perspective also believes that men can be used to alter gender inequalities thus they recognize the contribution of men in the process of women economic empowerment. Furthermore the study is guided by the empowerment approach. The empowerment approach views the issue of gender subordination not only from the gender perspective but also through religious beliefs, cultural practices, and educational systems (both traditional and modern) that assigns women lesser status and power. The empowerment approach is relevant due to the fact that cultural belief such as male dominance affect greatly women economic decision making.

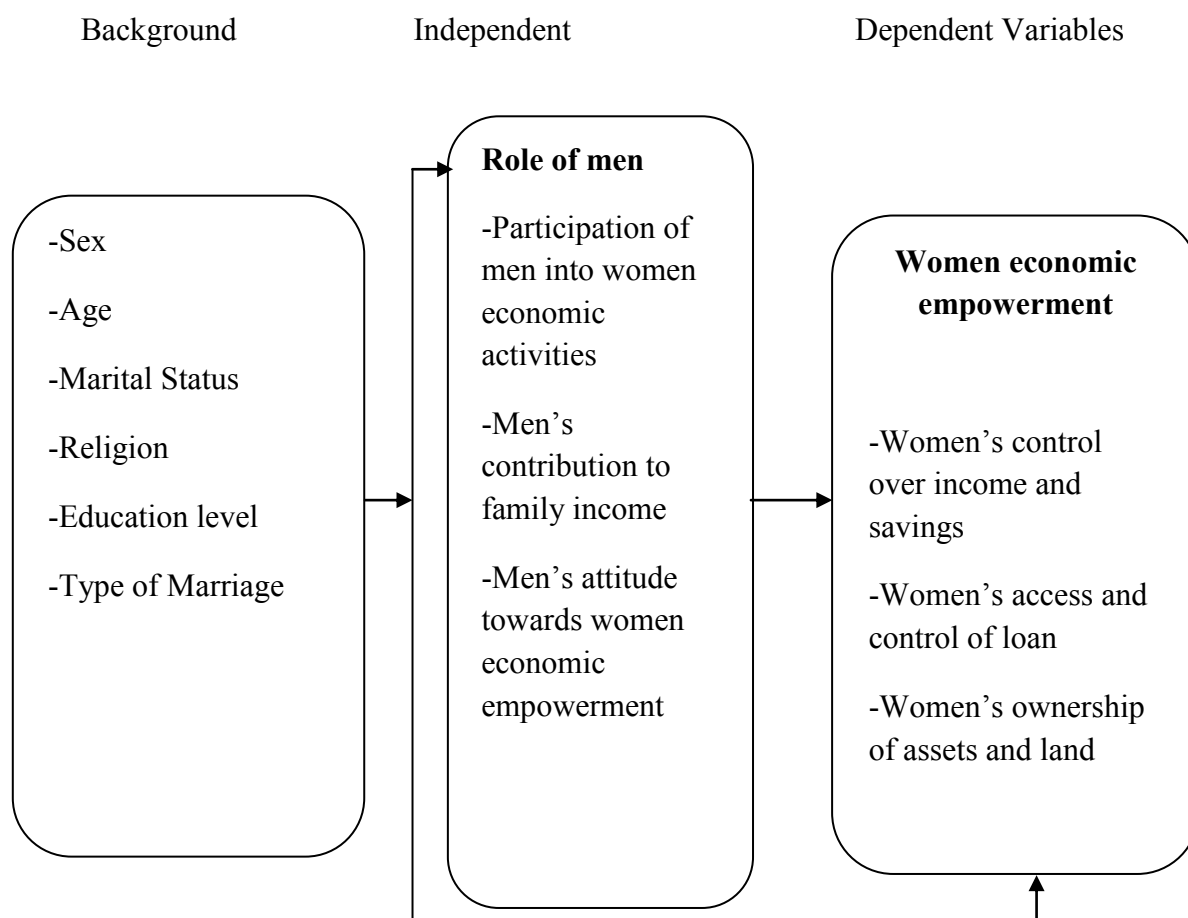


Figure 1: Conceptual Framework of the Study

2.9.2 Operational definitions of variables

Three influential indicators at individual were used as predictors in order to check for their significance as women's empowerment determinants. Their operational definitions and measurement of the variables used are indicated in Table 4.

Table 4: Operational definitions of variables

Variable	Operational Definition
Age	Number of years of respondents
Religiosity	Respondents faith that they belong to
Sex	Biological sense
Education Level	Number of years in schooling
Type of Marriage	Refers to the category of marriage.
Men's support	Refers to the husband's contribution in terms of involvement in subsistence productive activities that are not rewarded in cash or kind to household income.
Men's attitude towards WEE	Husbands perceptions towards WEE
Women access and control of loans	Refers to the extent of women's ability to obtain loans and decision on the loans
Women ownership of asset and land	Refers to the ability of a woman to control her own current assets and enjoy benefits accruing from them
Women control over savings and income	Women's access to an independent income and savings that they could use at their own discretion without consulting their husbands

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Description and Justification of the Study Area

3.1.1 Description of the Study Area

The study was conducted in Butiama District located between latitude $1^{\circ} 30'$ and $2^{\circ} 45'$ south of the Equator and between longitudes $33^{\circ} 15'$ and $30^{\circ} 39'$ east of Greenwich (URT, 2013). Butiama District is one of the six districts of the Mara Region . It is bordered to the north by the Tarime and Musoma Urban Districts, to the east by the Serengeti District, to the south by the Bunda District and to the west by Lake Victoria (URT, 2013). Most of the area is within the lowlands, with some in the midlands and a very small portion in highland. Administratively the district is divided into three divisions. These divisions are further divided into 34 wards and 115 villages. The district has a total area of 1957 square km which is an arable land for agriculture. Whilst about 2,352 square km are covered by water bodies (URT, 2013).

3.1.2 Justification of the Study Area

The study was conducted in Butiama District due to its ideal patriarchal social life (Chiragi, 2013). This is associated with the fact that most of the economic resources in the district are planned, managed, administered and distributed by men (Chiragi, 2013). Additional the study area was chosen based on presence of WEE program together with the fact that good proportion of women engaging in economic activities. (Pact, 2011). The study was conducted in two wards of Mugango and Murangi. The wards are characterized by active women and men involved in agriculture, small and medium scale trading activities.

3.1.3 Social-economic activities

Majority of people in Butiama District depend on agricultural related activities such as crop production, livestock rearing and fishing. Food production is undertaken by individual families but is inadequate to feed the district's population (URT, 2012). The main food crops are sorghum, cassava, maize, finger millet and paddy. Fishing is carried out along lakeshore villages by fishermen who use both traditional and modern techniques for fish processing and preservation (Chiragi, 2013).

3.1.4 Ethnic groups

The district is multi-ethnic including the Waissenye, Wanatta, Ikoma, Wazanaki, Kurya, Waikizu, Wasizaki Wakabwa Wajita, Waruri and Wakwaya. The major ethnic groups in Butiama District are Jitta, Ikoma, Kurya and Zanaki. The Jitta are the main ethnic group in the lakeshore and lowland inland areas south of Musoma. The Ikoma, Kurya and Zanaki stretch along the Kenyan boarder from the lake shore to the foot of the Tarime highlands.

Each ethnic group is identified by unique traditions and culture. However all traditional societies in Butiama district are patriarchal, thus practicing male domination over females (Chiragi, 2013).

3.2 Research Design

Kothari (2004) define a research design as a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings. This study used a cross-sectional research design. Unlike retrospective and longitudinal research designs, cross-sectional research design allows data to be collected at one point in time (Bernard, 2006). The design also has greater degree of accuracy in social science

studies than other design. The design employs a survey method. This can be used to establish relationship between variables for the purposes of testing hypothesis and is feasible as it uses minimum time and resources. The design is considered to be favorable especially when there is a time limitation during data collection.

3.3 Sampling Procedures

Bailey (2004) refer to sampling as a process of selecting a group of people, events or behavior with which to conduct a study.

3.3.1 Population

The populations for this study were drawn from women beneficiaries of WEE program and their spouses.

3.3.2 Sampling technique

In order to obtain the desired sample, multi-stage technique was employed to get the groups from the villages. According to Kothari (2004) this technique is useful in large and diverse population. From six districts in Mara region one district was randomly selected. The second stage involved a purposively selection of wards since there is only one division. From the four wards Murangi, Bukima, Mugango and Etaru two wards was selected Mugango and Murangi based on their potential on women economic activities. The third stage was a random selection of the four villages which were Kwikubha and Kwibara from Mugango ward and Lyasembe and Murangi from Murangi ward. The selection of respondents was the last stage.

At this stage a list of married women who were beneficiaries of WEE program constituted a sampling frame. For each list from the village 30 married women were randomly drawn from a list of women beneficiaries making a total of 120 respondents.

3.3.4 Sample size

The sample size for this study was 120, this included 120 married women and their spouse. According to Bailey (1994) a sample or sub sample of 30 respondents is the bare minimum for studies in which statistical data analysis is to be done regardless of the population size. Therefore, the 30 women (with their spouse) were selected from four villages included in the study.

3.3.5 Selection of respondents for focus group discussion

In order to capture liable information related to the role of men in women economic empowerment men and women were selected for FGDs. The study conducted two FGDs in each village, one for men and the other for women. Focus group discussion was done to collect information; which involved women who are members of the women economic empowerment programme but not included in the questionnaire survey together with their husband. Further, influential people were included, village and government leaders. Each FGD was formed by 10 participants. FGD was done after questionnaire survey in each village and aimed at consolidating information collected through interview. The rationale for focus group discussion was that all participants including the researcher had an opportunity to ask questions, and these produced more information than individual interviews. Participants can build on the answers given by other participants.

3.3.6 Selection of key informants

The main criteria of getting key informants were; being an officials of WEE program in the various position included Coordinators and Assistant coordinators, leaders of women savings groups, Field Officers (FO), government employees were selected as key informants basing on their level of interaction with rural community as referenced on their job title such as Community Development Officers (CDO) and the Ward Executive Officers (WEO). With assistance from village's leaders, traditional leaders were sourced from the respective wards to participate as key informants.

The key informant's interview was done to acquire information about the issue under investigation. Through key informants means participation in women economic activities was discussed, factors affecting means participation was also captured and their opinion of how to enhance women economic empowerment. The purpose of the key informant interviews was to collect information from a wide range of people including community leaders, professionals, or residents who have firsthand knowledge about the community and local institutions (Chambers, 1994). In the study, participants were identified from diverse stakeholders who ranged from community leaders, program staff, religious leaders and local government authority leaders, individual who had reputation in the community as a knowledge holder, and member in any women's empowerment program. Ten key informant interviews were conducted by supplementing semi-structured questionnaire. Key informants provided knowledge on the social norms, culture and networks, livelihood of the people, motive of community people on women economic empowerment initiatives, their concern about women's involvement, and their opinions on the potentiality of women economic empowerment initiatives.

3.4 Data Collection

Both quantitative and qualitative data were collected addressing the objectives of the study. The tools used in collection of quantitative data were questionnaire while Qualitative data were collected using semi-structured checklist of questions.

3.4.1 Primary data

Quantitative data were collected using questionnaire. The questionnaire comprised of open and closed ended questions administered to women and their husbands. Information collected included background, independent and dependent variables. A face to face interview using a questionnaire was done. A questionnaire tool was used because it gives respondents a greater feeling of enormity which encourages openness to the questions and minimizes interview bias (Kidder, 2000). During the interview data collected were recorded and field notes were taken simultaneously by a researcher to enrich the answer filled in a questionnaire.

Qualitative data were collected during focus group and key informants discussion guided by a well-structured checklist. Qualitative methods are often more appropriate for capturing the social and institutional context of people lives than the quantitative methods (Booth *et al.*, 1998). Also quantitative data were collected due to their importance in social study surveys.

3.4.2 Secondary data

Secondary data were extracted from reports and other documentary materials that were of relevancy to the study. Secondary information included reports on intervention with regard to WEE.

3.5 Data Management Procedure and Analysis

3.5.1 Data Analysis Methods

Data analysis means to organize, provide structure and elicit meaning. Analysis of qualitative data is an active and interactive process (Polit *et al.*, 2001). Prior to analysis, qualitative data were processed, categorized and summarized into theme. Common and agreed points or views by all discussants from the FGDs were listed in point form, summarized and coded to resemble to quantitative data to facilitate analysis as it is stated by Hardon *et al.* (1994).

Quantitative data were verified, coded and transferred to the computer code sheet for process, frequency and percentage. This involved computer data entry, using Statistical Packages for Social Science (SPSS), followed by data editing and cleaning.

3.5.2 Analysis of qualitative data

The qualitative data were recorded and summaries were made by a note taker and used in the analysis. The analysis relied much on the direct information given by the respondents according to the theme used during the discussion. It is, however, important to note that in most cases the analysis used the summaries and occasionally original statements have been included to obtain imminent of the respondent to some issues.

3.5.3 Analysis of quantitative data

Quantitative data was summarized coded and then analyzed using the Statistical Data Package for Social sciences (SPSS). Descriptive statistics were used to analyze quantitative data and results were presented as frequencies, percentages, and mean values of individual variables. Attitude of men towards WEE was also analyzed

descriptively. Inferential statistics included in the study were chi square, ordinal regression and multiple regressions.

3.5.1 Attitude index scale

The second objective aimed at determining men's attitude towards WEE. This was analyzed using Likert scale. Information on attitude of men towards WEE was measured using Likert Scale. A set of positive and negative statements that reflect attitude among men were constructed and included in the questionnaire. The respondents were assigned weights on whether they strongly agree, Agree, Undecided, Disagree or Strongly disagree on the statements. The correct response were assigned 5 if a respondents strongly agree, agree was assigned a weight of 4, undecided response was assigned a weight of 3, disagree response was assigned the weight of 2 and strongly agree was assigned a weight of 1 and vice versa for incorrect responses (Kothari, 2004).

The total score was calculated for each respondent. The responses were re-grouped into three groups: strongly disagree and disagree into disagree, agree and strongly agree into agree and undecided remained as it was. There were 14 statements used implying that the maximum score which an individual could get is 70 (i.e. 14x5) and the minimum score that an individual could get is 14 (i.e. 1x14). Implied individual score would range from 14 to 70. The score on the index were further categorized into positive, negative and neutral attitudes. Positive attitude were considered if a respondent obtained a score ranging between 35.1 -70, neutral attitude was considered if a respondent's score 35, and negative was considered if respondents obtained below 35 that is 34-14. The statements included the following: women economic empowerment program is just a waste of time for women who are involved, women economic empowerment has a contribution towards household income, there is no need of having WEE program because women misbehave

when they are involved and women economic empowerment increases women's access to household resources.

Others included; involving with women economic activities is wastage of time. When women involved in economic activities the whole family benefit, women need support from men in order to succeed in their economic activities; it is risky for the family if a woman takes loan and fails to repay it.

Furthermore statements like husbands need to know what their spouse do in women economic program, loan are beneficial to the family if used for the income generating activities and not for consumption were included in the questionnaire. Others include: it is not important to involve men in women economic activities, husband can just trust their spouse when they are involved in economic activities and women need to be involved into women economic empowerment activities. The last sentence was women can be successful in their economic activities without the support of their spouse.

3.5.2 Cumulative Empowerment Index

Women's empowerment is multidimensional. It comprises the entire complex of interactions, roles, rights and status being male versus being female in a given culture (Varghese, 2011). In this study, three indicators were used to develop Cumulative Empowerment Index (CEI) which determined the level of women economic empowerment, these indicators include women economic decision making, women control of savings and income and women's ownership of assets and land.

Each item (indicator) assigned a qualitative rank from 1 to 3 according to the total score for each empowerment indicator received from its sub-indicators. The qualitative

dimension was formed to rank the three dimensions from total score assigned by women and men focus group discussion were 3 high and 1 represent low. The rank order was made based on the total scores attained from ranking of individual indicators Maxwell (1995) used similar procedure to measure the food insecurity by developing a cumulative food security index. Parveen and Leonhauser (2005) also followed the same process to measure women empowerment by developing a cumulative empowerment index.

First dimension measuring women decision making within family contained five items which included; work outside home; decisions over routine household purchase; purchases of expensive items; purchasing of cloths and makeup articles; lend household valuable. It was measured on 3-point rating scale by using score 0 for 'complete control of husband', 1 for 'control of husband but wife is also involved', and 2 for 'total control of wife'.

Control is one of the most commonly used ways to measure empowerment. Second dimension was about women control over savings and income also had four items which included; control of savings; control of income or profit; control of economic activity and control of loan. It was measured on 3-point rating scale by using score 0 for 'complete control of husband', 1 for 'control of husband but wife is also involved', and 2 for 'total control of wife'.

Third dimension women's ownership of assets productive, non-productive and land, seven items was used which included ownership of mobile phone, cattle, TV; poultry; bicycle; radio; bed and mattresses. The item was measured on 3-point rating scale by using score 0 for 'owned by husband', 1 for 'joint ownership both husband and wife', and 2 for 'total ownership by wife'. Cumulative Empowerment Index (CEI) was

developed based on the basis of composite assigned value of 16 indices (explained variables) covering all above three dimension whereas cut off point (mean index) were used for determining the levels of empowerment. Categories of empowerment were made on the basis of Cumulative Empowerment Index (CEI). Cumulative Empowerment Index (CEI.) was also partitioned into three categories for the purpose of determining empowerment levels among women.

The CEI varied from 14 to 45 in which 14 denote the lowest level of empowerment and 45 denote the highest level of empowerment. The CEI was further divided into three categories which were low empowerment (14-24), medium empowerment (24-34) and high empowerment (35-45).

Table 5: Cumulative Empowerment Index (CEI)

Indicator	Quantitative Rank	Qualitative Rank	CEI Range 14-45
Women's ownership of land	1 to 3	5	$(1-3) \times 5 = 5-15$
Ownership of asset	1 to 3	4	$(1-3) \times 4 = 4-12$
Economic decision making	1 to 3	3	$(1-3) \times 3 = 3-9$
Women control over savings and income	1 to 3	2	$(1-3) \times 2 = 2-6$
Women control over loans	1 to 3	1	$(1-3) \times 1 = 1-3$

Table 6: Measuring Women Economic Empowerment

Variable	Description	Categories	Coding
Control over savings and income	Who made the following decisions? -how much to save and -control of economic activity -how to use your income or— -how to use your profit -control of loan.	a) Complete control of husband' b) Control of husband but wife is also involved c) Total control of wife.	Complete control of husband = 0, Control of husband and wife = 1 Total control of wife = 2,
Ownership	Which of the following assets do you own -Radio - Mobile phone -House -Bicycle -Land -Cattle -Goat -Poultry	a) Complete control of husband' b) Control of husband but wife is also involved c) Total control of wife	Owned by husband= 0; Joint ownership= 1; total Ownership by wife= 2.
Decision making	Who took the decision to purchase - Daily Groceries (Kerosene& cooking oil, Charcoal ,spices) -Children Clothing Self-items (-Soap etc.) -Pots & Pans	a) Complete control of husband' b) Control of husband but wife is also involved c) Total control of wife	Complete control of husband = 0, Control of husband and wife = 1 Total control of wife = 2,
	Who took decision to -make large expenditures - Repair house -Purchase Land -Build House	a) Complete control of husband' b) Control of husband but wife is also involved c) Total control of wife	Complete control of husband = 0, Control of husband and wife = 1 Total control of wife = 2,

3.5.3 Determination of men 's Participation Index

Husband's cooperation' was another variable. Index variable was constructed on the basis of seven items related to husband cooperation which included; helps in household chores; involvement in spouse's economic activity; contributing to a spouse capital; purchasing food for the family; meet educational cost for children; looking after children and respecting spouse's loans and savings. It was also measured on 3-point rating scale was applied where by score 3 was given for 'high participation' 2 for 'average participation' and 1 for "low participation.

Table 7: Cumulative Participation Index (CPI)

Indicator	Quantitative Rank	Qualitative Rank	CEI Range 21- 72
Involvement in spouse economic activities	1 to 3	6	$(1-3) \times 6 = 6-18$
Assist in household chores	1 to 3	5	$(1-3) \times 5 = 5-15$
Contributing to startup capital	1 to 3	4	$(1-3) \times 4 = 4-12$
Respecting spouse loan and savings	1 to 3	3	$(1-3) \times 3 = 3-9$
Purchasing food for the family	1 to 3	2	$(1-3) \times 2 = 2-6$
Paying school expenses	1 to 3	1	$(1-3) \times 1 = 1-3$

3.5.4.1 Ordinal regression

Ordinal logistic regression model was used to establish relationship between empowerment levels and factors affecting women empowerment. The model has been used because the dependent variable in this study is categorical which represent women empowerment level as Low empowerment, Medium empowerment and High empowerment. The independent variable are age, education, type of marriage, men level of support men contribution to startup capital, women income ,type of asset owned and duration in economic activity.

$$Y_1 = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n + \epsilon_i \dots \dots \dots (1)$$

Where:

α = constant

Y_1 = Women empowerment levels

b_1, b_2, b_3, b_n =Regression coefficient

X_1 = Age of women

X_2 = Men Religion

X_3 =Type of marriage

X_4 = Men's attitude

X_5 =Men education level

X_6 =Women average income per month

X_7 =Women contribution in household income

X_8 =Women duration in economic activity

X_9 =Women type of economic activity

X_{10} =Men level of participation

ϵ_i = Error term

3.5.4.2 Multiple linear regression

Multiple linear regressions was used to explore factors constraining men's participation in women economic empowerment. Multiple linear regression model was applied to assess the contribution of each independent variable in explaining men participation in women economic activities for this purpose Cumulative Participation Index (CPI) was considered as response variable (dependent variable) were selected for the model. Mathematical formation of required multiple regression model was as follows.

$$Y_1 = \alpha + P_1X_1 + P_2X_2 + P_3X_3 + \dots + P_nX_n + \sum i \dots \dots \dots (2)$$

Where:

α = constant

Y_1 = Cumulative participation Index

X_1 = Age of men

X_2 = Men's attitude

X_3 = Men education level

X_4 = Men support on food

X_5 = Type of marriage

X_6 = Religion

ϵ_i = Error term

3.6 Ethical Consideration

Research ethics was considered. Respondents were provided with detailed explanations on the overall objective of the study ahead of time. Interviews were administered on free will of interviewees. Respondents were informed that they could decline if they didn't want to be interviewed. Information provided by interviewees was not transfer to a third party or were not used for any other purpose. Individual consent was obtained from each respondent and for the married women the consent was obtained from their husband.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

4.1 Demographic Characteristics of the Respondents

4.1.1 Age

The age of respondents varied from 26 to 60 years. Result in Table 8 indicate that more than half of both male and female were aged above 25 years. In Tanzania, people are considered adult when they are aged 18 years, this implies that all the respondents were adult. Considering that, the results, both male and female age category represents matured and economically active population. Furthermore, the results in Table 8 indicate that more than half (56.6) and (53.3%) of men and women respectively were aged between 36 - 45 and 26 - 35 years. The above 55 years of age was low for both male and female respondents 10% and 3%. The highest age group for women was 26 – 45 years this is due to the fact that most of the economic activities are labor-intensive requires energetic individuals. Similar the need for women's wellbeing is usually higher between 30-45 and the needs of their growing children and family demand requires additional resources. The findings are similar to Kabeer (2009) who found that the participation rate of women in economic activities increases with the increase of age within an age limit of 20 to 44 years, where highest participation is recorded for the age group 40 to 44. The result implies that the age of women has a great influence on their ability to take part in economic activities and influences benefit from the economic activities (Fakir, 2008). The choice of income activities also depend on age. Since most of women empowerment program requires women to engage in the economic activities, the result show that majority of women were above 25 years, implying that they were experienced enough to handle family challenges and engage in economic activities.

The result implies that women at this age range 26-45 are more actively and are likely to engage in economic activity and acquire new skills compared to women at their early 50s. The findings are similar with Mayoux (2008) who found that the largest single group of the women economic empowerment program was married women in their 30s while only few percent of women were older than 50.

4.1.2 Education Level

Education provides a person more knowledge and greater confidence. Soomro (2003) contended that education has been weakening the power of male over female. Five different categories were used to define education level that is no formal education, adult education, primary education and secondary education. Education enables women to perform their economic activities and to keep record of their earnings. Table 7 indicates that a good percentage of both male and female 82.7% and 78.3% respectively completed primary education. On the other hand very few 3.5% and 9.16 of both male and female respectively had no formal education. The low percentage of both men and women in no formal education is attributed by various government initiatives in realizing the goal of promoting attainment of education for all. This implies that there is close relationship to gender parity in enrolment in primary education (URT, 2010).

Also the result revealed that about 11.3% of male attained secondary school education while the percentage female was slightly lower 7.5%. This implies that still there is a gender gap in attainment of secondary for girls, this can be attributed by a boy child favoritism, high school dropout and early marriage which reduce girl's chances to attain their secondary education. The difference in education level is associated by a boy child favoritism which leave most of girls not taken to school as in male dominated culture, girls usually take part in the household work, and parents are more willing to send boys

to school for education. The result implies that with regard to education attainments women's still lag behind. Although educating boys is therefore considered more worthy than educating girls however high school expenses limit due to poverty.

Although the government abolished school fees for primary schools to enable poor family to send their children to school with priority for girls, in rural areas still education inequality is higher compared to urban. The result also implies that majority of women are illiterate compared to men. Literacy is especially low among rural women, 40 per cent of this population are illiterate (URT, 2010). Low literacy continues to make women more vulnerable as it limits their ability to explore other opportunities for economic empowerment.

Table 8: Age and Education level of respondents (n=120)

Variables	Categories	Sex	
		Male (%)	Female (%)
Age	26 – 35	5.8	53.3
	36 – 45	56.7	29.3
	46 – 55	27.5	15.8
	Above 55	10.0	3.2
Education level	No formal education	3.5	9.2
	Adults education	2.4	5.8
	Primary education	82.8	78.3
	Secondary education	11.3	7.5

4.1.3 Religion

Mugango and Murangi wards have mixed religion orientations with majority being Christians and Traditions. The findings in Table 9 reveal that more than half 55% of men

believe in traditional religion, followed by 29.1% Christians while for women few (10.8%) of them and majority (65.8%) of them belongs to Tradition and Christian respectively. Following strong traditions and norms which are in favor of men, most men prefer to belong in traditions because it embraces polygamy and other norms which increase the subordination of women. The findings are similar to what was reported by Sikira (2010) pointed out that there is relationship between patriarchy and religion that men are superior to women. The fact that majority of men believe in tradition show that men still hold the deep rooted culture and customs that have negative impact to women economic empowerment. During focus group discussion one woman revealed that, her husband is a drunkard and at times he disappears for weeks leaving them without food, she said:

“I wish my husband was a Christian instead of spending the money in buying local beers, he could have used the money in a productive way like paying school fees and buying food for our family”.

When participant was asked whether religion has any influence in their marital life, during focus group discussion men acknowledged that religion teaching has encourage them to be supportive to their spouse. Thus religious teaching can be used as a tool to change customs and norms that might have negative impact to women.

4.1.4 Type of marriage

Marriage is almost universal which is a tradition and social institution and is highly valued for social and economic reasons. The institution of marriage greatly influences gender relations, even after a marriage ends through divorce (URT, 2010). In patriarchal societies married women with children are more respected. Sattar and Huq (1992) contend that the most important social status that a woman achieves is that of a wife and

mother. Results in Table 9 reveal that all women were married of which women (87.3%) were under monogamy. The above findings are similar to Makombe *et al.* (2009) who found that majority of women in the savings groups were under monogamy. Interestingly about 60% and 40% of men were under monogamy and polygamy respectively. The percentage of men who are under polygamy is four times the percentage of women who are under polygamy 11.7%. This implies that men are likely to have extra marital relationship without informing their spouses. One of the feature of patriarchal is polygamy, which mean that a man is having the right to marry more than one wives regardless of having the capacity to support them economically. In most polygamy households women are the main breadwinner, there is always pressure on their small resources for keeping the household going, which ultimately decreases their time in participation in economic activities and the level of engagement in other productive activities. Experiences show that when a man is having the second wife he tends to neglect the first one which increases women double burden of bread winner and providing care for the children as a result minimize her chance in engaging in economic activities.

The higher number of male being under polygamy indicates that they possess high decision making power than women. During FGD's women revealed that sometimes the husband may spend more than a month outside the matrimonial home without prior information to his wife. Similarly, key informants also revealed that traditionally men can decide to have a second wife without having consent from his first wife. During FGD women pointed out that in their cultural it is common for a man to have a new wife after two to three years. One women participants revealed that: *"I am a third wife I was married three years back I found my husband with four children of his two former wives, I have to take care of all these children, it is very difficult for me to engage in economic*

activities". This implies that women workload is still higher among rural women which have a negative impact to their economic empowerment.

Table 9: Religion and type of marriage of respondents (n=120)

Variables	Category	Sex	
		Male (%)	Female (%)
Religion	Christian	29.1	65.8
	Muslim	15.1	23.3
	Tradition	55.0	10.8
Type of marriage	Polygamy	40.0	11.7
	Monogamy	60.0	87.3

4.2 Women Engagement in Economic Activities

WEE programs aim at providing loans for women to start their economic activities. In most cases women are organized in self-selected groups of 20 to 30 people. After joining the group's women are trained on how to save, keep record and to use the accumulated savings as loans for economic activities. During FGD a woman mentioned that although the primary goal for taking loans is to invest in economic activities however in most cases they end up using half of it and in most cases all of it for household expenses such as purchase of food, cloths, education and medication. Table 10 indicate majority 88.3% women do participate in WEE program in order to save, receive loans and engage in economic activities. On the other hand only 1.2% involve in WEE for economic activities only. The result implies that women participate in WEE for accessing a number of services which promote their empowerment. The different services in the WEE program bring a cumulative effect. Savings alone cannot bring any empowerment unless the savings are used as loans for capital to start up an economic activity which in return increases women income. On women revealed that she took TZS 50 000 to expand her business, but day after she took her loan, one of her son fell sick, she had to use the

money for medication which costed TZS 30 000. She only remained with TZS 20 000. Her husband was around when the child fell sick and when he was asked for the money to take a child to hospital he said he had no money. Similar situations face majority of women who struggles to increase their status through participating in economic activities.

The essence of encouraging women to establish economic activity is to enable them to earn income and be able to meet the family expense. Results as presented in Table 10 indicate that 91.7% were directly engaged in economic activity while 8.3% were engaged indirectly in economic activities. The women who are engaged in economic activities revealed that the loans that they took from their groups were used as capital. Women who were not engaged in economic activities expressed their reasons as lack of entrepreneurial skills, afraid of misusing the loans for family expenses, getting permission from their spouse while others were not sure of which economic activity to start.

Table 10: Women engagement in economic activities (n=120)

Category	Percent
Activities in WEE program	
Savings	8.1
Receiving loans	2.4
Engaged in economic activities	1.2
All of the above	88.3
Engagement in economic activity	
Women who directly engage	91.7
Women who indirectly engage	8.3

4.2.1 Type of women economic activities

Women were asked to indicate which type of economic activities they were engaged in. The findings of the study indicate that women engage in various economic activities. The

study reveal that most of the women economic activities are traditional and low varying from selling dried fish which included Small fish and Nile perch. The Table 11 show that about 43.7 % and 25.3% engage in selling dried and fish and firewood business respectively. Whereas 11.2% engaged in grocery shop and only 9.8 % engage in food vending. The nature of the economic activities that women engage in provide them with little return and can contribute little to their economic empowerment. During FGD women revealed that sometimes it is difficult to come up with the profitable economic activities because of the nature of our environment. They added that selling dried and smoked fish is preferred because it is through that business they also get food. Women revealed that sometimes if there is no flour for preparing *ugali* (stiff porridge) she normally exchange fish with flour for my family to get food. She was quoted saying: *“The good thing is that if you have one thing you can exchange it for another; that is the way we make life going”*. The findings imply that most women although they engage in economic activities however the food related economic activities are less likely to show the monetary benefit because in the time of crisis they are consumed. Likewise women in another FGD revealed that the situation of consuming the food from economic activities is normal and especially for food vendors. This implies that the choice of economic activities is considered beyond the economic benefit. Most women revealed that the most profitable business is dried fish business and grocery shop. In most cases women do the economic activities at the side of their household to ensure that they continue with other household task as well.

During FGD women revealed that on average they can make a profit of an average of TZS 10 000 to 30 000 per week except for those who are engaged in selling fish who can get a profit of an average of TZS 60 000 to 90 000 per week. The result implies that the type of economic activity has an impact to the income that the woman can earn. Women

also revealed that sometimes they are forced to stop economic activities because in that particular time they engage in farming activities. Earning money through selling firewood was not preferred only by few women due to the fact that it entail walking long distances to the forestry which is risky and more time consuming and in most cases it entails leaving early in the morning. The result implies that women choose the economic activities which enable them to combine with other household activities which are also time consuming. The household activity entails collecting firewood, collecting water, childcare and caring for husband as well as managing the household. In male dominated society culture women are responsible for cooking, looking after children and serving food to all family members. Maintaining the household is one of the important and primary activities for them. Women spend a significant amount of time on their children to take care of them by holding, bathing and feeding them.

Table 11: Type of women economic activities (n=120)

Type of economic activity	Percent
Dried and smoked fish business	43.7
Firewood business	11.2
Grocery shop	25.3
Food vendor	9.8

4.2.2 Women average income from economic activities

Earning an income is one of the indicators of women economic empowerment. The income women earn from their economic activities often provides them with confidence to make economic decision which they were unable to do before earning income. Result in Table 12 indicates that majority 60.4 % earn between TZS 60 000-90 000 per month, whereas only 4.5% earn more than TZS 90 000 per month. Following the nature of the economic activities women who engage in food vending and dried fish are the one with

highest income. During FGD women revealed that if they choose for non-food business the capital return is very small compared to food related economic activities. Although women earn income it make a small contribution to household consumption and small gains to well-being and does not reduce household poverty or the obtained income is often not enough for women to be perceived as being on equal footing with their male partners. Income generating activities that women are engaged in are mostly home-based or near the home, which limit women attracting other customers beyond their neighborhood. Women economic activity have been argued to be more feminine and traditional as such limit their access to larger markets. Although involved in economic activity compared to men, women continue to earn less and their income is unsustainable given the nature of their economic activities they are involved in.

Table 12: Women average income per month from economic activities (n=120)

Average income	Percent
Between 10 000 -30 000	10.5
Between 300 000 - 60 000	14.6
Between 60 000 - 900 000	60.4
More than 90 000	4.5

4.2.3 Women standard of economic activities

Table 13 also revealed that majority 70.5% perceived their business as of good standard, whereas 17.5% see their business as of poor standard and only very few 8.8% perceived their business as very good. The ranking of economic activities indicate that women understand their business and the implication for those economic activities toward their economic empowerment.

Women participation in economic activities enhances the ability to make small and large purchases. Small purchases include small items used for daily in preparation for the family for example kerosene oil, cooking oil and soap. The large purchases are related to mattresses and mobile phone, children clothing, own clothing and family's daily food. This implies that WEE program to overcome economic barriers hence empowers them.

Table 13: Women standard of economic activities (n=120)

Standard of economic activities	Percent
Very poor	3.2
Poor	17.5
Good	70.5
Very good	8.8

4.2.3 Women average profit obtained from economic activities per day

Findings in Table 14 indicate that more than half 57.6% of women earn less than TZS 3000 on average per day, whereas only 11.1% earn more than TZS 6000 on average per day. The different in profit earned per day has an implication on the income that is gained to make the women feel empowered. However, small the profit is, in means a lot in time of emergencies. The income earned is small compared to the labor input, which increase woman workload. This situation continue to leave women less empowered and depend on men for their survival because of their small earning which cannot move them from poverty. This implies that women empowerment depends on other factors such as ownership of assets, ability to make economic decision; therefore earning income is only which by itself cannot determine women empowerment. Although women earn small amount this is not enough to meet their basic need as well as to be reinvested in the business. Women's economic activities seem to be adversely affected by market because

the problem of lack of market and the nature of economic activity are too traditional and feminine for example selling fire wood and food vending.

The economic generating activities that women are being introduced are generally classified as transitionally feminine activities such as sewing, dress making, vegetable gardening, and so on which bring little empowerment.

During FGD women revealed that sometimes they stay at home taking care of the children and performing household chores. The small profit women get can be a result of the little time they spend in income generating activities while spending more on unpaid labor like taking care of the children and the elderly. These findings are in-line with Barker (2006) who argues that men are not sharing household work and unpaid care giving activities even. Women continue to carry the greatest burden of care for other family members.

Table 14: Women Average profit obtained from economic activities per day (n=120)

Average profit	Percent
Less than 3,000	57.6
Between 3,000-6,000	31.3
More than 6,000	11.1

4.2.4 Average monthly proportion of women contribution they make to household income

The economic gains of women in microcredit programs have been mostly marginal and invested in short-term or immediate household consumption rather than in businesses or other economically productive activities (Hashemi and Riley, 1996). The finding in Table 15 show that more than three quarter 45.6% of women contribute more than 75% of the

household income per month, whereas only few 9.1% contribute less than 10% of total income per month. Although Most WEE encourages women to start economic activities as a way of empowering them, under circumstances where a woman income is used for household consumption, many women are left disempowered with increased workload performing dual role for the family.

Table 15: Women Proportion of income contribution to the household (n=120)

Proportional of contribution	Percent
Less than 10%	9.1
Between 10% - 25%	21.6
Between 25% - 50%	13.4
Between 50% - 75%	11.0
More than 75%	45.6

4.2.4.1 Daily amount contributed to the family by women

Respondents were asked to state the amount they contribute to family income. Women in FGD revealed that an income obtained from their economic activities is typically small. Under conditions of extreme scarcity this small amount of income makes a significant difference to a family's well-being (Chant, 2007). It often means that a family can eat two meals rather than only one meal a day during the lean season, or eat one meal a day rather than going hungry if the husband falls ill and are not able to work (Hashemi and Riley, 1996). The findings in Table 16 indicate that more than half 61.7% of women contribute between TZS 3,000 to 4,000 per day, while 0.8% contribute an average of TZS 500 per day.

Table 16: Daily amount contributed to the family by women (n=120)

Daily amount contributed	Percent (%)
Less than 2000	25.0
Between 3000 - 4000	61.7
More than 5000	0.8

4.2.5 Frequency of women contribution in household income

Regarding the frequency of contribution most women contribute daily. Results indicated in Table 17 shows that 47.5% of women contribute daily while 41.7% contribute on weekly basis and 10.8% contribute on monthly basis. This findings show that women earnings are spent on food requirements on daily basis; although men also support the family in buying food but having many dependents necessitate the women to use her small earning to meet the family demand. This makes women to continue to be poor because instead of reinvesting the income they use it for household consumption.

Table 17: Contribution of women to household food (n=120)

Frequency and levels of contribution	Percent (%)
Everyday	47.5
Every week	41.7
Monthly	10.8

4.2.6 Levels of women contribution in household income

Again regarding their levels of contribution Table 18 indicate that half 50% of women contribute highly on food, while 43.3% contribute moderately and 6.7% contribute very low. This implies that most of the income that women earn is used for household expenditure which in most cases is for purchasing food item. Women face scarcity of food for a certain period of the year and struggle to overcome it by spending most of their earning on food.

Table 18: Contribution of women to household food (n=120)

Levels of contribution on food on daily basis	Percent (%)
Low	6.7
Moderate	43.3
High	50.0

4.3 The Role of Men in Women Economic Activities

Results in Table 19 indicate that men play various roles in supporting their spouse in economic activities. More than half 55% contribute to startup capital, whereas more than one third 34.5% participate in economic activities. While most of the husbands interviewed considered domestic chores to be the sole responsibility of their wives during the time of sickness they are willing to support in economic activities. On the other hand 8.5% contributes to household income and only 2% are willing to take care of children when the wife is away, attend household chores like cooking and washing the dishes. The study found the high percent of men who contribute to startup capital is associated by little interfere with men gender role and continue to be perceived as strong men unlike those who involve in childcare and household activity ,compared to taking care of children and attending household chores.

Findings from FGD revealed that most of men are not concerned about their spouse workload, one of the key informants revealed that men have left all the responsibilities to women, and this has resulted in women spending less time in economic activities, men are willing to support however they afraid of being perceived negatively due to social perceptions of the gender roles. Further findings indicate that most of the men prefer giving their wives money as an easy way of assisting them. The findings suggest that men are not supportive to their wife household activities and their role has not been changing from masculinity to care-giving roles while for women their roles has changed to be breadwinner. Caring is very little taking place in the everyday lives of men, when they take over care-giving practices, especially within families. The findings are similar with Mayoux (2008) who indicated that some men do change positively when their female partners participate in women's empowerment activities. Men's attitude towards women economic activities are likely to be positive when they see women shouldering

more of the burden of household expenses food, school fees and health expenses (Blackden, 2006).

Table 19: The role of men in women economic activities (n=120)

Role of men	Percent
Providing capital for economic activity	55.0
Contribute to household income	8.5
Attend household chores	2.0
Engaging in women economic activities	34.5

4.3.1 Men capital contribution to women economic activities

Table 20 present data on amount of capital that men contribute to their wife economic activities for the last one year. Capital contributions among men varied .About 60.3% of men contribute between TZS 10 000 to 30 000, while 17.1% contribute between 30 000 and 60 000 and only 0.7% contributes more than 90 000. Although WEE program aim at providing women with loan as startup capital, in most cases the amount is spent on household consumption and women end up requesting additional fund from their husband to be able to establish economic activities. One woman in Mugango revealed that *“when I wanted to start my kiosk business I took a loan valued TZS 50 000 I could not take more because this was the limit according to my savings. The amount was not enough to start the economic activity, so I asked my husband to give me an additional of TZS 50 000”*. During FGD of in Kwibara men revealed that, although women take loans, their investment is always small because their savings are also small, as a result they need support from men to continue running their business. During an interview men revealed that women income is used mostly on food and other household expenses. Although women are expected to have more power on the income they earn, it makes a little difference to their empowerment. Despite women having access to loan for starting

economic activity, sometimes the money given is not enough to start a particular enterprise. As a result women ask their husband to subsidize the money obtained as loan. Furthermore women have less access to financial services than men; particularly the rural women had faced strong barriers to borrow money due to lack of collateral (property). They have less power and ability to do activities like men counterparts do; even they have the least authority to do something at their own initiation. This implies that women continue to be dependent economically on men (husband), as men are traditionally considered as assertive and breadwinners of the family. Sometimes women use their husband's income in loan repayment or supporting the IGA's.

Table 20: Men Capital Contribution to Women economic activities (n=66)

Type of economic activity	Percent
Between 10 000 - 30 000	60.3
Between 300 000 - 60 000	17.1
Between 60 000 - 90 0 000	11.9
More than 90 000	0.7

4.3.2 Men involvement in women's economic activities

Men have continued to take a small part in women economic activities. During FGD few men mentioned to support their spouse in bringing the firewood or charcoal at the selling site as well as assist in grocery shop or food vending, most men perceive these types of economic activities as more feminine. This implies that women receive very little support from men in their economic activities. During interview men revealed that it is risky for women to walk long distances looking for firewood in the forestry (bushes) for selling, men reduce that burden from their wife by bringing the firewood at home. Result in Table 21 show that of those who involve in their wife economic activities 81.7% involve

indirectly by bringing the raw materials like firewood or groceries for the kiosk whereas 18.3% involve directly by running the business when wife fall sick.

Table 21: Men involvement in women's economic activities (n=42)

Type of involvement	Percent
Indirect involvement	81.7
Direct involvement	18.3

4.3.3 Men's support to household need

In many African culture husbands play a role in ensuring family basic need. In recent years women have also taking a leading part in ensuring family basic need. The reasons for women being breadwinner are associated by majority of men not fulfilling their role. However not in all cases men are committed in meeting the need of the household. Among the three basic needs food is the most important given that it determines the survival of the family. The findings as presented in Table 22 indicate that majority of men 66% of support their families by purchasing food while 26.4% spent their income on school expenses and only 7.5% is spent their income on medication. Although men purchase food for the family however they do that occasionally on a regular basis as a result women end up in using their income for household expenditure.

From FGD women revealed that some husbands do not buy food for the family. This resulted into women using their loans in meeting the family need, when it comes to repaying the loans some husband are not cooperative even though you used your loans for household expenses. The women further revealed that some of their fellows have decided not to be part of the program because each time she takes loan to start an economic activities, she spent it on other family demand. The result implies that despite

women being empowered through participating in economic activities most of them are not empowered due to the burden of providing for the family.

Table 22: Men's support to household need (n=120)

Type of support	Percent
Buying food	66.0
School expenses	26.4
Medication	7.5

4.3.4 Men average support on food per day

The findings in Table 23 show that 46.7%, 36.7% and 16.6% contribute on food which is TZS 2,000, 3,000 and 4,000 respectively. Men contribution to food is higher compared to women however it is not given regularly. During FGD men revealed that they also face financial constraints and they have limited source of income. For example in one of the FGD participants was quoted saying that *“Nowadays we don't get much from fishing as it was the case in the past years, and sometimes we are restricted to do fishing. Fishing is the only source of livelihood we grew up with especially us who didn't get the opportunity to excel in school”*. Although men also indicated a need for diversifying their livelihood activities one key informant revealed that in most cases men are less willing buy food for the family when their spouse earn income. This implies that men provide less for their families as a result their contribution is very small to the women economic empowerment.

Table 23: Men average support on food per day (n=120)

Average amount	Percent
Less than 2000	46.7
Between 2000 - 3000	36.7
Between 3000 - 5000	16.6

4.3.5 Men support in women usage of loans

The findings as presented in Table 24 indicate that men never asked their wives to surrender their loans to them. Even if they do so, the wife has a room to agree or to refuse. However 84.5% said they have never asked their spouse to give them their credit while 15.5% agree to have ever asked their spouse to give them their loans (Table 21). Again 42.5% has ever convinced their spouse to use money for unintended use while 52.5% had never convinced their spouse. This implies that women have decision making regarding how they use the loan. These findings are in contrary to Makombe (1999) revealed women's credit to be controlled by husbands.

On the other hand findings in Table 24 indicate that more than half 62.5% invest their loan on economic activities, while about one third 31.2% use loans for meeting other household expenses including purchasing food. Very few 6.8% spend on education. In cases where the money has been used for household expenses women are not able in repaying the loan on time. One village leader revealed that there have been issues of delay in repaying loans for women. Because a high proportion of loan is used for consumption, and the fact that the income earned is small, the remaining option for some women is to request their husband to assist them in loan repayment. This situation continues to make women more dependent on men and their economic empowerment is less likely to be realized.

Table 24: Men support in women usage of loans (n=120)

Category	Percent (%)
Men responses on their spouse loans	
Ever asked for spouse loan	15.5
Never asked for spouse loan	84.5
Un-intentional use of loans	
Convince their spouse	42.5
Never convinced their spouse	52.5
Uses of loans	
Purchasing food for the family	31.2
Investing in economic activities	62.5
Spending on school expenses	6.8

4.3.6 Levels of men participation in women economic activities

In order to measure men participation in women economic activities participation index was developed by combining six participation indicators as indicated in section 3.5.3 of this work. Cumulative participation index varied from 21 to 72, whereas 21 indicates the lowest participation level and 72 means the highest empowerment level. Results presented in Table 25 indicate that majority 71.6% of men belong into low participation category with the score ranges between 21-37, whereas 22.6% fall under average participation level with the score range between 38-54 and very few 5.8% belong into high participation level with the score ranges between 55-72. The result indicates that men do not give enough support in their economic activities. This means women double burden of both household activities as well as economic activities, which in most cases the latter, is compromised in favor of the former. This implies that men's contribution to women economic activities is very limited and does not contribute to any significant change into women economic empowerment. It is expected that the participation of men in economic activities can contribute to enabling women becoming more empowered so promotes gender equity. Women's income is important for achieving economic growth;

their economic contributions should be given importance in policy design (Kabeer, 2003). This implies that women do not receive enough support from their spouse which can have a significant contribution to their economic empowerment.

Table 25: Levels of men participation in women economic activities (n=120)

Levels	Percent (%)
Low	71.6
Average	22.6
High	5.8

4.4 Indicators for Women Economic Empowerment

Measurement of women economic empowerment involved the selection of three relevant variables that matches the context by assuming that empowered women describe them. WEE was operationalized on the basis of five dimensions which included; women's decision making, women's control over savings and income, women control over loans, women's ownership of assets and women ownership of land. Indices were developed for each of the above dimensions and Cumulative Empowerment Index was constructed by adding indices of all the five dimensions as indicated on section 3.5.2 of this dissertation.

Results in Table 26 indicate that majority 65.4% of women are making decision regarding purchasing mattresses, bed and cattle, while about 11.5% economic decision are made by their husband. This implies that high economic decision by women is attributed by women ability of having income, resulted from their economic activities which give them autonomy. The results are similar to Johnson (2004) who contends that having income increase women participation in economic decision especially in society where women are marginalized. Women FGD participants in Lyasembe informed that involvement in economic decisions does not imply that they could claim superiority

men's standpoints due to traditions and norms which regarded men as pillar of their households.

Additionally, the result indicated in Table 26 show that majority 83% of women control their savings and income while only 7.2% of men control women's savings and income. This implies that women participation in economic activities has provided a safe place for women to save their money and women are making decision regarding their income. This implies that participation of women in the WEE program has increased their autonomy with regard to the income and that men do not have access to the savings which are kept by women group. Although women earn income from their economic activities, the amount is very little for building up their capital as a result they end up using it to meet the immediate household need. This study agrees with what was pointed out by Parveen (2005) that women used their earning for family welfare such as buying nutritious food, paying school fees for children and other household necessities rather than on their personal need or economic activities as compared to men who found to spend more on their personal needs such as alcohol, and gambling. As a result majority of the women continue to be involved in traditional and more feminine economic activity instead of starting larger enterprises. During FGD women revealed that sometimes they stay at home taking care of the children and performing household chores. The small profit women get can be a result of the little time they spend in income generating activities while spending more on unpaid labor like taking care of the children and the elderly. These findings are in-line with Barker (2006) who argues that men are not sharing household work and unpaid care giving activities even. Women continue to carry the greatest burden of care for other family members. It is well-established in literature that an economically active woman with her own independent savings and greater income share within the household has more economic power (Duflo, 2005).

Furthermore the results in Table 26 indicate that majority 63.3% of women had the power to control of loans. This implies that women can make decisions on how much loans to take and use in starting an economic activity without consulting their husband. Again 21.5% of men had control of loans, this implies that husbands determine how loans can be used which in most cases is used for household consumption. The findings are in line with Rahman (1999) who found that some men compel their wives to hand over loans to them, which tends to increase marital conflicts and poverty among women as they must repay the loan from other unintended sources such as selling labor.

Although women control loans in most cases group collaterals are required rather than individual material collateral, under such circumstances husband may allow their wives to use household assets as collateral with the intention of controlling their spouse's loans. The courage of men to convince their spouse to use the loan can be associated with the support they receive from their husband especially when given startup capital. The findings are similar with the study by Goetz and Gupta (1996) who pointed out that credit programs pay insufficient attention to their impact from a gender perspective and, as consequence, may weaken rather than strengthen women's position in the family.

Women revealed that their income has been increasing after taking the loans. Through the revenue from the economic activities women have been able to buy food, pay for school expenses as well as set aside money for emergencies. It can therefore be concluded that loans by itself cannot overcome patriarchal systems of control at the household and community levels (Chowdhury and Bhuiya, 2001). This implies that gender issues and intra household inequality affect women economic empowerment.

Productive assets enable women to earn more income compared to non-productive asset. Result in Table 26 indicate that slightly more than half 57.6% of assets are controlled by both husband and wife, while 33.4% of assets are owned by women and only 9.4% of

assets are owned by men. During FGD interview few women revealed that they owned productive assets like cattle, goats and poultry as well as non-productive assets such as bed, mattresses and kitchen utensils. This implies women income through economic activities has enabled them to own asset. The findings are in line with Hashemi *et al.* (1996) indicating that women's access to credit increase asset holdings in their own names, to an increase in their purchasing power.

Result in Table 26 indicate that majority 74.6% of land is owned by men, while only 5.1% of women own land. Land ownership among women was very low due to male dominance under the patriarchy system. This implies that the ownership of land among women is still very low, due to gender inequality in resource ownership. The findings are in line with Chiragi (2013) who found that patriarchal nature of society in Mara region, provide women fewer chances to own property. Generally, in all patriarchal societies gender relations are discriminatory against women. They are socially constructed and reconstructed as a result of the behavior of women and men themselves (Mbilinyi, 1992).

Table 26: Indicators for Women Economic Empowerment (n=120)

Indicators for WEE	Percentage (%)		
	Husband	Husband and Wife	Wife
Economic decision making	11.5	23.1	65.4
Control of savings and income	7.2	9.7	83.1
Control of loans	21.5	15.2	63.3
Ownership of assets	9.4	57.2	33.4
Ownership of land	74.6	20.3	5.1

4.4.1 Cumulative Empowerment Index (CEI)

In order to measure women economic empowerment, the CEI was constructed combining three key empowerment indicators which are economic decision making, control of

income and savings and ownership of assets and land. The result in Fig. 2 indicate that a good proportion 57.1% fall under medium empowerment category, 31.2% fall under low empowerment category and few 11.7% are very high empowered. The result implies that participation in the empowerment program has increased women economic decision making, has also resulted in control of savings and income, which in turn have empowered them. The result are similar to Bali and Wallentin (2009) who found that members are empowered by participating in WEE program in the sense that they have a greater propensity to resist existing gender norms and culture that restrict their ability to develop and make choices.

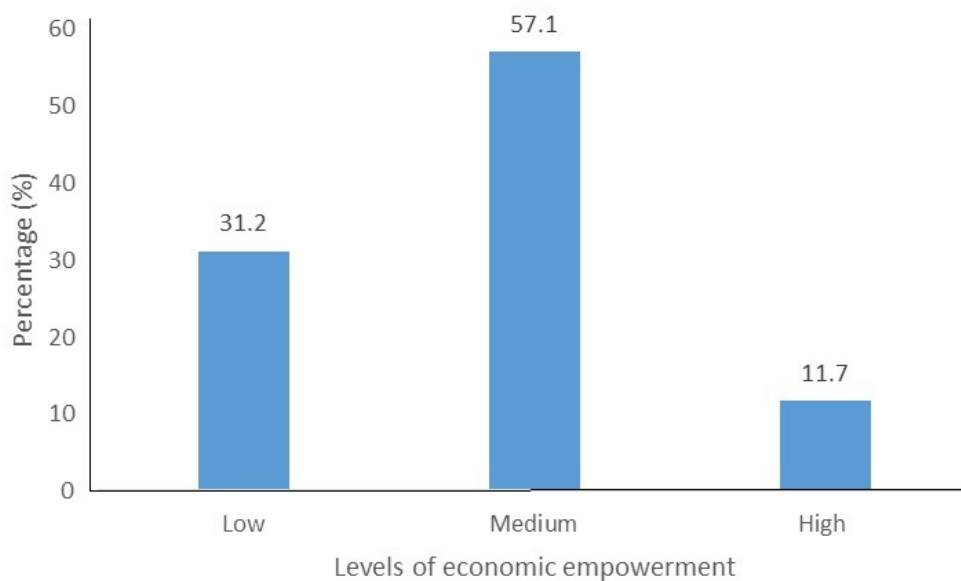


Figure 2: Cumulative Empowerment Index (CEI)

4.4.2 Associations between the demographic variables and different women economic empowerment levels

The association between demographic factors toward women economic empowerment was done using chi-square. The result in Table 27 indicate that there is association between marriage type and level of women economic empowerment ($P < 0.01$). Meaning that women who are under monogamy are more empowered than their counterpart. This implies that men support make a significant contribution however small it may be to a

household income. This reduces the burden to a spouse in meeting the need of the household. In such cases the income that is earned by women is mostly used for buying food and the little amount remained is reinvested in the economic activity.

With regard to age category 26-45 years, the result shows association between empowerment and age is significant ($P < 0.05$). The possible reason for this can be the fact that women between the age group 26-45 are very active, and most of them are matured enough to handle family challenges, as a result can balance their economic activities with other household chores. This might not be the case for young wives and old ones who might find it hard to bargain with their husband which in most cases they depend much on them. Heaton *et al.* (2005) reported similar findings and found significant relation between age and empowerment.

Education provides a person more knowledge and greater confidence. Women with better education showed relatively greater empowerment, however there were no significant association between education and empowerment level. Education has a contribution in women economic empowerment since it enables women to learn new skills and acquire knowledge as well as apply whatever is learnt to improve their welfare.

The result in Table 27 also indicate that there is association ($p < 0.001$) between levels of empowerment and religion especially Christianity. The possible explanation for this can be due to the freedom that Christian men provide to their wives compared to traditions and Muslims. On the other hand Muslims are exercising polygamy which also in most cases women end up in carrying the household burden alone, when the husband is with other wife. Although Muslims allows men who are financially well to exercise polygamy so that the two families do not suffer, this is not the case for majority of men.

Table 27: Association between social-demographic variables and levels of women economic empowerment (n=120)

		Levels of Empowerment			Total	X ² value
		(%)				
Variables		Low	Moderate	High		
Age						
	26-35	5.83	5.00	3.33	20.83	17.94**
	36-45	9.17	7.50	11.67	28.33	22.31**
	46-55	8.33	10.83	10	22.50	8.57
	Above 55	15.00	7.50	5.83	28.33	11.95
Type of marriage						
	Polygamy	25.83	18.33	7.50	51.67	26.15
	Monogamy	15.00	14.17	19.17	48.33	19.63**
Education level						
	No formal education	7.50	4.17	5.00	16.67	16.03
	Adult education	8.33	7.50	6.67	22.50	9.62
	Primary education	7.50	13.33	12.50	33.33	14.75
	Secondary education	4.17	9.17	14.17	27.50	9.82
Religion						
	Christians	18.33	10.83	13.33	42.50	7.13**
	Muslim	7.50	10.00	7.50	25.00	12.94
	Tradition	14.17	8.33	10.00	32.50	20.68
		** significant at 1%		* significant at 5%		

** significant at 1%

* significant at 5%

4.5 Attitude of Men Towards Women Economic Empowerment Program

Results as presented in Table 28 indicated that the attitude of men towards WEE was negative. More than half 55% of men supported the sentences like women's economic empowerment is just a waste of time, and therefore insisted that there is no need of having empowerment program for women because they misbehave once involved. This

implies that men do not value women freedom in engaging in economic activities. While 70% disagreed that WEE has a contribution towards household income, this implies that some men see the value and benefit to household income when a women participate in economic activities. Similarly 58.3% of men respondents disagreed that WEE increases women's control to household resource, this implies that women are still perceived of not being able to make economic decisions including control of resources. Majority (68.3%) of the respondents disagreed that loan are beneficial to the family if are used for the income generating activities and not for daily consumption. While 71.7% agree that Women economic activities were not important. The findings revealed that in most of the statement that supported WEE men disagree, this indicate that men are not supportive to the idea of women engaging in economic empowerment. Their negative attitude towards WEE has an implication on their participation to women economic activities.

Table 28: Men's Attitude towards Women Economic Empowerment (n=120)

Statement	Responses		
	A %	U %	D %
Involving in WEE program is a waste of time	55	3.3	41.7
WEE has a contribution towards household income	28.3	0.8	70.0
No need of WEE program since women misbehave when	65	3.3	31.7
WEE increases women's access to household resources	19.2	22.5	58.3
Women economic activities are not important	21.7	15.0	63.3
Involvement of women in IGA's is beneficial to whole family	24.2	4.2	71.7
Women need support from men in order to succeed in IGA's	30.0	6.7	63.3
It is risky for the family if a woman take loan and fail to repay	34.2	22.5	43.3
Husbands need to be informed about WEE program	50.8	5.0	44.2
Loan are beneficial to the family if are used for the income generating activities and not for consumption	25.0	6.7	68.3
It is not important to involve men in women IGA's	52.5	2.5	45.0
Husband need to trust their spouse when they are involved in IGA's	41.7	12.5	45.8
Men need to be involved into women economic empowerment activities.	35.8	10.0	61.7
Women can be successful in their IGA's without being supported by their spouse	43.3	10.8	45.8

4.5.1 Attitude index scale

In order to measure attitude of men towards women's economic empowerment, a Likert scale was constructed. The Likert had five levels such as strongly agree, agree, uncertain, disagree and strongly disagree. Both positive and negative statements were constructed to assess individual attitude indicated in Table 29. The index score were calculated based on the Likert scale as indicated in section 3.5.1 of this dissertation. The mean index was

24.8. The findings presented in Table 29 indicate that 75.5% of respondents had negative attitude towards WEE due to the fact that most men perceive WEE programs as a feminine intervention which had little benefit to them. Strong traditions and norms that continue to marginalize women are believed to be contributing to negative attitude of men towards WEE. On the other hand only 2.95% were neutral while 21.53% had positive attitude. This implies that men are not supporting the idea that women need to be given the rights to make decisions, to control income as well as to own land. The high percentage of men with negative attitude reveal that men still hold strong culture of male dominancy and which are discriminating women.

Table 29: Categorization of Men attitude toward WEE (n=120)

Category of attitude	Percentage
Positive	21.5
Neutral	2.9
Negative	75.6

4.5.2 Determinants of Women Economic Empowerment

Table 30 indicates the result of ordinal regression model that was used to explore factors that determines women economic empowerment levels. R- square value indicates that the model explained 42.8% of men's attitude being due to the fitted predictors and the remaining 57.2% due to predictors not included in the model. The results in Table 30 indicate that men education level , men's attitude, women average monthly income and type of women economic activity are determinants to women economic empowerment.

The result in the model on Table 30 indicate that men with no formal education was statistically significant at $p < 0.001$ with a negative influence in women economic empowerment. Men with no formal education have inferiority complex, therefore when they see their spouse earning income they became inferior, their inferiority results into discouraging their spouse in engaging in economic activities. The study found that most

men had the opinion that WEE has no contribution to household income and that woman economic activities is just wastage of time.

The findings reveal that secondary education was found to have a significant relationship at $p < 0.001$ with a positive influence on WEE. The result found that the percentage of men who have completed secondary school was higher compared to women. Men with secondary education in rural areas are able to earn income from different sources. During FGD one man revealed that: *“I have more than one source of income, I own a fishing boat and I also have a small shop. Sometimes when my wife fails to repay the loan I just assist her to do the repayment”*. This implies that men with education are more supportive to the women economic activities.

Findings show that men's negative attitude was found to be significant at $p < 0.001$ with a negative influence on WEE. When women engage in economic activities, their earnings increase as well as their purchasing power. To male dominance societies this becomes a threat to most men who in many cases leave the burden of household expenses to the wife. During FGD women leveled that they have been experiencing their husband little support in household expenditure when their income increase. This implies that men are still discriminatory and are not supportive to WEE initiatives.

Furthermore the result in Table 30 indicates that type of women economic activity has a negative influence on women economic empowerment and was statistically significant at $p < 0.001$. Women economic activities varies, depending on the nature of the activity. It was found in this study that most women economic activities are conducted along the households, to enable women to perform the household chores. This implies that the economic activities outside home provide women with little time to attend household activities. This implies that women not being home in most of the time women are regarded as wasting time in non-family related issues.

Table 30: Determinants of women economic empowerment (n=120)

Independent Variable		Estimate	Wald	Sig
Age of Women		1.013	1.831	0.021
Religion	Christians	1.632	1.388	0.005*
	Muslims	-2.421	0.017	0.032
	Traditional	1.655	0.043	0.212
Type of Marriage	Polygamy	0.382	2.609	0.047
	Monogamy	-0.346	1.175	0.351
Men education level				
	No formal education	-0.022	0.039	0.001*
	Adult education	0.057	0.003	0.034
	Secondary education	0.349	0.012	0.000**
	Primary education	0.466	0.034	0.805
Men's attitude	Positive	1.027	0.013	0.126
	Neutral	0.464	0.32	0.595
	Negative	-0.914	0.003	0.003*
Women contribution to household income		3.155	5.861	0.041
Women average income per month		-4.512	0.317	0.001**
Men level of participation				
	High	1.862	0.077	0.035
	Average	1.956	0.041	0.009
	Low	-0.132	0.617	0.000** *
Women value of asset		-0.017	0.006	0.002*
Women duration in economic activity		0.169	0.423	0.014
Women type of economic activity		-0.064	0.005	0.001**

R²=42.8%Adjusted R²=0.366

*** significant at 0.1%

** significant at 1%

* significant at 5%

4.6.1 Factors affecting men participation in WEE

Multiple linear regression model was used to determine factors that influence men participation in WEE. Men participation in WEE was based on the Cumulative Participation Index (CPI), and factors restricting men participation such as men attitude, age, education level, type of marriage, and religion. Table 31 presents the results from estimated parameters determining the factors constraints men participation in WEE. Through its R-square value, the model shows that 51.6% variation in men's participation is due to fitted predictors and the remaining 48.4% caused by predictors not included in the model. The statistical tests of the model itself show that the explanatory power of the model was significant ($p < 0.001$).

The result in the model on Table 31 indicates that age was statistically significant at $p < 0.005$ with a positive influence in men's participation. Most men in the study were in the active age category. This implies that their participations to economic strengthening depend on people who are active and healthy since most women economic activities are traditional and labour intensive.

The findings reveal that men's attitude was found to have a significant relationship at $p < 0.001$ on men's participation. It was found that most men had negative attitude towards WEE. Majority agreed that women do not need men's support in their economic activities. This implies that men believe that they have no role to play in supporting their wife towards economic empowerment; as a result in most cases women are less empowered.

Findings show that low support on food was found to be significant at $p < 0.001$ with a negative influence on men's participation. Men are regarded as breadwinner and are supposed to provide for the family. Men with low support to food believe that their spouse has money so even though they are not participating in economic empowerment activities, the wife will still make it in his absence.

Furthermore the result in Table 31 indicate that traditional religions, was statistically significant $p < 0.001$ with a negative influence men's participations. Men with traditions religions still hold strong norms and culture with in most cases are discriminatory to women. This influences their participations in WEE.

Table 31: Regression analysis on factors affecting men participation in WEE
(n=120)

Independent Variable		Estimate	Standard Error	Wald	Sig
Constant		0.397	0.158	2.505*	0.000
Age of men		0.022	0.001	0.236	0.002*
Attitude of men	Positive	0.053	0.020	0.582	0.021
	Negative	-0.164	0.020	-0.638	0.000**
	Neutral	0.366	0.340	3.743	0.413
Education level of men	No formal education	-0.268	1.890	5.743	0.315
	Adult education	0.850	0.010	-0.935	0.629
	Primary education	0.249	0.008	-2.584	0.012
	Secondary education	0.371	0.082	1.510	0.015
Men support in food	High support	0.249	0.173	2.130	0.003*
	Medium support	0.107	0.777	1.255	0.352
	Low support	1.164	0.013	4.643	0.413
Religion	Christians	0.517	0.002	2.436	0.114
	Muslims	2.278	2.090	1.880	0.104
	Traditional	-0.178	1.792	-2.004	0.000**
Type of Marriage	Polygamy	-0.050	0.193	-0.489	0.836
	Monogamy	0.250	0.264	-2.503	0.015

$R^2 = 51.6\%$

Adjusted $R^2 = 0.495$

*** significant at 0.1%

** significant at 1%

* significant at 5%

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

A conclusion is presented in this chapter based on the main findings. The findings revealed that women engage in various economic activities in order to earn income which a large proportional of it is used for household expenses. Men play a minor role in women economic empowerment. They provide startup capital to their spouse, they participate minimally in economic activities and they also take care of the household activities when their wives are away. Their low participations closely related to their low contribution on household food, their low participations in women economic activities as well as their little contribution to household income. This implies that women in rural areas are not empowered due to the low support they get from their husband.

Based on the women empowerment indicators that was used to determine the levels of women empowerment levels , the CEI indicate that more than half of women in the study area attained medium level of empowerment. Furthermore the findings revealed that women control their savings, income, loans and other resources, while land is being controlled by men. Women engagement in economic activities enables them to have safe place to keep their money, enable them to earn income and increases their control to resources. Additionally there was a close relationship between the level of women empowerment with men support, men support increases women empowerment level likewise to men's positive attitude. It can be concluded that women participation in economic activities and men's support to women economic activities contribute to women economic empowerment.

The findings revealed that majority of men had negative attitude towards WEE. Majority of men agreed with the statement that there is no need for women to engage in economic activities, women participation in economic activities is wastage of time and WEE has no contribution to household income. Ordinal logistic regression model revealed that there was a significant relationship between men's attitude and no informal education, secondary education, type of women economic activity $p < 0.001$, as well as women empowerment level and women average income $p < 0.005$. Therefore it is concluded that men attitude has an influence on women economic empowerment.

The Multiple Regression model was used to analyze factors responsible for influencing men's participation in WEE. The study found that factors such as age of men, negative attitude of men, low support in food and men traditional belief were important for predicting men's participation in WEE. Statistically the variables were significant at ($p < 0.05$, $p < 0.001$ and $p < 0.001$) showing high contributions to the model. Thus it can be concluded that traditional and norms continue to affect men participation and attitude on women economic empowerment.

5.2 Recommendations

- i. Based on the conclusion made above, it is recommended that enhancing awareness among men on WEE will improve women's economic gain and therefore leading to WEE. Through awareness creation of gender roles and intra-household relationship of men, men are likely to change and be more supportive to their spouse economic activities. It is therefore recommended that the major intervening agencies, namely government organizations (GOs), non-government organizations (NGOs) and women's organizations (WOs), other stakeholders (private initiatives, civil society, etc.) as well as the entire rural society need to

ensure men involvement in women empowerment activities at all stages of the program. Lobbying by traditional leaders would reduce some of the cultural and norms that are patriarchal in nature leading to male chauvinism.

- ii. Women economic decision making, control of resources and income, women ownership of land are indicators for women economic empowerment. It is therefore recommended that practitioners and NGOs involved in WEE development need to integrate other intervention like education on women rights, gender based violence education, and legal support for women enhance their empowerment. The income of most women in the study area was not satisfactory. Lack of startup capital to invest in economic activities was a setback to the economic activities. Providing necessary financing at low interest rates from financial institutions along with logistic support such as supply of raw materials, providing marketing facilities of products will be helpful to conduct economic activities and thereby increase household income of women. Women will be served better if at least a part of the loan is given in kind and not in cash. A sufficient increase in women's income will help to build up their productive assets.
- iii. Study findings showed that majority of men had negative attitude on WEE. Therefore different NGOs, stakeholders and other government officials including social welfare officers, community development officers operating in the study areas need to take initiatives in addressing traditions and cultures that are discriminatory to women. Equal access to resources between men and women within the households in order to promote a gendered approach to WEE program

is essential. Promoting equal gender access to resources at local level will help increase of gender sensitivity among people and at government level.

- iv. The main lesson for policy implication of the results presented in this study is that the participation of men in women economic activities is low. The Government of Tanzania and other NGOs need to take initiative to address the gendered empowerment on women. The Government promote and addresses men inclusion in WEE program for example by targeting on economic empowerment of both men and women to endow them with financial assets e.g. credit important for adaptation. Community members, through their community development sector, cooperatives and civil society organizations, should be educated, sensitized, and mobilized for a change from discriminating women on important issues related to their empowerment.

5.3 Areas for Further Research

- i. There is a need for further research on women empowerment and gender relations.
- ii. More study should consider examining how gender mainstreaming can enhance WEE.
- iii. Further research need to focus on patriarchal influence in WEE.

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APPENDICES

Appendix 1: Operationalization of variables, definition, indicators and level of measurements

Variable	Conceptual Definition	Indicator	Level of Measurement
Age	Number of years of respondents	Number of year 26-55	Interval
Religiosity	Respondents faith that they belong to	1=Christians 2=Muslim 3=Traditional	Nominal
Sex	Biological sense	1=Male 2=Female	Nominal
Education Level	Number of years in schooling	1=Non formal education 2=Adult education 3=Primary education 4=Secondary education	Nominal
Type of Marriage	The state of being in a marriage	1=Polygamy 2=Monogamy	Nominal
Men's support	Refers to the husband's contribution in terms of involvement in subsistence productive activities that are not rewarded in cash or kind to household income.	1=Low 2=Medium 3=High	Ordinal
Men's attitude towards WEE	Husbands perceptions towards WEE	1=Positive 2=Neutral 3=Negative	Ordinal
Women access and control of loans	Refers to the extent of women's ability to obtain and choices on loans regarding	1=Husbands 2=Husband and Wife	Ordinal

	domestic, financial,	3=Wife	
Women ownership of asset and land	Refers to the ability of a woman to control her own current assets and enjoy benefits accruing from them	1=Husbands 2=Husband and Wife 3=Wife	Ordinal
Women control over savings and income	Refers to the ability of a woman to control her earning and savings	1=Husbands 2=Husband and Wife 3=Wife	Ordinal
Men Participation in women economic activities	Refer to the men involvement in women economic activities	1=Low 2=Medium 3=High	Ordinal

Appendix 2: Questionnaire

INFORMED CONSENT

Introduction

My name is Turphina Matekere a postgraduate student pursuing Master of Arts in Rural Development (MARD) at Sokoine University of Agriculture. I am conducting a research on ‘the role of men in achieving women economic empowerment. I kindly ask you to participate in my research by responding to the questions below.

Confidentiality and Consent

I am going to ask some very personal questions that some people might find difficulty to answer”. Your answers are completely confidential and anonymous. Your name will not be written on this form and will never be used in connection with any of the information you tell me. You are kindly requested to answer all questions completely and to the best of your knowledge. Your honest answers to these questions will help us better understand the role of men in achieving women economic empowerment and assist development interventions that are gender based.

Section 1: Questionnaire Identification:

District: Ward:

Village: Date of Interview:

.....Questionnaire No.:

Section 2: Background Information (Both Men and Women Respondents)

1. Marital status (circle the answer)

- | | | |
|-------------|---------------|--------------|
| i. Single | iii. Divorced | v. Separated |
| ii. Married | iv. Widowed | |

2. Age of Respondents.....

3. Education level in years

- | | | |
|------------------------|---------------------|------------------------|
| i. No formal education | ii. Adult education | iii. Primary education |
|------------------------|---------------------|------------------------|

- iv. Secondary school vi. Vocational
v. Higher Education vii. Others (specify):.....

4. Religion

- a) Christian c) Hindu e) Traditional
b) Muslim d) Bahai faith

5. Type of Marriage

- i. Polygamy
ii. Monogamy

Section 3: Specific Questions for Men Respondents

Let us now discuss about your attitude and belief towards women economic empowerment, say whether you strongly agree (SA), agree (A), uncertain (U), disagree (D) or strongly disagree (SD) on each of the statements.

	Statement	SA	A	U	D	SD
i	Women economic empowerment program is just a waste of time for women who are involved					
ii	Women economic empowerment has a contribution towards household income					
iii	There is no need of having WEE program because women misbehave when they are involved					
iv	Women economic empowerment increases women's access to household resources					
v	Involving with women economic activities is wastage of time.					
vi	When women involved in economic activities the whole family benefit her income					
vii	Women need support from men in order to succeed in their income generating activities					
viii	It is risky for the family if a woman take loan and fail to repay it					
xi	Husbands need to know what their spouse do in women economic program					
x	Loan are beneficial to the family if are used for the income generating activities and not for consumption					
xi	It is not important to involve men in women economic					

13 How much

- a) 1000-30,000 c) 60,000-90,000
- b) 30,000-60,000 d) More than 90,0000

14 To what extent do you contribute on Food on daily basis?

- a) Low b) Moderate c) High

15 Are you participating into the Women Economic Empowerment Activities?

- i. Yes go to question no. 16
- ii. No go to question no.

	Men's participation in WEE	Answers		
	To what extent do you involve in the following	L	A	H
i	Involvement in spouse economic activities			
ii	Assist in household chores			
iii	Contributing to startup capital			
iv	Respecting spouse loan and savings			
v	Purchasing food for the family			
vi	Paying school expenses			
vii	Contribution to medication			

16 To what extent do you participate

- i. Low ii. Moderate iii. High

17 What are the factors that hinder you in participating in women's economic empowerment activities?

- i. Lack of time
- iii. Traditional and customs
- ii. Male pre-dominance
- iv. Others (specify)

18 Have you ever forced your wife to give you her loan a) Yes b) No

19 If Yes, why

- | | |
|-------------------------------|----------------------------------|
| i. She had more money than me | iii. She normally hide her money |
| ii. I dint have money | iv. Others (specify) |

20 Have you ever convinced your wife to use the loan to unintended use a)Yes b)No

21 If Yes: How many times

- a. Once
- b. Often
- c. Occasionally
- d. Whenever there is deficit

22 If Yes : How much

- i. 1000-30,0000
- ii. 30,000-60,000
- iii. 60,000-90,000
- iv. More than 90,0000

23 If Yes: What was the impact to the family.....

24 Have you ever heard about women economic empowerment?

- A) Yes
- b)No

25 If Yes, what does women economic empowerment mean

- i. To empower women
- ii. To give women credit and loans
- iii. To make women independent
- iv. Others (specify)

26 How did you come to know about women economic empowerment?

- i. Village meeting
- ii. My spouse told me
- iii. Organization staff
- iv. Community member
- v. Church/Mosque

27 Do you think women economic empowerment programme has an impact to your spouse, family and community?

- a)Yes
- b)No

28 If Yes how

- i. It has taught my spouse about income generating activities
- ii. It has given us loans to start income generating activities
- iii. It has given us opportunity to increase household income
- iv. Others (specify)

29 Does your wife involvement in the programme changed life at your house?

- a) Yes
- b) No

30 If Yes How

- i. Buying food for the family
- ii. Involved into household major purchase

iii. Meeting household daily expenses

iv. Paying school fees for the children

31 What is the major source of income for your family?

i. Agriculture

iv. Informal

ii. Livestock keeping

v. Petty business

iii. Agriculture and Livestock keeping

32 How do you spend the income obtained?

i.

iii.

ii.

iv.

33 Do you know any NGO or dealing with women economic empowerment in your area

a) Yes

b) No

34. If the answer is yes, circle them in the below table.

	Name NGO	Activities related to women economic empowerment	
		Training	Loan Provision

Section 4: Specific Questions for Women Respondents

35 Are there any women Economic Empowerment Programmes in your in your area?

a) Yes If yes go to question no.36 b) No

36 Mention them

i. SACCOS

iii. WORTH

ii. VICOBA

iv. UPATU

37 What are they doing, mention them with their activity

SN	NGO	Activity
i.	SACCOSS	
ii.	VIKOB	
iii.	WORTH	
iv.	UPATU	
v.	SELF HELP GROUPS	

38 Are you participating into the Women Economic Empowerment Activities?

- i. Yes go to question no. 39 ii. No go to question no. 40

39 What are you doing/how are you participating?

- i. Savings and shares iii. Involved in income generating activities
 ii. Taking loans iv. All of the above

40 What are the factors that hinder you in participating in women's economic empowerment activities?

- i. Bad spending habits
 ii. Lack of entrepreneurial skills
 iii. Lack of familiarity with IGAs undertaken
 iv. Afraid using credit money for family needs
 v. Lack of support from husbands

41 Do you have any income generating activity

- a) Yes b) No

42 If Yes which one of these are you involved with(circle them)

Restaurant(<i>Mgahawa</i>)	Guest house
<i>Mama Ntilie</i> (<i>Genge la vyakula</i>)	Dispensary
Retail shop/kiosk	Brick making
Selling in cereals	Tailoring
Selling <i>Khanga/Vitenge</i>	Butchery
Selling second hand	Selling utensils
Second hand clothes	Selling dried fish
<i>Local brewing</i>	Selling 'fruits & vegetables
Sugar cane press	Selling snacks
Selling firewood	Selling soft drinks/ice cream
Selling charcoal	Selling furniture
- Hiring bicycles	Hair saloon
Grain milling mashine	Bar (beer)

43. When did you start?

- a) Three month ago c) One year
- b) Six month ago d) More than one year

44 How much capital did you start your business with?

- a) 1000-30,000 c) 60,000-90,000
- b) 30,000-60,000 d) More than 90,000

45 How long have you been in these economic activities?

- a) Month c) six month e) more than one year
- b) 3 month d) one year

46 If you have been in the business for less than 3 months what are the reasons?

- a) b) c)

47 If you have been in a business for a long time what made you succeed?

- a) b) c)

48 What is the standard of your business?

- a)very poor b) poor c)good

d) very good

49 Does your husband support participate you is your economic activity?

a) Yes b) No

50 If no why give reasons

a) b) c)

51 If yes how, does he participate in your economic activity?

a) Low participation b) Moderate participation c) High participation

52 When did you take loan do you use it for economic activity only? a) Yes b) No

53 If No, what are the other ways you use your loan?

a) b) c)

54 How much do you get from your business per day/week?

a) 10,000-30000 c) 60,000-90,000
b) 30,000-60,000 d) More than 90,000

55 What is the profit per week?

a) 10,000-30000 c) 60,000-90,000
b) 30,000-60,000 d) More than 90,000

56 Do you have any assets that you bought from you IGA?

a) Yes b) No

57 If yes what are they with their value?

a) 10,000-30000 c) 60,000-90,000
b) 30,000-60,000 d) More than 90,000

58 How much do you get from your income generating activities per week

a) 10,000-30000 c) 60,000-90,000
b) 30,000-60,000 d) More than 90,000

Section 5: Women Economic Empowerment Indicators

	Control over savings, income and loans	Answers		
	Who has a major decision on the following	H	H&W	W
i	How much to save			
ii	Control of economic activity			
iii	How to use your income or profit			
iv	Which income generating activity to start			
v	Who makes decision on what kind of work to engage			
vi	Who has the greatest say in major purchase of household goods, such as radio, bed, cupboard etc.			
vii	How to use your loan			
viii	How to use your savings			
ix	How to use your profit			

	Economic decision making	Answers		
	Who took the decision to purchase the following items the last time they	H	H&W	W
i	Daily Groceries: Kerosene& cooking oil, Charcoal and firewood			
ii	Children Clothing			
iii	Paying school fess for the children			
iv	Purchasing mattresses and bed			
v	Purchasing household utensils			
vi	Purchasing household food			
	Who took the decision to make large expenditures the last time they were made			
i	Repair house			
ii	Purchase Land			
iii	Build House			

	Ownership of assets and Land	Answers		
	Which of the following assets do you own	H	H&W	W
	Radio			
	Mobile phone			
	House			
	Bicycle			
	Motorbike			
	Land			
	Cattle			
	Goat			
	Poultry			

59 How often do you contribute

- a) Everyday
- b) Everyweek
- c) Every month
- d) Whenever I have money

60 State the amount you contribute to the family

- a. 2000-20000
- b. 20,000-40,0000
- c. 40,000-60,0000
- d. More than 60,0000

61. What proportional of it to the total household monthly income

- a) Less than 25%
- b) 25%
- c) 25%-50%
- d) More than 50%
- e) I don't know

62 How do you use your own income

- a) Purchasing food for the family
- b) Paying school fees for the children
- c) Sending money to biological parents
- d) Purchasing uniform for the children

63 How did you obtain your land?

- a) Village government
- b) Borrowed
- c) Inherited
- d) Purchased

64 Please estimate the values of the asset you own

	Asset	Quantity	Value
	Land(in acreage)		
	House		
	Ox cart		
	Ox plough		
	Cattle		
	Goat		
	Sheep		
	Chicken		
	Bicycle		
	TV		
	Radio		
	Sofa set		
	Household Utensils		
	Chairs		

	Bed		
	Mobile phone		
	Others		

Appendix 3: Checklist for Focus Group Discussion and Key Informants

Women Economic Empowerment

1. Are there any women Economic Empowerment Programmes in your in your area?
2. Mention them
3. Are men participating into the Women Economic Empowerment Activities?
4. How can you rank the three dimensions of women economic empowerment?
5. What are they doing/how are you participating?
6. What are the factors that hinder men in participating in women's economic empowerment activities?
7. How do women use their income at Household level?
8. Do women have access and control of resources?
9. Do women have autonomy in the community?
10. Do women participate in decision making at household level.
11. Does women idea being implemented at household level.
12. Do women participate in allocation of resources like land?
13. What are the reasons for men not participating in women economic activities?