

**WOMEN ENTREPRENEURSHIP DEVELOPMENT AND EMPOWERMENT IN  
TANZANIA: THE CASE OF SIDO/UNIDO-SUPPORTED WOMEN  
MICROENTREPRENEURS IN THE FOOD PROCESSING SECTOR**

**by**

**IDDI ADAM MWATIMA MAKOMBE**

**submitted in accordance with the requirements for the degree of**

**DOCTOR OF LITERATURE AND PHILOSOPHY**

**in the subject**

**DEVELOPMENT STUDIES**

**at the**

**UNIVERSITY OF SOUTH AFRICA**

**PROMOTER: PROF L. CORNWELL**

**JOINT PROMOTER: DR M.M. CHIJORIGA**

**OCTOBER 2006**

**Declaration**

“ I declare that *Women entrepreneurship development and empowerment in Tanzania: the case of SIDO/UNIDO-supported women microentrepreneurs in the food processing sector* is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references”.

## **Dedication**

This thesis is dedicated to the memory of my late parents Asha binti Sefu (Mganga Semkonda) and Mnzagila Adam Mwatima who, some forty-seven years ago, took me to school. They happily fulfilled their parental responsibility without knowing, I'm sure, that one day, I would reach this stage.

## **Acknowledgements**

I avail myself of this opportunity, with pleasure, to follow the good tradition of recognising all those who, in one way or the other, contributed to make my studies a success.

I greatly value the intellectual guidance, thought provoking and invaluable comments, incisive and constructive criticism I got from Prof Linda Cornwell and Dr Marcellina M. Chijoriga, my promoter and joint promoter respectively. I'm heavily indebted to both of them for their assistance.

Several colleagues helped me in different ways. I'm grateful to Prof Anthony Chamwali, Dr Aggrey Kihombo, Dr Philibert Ndunguru and Dr Montanus Millanzi for reading draft chapters very critically and making useful suggestions. My sincere thanks go to Mr Adolf Makauki for his invaluable advice relating to methodology, data analysis and computer work.

I recognise my indebtedness to Mrs Happiness Mchomvu, the WED Programme Coordinator for the useful background information on the programme and her readiness to reply to my enquiries. I'm grateful to TAFOPA officials for their assistance in identifying WED-supported interviewees. I'm also grateful to guides in the research sites as well as the interviewees themselves.

I would also like to thank Ms Leanne Brown, the Subject Librarian at the Unisa Library for tirelessly responding to literature requests during the entire period of my study.

Institutionally, my deepest gratitude goes to the Management of Mzumbe University for sponsoring me. My sincere thanks go to all colleagues at the Institute of Development Studies, Mzumbe University, for willingly accepting to take a heavier workload while I was on study leave.

I offer my warm thanks to Mr and Mrs Emmanuel S. Zulu of Pretoria for their boundless friendship and hospitality during my first visit to Unisa in 2002.

I'm grateful to Mr Hassan Shilingi for his excellent secretarial skills and to Ms Frances Wilson for meticulously editing this thesis.

My special thanks go to my dear wife Fatuma binti Omari and our children, Sefu, Adam, Mariam and Salim as well as to my nephew Issa, for their understanding and encouragement during my studies.

## **Summary**

The objective of the study was to explore and to describe the extent to which the SIDO/UNIDO WED Programme had empowered participating women microentrepreneurs in the food-processing sector in Tanzania. The research question was: To what extent have SIDO/UNIDO WED Programme-supported women microentrepreneurs in the food-processing sector been empowered?

The justification for the study was that most studies on women's empowerment have been on micro credit-based microenterprises and almost none on entrepreneurship-based ones. Furthermore, there is a very scanty coverage of Africa in women's empowerment research.

Theoretical perspectives in gender and gender relations in accordance with the feminist empowerment paradigm as it is influenced by the international women's movement and empowerment guided the study.

The study used a cross-sectional and causal-comparative research design. The sample comprised 78 women microentrepreneurs: 39 programme-supported and 39 others constituted a control group. Participation in the SIDO/UNIDO WED Programme was the independent variable. Women's empowerment was the outcome of interest with the following indicators as dependent variables: freedom to use own income; contribution to household income; ownership of assets; involvement in business associations; participation in trade fairs; freedom of movement and awareness of injustice. Measurement of women's empowerment was on three dimensions: economic, socio-cultural and psychological in two arenas: individual/household and community.

Qualitative and quantitative primary data were collected using in-depth interviews and questionnaires. A constant comparative approach in qualitative data analysis and discussion was adopted. At first level of quantitative data analysis, descriptive statistical procedures involving cross tabulations and frequency distributions were used. Then chi-square tests and bivariate correlation analysis were performed.

The findings indicated that WED Programme-supported women had become empowered in almost all indicators. However, they lacked control over their assets like their counterparts in the control group. The findings on women's freedom of movement show that it is an area where traditional ideologies, as structural factors, are resistant to changes normally influenced by women's income. The majority of interviewees from both categories were of the view that husbands and wives should have equal say in decision making and division of labour between husbands and wives should also be equal.

## List of abbreviations

ACORD	Association for Cooperative Operations, Research and Development
AGOA	Africa Growth Opportunity Act
AMSDP	Agricultural Marketing Systems Development Programme
BET	Board of External Trade
BNA	Basic needs approach
BRELA	Business Registration and Licensing Authority
BoT	Bank of Tanzania
CAMARTEC	Centre for Agricultural Mechanisation and Rural Technology
CARE	Cooperative for American Remittances to Europe
CARE-PULSE	CARE-Peri-urban Lusaka Small Enterprise Project
CBE	College of Business Education
CDTF	Community Development Trust Fund
CGT	Cameroon Gatsby Trust
CTI	Confederation of Tanzania Industries
DFID	Department for International Development
DISS	Dar es Salaam Informal Sector Survey
DITF	Dar es Salaam International Trade Fair
EOTF	Equal Opportunity for All Trust Fund
ERP	Economic Recovery Programme
ESAP	Economic and Social Adjustment Programme
FINCA	The Foundation for International Community Assistance
GAD	Gender and Development
GDP	Gross domestic product
GNP	Gross national product
IGAs	Income generating activities
ILO	International Labour Organisation
IMF	International Monetary Fund
ITC	International Trade Centre
MDGs	Millennium Development Goals
MSEs	Micro and small enterprises
MUCCoBS	Moshi University College of Cooperatives and Business Studies
NBC	National Bank of Commerce Limited
NDC	National Development Corporation
NEDF	National Entrepreneurship Development Fund
NGOs	Non-governmental organisations
NIGP	National Income Generation Programme
NISS	National Informal Sector Survey
NSIC	National Small Industries Corporation
PRIDE	Promotion of Rural Initiatives and Development Enterprises
PTF	Presidential Trust Fund
SADC	Southern Africa Development Community
SAP	Structural Adjustment Programme

SEDA	Small Enterprises Development Agency
SELF	Small Entrepreneurs Loan Facility
SEWA	Self-Employed Women's Association
SHDF	Self-Help Development Organisation
SIDO	Small Industries Development Organisation
SIDP	Sustainable Industrial Development Policy
SMEs	Small and medium enterprises
SPSS	Statistical Package for Social Sciences
Std	Standard
STFC	SEWA Trade Facilitation Centre
TAFOPA	Tanzania Food Processors Association
TASO	Tanzania Agricultural Society
TBS	Tanzania Bureau of Standards
TCCIA	Tanzania Chamber of Commerce, Industries and Agriculture
TFDA	Tanzania Food and Drugs Authority
TGT	Tanzania Gatsby Trust
TIRDO	Tanzania Industrial Research Development Organisation
TNBC	Tanzania National Business Council
TPSF	Tanzania Private Sector Foundation
TShs	Tanzanian shillings
UDEC	University of Dar es Salaam Entrepreneurship Centre
UNDAW	United Nations Department for the Advancement of Women
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organisation
URT	United Republic of Tanzania
USD	United States of America dollar
VETA	Vocational Education and Training Authority
VIBINDO	<i>Jumuia ya Wenye Viwanda na Biashara Ndogondogo Dar es Salaam</i>
WDF	Women Development Fund
WED	Women Entrepreneurship Development Programme (Tanzania)
WEDP	Women Entrepreneurship Development Programme
WEO	Ward Executive Officer
WID	Women in Development
YDF	Youth Development Fund

## TABLE OF CONTENTS

	Page
<i>Declaration</i> .....	ii
<i>Dedication</i> .....	iii
<i>Acknowledgements</i> .....	iv
<i>Summary</i> .....	vi
<i>List of abbreviations</i> .....	viii
<i>List of tables</i> .....	xiii
<i>List of figures</i> .....	xiv
<b>CHAPTER ONE: INTRODUCTION</b> .....	1
1.1 Introduction .....	1
1.2 Background to the problem .....	1
1.3 SIDO/UNIDO Women Entrepreneurship Development (WED Programme .....	4
1.4 Statement of the problem .....	6
1.4.1 Objectives of the study .....	8
1.4.2 Research questions .....	9
1.4.3 Reasons for selecting this problem .....	10
1.5 The significance of the study .....	11
1.6 The limitations .....	12
1.7 Organisation of the thesis .....	12
<b>CHAPTER TWO: THE RESEARCH SETTING</b> .....	13
2.1 Introduction .....	13
2.2 Location and population of Tanzania .....	13
2.3 The regions of the study .....	14
2.4 The economy of Tanzania .....	15
2.5 Entrepreneurship development in Tanzania .....	17
2.6 Food processing in Tanzania .....	25
2.7 Women in Tanzania .....	27
2.8 Women and micro and small enterprises sector in Tanzania .....	30
2.9 Chapter summary .....	31
<b>CHAPTER THREE: A LITERATURE REVIEW OF KEY CONCEPTS, IDEAS AND PROCESSES</b> .....	33
3.1 Introduction .....	33
3.2 Theoretical perspectives .....	33
3.2.1 Micro and small enterprises defined .....	33
3.2.2 Who is an entrepreneur? .....	34
3.2.3 Can entrepreneurs be created? .....	35
3.2.4 Profiles of female entrepreneurs .....	40
3.2.5 The role of microenterprises in development .....	43
3.2.6 Gender and gender relations .....	45
3.2.7 Concept of power in relation to gender .....	46
3.2.8 Intra-household power relations .....	48
3.2.9 Conceptualising and analysing women’s empowerment .....	50
3.2.10 Measuring women’s empowerment .....	55

	Page
3.2.11 Women's empowerment paradigms in microfinance .....	59
3.3 Evidence from practice .....	64
3.3.1 Income earning for women and intra-household power relations .....	64
3.3.2 Microenterprises and women's empowerment .....	67
3.3.3 Conceptual and analytical framework for the study .....	70
3.4 Chapter summary .....	72
<b>CHAPTER FOUR: RESEARCH METHODOLOGY AND PROCEDURE ..</b>	<b>73</b>
4.1 Introduction .....	73
4.2 Justification for the area of the study .....	73
4.3 Target population and study units .....	74
4.4 Research design .....	75
4.5 Statistical design .....	77
4.5.1 Types and sources of data .....	77
4.5.2 The sample and procedure for selecting the sample .....	77
4.6 Operational design .....	79
4.6.1 Variables investigated .....	79
4.6.2 Framework for measuring women's empowerment .....	80
4.6.3 Operationalisation and measurement of empowerment variables .....	82
4.6.4 Methods of data collection .....	83
4.6.5 Data analysis .....	84
4.7 Concerns for validity and reliability .....	85
4.8 Chapter summary .....	88
<b>CHAPTER FIVE: THE FINDINGS: ANALYSIS AND DISCUSSION .....</b>	<b>89</b>
5.1 Introduction.....	89
5.2 Characteristics of women microentrepreneurs .....	89
5.2.1 Women microentrepreneurs' age profile .....	90
5.2.2 Women microentrepreneurs' marital status .....	91
5.2.3 Women microentrepreneurs' education profile .....	92
5.2.4 Profile of women microentrepreneurs' post-educational training .....	95
5.2.5 Women microentrepreneurs' husbands' education profile .....	96
5.2.6 Women microentrepreneurs' husbands' work/profession .....	97
5.2.7 Profile of women microentrepreneurs' work before food processing .....	97
5.2.8 Women microentrepreneurs' other sources of income .....	99
5.3 Profiles of women's microenterprises .....	100
5.3.1 Ownership of the microenterprises .....	101
5.3.2 Microenterprises started after SIDO/UNIDO training .....	101
5.3.3 Year of starting women's microenterprises .....	101
5.3.4 Formalisation of women's microenterprises .....	103
5.3.5 Employment profile of women's microenterprises .....	103
5.3.6 Sales performance of women's microenterprises .....	106
5.3.7 Products of women's microenterprises .....	109
5.4 Reasons for participating in the SIDO/UNIDO WED Programme and reasons for starting a business .....	111
5.4.1 Reasons for participating in the SIDO/UNIDO WED Programme ..	111
5.4.2 Reasons for starting business.....	113

	Page
5.5	Extent of women’s contribution to household income and freedom to use own income ..... 114
5.5.1	Extent of women’s contribution to household income ..... 114
5.5.2	Extent of women’s freedom to use own income ..... 117
5.6	Women’s ownership of assets..... 124
5.6.1	Assets personally owned before ..... 124
5.6.2	Assets personally owned afterwards ..... 125
5.7	Women’s involvement in business associations and participation in trade fairs ..... 127
5.7.1	Women’s involvement in business associations ..... 128
5.7.2	Women’s participation in trade fairs ..... 130
5.8	Women’s freedom of movement and awareness of injustice ..... 135
5.8.1	Women’s freedom of movement ..... 135
5.8.2	Women’s awareness of injustice ..... 139
5.9	Association between selected women’s characteristics and selected empowerment variables ..... 151
5.10	Constraints to women’s empowerment for WED-supported women ..... 153
5.11	Chapter summary ..... 154
<b>CHAPTERSIX: SUMMARY, CONCLUSIONS AND POLICY</b>	
	<b>IMPLICATIONS</b> ..... 157
6.1	Introduction ..... 157
6.2	Summary ..... 157
6.3	Conclusions ..... 170
6.4	Contribution of the study ..... 172
6.5	Policy implications ..... 172
6.6	Areas for further research ..... 173
	<b>REFERENCES</b> ..... 175
	<b>APPENDICES</b> ..... 185
	Appendix A: Location of Tanzania ..... 185
	Appendix B: The regions of the study ..... 186
	Appendix C: Questionnaire for women microentrepreneurs ..... 187
	Appendix D: In-depth interview guide ..... 194
	Appendix E: Correlation between selected variables and participation in the WED Programme..... 196
	Appendix F: Correlation between selected women’s characteristics and selected women’s empowerment variables ..... 197

## List of tables

	<b>Page</b>
Table 1	WED long course trainees by regions ..... 75
Table 2	Framework for measuring women’s empowerment ..... 81
Table 3	Operationalisation and measurement of the empowerment variables ..... 82
Table 4	Profile of women microentrepreneurs’ age, marital status, education and post-educational training ..... 93
Table 5	Women microentrepreneurs’ husbands’ education profile, work before food processing, husbands’ work/profession, and other sources of income ..... 98
Table 6	Profiles of women’s microenterprises ..... 102
Table 7	Employment profile of women’s microenterprises ..... 105
Table 8	Microenterprises’ sales performance ..... 108
Table 9	Reasons for starting business ..... 113
Table 10	Women’s contribution to household income, freedom to use money, and ownership of assets before and after ..... 119
Table 11	Women’s freedom of movement before and after, membership to business associations and participation in trade fairs ..... 136
Table 12	Women’s perception of intra-household decision making and division of labour before and after ..... 145

**List of figures**

		<b>Page</b>
Figure 3.1	Mutually reinforcing empowerment spirals .....	63
Figure 3.2	Conceptual and analytical framework for the study.....	71

## CHAPTER ONE: INTRODUCTION

### 1.1 Introduction

This chapter presents the introduction and is divided as follows: (i) background to the problem;(ii) SIDO/UNIDO Women Entrepreneurship Development (WED) Programme; (iii) statement of the research problem; (iv) objectives of the study (v) research questions;(vi) reasons for selecting this problem; (vii) the significance of the study; (viii) the limitations; (ix) and organisation of the thesis.

### 1.2 Background to the problem

The growing evidence that economic and social development efforts had not benefited women as much as men led to the rise of income-generating activities (IGAs) for women in those countries. It was in the context of the basic needs approach (BNA) within the dominant concept of women in development (WID<sup>1</sup>) that emerged in the early 1970s (Mbughuni, 1994: 213-216, Touwen, 1996:15, Karl, 1995:97). The BNA targeted low-income women for IGAs. It is pertinent to note here that the publication of Ester Boserup's book *Women's Role in Economic Development* in 1970 triggered off the WID movement "when women in aid agencies argued that development programmes ignored and excluded women" (Young in Desai & Potter, 2002:321).

Under WID, the general assumption was that the neglect of women could be remedied by integrating<sup>2</sup> them into the economy by way of development programmes and projects (Karl, 1995:97). By so doing, it was and still is expected that women's situation would improve. The BNA emphasises the reduction of income inequities between men and women. It is for this reason that women in Tanzania have for quite a long time now been encouraged to undertake

---

<sup>1</sup> Karl (1995:97-100) notes that WID had three policy approaches: equity, anti-poverty and efficiency approaches. The equity approach was the original WID approach. It was concerned with the unequal relations between women and men both in the family and outside and integrating them in wage work. It was not pursued for a long time, and was replaced by the anti-poverty approach. The latter associated women's economic inequality with poverty rather than with subordination. During the late 1980s, the efficiency approach emerged with the assumption that women were an idle labour force ready to be tapped. In this regard, the efficiency approach wanted women's economic contribution to make development more efficient and effective.

<sup>2</sup> The concept of integrating Third World women into the economy is strongly criticised. It is argued that they are already integrated because they actively participate in economic, social, cultural and political activities. The only problem is that the integration is on unequal terms (Touwen, 1996:15-17).

IGAs so as to realise cash income of their own for supplementing their household income and to improve their standard of living.

However, development strategies based on the WID approach began to be criticised in the late 1970s and early 1980s. The criticisms included the lack of attention being given to the root causes of women's oppression; concentrating on short-term welfare delivery; and using stop-gap approaches (Mbughuni, 1994:213-216). Kandiyoti (1990:19) sees the following shortcomings of WID projects and policy proposals for rural women: first they tend to ignore the development context in which women-specific projects are to be found and second, little acknowledgement is given to the fact that increasing women's productivity has to be matched by substantial relief from reproductive tasks.

Other criticisms of the WID approach are that: WID projects gave more work to women without alleviating other responsibilities in production; they reinforced gender division of labour; WID did not challenge the growing gap between rich and poor, nationally and internationally; WID left out men; and the emphasis on the economic sphere left out cultural, psychological and political elements (Mbilinyi, 1992:20-21).

Yet other criticisms against WID, mainly by feminists and activists, were: failure to make a critique of the dominant development paradigm; seeing women as an abundant and idle labour force; adding paid employment of women to their existing huge amount of unpaid labour; and a top-down approach, ignoring women's perspectives in planning and policy making (Karl, 1995:100). Overall, the WID approach considered women as beneficiaries and not active participants in development.

Because of the numerous shortcomings of WID identified above, from the mid-1980s the focus in development changed from women to gender. Integrating women into the economy was replaced by mainstreaming them. In this regard, "gender became the central concept in development discussions as the male bias was discussed and women's activities became central"(Touwen, 1996:17). Hence, gender and development (GAD) with its empowerment approach<sup>3</sup> replaced WID and its accompanying policy approaches. Through GAD, women are

---

<sup>3</sup> Under the empowerment approach, women's triple role in society is emphasised: reproductive, productive and community roles. This new emphasis is in sharp contrast to the previous emphasis whereby "women were considered in their single role as mothers and caretakers of the family"(Touwen, 1996:19).

active participants and efforts to mainstream them in the development process are being made. Nevertheless, concerning the effectiveness of GAD, Karl (1995:102) cautions by comparing it with WID and asserts that GAD like WID “does not in itself question the prevailing development paradigm but has the potential of doing so depending on how it is interpreted and applied”.

With the growing importance of the modern informal sector in Tanzania and the vital contribution of this sector to the gross domestic product (GDP), women’s IGAs are encouraged since they contribute immensely in terms of providing basic goods and services to the majority of low-income groups in Tanzania. Accordingly, women have been very active in the modern informal sector since the 1980s, which tends to be the only source of income for women though not for men.

Early studies on women’s IGAs in Tanzania (Bryceson & Kirimbai, 1980; Mbughuni & Mwangunga, 1989; Omari, 1991) found that the activities were smallscale; traditionally feminine; service oriented; and they utilised traditional skills with small capital investment and low returns. It is generally felt that although the activities met women’s real and critical need for cash, they had no empowerment<sup>4</sup> component and hence continued to reinforce oppressive gender relations.

Further studies on women’s IGAs in Tanzania (Mbughuni, 1994: 228; ILO, 2003:2) also indicate that their outcome is constrained to some degree by women’s lack of access to capital, raw materials, skills and technology. There are also some gender-specific limitations like lack of free time; restricted mobility; misuse of resources by husbands; various forms of officialdom; welfare-orientation of the activities; dependence on grants; and misappropriation of funds for poorer women by the well connected. Further limitations are those cultural, religious and ideological systems prevailing in a society.

This study is based on the argument that unless women microentrepreneurs are empowered by the businesses they operate, their unequal and subordinate position vis-à-vis men in society will persist. Similarly, their contribution to development will be limited.

---

<sup>4</sup> The meaning of women’s empowerment is discussed in detail in Chapter Three. Briefly, it is used in this study to refer to the process that enables women to remove constraints in the prevailing power relations thereby enabling them to do things that were previously considered not to be the norm in the society concerned, by widening the scope of their actions.

In order to tap women's development potential as well as to address some of the constraints experienced by women owners of IGAs pointed out above, various efforts have been made by government agencies, non-governmental organisations, international organisations as well as donors. One such effort has been the SIDO/UNIDO Women Entrepreneurship Development Programme (WED) implemented in Tanzania since 1993, the background of which is presented below.

### **1.3 SIDO/UNIDO Women Entrepreneurship Development (WED) Programme**

The short-form of the programme is WED. It is a capacity-building and entrepreneurship development programme for women in food processing, focused on six regions of Tanzania namely: Arusha, Kilimanjaro, Tanga, Dar es Salaam, Iringa and Morogoro. To date the programme has been extended to fourteen regions. Districts reached by WED include Kilosa, Kilombero at Ifakara town, Njombe, Muheza, and Moshi Rural at Marangu. The programme was funded by the Austrian Government from 1993 to 2003 and has been implemented in Tanzania jointly by the United Nations Industrial Development Organisation (UNIDO) and Small Industries Development Organisation (SIDO).

Under the Austrian support, the Programme was implemented in three phases: Phase I 1993 – 96; Phase II 1997 – 2000; and Phase III 2000 – 2003. From 2004 the WED Programme has been in the integration phase as an independent unit within SIDO. Different donors, namely the Commonwealth Secretariat, UNIDO, ILO and International Trade Centre (ITC) are currently supporting the WED Programme in different components. Training on exports is undertaken by ITC while ILO supports improving exhibition skills. Assistance by UNIDO and the Commonwealth Secretariat is in the area of food processing, food quality issues and business development services. All in all, SIDO is largely managing the Programme.

WED promotes productive employment and gender equality within the focus on poverty alleviation and sustainable livelihood. It contributes to empowerment of Tanzanian women, employment generation and income distribution (UNIDO, 1999:1). The Programme's main objective is to promote women entrepreneurship development in the food-processing sub sector through the improvement of existing microenterprises managed by women and the

encouragement of new ventures with the potential to grow into SMEs. It is expected that this major objective will be achieved through:

- skills development;
- monitoring trainees and enterprises;
- promoting enterprise networking;
- market development; and
- other support services.

WED offers a wide range of services. They include:

- food processing and entrepreneurship development courses;
- refresher courses;
- preparation of feasibility studies and information on the food industry;
- organising open days and trade fairs for SMEs;
- sale of food-processing equipment and inputs;
- facilities for food processing and testing;
- networking and advocacy.

With regard to food processing and entrepreneurship development courses, WED has modern facilities for training entrepreneurs in the following areas: food processing methods and technologies, food safety and food quality assurance. These are complemented by entrepreneurship skills for managing the enterprises. The training is characterised by a combination of entrepreneurship and technical skills in an attempt to address major constraints that affect enterprise operation and growth. Trainees are given skills to start their own food-processing enterprises through tailor-made courses. Short-term courses last up to five days while long-term courses take up to two months.

After completing their training, women entrepreneurs are visited twice per month especially during the first year of production. They are then visited once a month. The purpose of the visits is to provide advice, technical and managerial support at the plant level. The information collected during the visits is fed back to re-orient the services. The Programme also organises refresher courses from time to time.

According to the Programme Coordinator, by May 2003, 1934 entrepreneurs had been trained in short-term and long-term courses, of which 570 had undergone the 2-month long-term

courses. Between 60 and 70 per cent (or about 370) of the 2-month course trainees are in business and are being monitored by the Programme. About half of them are producing regularly. They are distributed in the six regions as follows: 60 in Arusha, 70 in Dar es Salaam, 38 in Iringa, 30 in Kilimanjaro, 30 in Morogoro and 10 in Tanga (Mchomvu, 2003).

Through WED, the Tanzanian Food Processors Association (TAFOPA) was established in 1997. One of the requirements for being a member of TAFOPA is to pay an annual membership fee. Currently, the annual membership fee is TShs 20,000/=. By December 1998, it had 220 paying members, a central office and six regional offices. Members meet regularly to discuss mutual business problems. TAFOPA members sell their products under the association's trademark called SHIBE.

Women microentrepreneurs in the food-processing sector produce a variety of products including peanut butter, weaning food, vegetable pickles, fruits in syrups, jam, tomato sauce and honey. Others are garlic paste, cakes, bread, wheat flour, maize flour, sausages and wines.

#### **1.4 Statement of the problem**

Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major preoccupations of development practitioners, at least since the mid-1970s. A number of strategies have been formulated over time, for example, raising women's status through education, training, access to health and family planning services as well as access to legal counselling. Politically, attempts have been made to raise the proportion of female participants in representative organs. Economically, the most popular strategy, especially since the 1990s, has been the involvement and participation of women in microfinance programmes to assist micro and small enterprise owners (Milgram, 2000: 212; Von Bulow, Damball & Maro, 1995:5, Malhotra, Schuler & Boender, 2002:24).

Despite the above development efforts to address the situation of women by transforming social and gender relations, women have been left behind in the development process and are still subordinate to men. It is not well understood why this is so (Jahan, 1995: 826). For example, despite the widely held assumption that women's micro and small enterprises would lead to transformation of their disadvantaged position in households and in society in general,

some gender experts, for instance Cartaya, McDonnell, Himunyanga-Phiri & Tembo, (in Grasmuck & Espinal, 2000:242) argue that, because work in the informal sector tends to use domestic skills that are undervalued and invisible, it is the least likely to transform gender relations and may even reinforce gender stratification.

At the same time, there is a theoretical debate going on concerning the centrality of income or ideology to women's autonomy (Grasmuck & Espinal, 2000:232). In this debate, some scholars see the potential of economic power to reduce women's dependence on male partners and improve their role in the household and community (Safsa, Tinker & Blumberg; in Grasmuck & Espinal, 2000:241). Others, for example, Beneria and Roldan, Fernandez-Kelly Tiano (in Grasmuck and Espinal, 2002:242) hold that social domination is rarely a simple matter of material or economic power. Ideological and cultural values operate to constrain the behaviours and expectations of women and other subordinate groups. In this regard, ILO (2003:34-35) found some gender-related constraints among women entrepreneurs in Tanzania, including the requirement to seek permission from male family members if they wanted to pledge their property as collateral, discouragement from husbands, people wanting to do business through husbands and harassment by husbands who feel threatened by their spouse's business activities.

Another gender-related constraint is the withdrawal of husband's support (Mbilinyi & Omari in Makombe, Temba & Kihombo, 2005:238). In her study on entry and performance barriers in female entrepreneurship in Tanzania, Rutashobya (1997:4-5) found that critical constraints experienced by female entrepreneurs include multiple roles due to the gender division of labour, unequal access to resources such as credit due to gender prejudices, lack of skills due to gender stereotypes and biased curricula and, lastly, lack of self-confidence and ability to take risks due to early inculcation of a dependence mindset. In the same vein, women's multiple roles as a constraint appear to be quite significant because the gendered division of labour in Tanzanian households appears to be non-negotiable despite income contribution to the household by women (Huntington, 1998:292, Makombe, Temba & Kihombo, 1999:43, Makombe et al, 2005:245) or despite property owned by women (Kaihula, 1995:161).

It is therefore important to contribute to what has been discussed by finding out the impact of development interventions. This is an imperative because giving women access to resources is one thing but achieving control over resources by women is another. In this case, while there

are many studies on constraints faced by women entrepreneurs in micro and small enterprises in Tanzania (Rutashobya, 1997:4-5;ILO, 2003:34-35; Omari, 1995:26-33; Lutege & Wagner, 2002:15-21) studies on women's entrepreneurship development as well as entrepreneurship-based microenterprises and empowerment are almost non-existent. In this regard, while there have been some programmes to assist women's microenterprises, the full outcome of such initiatives is not widely known. Wide knowledge of the same would be very useful for future interventions. It is therefore pertinent to explore the impact of the SIDO/UNIDO Women Entrepreneurship Development Programme on women's empowerment in order to widen our experience and narrow the knowledge gap in the area.

#### ***1.4.1 Objectives of the study***

The primary objective of the study was to explore and to describe the extent to which the SIDO/UNIDO WED Programme has empowered participating women microentrepreneurs in the food-processing sector in Tanzania.

The following secondary objectives were formulated to contribute to meeting the main objective:

- To identify the profiles of women microentrepreneurs who participate in the WED Programme and those in the control group.
- To find out the profiles of microenterprises owned by women entrepreneurs who participate in the WED Programme and those in the control group.
- To investigate and compare the extent of the contribution to household income, freedom to use own income and ownership of assets by WED Programme participants and non-participants.
- To find out and compare women's involvement in business associations and participation in trade fairs of WED Programme participants and non-participants.
- To investigate and compare the freedom of movement and awareness of injustice of WED Programme participants and non-participants.

- To find out factors limiting the attainment of women's empowerment among WED-supported microentrepreneurs.
- To explore related international literature in order to provide the setting for the research questions.

#### ***1.4.2 Research questions***

The major research question for the study was:

- To what extent have SIDO/UNIDO WED Programme-supported women microentrepreneurs in the food-processing sector been empowered?

The following secondary research questions were formulated in order to get data for answering the major research question:

- What are the profiles of women who participate in the SIDO/UNIDO WED Programme and non-participants (control group)?
- What are the profiles of microenterprises owned by women microentrepreneurs who participate in the SIDO/UNIDO WED Programme and those in the control group?
- What is the extent of the contribution to household income, freedom to use own income and ownership of assets by WED Programme participants and non-participants?
- What is the extent of involvement in business associations and participation in trade fairs by WED Programme participants and non-participants?
- What is the extent of freedom of movement and awareness of injustice by WED Programme participants and non-participants?

- What are the factors limiting the process of empowerment by WED Programme-supported women microentrepreneurs?
- Is the theoretical underpinning of the study consistent with related international literature?

### ***1.4.3 Reasons for selecting this problem***

This problem was selected for three reasons. The first one is that women's empowerment is goal number three of the Millennium Development Goals as well as a very topical subject today in developing countries like Tanzania. At the same time there has been a renewed interest since the 1980s in entrepreneurship in general, and women's entrepreneurship in particular, in both the industrialised and developing countries.

The second reason is that studies and academic papers on women's empowerment are scanty, geographically unevenly distributed and skewed focus-wise as well as institutionally narrow. Most of them have been on the impact of micro-credit or credit-based microenterprises on women's empowerment in South Asia, particularly in Bangladesh, India and Pakistan, for example, Ackerly (1995); Goetz & Gupta (1996); Hashemi, Schuler & Riley (1997: 563); Schuler, Hashemi & Badal (1998:148); Schuler & Hashemi (1994; 65); Schuler, Hashemi, Riley & Akhter (1996), Schuler & Hashemi (1995); Hashemi; Schuler & Riley (1996: 1729: 150); Fernando (1997); Madheswaran & Dharmadhikary (2001: 227-228) and Mumtaz (2000) and Malhotra et al (2002:24). In this regard, Malhotra et al (2002:24) made a review of 45 studies on women's empowerment in developing areas and found that 25 of them were on Asia, particularly India and Bangladesh, while only seven covered Africa and four were on Latin American countries. However, studies on women entrepreneurship development and empowerment are almost non-existent. (Simard, 1996:151-164; Hays-Mitchel 1999:251; McKee 1989: 993). There is, therefore, a need to find out what is happening elsewhere in the world and, in this case, in Tanzania because what is true for South Asia regarding women's empowerment is not necessarily applicable in other regions of the world.

The last reason, which is related to the second one, is that, in Africa, the limited empirical work done on women's empowerment has also focused on the impact of microfinance or

credit-based microenterprises. Furthermore, it is geographically very sparse, for example, in Cameroon (Mayoux, 2001: 435) in Uganda (Hanak, 2000:303), in Tanzania (Von Bulow, Damball & Maro, 1995:1; Makombe, Temba & Kihombo, 2005:233-248; Huntington, 1998:121) as well as in Burkina Faso, Mali and Ghana (Vor der Bruegge, Plas, Dunford & Stack, 1995: 26-27). Given the fact that the process of women's empowerment is context-specific, it implies that in order to increase our knowledge of this process need to be documented with experiences from as many contexts as possible, even within the African region, so as to fill the knowledge gap in this area.

### **1.5 The significance of the study**

The study has explored one of the most important and topical development issues of today not only for developing countries but for all countries in the world, namely women's empowerment as shown in the Millennium Development Goals (MDGs). More specifically, it has examined women's empowerment through microenterprise development, which is one of the approaches considered to have a greater potential to empower the disempowered. It has also addressed the important area of micro food processing that is crucial in helping households enhance their food security as well as incomes, by focusing on the serious problem of post-harvest wastage in developing countries.

The knowledge generated by this study is useful not only to Tanzania but also to other developing countries in the area of women entrepreneurship development and empowerment. The findings of the study with regard to the impact of the WED Programme on selected empowerment variables are likely to be of interest to policy makers and development practitioners in government, non-governmental organisations and in the donor community as well as to business development service providers.

With regard to the knowledge gap in the area, the findings of this study will contribute to widening the experience from regions other than South Asia that has rich literature on women's empowerment.

## **1.6 The limitations**

Finding out the influence of the WED Programme in empowering women had a number of limitations. First, Programme participants were given training only and left to find start-up capital on their own. This implies that they did not start on an equal footing; the way one was able to apply the knowledge acquired through training depended on the ability to get the necessary capital. This situation gave rise to the problem of making comparisons among Programme participants. Second, most of the food processors were operating seasonally, a factor that made it difficult for them to give accurate information about, for example, average sales per month or contribution to household income. Third, none of the married respondents seemed to be sure or knew the exact amount of household income partly because husbands control household income, making it impossible for them to determine the proportion of their contribution.

Fourth, there was a conflict between expectation and reality with regard to the number of Programme participants in business. At the time of the study, many of them were no longer in business. This factor caused the research sample to be smaller than initially expected. Fifth, it was not possible to get a control group that was comparable to WED participants. This situation made it difficult to make a fair comparison between the two categories of respondents. Sixth and last, there was limited time with most interviewees because interviews were held in homes or business premises that were not completely free from frequent interruptions.

## **1.7 Organisation of the thesis**

The rest of the thesis is organised as follows. Chapter Two presents the research setting. Chapter Three explores the relevant literature, theoretical perspectives and evidence from practice. The research methodology and procedure are discussed in Chapter Four. Chapter Five presents the analysis and discussion of the findings while Chapter Six presents the summary, conclusions and policy implications of the study.

## **CHAPTER TWO: THE RESEARCH SETTING**

### **2.1 Introduction**

Chapter Two provides the research setting. It is designed to give some useful background information about Tanzania, the country in which the study was conducted. This chapter is divided as follows: (i) location and population of Tanzania; (ii) the regions of study; (iii) the economy of Tanzania; (iv) entrepreneurship development in Tanzania; (v) food processing in Tanzania; (vi) women in Tanzania; (vii) women and the micro and small enterprises sector in Tanzania; and (viii) chapter summary.

### **2.2 Location and population of Tanzania**

The United Republic of Tanzania (URT), hereafter referred to as Tanzania, was formed in 1964 following the union between the Republic of Tanganyika and the island state of Zanzibar. Tanzania lies between longitudes 29 degrees and 41 degrees east and latitudes 1 degree and 12 degrees south in Eastern Africa along the Indian Ocean. She has frontiers with eight countries: Kenya and Uganda to the north; Rwanda, Burundi; and the Democratic Republic of Congo to the west; and Zambia, Malawi and Mozambique to the south (see Appendix A).

Of the three East African countries, Kenya, Tanzania and Uganda, Tanzania is the largest with a surface area of 945,000 square kilometres. She has 26 administrative regions: 21 on the Mainland and 5 in Zanzibar. There are 130 administrative districts with 10 districts in Zanzibar while the Mainland has 120.

Tanzania's spectacular landscape is comprised of three physiographic regions; the islands and the coastal plains to the east; the inland saucer-shaped plateau; and the highlands. Important landmarks include Mount Kilimanjaro (5,895m), the highest in Africa, Ngorongoro Crater and the Great Rift Valley dotted with several lakes including Lake Tanganyika, the world's second deepest lake (772.4m deep).

According to the 2002 national population census, Tanzania has a population of 34,569,232 people (United Republic of Tanzania, 2003b: iii). Out of the total population, 17,658,911(51.08 per cent) are women. Mainland Tanzania has a population of 33,461,849 while Zanzibar has 981,754 people (URT, 2003b: iii). The national average annual population growth rate during 1988-2002 was 2.9 per cent (URT, 2003b: 3).

### **2.3 The regions of the study**

The present study focuses on three regions namely Arusha, Dar es Salaam and Morogoro, and more specifically in their regional capitals bearing the same names (see Appendix B). This is because the women microentrepreneurs in food processing are located in these regional capitals and their outskirts.

Arusha region is located in the northern highlands bordering with Kenya. It is comprised of five administrative districts: Monduli, Arumeru, Arusha, Karatu and Ngorongoro with a total population of 1,292,973 people (URT, 2003b: 39). Out of this population, 638,261 are males while 654,712 are females. The city of Arusha is one of the major centres of trade and commerce<sup>5</sup> in the country. The Wachagga ethnic group from the neighbouring region of Kilimanjaro dominates its commercial activities. Arusha is also the headquarters of the East African Community.

The city of Dar es Salaam is Tanzania's commercial capital<sup>6</sup> with a population of 2,497,940 people out of whom 1,261,077 are males while 1,236,863 are female (URT, 2003b: 73). As a region, Dar es Salaam city is sub-divided into three districts: Ilala, Kinondoni and Temeke. Situated along the Indian Ocean, Dar es Salaam is Tanzania's largest seaport and the gateway to East and Central Africa. Most business people in the country visit Dar es Salaam in the course of their business activities. Its population is cosmopolitan.

Morogoro region lies in central-eastern Tanzania to the west of Dar es Salaam. It has six administrative districts: Kilosa, Morogoro Rural, Kilombero, Ulanga, Morogoro Urban and

---

<sup>5</sup> Arusha region, with 49 industrial establishments, is the third industrial region in Mainland Tanzania (URT, 2003c: 17). Although data by towns is not available, there is agreement that most of the establishments are located within Arusha city.

<sup>6</sup> Dar es Salaam is the number one industrial centre in Mainland Tanzania with 212 industrial establishments (URT, 2003c: 17).

Mvomero with a total population of 1,759,809 people out of whom 877,238 are male and 882,571 are female (URT, 2003b: 59). Morogoro municipality has a population of 228,863 people: 113,639 male and 115,224 female. (URT, 2003b: 59). Its regional capital, Morogoro municipality, located 193 kilometres to the west of Dar es Salaam, is one of the major urban and commercial centres in the country. In the past, before the 1990s, Morogoro had an important industrial complex comprised of various types of factories such as shoes, textile, ceramics, leather goods and edible oil manufacturing. But with the economic reforms of the 1990s, most of them have closed shop and only a few have been revived<sup>7</sup>. However, there has been a dramatic expansion of commercial activities in the region due to MSE activity after trade liberalisation (Mbilinyi, 1999b: 114).

## **2.4 The economy of Tanzania**

The economy of Tanzania is based on agriculture as it accounted for 44.4 per cent of the gross domestic product (GDP) at constant 1992 prices in 2004 (URT, 2005a: 22). Furthermore, agriculture contributes 75 per cent of merchandise exports; employs about 80 per cent of the population and has linkages with the non-farm sector. In this regard, in 2004, Tanzania's GDP was comprised of agriculture 44.4 per cent; trade, hotels and restaurant 16.2 per cent; financial and business services 9.3 per cent; manufacturing 8.4 per cent; public administration and other services 6.8 per cent; construction 5.2 per cent; transport and communication 5.1 per cent; mining and quarrying 3.1 per cent; and electricity and water 1.5 per cent (URT, 2005a: 22).

From the 1960s to the early 1970s, the economy of Tanzania had sustained growth. However, this period was followed by shocks, which caused an economic crisis from the late 1970s to most of the 1980s. According to the World Bank (in Nchimbi, 2002:12) while in 1982 Tanzania was the world's 14<sup>th</sup> poorest country with a gross national product per capita of USD 280, in 1990 it had become the world's second poorest country with a gross national product per capita of USD 110 only.

---

<sup>7</sup> Current available data indicate that Morogoro region with 15 industrial establishments is the 8<sup>th</sup> industrial region in Mainland Tanzania (URT, 2003c: 17). Although data by towns is not available, there is agreement that most of the establishments are located in Morogoro municipality.

External shocks that led to the economic crisis include Tanzania's war with Uganda in the late 1970s; the break-up of the East African Community; the dramatic rise in oil prices in 1973 and severe drought in 1973/74 and 1981/82. Other factors, mostly internal, which caused the economic crisis, included bad agricultural policies, which favoured cash crops at the expense of food crops and economic mismanagement of the public sector.

Inevitably, the economic crisis caused rising inflation and considerably reduced the country's capability to fund her social welfare programmes. The government was forced to enter into negotiations with the International Monetary Fund (IMF) and the World Bank to resolve the crisis. The negotiations led to the adoption of Structural Adjustment Programmes (SAPs) from 1983 to 1986 and later the Economic Recovery Programme (ERP) from 1986 to 1989 followed by the Economic and Social Adjustment Programme (ESAP) 1989 to 1992. Policy-wise, the programmes sponsored by the IMF and the World Bank resulted in a major change in Tanzania's policies for economic management. Emphasis was henceforth placed on trade and economic liberalisation.

At present, Tanzania has liberalised her economy away from the state-led economy to one that is market driven. In this regard, the role of the government has been redefined to that of making policies, maintenance of law and order, providing basic social and economic infrastructure and facilitating economic growth. Accordingly, public monopoly in the financial sector is no more just as most of the public enterprises in industry, commerce and services have been privatised.

Since the introduction of IMF and World Bank sponsored programmes mentioned above, there have been some improvements in the performance of the economy. According to the economic survey for 2004; the economy grew by 6.7 per cent in 2004 up from 4 per cent in 1999 and 4.7 per cent in 2000 respectively and 5.7 per cent in 2003 (URT, 2005a: 3). Similarly, the rate of inflation has been declining continuously since 1994 from 35.5 per cent (URT, 2005a: 3) such that in 2001 it was 5.1 per cent, the lowest ever, according to the Bank of Tanzania, since 1973 (BoT in Nchimbi, 2002:13). In 2003 the inflation rate declined to 4.4 per cent at constant 1994 prices (URT, 2005a: 5) while in 2004 it was 4.2 per cent at 2001 constant prices (URT, 2005b: 1).

However, there is a need of pointing out here that the above economic indicators don't necessarily imply an improvement in the standard of living of ordinary Tanzanians. For example, due to economic reforms of the 1990s there has been a significant reduction in wage employment in both the public and private sectors especially for the poor and middle classes. At the same time, the cost of living has risen due to the introduction of cost sharing in social service delivery. Furthermore, in rural areas the situation is increasingly becoming worse socially and economically due to rising production costs and diminishing output (Mbilinyi, 1999a: 9). This situation has prompted rural-urban migration. Given the shrinking of wage employment since the 1990s, the MSE sector has been absorbing these new entrants in urban areas.

## **2.5 Entrepreneurship development in Tanzania**

Entrepreneurship development in Tanzania can be traced to three broad periods, namely pre-colonial, colonial and independence. For convenience sake, the independence period is further subdivided into two periods: 1961-1985 characterised by a state-led economy except for the brief period from 1961–1966 and from 1986 to date characterised by a market-driven economy.

Koda (1997:30-31) asserts that in the pre-colonial era entrepreneurship development was characterised by different productive and reproductive activities carried out by artisans, craftsmen and traders to meet society's needs. In the course of carrying out such activities, gender differentiation took place such that certain activities were considered male while others were considered female, a phenomenon that changed from one society to another. She also points out that entrepreneurs, irrespective of their gender, were normally given a higher status in the society.

The imposition of colonialism in the second half of the nineteenth century brutally interrupted the independent entrepreneurship development among our artisans, craftsmen and traders, by introducing a colonial economy to suit the interests of the colonial power. Transnational corporations or their subsidiaries forcibly replaced indigenous entrepreneurs (Biersteker in Rugumamu & Mutagwaba, 1999:68). Similarly, colonial commercial banks stifled indigenous entrepreneurship development by operating discriminatively against African traders as

dictated by colonial governments. In this regard, Rweyemamu (in Rugumamu & Mutagwaba, 1999:69) points out that Africans in Tanganyika could not apply for a bank loan without getting government permission. This restriction was in accordance with a colonial legislation called The Credit to Native (Restriction) Ordinance of 1931 (Koda, 1997:34). While these restrictions applied to all indigenous entrepreneurs, it is plausible to argue from a gender perspective as Koda (1997:34) does, that under such a situation, female entrepreneurs were more disadvantaged due to extant patriarchal relations.

While Africans faced all sorts of restrictions, the situation was slightly different for the Asian minority. Asian entrepreneurs were allowed to dominate the internal commerce although they could not engage in international import and export trade and even their attempts to undertake industrial production were curtailed for some time (Brett in Rugumamu & Mutagwaba, 1999:69). The result of this situation was that by independence in 1961, only members of the Asian community had accumulated a critical mass of confidence, managerial expertise and capital (Rugumamu & Mutagwaba, 1999:69). As far as Africans were concerned, Hawkins (in Rugumamu & Mutagwaba, 1999:69) argues that a typical African entrepreneur was characterised by “a lack of skill, education, and capital”. In this regard, African female entrepreneurs were worse off due to a combination of factors such as colonial education and training that contributed to gender imbalance in entrepreneurship development as well as cultural practices that denied women the opportunity to inherit property including land (Koda, 1997:35).

Five years after independence, Tanzania embraced the policy of Socialism and Self Reliance in 1967 through the Arusha Declaration. Accordingly, the major means of production, distribution and exchange were nationalised. Public enterprises were established to run the nationalised entities as well as the new ones that were established.

At the same time, given the extremely low level of entrepreneurship development among Africans at independence, the government undertook some initiatives to promote entrepreneurship in the country. One such initiative was the establishment of the National Small Industries Corporation (NSIC) in 1967 as a subsidiary of the National Development Corporation (NDC). Its mission was to provide training to artisans in rural areas. In practice, it provided a few of such activities in a few regions. By the time of its abolition in 1974, it had

had no practical impact. The Small Industries Development Organisation (SIDO) that is briefly described below replaced it in the same year.

The objectives of SIDO are to:

- encourage utilisation of domestic material to enhance value;
- encourage utilisation of available technology;
- sensitise preference for labour-intensive techniques of production;
- provide extension services;
- assist the establishment of small-scale industries;
- render services to existing small-scale industries and
- run training programmes to produce operators to run the industries.

Accordingly, the activities of SIDO include:

- advising potential entrepreneurs on technology design and plant layout;
- preparing feasibility studies to assist MSEs;
- assisting MSEs to access capital and hire purchase schemes;
- advising MSEs on all aspects of enterprise management; and
- providing extension services.

The actors in SIDO's endeavours are the National Coordination Committee at SIDO Headquarters and Regional Small Entrepreneurs Development Committees. The target group is the MSEs.

According to Mbilinyi and Shundi (1999), the achievements and strengths of SIDO to date include:

- the establishment of the National Entrepreneurship Development Fund in 1994;
- continued provision of extension and credit services;
- carrying out feasibility studies; and
- its recipients are: 48 per cent women and 52 per cent men.

As for its weaknesses, they include:

- lack of funds to match the demand;
- the fund is not sustainable; and
- most recipients have come from urban areas.

After years of operating in the difficult environment of a state-controlled economy, today SIDO is very dynamic in promoting small and medium enterprises. To overcome its weaknesses, SIDO's future strategies include striving to satisfy its clientele and achieving sustainability. Policy changes after independence notwithstanding, with regard to female entrepreneurship, Koda (1997:35-37) notes that factors affecting women's entrepreneurship development during the colonial period were also at work after independence. For example, she points out that while parastatals stifled the small private enterprise sector, women's enterprises were more affected than men's. Furthermore, due to gender factors, women were also disadvantaged in accessing SIDO's facilities and resources.

During the period of state control of the economy, a number of laws were passed in order to regulate practices considered unsocialist. These included the Leadership Code of 1969, the Human Resources Deployment Act of 1983 and the Economic and Organised Crime Control Act of 1984.

By the Leadership Code of 1969, leaders in the ruling party, government and public enterprises were "prohibited from holding shares or accepting directorships in private enterprises, owning rental property, employing wage labour or receiving more than one salary"(Rugumamu & Mutagwaba, 1999:71). Obviously, the result of the code was to stifle entrepreneurship development among the affected category of Tanzanians.

According to Rugumamu and Mutagwaba (1999:71), the Human Resources Deployment Act of 1983 focused on emerging small entrepreneurs since people who were deemed to be in officially recognised types of employment were relocated to rural areas and given pieces of land to work on. This move suppressed nascent entrepreneurs in the informal sector. Nonetheless, some researchers on entrepreneurship in Tanzania have viewed the Human Resources Deployment Act as a positive attempt in promoting entrepreneurship in the country (Nchimbi, 2002:19). On the other hand, the Economic and Organised Crime Control Act of 1984 focused on medium and large-scale entrepreneurs. As the name suggests the offences covered by this Act included "bribery and corruption, hoarding of commodities, organised crime, hoarding money, fraudulent schemes and theft of public property" (Rugumamu & Mutagwaba, 1999:71).

Entrepreneurs who managed to survive during this period faced many problems, including a deficient legal environment, lack of access to finance, a cumbersome system of business licensing, complex tax system, numerous laws on standards and a massive amount of redtape. The cumulative effect of these problems and the two decades of state control of the economy and entrepreneurship development in the country was that the potential for the emergence of entrepreneurial initiatives was immensely reduced (Elkan in Kristiansen, 1999:154). Lydall (1992:vi) corroborates this by pointing out that the expansion of entrepreneurship in Africa is curtailed by legal, administrative, socio-economic and political factors rather than the individual characteristics of entrepreneurs. In the same vein, Dana (in Kristiansen, 1999:153) and Bonu (1999:98) posit that minimal government intervention stimulates entrepreneurship in a society, whereas excessive government intervention does not, due to several factors. These factors include corruption which raises the cost of business transactions, branding business people as capitalist exploiters, lack of confidence in government intentions on the part of business people as well as curtailment of business opportunities for cooperatives, small and medium enterprises by public monopolies (Rugumamu & Mutagwaba, 1999:78).

From 1986, Tanzania started to liberalise the economy following her acceptance of IMF and World Bank-sponsored SAPs as discussed earlier on. In this regard, the government has introduced many reforms in favour of private sector development. Accordingly, today the government acknowledges that its role is to facilitate the private sector and other economic agents in order to bring about fast economic growth and development. In order to create an enabling environment for private sector development, the government has liberalised the economy, amended and enacted several investment-related laws and policies, undertaken financial reforms, liberalised the trading regime and put in place an attractive investment package ([www.tanzania.go.tz](http://www.tanzania.go.tz)).

In the same vein, the government has institutionalised a consultative process with the private sector. Likewise, the private sector uses its umbrella organisations to interact with the government. Such umbrella organisations include the Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA), the Confederation of Tanzania Industries (CTI), the Tanzania Private Sector Foundation (TPSF) and the Tanzania National Business Council (TNBC) ([www.tanzania.go.tz](http://www.tanzania.go.tz)). TNBC, formed in 2001, provides the main forum for public/private sector consultations on strategic issues of economic growth and development ([www.tanzania.go.tz](http://www.tanzania.go.tz)). Hand-in-hand with instituting reforms, government efforts to develop

the private sector and entrepreneurship have focused on three areas: policy development, institutions and other initiatives. With regard to policy development, the Tanzania Development Vision 2025, the Sustainable Industrial Development Policy: 1996-2020 (SIDP), the National Microfinance Policy, the Minerals Policy of Tanzania, the National Employment Policy and the Small and Medium Enterprise Development Policy of 2003 are the most important ones that have a bearing on the development of the SME sector (URT, 2003a: 7-9).

The Tanzania Development Vision 2025 seeks to transform the country from the current low productivity agricultural economy to a semi-industrialised one. The Sustainable Industrial Development Policy: 1996-2020 “places specific emphasis on the promotion of small and medium industries” (URT, 2003a:8). It also “encourages informal sector business to grow and be formalised” (URT, 2003a:8). Furthermore, the Sustainable Industrial Development Policy “identifies measures to enable indigenous entrepreneurs, women youth and people with disabilities to take part in economic activities” (URT, 2003a:8). The National Microfinance Policy covers the provision of financial services to small and microenterprises (URT, 2003a:8). The National Employment Policy acknowledges the role of the private sector including SMEs in employment generation in Tanzania (URT, 2003a: 9). For its part, the Minerals Policy of Tanzania “identifies the artisanal and small-scale mining operations as a major target group to be promoted” (URT, 2003a: 9).

Despite reforms undertaken in various sectors to encourage the private sector, the problems of doing business caused by twenty years of a state-led economy are persisting albeit at a reduced magnitude (Coopers & Lybrand in Rugumamu & Mutagwaba, 1999:80). It was partly in response to these problems that in 2003 the government came up with the Small and Medium Enterprises Development Policy (URT, 2003a: vii), which acknowledges that SMEs constitute the base for private sector-led growth. It focuses on three main areas: the creation of an enabling business environment, developing financial and non-financial services and creating a supportive institutional infrastructure (URT, 2003a: 2).

There have also been government efforts to establish institutions to support SMEs and develop entrepreneurship. The establishment and role of SIDO has already been discussed earlier on in this section. For its part, SIDO has collaborated with other stakeholders to support the establishment of associations of SME owners, for example, TAFOPA (see 1.3)

and the Dar es Salaam-based *Jumuiya ya Wenye Viwanda na Biashara Ndogondogo*<sup>8</sup>(VIBINDO) with a view to empowering the private sector (URT, 2003a: 10).

With regard to other initiatives and programmes undertaken by the government of Tanzania to support enterprise development, the list is long. There are institutions that were established to support different aspects of enterprise development. For example, the Tanzania Industrial Research Development Organisation (TIRDO) and the Centre for Agricultural Mechanisation and Rural Technology (CAMARTEC) were established to support local raw material utilisation and to promote appropriate technology for rural development respectively (URT, 2003a: 11). In the same vein, the mandate of the Tanzania Bureau of Standards (TBS) and the Board of External Trade (BET) is to promote standards and promotion of exports through trade fairs respectively (URT, 2003a: 11). Besides this, an agency known as Business Registration and Licensing Authority (BRELA) is responsible for business facilitation and regulation. It administers corporate and company laws, intellectual property laws as well as business and industrial licensing laws. BRELA is under the Ministry of Industries, Trade and Marketing.

In the area of business skills training, the University of Dar es Salaam Entrepreneurship Centre (UDEEC), Mzumbe University, Moshi University College of Cooperatives and Business Studies (MUCCoBS) and the College of Business Education (CBE) offer both long and short business courses, including entrepreneurship, as well as conducting consultancies in SME-related issues. Furthermore, the Vocational Education and Training Authority (VETA) offers training in many trades as well as basic business management skills. For example, VETA, in collaboration with the government of The Netherlands, will soon start a four-year pilot project in seven regions to train local entrepreneurs (Haule, 2006:i). The objective of the training is to enable the trainees to run their own businesses.

In addition to business skills training offered by established training institutions, the government conducts training of small entrepreneurs through sectoral programmes. For example, small entrepreneurs are being trained at district level through the Agricultural Marketing Systems Development Programme (AMSDP) (Government trains small entrepreneurs, 2006:5). The objective of this training is to strengthen the private sector by

---

<sup>8</sup> Translated into English it means Dar es Salaam Petty Traders Association

enabling small entrepreneurs to identify markets for their commodities. It is expected that the training will help small entrepreneurs to seize business opportunities that would otherwise be missed.

As for funding mechanisms, the government has established several schemes aimed at promoting SMEs while at the same time addressing issues related to poverty and employment problems. They include the National Entrepreneurship Development Fund (NEDF), the Youth Development Fund (YDF) both under the Ministry of Labour and Youth Development and the Women Development Fund (WDF) under the Ministry of Community Development, Gender and Children (URT, 2003a: 11-12). Besides these government schemes, other programmes have been established with donor support, for example, the Small Entrepreneurs Loan Facility (SELF) financed by the African Development Bank (ADB), the National Income Generation Programme (NIGP), the Presidential Trust Fund (PTF) and the Community Development Trust Fund (CDTF) (URT, 2003a: 12).

Training in basic business skills for SME operators is also offered by non-governmental organisations and commercial banks. NGOs that conduct such training include Poverty Africa, Small Enterprise Development Agency (SEDA) and Tanzania Gatsby Trust (TGT). As for commercial banks, the National Bank of Commerce (NBC) and Stanbic Bank are among the banks that offer training. To date, the NBC has trained 130 entrepreneurs in book keeping, marketing, human resources and taxation (Toroka, 2006:3). For its part, Stanbic Bank has created many facilities including training and loans with a view to promoting local SMEs (Nkeshimana, 2006:i). Nonetheless, advanced business training for SME operators who need it seems to be in short supply.

Lastly, the recent (since December 2005) establishment of the Ministry of Planning, Economy and Empowerment in the Fourth Phase government is evidence of the government's desire to promote the private sector by facilitating entrepreneurship development and promoting indigenous entrepreneurs. For example, the Small Entrepreneurs Loan Facility (SELF) mentioned in the preceding paragraph is under this new Ministry.

## 2.6 Food processing in Tanzania

The economy of Tanzania is highly dependent on agriculture (see 2.4). Staple food crops include maize, rice, pulses, cassava, sorghum, millet, sweet potatoes and bananas (Statistics Unit in Tiisekwa, Senkondo, Ballegu & Kimanya, 2005:70). A wide variety of fruit, both tropical and temperate, as well as vegetables are also produced. Fruit produced includes mangoes, oranges, pineapples, passion fruit, avocados, papayas, guavas, peaches, plums, pears, apples and strawberries. The varieties of vegetables produced include potatoes, tomatoes, peas, cabbages, carrots, peppers, onions and mushrooms.

Most of the food crops, fruit and vegetables mentioned above are consumed in their primary condition without being processed due to lack of effective processing and preservation technologies as well as inadequate post-harvest storage resulting in high food crop wastage (Tiisekwa et al, 2005:70). These crop losses are mainly post-harvest losses occurring on farm and in transportation. These high losses are indicative of lack of good transport as well as appropriate food-processing and storage facilities. With regard to food processing, Tiisekwa et al (2005:70) report that the food-processing industry in Tanzania is in its infancy even by the standards of the developing countries. However, the industry employs between 12 and 31.5 per cent of the labour force, both rural and urban.

Apart from other factors<sup>9</sup>, in order to have a successful food-processing industry, the supply of water, power, sewerage and communication is crucial.

Most food-processing firms are located in urban areas especially in Dar es Salaam, where 51.5 per cent of them are found and in other major towns like Arusha city (Tiisekwa et al, 2005:72). According to Tiisekwa et al, (2005:73), available data show that out of the range of processed food products in the food-processing industry, the dominant commodity-based categories of processed food products are water (13.33 per cent), fruit (11.11 per cent), baking (11.11 per cent), and milling (9.9 per cent). The remaining commodity-based categories of processed products occupying a share of between 1 per cent and 9 per cent in the industry include fresh vegetables, vegetable oils, brewing, wine, sweets, fish and sea foods and preserves. Other categories are salt, milk, meat, tea, coffee and distilleries. These data indicate

---

<sup>9</sup> These factors include infrastructure, legislation, raw materials, investment promotion, gender and policy coordination. Other factors are demand for processed foodstuffs, wide range of technologies, developed retail sector, a critical mass of the food-processing sector and awareness of quality and quality systems.

that the distribution of processing industries is uneven for different commodities caused by varying demand for processing and the availability of the required technologies.

With regard to levels of investment in the food-processing industry, it is generally low. For example, the level of investment in dairy processing ranges from USD 60,000 to 2 million only with a production capacity ranging from 4,500 to 120,000 litres per day (Statistics Unit in Tiisekwa et al, 2005:74). Despite the prevailing small production capacity, it is not fully utilised. For example, one edible oil firm in Mwanza city has an installed capacity of 120 tons per day but actual production in 2000/2001 was only 6,179 tons (Statistics Unit in Tiisekwa et al, 2005:77). The problem of capacity under-utilisation is related to some of the constraints faced by the food-processing industry mentioned below.

Apart from large and medium food-processing firms, there are many small-scale and micro food processors. The range of products by these small-scale and micro food processors is similar to that presented above by large and medium food-processing firms. Constraints faced by small-scale and micro food processors in particular include poor quality of equipment; low processing skills; little publicity; limited market due to lack of habit of consuming processed fruit and vegetable products and inadequate packaging materials (Tiisekwa et al, 2005:82-83).

Food processing in Tanzania faces many constraints. According to Tiisekwa et al (2005:79-80), they include: inconsistent and inadequate supplies; lack of quality raw materials; lack of strong preference by consumers; lack of capital and undynamic market. Other constraints are: high production costs and taxes; poor transport infrastructure; absence of cold chains; lack of power and potable water as well as high tariffs for power and water. While some of the constraints might be general, others vary according to location.

The above constraints faced by the food-processing industry in Tanzania have made Tanzanian processed food products uncompetitive locally and abroad. Consequently, Tanzania has been unable to seize the export opportunity offered by the United States of America Africa Growth Opportunity Act (AGOA) scheme (Tiisekwa et al 2005:79-83). Given the poor state of the Tanzania food-processing industry, there is an urgent need for relevant government ministries, agencies and other stakeholders to take appropriate measures to redress the situation in the industry.

## 2.7 Women in Tanzania

Women comprise 51.08 per cent of the population of Tanzania (calculation based on 2002 census results as reported in URT, 2003b: iii). Given this significant proportion, it is pertinent to know their position in Tanzanian society, which is best understood by having a look at the ethnic composition of the country's population, kinship systems and the situation at the onset of colonialism. In this regard, the overwhelming majority (about 95 per cent) of the population is Bantu-speaking while a tiny minority (about 5 per cent) found in the north-central part of the country is non-Bantu (Sutton, 1969:12). The non-Bantu-speaking population is comprised of the Khoisan-, Cushitic- and Nilotic-speaking peoples.

With regard to kinship systems, the patrilineal system was, and is still, widespread in Tanzania except for some ethnic groups in central-eastern and southeastern Tanzania, which followed, and still follow, the matrilineal kinship system (Kimambo, 1969:23-24). The matrilineal ethnic groups of central-eastern Tanzania include the Wazigua, Wanguu, Wakaguru, Wasagara, Wavidunda, Wakutu, Waluguru and Wakwere. Others are the Wadoe, Wazaramo, Wandengereko, Warufiji and the Wamatumbi (Vuorella, 1987: v; Swantz, 1985:21). In southeastern Tanzania, the matrilineal peoples include the Wayao, Wamakua, Wamakonde and the Wamwera (Brain, 1976:272).

In pre-colonial Tanzania, the position of women varied from one ethnic group to another although some common trends resulting from the patriarchal mode of human reproduction<sup>10</sup> could be delineated. Unlike in patrilineal societies, women in matrilineal societies were accorded important cultural roles and social leadership and had the right to land (Swantz, 1985:25-31). However, apart from this socio-cultural arena, men have invoked cultural beliefs in both kinship systems to keep women subordinate (Swantz, 1985:4).

In patrilineal societies, the basic role of women was to produce and reproduce for the husband's lineage (Swantz, 1985:52; Brain, 1976:266; Mbilinyi & Shundi, 1999:55). Women were not allowed to own or inherit land. This is still the case in most parts of Tanzania today

---

<sup>10</sup> Vuorella (1987:40) defines the patriarchal mode of human reproduction as "a mode not based on egalitarian relationship between men and women. Women are seen as a means of human reproduction for men or male dominated communities. Women's fertility and sexuality is controlled and manipulated by men".

under customary law. With regard to ownership rights in general, Brain (1976:266) asserts, “women own little beyond personal movable property”.

A few examples will help to show the plight of women in pre-colonial Tanzania. In western Tanzania between the feudal Wanyambo and Wahaya “women were regarded as inferiors and like children. They could be rewarded or punished at men’s discretion” (Swantz, 1985:61). Among the strongly patrilineal Wachagga of northern Tanzania, public roles were reserved for men to the extent that even in judicial cases, women had to have a male spokesperson to represent them. Furthermore, a woman had always to be under the patronage of a man: a father, a husband, a brother or a son (Swantz, 1985:87).

The advent of colonialism did not improve matters for women. Colonial administrators chose to work through men in all sectors thereby giving them more power vis-à-vis women. For example, in education, girls’ education was very restricted under colonialism. This approach contributed to perpetuating and even aggravating the subordinate position of women in the country.

The subordinate position of women noted in pre-colonial times survived into the colonial and independence eras with slight changes partly due to the influence of Christianity and Islam<sup>11</sup>. Accordingly, women in rural settings continue to be overworked, controlled by men, voiceless and men’s means of production. Women in urban areas also experience the problems related to dependence on men as well as gender biases in the labour market.

Since independence in 1961, there have been various kinds of actors – non-governmental organisations, government agencies, international organisations and voluntary agencies aimed at improving the position of women. For its part, the government has, among many other actions, tried to improve the situation of women by legislation, for the example, the Law of Marriage Act, 1971; the Maternity Law (Amendment) Act, 1975; The Musoma Resolution Act, 1976; the Land Act, 1999 and Village Land Act, 1999. Sections 3(2) of the Village Land Act and the Land Act, 1999 provide for women’s right to acquire, hold, use and deal with land just as it is applicable to men, thereby enabling them to own land unlike what had been the traditional practice. Furthermore, Section 161(3)(a)(b) of the Land Act, 1999 prevents a

---

<sup>11</sup> There is a consensus that religion and cultural beliefs have contributed to shape “women’s and men’s spheres of influence and world of meaning” (Zigira, 2000:2).

spouse from disposing of land or a dwelling house, which is co-occupied in accordance with Section 59(1) of the Law of Marriage Act, 1971. In addition, Section 66 of the Law of Marriage Act, 1971 forbids corporal punishment of spouses. As for the Maternity Law (Amendment) Act of 1975, it allows maternity leave for all women whether married or not. The Musoma Resolution Act, 1976 provided for women applicants to join tertiary education institutions without waiting for two years, as was the case for male applicants. All these laws/acts provide women with some security that was not previously enjoyed. Nonetheless, it is pertinent to point out here that having these legislations is one thing and transforming women's situation on the ground is another. This situation is understandable because changes in legislation often precede changes in practice (Alsop & Heinsohn, 2005:9). That is why despite these efforts to improve the position of women in Tanzania, their subordinate position characterised by oppressive gender relations is still prevalent and well documented (see next paragraph).

In this vein, Meena (1992:12) and ILO (2003:14) show that at the household level women carry a heavier workload in production and reproduction than their men folk but lack access to and control of resources as well as rights in decision-making processes. ILO (2002:1) points out that women who are engaged in business have to combine business work with responsibilities related to reproduction. ILO (2002:1) further points out that women are confined to traditionally female activities that are less attractive and rewarding. At the same time, women are seen as minors and therefore considered under the control of their husbands (ILO, 2003:34-35).

In recent years, the situation has started to change for the better due to external influences. Many countries, including Tanzania, have ratified United Nations conventions relating to the enhancement of women's status in society. For example, Tanzania has participated in all world conferences on women from 1975. In this regard, during the Beijing Conference in 1995 Tanzania signed the Platform of Action that recommends full and equal participation of women in sustainable development. Despite these positive developments and Tanzania's commitment to eradicate all forms of discrimination against women, the disadvantaged position of women is still very much a reality in Tanzania.

This disadvantaged position of women is in direct contrast to the important economic role they play in development. For example, in many countries micro and small enterprises owned

and operated by women are becoming increasingly important (see 2.8 with respect to Tanzania). In recognition of this fact, these enterprises have been taken as a strategy for improving women's economic position as well as for empowering them.

## **2.8 Women and the micro and small enterprise sector in Tanzania**

In Tanzania, the micro and small enterprise sector is the second leading employer after peasant agriculture since it employs between 20 and 30 per cent of the labour force (Massawe in ILO, 2002:6). In terms of contribution to gross domestic product, it is estimated that the micro and small enterprise sector contributes between 35 and 40 per cent (Finseth in ILO, 2002:6). This sizeable contribution has risen from 6 per cent in 1979 (Luena in Mbilinyi & Shundi, 1999:51). Omari (1999:265) reports that, in Tanzania, about 75 per cent of households, depend heavily on informal businesses as a source of livelihood<sup>12</sup>.

According to the 1991 National Informal Sector Survey (NISS) and the 1995 Dar es Salaam Informal Sector Survey (DISS), MSE sector employment is concentrated in the trade/restaurant/hotel, agriculture and manufacturing sub-sectors and women comprise about 35.4 per cent of the workforce in the MSE sector (Katapa, 1999:24). Most of them were in the trade/restaurant and hotel sub-sector where they accounted for 53 per cent of the total workforce countrywide. In Dar es Salaam, 78 per cent of the women were in this sub-sector compared with 53 per cent of men. The survey showed also that the trade/restaurant and hotel sub-sector was the largest employer in the MSE sector with 51.2 per cent of total employment (Katapa, 1999:24). Further analysis shows that whereas women were mostly found in the sale of cooked food/restaurant and food stalls business in Dar es Salaam, in rural areas and other urban areas they were concentrated in the sale of local beer.

As for the motivation to be in the MSE sector, the Dar es Salaam ISS revealed that the need for additional income for the family was the major motivation. The other motivation was failure to find alternative employment.

Katapa (1999:25) further points out that most enterprises in the MSE sector use unpaid labour as 33-39 per cent of men employees were not paid while 69 per cent of women employees in

---

<sup>12</sup> In Tanzania, informal businesses are officially categorised under micro and small businesses

Dar es Salaam and 83 per cent of them in other urban areas and rural areas were not paid (Katapa, 1999:26). It was also found that, in all geographical areas, fewer women were paid on a regular basis compared with men.

Education-wise, about 90 per cent of operators in the MSE sector had primary level education. In this regard, women operators without any schooling at all were far more than men in all areas. As can be expected, operators in rural areas had less education than those in urban areas. Age-wise, the majority of entrepreneurs were between 20 and 49 years of age.

With respect to skills training, the survey showed that most entrepreneurs in the MSE sector did not have any formal skills training; instead, they learned on their own or by working with small-scale enterprises. In terms of income, the surveys showed that male entrepreneurs earned more than their female counterparts. This trend was true in all geographical areas and in all sectors.

Despite the demonstrated importance of the MSE sector in Tanzania and the on-going reforms to improve the situation, micro and small entrepreneurs, face a number of constraints. These constraints include: inadequate and undeveloped infrastructure; poor and inadequate business development services; negative attitude by some top policy makers towards microentrepreneurs; and, at times, a confusing legal framework (Mbilinyi, 1999a:13; URT, 2003a:vii). Partly because of these constraints, MSE owners run several businesses at a time in order to spread risks rather than deploying all their efforts in one activity (Mbilinyi, 1999a: 13; Rwanshane, 2000:60). It is expected that the recently launched SME Development Policy (URT, 2003a: 18-43.) will address some of these constraints.

## **2.9 Chapter summary**

The purpose of this chapter was to present the research setting, namely Tanzania. The presentation has been done by providing relevant information relating to: the location and population; regions of study; the economy; entrepreneurship development; food processing; the position of women; and women's involvement in the micro and small enterprise sector.

Population-wise, it has been shown that about 51.08 per cent of the population of Tanzania are women. Economically, Tanzania has been currently a market economy since the early 1990s after many years of experiencing a state-led economy. She is one of the poorest countries in the world. It has also been shown that historically entrepreneurship development in Tanzania has faced many constraints resulting in very low indigenous entrepreneurial capacity to date. An analysis of food processing has shown that the food-processing industry in Tanzania is not well established and faces many constraints. The subordinate position of women has been traced from pre-colonial times to the present. Lastly, an analysis of women's involvement in the micro and small enterprise sector has revealed that they constitute slightly more than one third of the workforce in that sector. They are concentrated in the trade, restaurant and hotel sub-sector.

## **CHAPTER THREE: A LITERATURE REVIEW OF KEY CONCEPTS, IDEAS AND PROCESSES**

### **3.1 Introduction**

This chapter presents the literature for the study. Section two focuses on theoretical perspectives, under which major concepts are discussed and defined. These include micro and small enterprises (MSEs), entrepreneurs and entrepreneurship development, the role of microenterprises in development as well as gender and gender relations. Others are the concept of power in relation to gender, intra-household power relations and conceptualisation, measurement, and paradigms of women's empowerment. Section three deals with evidence from practice. It focuses on findings from previous studies with regard to income earning for women and intra-household relations, microenterprises and women's empowerment. Finally, a conceptual and analytical framework for the study is presented.

### **3.2 Theoretical perspectives**

#### ***3.2.1 Micro and small enterprises defined***

There is no universal definition of micro and small enterprises since the concept reflects the level of development of a particular country (United Republic of Tanzania, 2003:4). However, in defining micro and small enterprises the most frequently used indicators are amount of capital investment, number of employees and sales volume (Mbilinyi & Shundi, 1999:51; URT, 2003:4); Rwanshane, 2000:10). Sometimes, another yardstick is used, namely type of management and administration (Rwanshane, 2000:10). Accordingly, in Japan micro and small enterprises are defined in terms of main activity, paid-up capital and number of paid employees. For example, in the retail and services trade, paid-up capital is up to 10 million Yen and a maximum of 50 employees (Bendera, in Mbilinyi, 1999a: 11).

In Tanzania, the 1991 National Informal Sector Survey and the 1995 Dar es Salaam Informal Sector Survey, micro and small enterprises were defined as those enterprises with a capital investment of T.Shs.500, 000/= or less and up to 10 paid employees (Mbilinyi, 1999a: 11; Mbilinyi & Shundi (1999:51). Reflecting the idea that definitions of micro and small enterprises depend on the level of development of a given country, today, almost a decade

later, micro and small enterprises are defined as those enterprises employing up to 49 employees and with a capital investment not exceeding T.Shs.200 million (URT, 2003a:4-5). Accordingly microenterprises are those having 1-4 employees, a capital investment of up to TShs.5 million while small enterprises are those employing 5-49 people and with a capital investment of more than TShs.5 million but less than T.Shs.200 million. The level of capital investment is taken as the determining factor in this classification. This definition differs slightly from the one by the International Labour Organisation (2002:3) according to which microenterprises in Tanzania are those businesses that employ less than 10 people while small enterprises are those that employ between 10 and 49 people. In most instances, Tanzanian microenterprises engage family members and fall into the category of the informal sector. On the other hand, small enterprises are more formal.

Turning specifically to microenterprises, these comprise the sub-sector of the smallest units within the small and medium enterprises sector (Levitsky, 1993:9). According to Otero (1987), a microentrepreneur is a person who began and owns a business employing no more than five (5) persons. In their study on gender patterns in Tanzanian micro and small enterprises, Mbilinyi & Shundi (1999:11) defined microenterprises as those employing 1-5 paid or unpaid employees including the owner. As for this study, microenterprises were those businesses employing up to 4 persons as defined by URT (2003a: 4). The selected women entrepreneurs were owner-managers, that is, women microentrepreneurs who started, operate and control the businesses. This was considered important because the study focused on women entrepreneurship development and women's empowerment.

### ***3.2.2 Who is an entrepreneur?***

The concept of entrepreneur has been variously defined but all definitions revolve around either the activities/functions performed or committing capital and taking risk or the psychological disposition of the actors (Rutashobya & Nchimbi, 1999:211). Definitions that focus on the activities/functions are more common and postulate that an entrepreneur undertakes new things; does things in novel ways; carries new combinations, discovers new markets and engineers change as well. In short, an entrepreneur brings about innovation (Schumpeter in Rutashobya & Nchimbi, 1999:211). For example, Bonu (1999:87) defines an entrepreneur as “innovative, imaginative, skillful, predictive, optimistic and venturesome.

S/he takes the initiative and exploits the business environment of the moment through an economic activity”. Yet another definition reads “an entrepreneur is anyone who makes an innovation; it can be a businessperson, an employee or a manager of a firm” (Hult, Sonow, & Kandemir, 2003:403). But at what point does a function or an activity done in a new way become an innovation?

Kristiansen (1999:139) posits that the innovative element is variable according to context. Elaborating on this point, he says that, in rural Africa, innovation need not necessarily be a result of sophisticated scientific or managerial research. In this regard, Marris (in Kristiansen, 1999:140) postulates that seeing and exploiting a business opportunity ahead of others is an innovative quality. In this study, the concept of entrepreneur is used to refer to all owners/operators of microenterprises in the sense elaborated by Marris (in Kristiansen, 1999:140) and Kristiansen (1999:139) above. More specifically, they were women microentrepreneurs who took the initiative of starting microenterprises, who shouldered all the risks as well as financial, administrative and social responsibilities as owner-managers fully in charge of their businesses.

### ***3.2.3 Can entrepreneurs be created?***

Contrary to the assumption by Western-based models that an entrepreneurial career is chosen, in Africa most entrepreneurs are forced into it by the urgent need to earn a living (Olomi & Rutashobya, 1999:170). Even under these circumstances, in Africa the expansion of entrepreneurship is curtailed by legal, administrative, socio-economic and political factors rather than the characteristics of the entrepreneurs themselves (Lydall, 1992:vi). Given this background, concerted entrepreneurship development is an imperative in order to cultivate entrepreneurial talents.

The objective of entrepreneurship development programmes is to inculcate entrepreneurial behaviour in individuals. They are planned interventions aimed at the development of the need for achievement (Kristiansen, 1999:153). This is in accordance with the views by McClelland as well as by Hagen (in Kristiansen, 1999:142) that the need for achievement is at the centre of the entrepreneurship spirit and that it can be promoted. However, emphasis on stimulating the need for achievement in entrepreneurship development is not shared by

everybody. For example, Ray (in Kristiansen, 1999:153) recommends more input of knowledge and practical skills than behaviour modification.

There is general agreement that an entrepreneurial career can be developed through entrepreneurial training (Olomi, 1999:167; Themba, Chamme, Phumbuka & Makgosa, 1999:113; O’Riordan, Swai & Rugumyamheto, 1997:33). Themba et al (1999:113-114) posit that an entrepreneurial culture can be created through, among other things, practical oriented business courses and needs-specific training. They argue that education and training can “strengthen the need for achievement, alleviate fear of failure and enhance self-confidence”.

Olomi (1999:162) asserts that desired entrepreneurial success factors can be learned through properly designed entrepreneurship development programmes. He also points out that there is a general agreement that having entrepreneurship education is positively associated with becoming self-employed. In this regard, O’Riordan et al (1997:33) stress the importance of formal education and business education for micro and small enterprise operators. In the same vein, Carr (in Kristiansen, 1999:153) sees education and training as key enabling resources for the sustainability of micro and small enterprises. Writing about support systems for micro and small enterprises in Morogoro District in Tanzania, Mbilinyi (1999b: 140) found that the successful ones offered a training and credit package with a follow-up component. A study on women entrepreneurs in three regions in Tanzania by Rwanshane (2000:70-91) concluded that lack of training is associated with business failure. She also found that women entrepreneurs become more confident, motivated, and organised after training.

The impact of entrepreneurship development programmes has been mixed. Poojary (in Kristiansen, 1999:163) assessed entrepreneurship development programmes in India. He wanted to find out the impact of imparting entrepreneurial attitudes to individuals through a planned intervention based on strategies for developing the need for achievement as propounded by McClelland (in Kristiansen, 1999:141-2). He found that programme participants had low business start-up<sup>13</sup> rates. This finding led him to conclude that entrepreneurship development programmes *per se* had only a marginal impact on the process of creating entrepreneurs. He also wondered whether the appropriate skills were imparted to

---

<sup>13</sup> Striving for a *business start-up* is a stage where the potential entrepreneur strives to establish the innovative combination of knowledge and information, capital and technology, labour and skills, and markets and demand for change (Kristiansen, 1999:144). It is the second stage in the entrepreneurship process; the first stage is *strengthening attitudes* while the third and last stage is *navigating for success or failure* (Kristiansen, 1999:141).

those who qualified to be entrepreneurs/programme participants. In the same vein, Saini and Bhatia (in Kristiansen, 1999:153), referring to the Indian experience, are doubtful about the effects of entrepreneurship development programmes.

Writing about micro-level strategies for supporting livelihoods, employment and income generation for poor women in developing countries, McKee (1989:1002-1003) discusses the role of management training and technical assistance as a potentially powerful intervention for microenterprise development. She points out that the International Labour Organisation has promoted entrepreneurship development programmes in the world using this approach while many non-governmental organisations have conducted business training for targeted women. McKee (1989:1003) asserts that while the economic impacts of general management training are difficult to assess there are also several unanswered questions. The questions include: whether entrepreneurs can be created; whether such assistance improves the performance of poor women's enterprises and hence their incomes; whether there are circumstances that are best suited for this type of training. While she is in favour of training for entrepreneurs with ongoing businesses in urban settings, she is completely against training for "tiny" women entrepreneurs in rural areas.

Berger (1989:1025-1026) shares, though to a lesser extent, the above views by McKee (1989:1003) when comparing the merits and demerits of providing credit without any training and credit accompanied by technical assistance and training for microenterprise development. In this regard, she points out that development planners and credit programme implementers are divided about the appropriate role of training and technical assistance in credit provision. To some practitioners, training and technical assistance are necessary components of microenterprise projects because they guarantee effective use of credit and enhance borrowers' productivity and income. However, Berger (1989:1026) cites evidence from credit programmes in Latin America that show that there was no difference in impact between programmes providing credit with training and technical assistance and those providing credit only. While wondering what type of credit is more effective, Berger (1989:1026) concludes that the role of training linked to credit in microenterprise development remains unclear.

Some entrepreneurship development initiatives have focused on training women owners of microenterprises to become exporters by incorporating them in the mainstream economy. The Talking Beads Academy of South Africa is one example of such initiatives (International

Trade Centre, 2004:2). The target group of this initiative is women living in disadvantaged rural areas. They are organised in cooperatives dealing in local crafts. Through training women in trends and business dynamics, exports by the women of Talking Beads Academy account for 40 per cent of total sales (International Trade Centre, 2004:2). The founder of the Talking Beads Academy, Tembeka Nkamba-Van Wyk, points out that profits from initial local sales were reinvested in training, forming local partnerships and joining international networks.

Another initiative of developing women exporters is the SEWA<sup>14</sup> Trade Facilitation Centre (STFC) established in 2000 in India (International Trade Centre, 2004:3). Following its establishment, the SEWA Trade Facilitation Centre is reported to have “boosted exports dramatically” characterised by an annual sales growth of 62 per cent and an exports growth of 311 per cent during its first 18 months (International Trade Centre, 2004:3-4). The founder of the project, Ela R. Bhatt, attributes the success of the project to the hands-on practical training approach in training project participants. The two cases, Talking Beads Academy and SEWA Trade Facilitation Centre, demonstrate that entrepreneurs can indeed be created through appropriate training models. Enterprise owners who can export are undoubtedly accomplished entrepreneurs. These cases contradict McKee’s position that tiny entrepreneurs are untrainable.

An evaluation of the Women Entrepreneurship Development Programme (WEDP)<sup>15</sup> in Bangladesh was positive about the development of women’s entrepreneurship since participants were able to start own businesses, had also learned how to finance family businesses and 37 per cent of them were managing their businesses by themselves compared with only 13 per cent in 1989 (Koopman, 1996:10). With regard to empowerment, most participants reported that their status had improved since joining the programme. The improved status was characterised by increased financial independence, acquisition of business and household assets and ability to influence domestic decision making, while 58 per cent of them said that they were in full control of business income (Koopman, 1996: 9 – 11).

---

<sup>14</sup> Self-Employed Women Association (SEWA) supports women in manufacturing, crafts and services in the Indian informal sector. It provides disadvantaged women with financial and social support, business skills, information and access to markets (International Trade Centre, 2004:3).

<sup>15</sup> Koopman (1996:14 - 15) states that the Women Entrepreneurship Development Programme is a micro credit programme for poor women. It provides advice and training in business management to its clients. It advises clients on how to manage inputs and marketing, how to increase output and productivity as well as labour productivity. Business management training revolves around practical aspects of enterprise management, simple financial accounting and marketing.

Outside developing countries, Ray (in Kristiansen, 1999:153) conducted a study on entrepreneurship education in Western countries. He found that “the curriculum for entrepreneurship education must have a larger input of knowledge and practical skills instead of being preoccupied with behaviour modification, strengthening the need for achievement, and other spiritual changes”. In other words, Ray (in Kristiansen, 1999:153) presents a perspective that contradicts the one by McClelland (in Kristiansen, 1999:141-2).

There is a group of scholars who postulate that training, is associated with certain parameters while not for others. For example, Nafziger (in Rwanshane, 2000:26) found that education and training were positively related to enterprise growth but negatively related to rate of profit in Nigeria.

Apart from entrepreneurship development programmes *per se*, Dana (in Kristiansen, 1999:153) conducted a study on entrepreneurship development in six Caribbean islands and concluded: “the most critical element in entrepreneurship development appears to be the value a society attaches to it”. In this respect, Dana (in Kristiansen, 1999:153) posits that the value a society attaches to entrepreneurship development “will reflect the general acceptance of striving for individual progress and prosperity in the social environment”. Accordingly, he recommends minimal government intervention to stimulate entrepreneurship rather than a highly interventionist approach in order to yield better outcomes in entrepreneurship development. Bonu (1999:98) supports this view with respect to Botswana while Lydall (1992:vi) supports it in the case of Africa in general.

Bonu (1999:85-102) assesses entrepreneurship development in Botswana by examining the impact of policies formulated by the government of Botswana relating to the development of small and medium enterprises, In his study, based on a review of books, government reports and other publications. Bonu (1999:88) points out that the government of Botswana has identified entrepreneurship development as one of the areas in which to reinvest its revenue from the mining sector. After examining several relevant general and specific policies and their impact, “the study revealed that the government of Botswana has been taking an active role in the development of small and medium scale enterprises through direct and indirect approaches” Bonu (1999:98). Dana (in Kristiansen, 1999:153) shares such an approach by governments to nurture entrepreneurship development. The majority of scholars reviewed

above agree generally that training can be conducted to produce people with entrepreneurial skills. A small group is of the opinion that conditions or an environment conducive for producing entrepreneurs can be created.

### ***3.2.4 Profiles of female entrepreneurs***

Lavoi (in Moore, 1990:276) defines a female entrepreneur as “the female head of a business who takes the initiative of launching a new venture, who is accepting the associated risks and the financial, administrative and social responsibilities and who is effectively in charge of its day-to-day activities”. What then, are the profiles of African female entrepreneurs?

Beginning with marital status, most female entrepreneurs in Africa are married with extended families (Ngau & Keino; Rutashobya in Rutashobya & Nchimbi, 1999:212). Ngau & Keino (in Rutashobya & Nchimbi, 1999:212) further point out that most female entrepreneurs have a limited level of formal education, have parents who are farmers and most of the husbands are employed. With regard to experience, type and age of activities, Rutashobya (in Rutashobya & Nchimbi, 1999:212) notes that African female entrepreneurs lack business experience; choose activities that are compatible with their reproductive roles and the majority of their businesses are micro or small, young and home-based. As for the performance and type of activity, Saito; Osirim; Parker et al; Downing et al; and Rutashobya (in Rutashobya & Nchimbi, 1999:212) assert that African female entrepreneurs operate in low growth and traditionally female activities. In this vein, businesses operated by African female entrepreneurs have a tendency to remain micro due to family obligations (Parker, Riopelle & Steele, 1995 in Rutashobya (in Rutashobya & Nchimbi, 1999:212).

As for the reasons that make women go into business, evidence from Africa shows that negative push factors such as husbands’ low wages that cannot meet all household needs (Made & Wande; Rutashobya in Rutashobya & Nchimbi, 1999:212; World Bank; Mukasa in Hyuha and Turiho-Habwe, 1999:249) and structural adjustment programmes made women go into business (Rutashobya & Nchimbi, 1999:212; Hyuha and Turiho-Habwe, 1999:249). Other push factors are the desire for independence, capital limitation, training and perceived marketability of the product (Mukasa in Hyuha and Turiho-Habwe, 1999:249). In this regard,

female entrepreneurs who were in employment are reported to have gone into business much earlier than those in developed countries (Rutashobya & Nchimbi, 1999:212).

With regard to psychological constraints, the major ones facing female entrepreneurs are low self-confidence, low achievement motivation, low future orientation and passive orientation (El-Namaki; Matthew & Moser; Rutashobya in Rutashobya & Nchimbi, 1999:215). In this vein, Rutashobya (in Rutashobya & Nchimbi, 1999:215) points out that, due to gender reasons, female entrepreneurs prefer to rely on own and family savings to finance their business. Consequently, women's multiple roles and restricted access to finance, especially with regard to labour used as well as growth and marketing strategies, shape their entrepreneurial behaviour (Rutashobya & Nchimbi, 1999:215).

Morris and Lewis (in Rutashobya & Nchimbi, 1999:216) assert that entrepreneurial traits are influenced by several factors, namely infrastructural, environmental turbulence, and life experience. Infrastructural factors refer to political, legal, financial, logistical, economic and social systems and structures. Environmental turbulence factors refer to rapid and threatening change while life experience factors relate to school and work environment. The influence of gender on female entrepreneurship has been taken as an environmental factor (Rutashobya & Nchimbi, 1999:216). In this regard, socio-cultural and traditional values and prejudices are said to have seriously affected women's entrepreneurial traits. For example, El-Namaki; Stevenson; Rutashobya (in Rutashobya & Nchimbi, 1999:216) assert that early conditioning has affected women's level of self-confidence, achievement motivation and ability to take risks. Kombe; and Ekechi (in Rutashobya & Nchimbi, 1999:216) further point out specifically that women have been conditioned from a very early stage that they will be wives and mothers only, their place is in the kitchen and that they are second-class people in relation to men. Because of these socio-cultural constraints, female entrepreneurs are said to give only secondary importance to entrepreneurship activity (Kibera & Kibera, 1999:238).

Writing about constraints faced by female entrepreneurs, Kibera & Kibera (1999:237–240) point out the following constraints: lack of education and training; socio-cultural traditions; financial constraints; legal and regulatory constraint; and lack of business management skills. Financial constraints are due to several factors, for example, lack of education, lack of women's lobbies, low employment levels of women, lack of collateral, lack of information about availability of loans, negative attitudes by banks and the need to use business earnings

for family needs. Lack of business and management skills causes businesses owned by female entrepreneurs to have low growth and profit potential because they are concentrated in product markets with poor demand and poor management (Downing in Kibera & Kibera, 1999:240).

Age-wise, a study by the International Labour Organisation (2003:9)<sup>16</sup> found that slightly more than 70 per cent of women entrepreneurs in textile and food processing were between 31 and 50 years of age. The remaining were between 20 and 30 years (20.3 per cent), over 50 years (7 per cent) and below 20 years (0.8 per cent). With regard to education level, the study found that 70 per cent of women food processors had secondary education (ILO, 2003:10). Furthermore, unlike what is generally reported in the literature on micro and small entrepreneurs in Tanzania, that women entrepreneurs have limited employment experience, the ILO study found that 90 per cent of women food processors were previously employed (ILO, 2003:10-11). Those who were previously employed were in traditionally female occupations.

As for marital status, 68 per cent of women entrepreneurs in the ILO study were married; 18 per cent were single while 3.9 per cent were separated and 4.7 per cent were divorced (ILO, 2003:11). Education-wise, at least 85 per cent of husbands had secondary education, an indication that the sampled women were married to husbands with relatively high levels of education.

The findings of the ILO study also reveal that the most commonly cited factors facilitating growth, by order of importance, were financial ability, access to equipment, working premises and technical skills (ILO, 2003:30). Specifically for food processing, facilitating factors, by order of importance, included financial ability, technical skills and access to equipment, and lastly, working premises (ILO, 2003:30). In the same vein, critical general constraints to growth included access to finance, good working premises and access to equipment (ILO, 2003:31). Critical constraints to growth in food processing, by order of importance, included finance, stringent licensing regulations, competition, getting good premises, access to equipment and corruption (ILO, 2003:31). The study further pointed out that food-processing

---

<sup>16</sup> The objective of this study was to highlight factors affecting women entrepreneurs in creating meaningful and sustainable jobs in Tanzania, Zambia and Ethiopia. In Tanzania it covered women's micro and small enterprises in food processing, textile and leather, and beauty care sectors. The study was conducted in Dar es Salaam, Zanzibar and Arusha.

regulations are reported to be a barrier to women food processors in making their business formal (ILO, 2003:32-33).

Concerning the benefits of participating in trade fairs and exhibitions, the ILO study shows that the benefits include increasing exposure, creating awareness and increasing sales. In this regard, the report points out that some interviewees reported that they met some of their big customers at trade fairs (ILO, 2003:41). On membership to business associations by women entrepreneurs, the leading reason for not being members of any association was lack of awareness (ILO, 2003:43). Other minor reasons cited were: it's a waste of time; need to know them first and high membership fees (ILO, 2003:43).

### ***3.2.5 The role of microenterprises in development***

Focusing on and supporting microenterprises can be justified because they have the potential to generate output, employment and income as well as being central to innovation (Kantor, 2000:2). More specifically, micro and small enterprises can have vital development functions in the countries of the South. According to Levitsky: (1993:5) these development functions include:

- to help generate employment by using more labour in relation to capital invested;
- to act as seedbeds for entrepreneurial talent;
- to operate in less populated rural areas with limited markets and poor infrastructure;
- to be able to start up with very limited resources;
- to provide “hands-on” training facilities for people with varying levels of education in both management and technical skills;
- to supply both low-cost items for the poor and, in certain circumstances, high-cost quality products for the rich and for export; and
- to enable them to weather recession, material shortage and market changes because of their flexibility.

According to URT (2003a: vii), other functions of micro and small enterprises are:

- to contribute to equitable distribution of income and
- to add value to agro products.

When translated into reality, it is found that the economic functions of micro and small enterprises support an increasingly large proportion of the population in many countries of the South. For example, at the beginning of the 1990s, over 50 per cent of the population in Bolivia, Colombia, Ecuador and Peru depended on the activities of micro and small enterprises. In Tanzania, the micro and small enterprises sector is the second leading employer, after peasant agriculture, since it employs between 20 and 30 per cent of the total labour force (Massawe in ILO: 2002:6). In terms of contribution to the gross domestic product, it is estimated that the micro and small enterprises sector contributes between 35 and 40 per cent (Finseth in ILO, 2002:6).

A large part of microenterprises is generated by the process of entrepreneurship that is widely recognised as a major factor in economic development and growth of nations. Given this important recognition, one of the major challenges faced by all countries, both in the North and South, is how to develop entrepreneurs and entrepreneurship. With regard to the poor countries, a special challenge is to ensure sustained entrepreneurship development among women micro and small entrepreneurs. This is in recognition of their important role in the micro and small enterprises sector<sup>17</sup> and their potential contribution to the development of the respective countries despite their subordinate position in the society.

In this vein, Kantor (2000:3) argues that focusing on the role of women in microenterprise development is justified for at least three reasons. First, is the sheer number of women who are active in this sector worldwide. Businesses owned by women account for 25 to 33 per cent of all businesses in the world (Kantor, 2000:3). The second reason is welfare improvement. Since there are so many women in the sector, agencies with socially oriented goals supporting microenterprises can use the large number of women in them to justify women's inclusion.

---

<sup>17</sup> The reasons for the preponderance of women in this sector include: the pleasure derived from some activities, for example, tailoring and beauty care; early socialisation in some activities e.g. food processing; and possibility of combining business with family responsibilities (ILO, 2003:19); resource constraints (ILO, 2003:19; Hyuha & Turibo-Habwe, 1999:254); low or no education, unemployment, meagre salaries, socio-cultural factors that deny women inheritance (Kibera & Kibera, 1999:232). Other reasons are possibility of conducting activities near/in homes and using family labour; reflection of the traditional division of labour (Omari, 1999:272-4; Rutashobya, in Rutashobya & Nchimbi, 1999:212); family obligations prevent them from being away from home (Parker, Riopelle & Steel, in Rutashobya & Nchimbi, 1999:212); possibility of undertaking activities compatible with their reproductive role (Rutashobya, in Rutashobya & Nchimbi, 1999:212); and limited time due to domestic chores, inadequate storage facilities, poor marketing, and low demand (Hyuha & Turibo-Habwe, 1999:254).

The third reason is that microenterprises contribute to women's social and economic empowerment. It is increasingly becoming more apparent that self-employment and entrepreneurship contribute to women's self-esteem and confidence. While appreciating these three reasons, it is also important to consider the subject from a gender perspective. This means that it should always be remembered that women have different needs from those of men because of the particular roles and responsibilities assigned to them by society.

### ***3.2.6 Gender and gender relations***

The concept of gender refers to “the socially acquired notions of masculinity and femininity” (Young in Desai & Potter, 2002:323). It focuses more on social and economic relations between women and men rather than on biological differences (Mbilinyi, 1992:35; Pearson, 1992:292). It came about almost three decades ago, in the late 1970s, as feminist scholars worked at conceptualising the social construction of masculinity and femininity (Mbilinyi, 1992:35). They wanted to create the scope to situate the sex variable in a wider socio-economic and cultural context (Mbughuni, 1994:210). The concept of gender examines the relations between women and men with the purpose of increasing our understanding of their status and inequalities, roles and capacity. As a social construct, gender coincides with other differentiation axes like age, ethnic group, race, class, urban-rural location and global location to characterise women's life situations and parameters (Pearson, 1992:292). From this perspective, the problem of women and development is essentially a problem of gender and power relations. It is therefore multidimensional as well.

Interactions between women and men, as well as what is considered appropriate behaviour or activity for women and men, constitute the essence of gender relations. In other words, gender relations are “the socially constructed form of relations between men and women” (Young in Desai & Potter, 2002:323). Gender relations are socially constructed and reconstructed because of the behaviour of women and men (Mbilinyi, 1992:35). It is in this understanding that Mbilinyi (1992:35) points out that gender relations are socially constructed and reconstructed because of the behaviour of women and men. In this regard, while biological characteristics of girls and boys, women and men cannot be changed; gender relations can be transformed and changed through changes in the history of society. They are constituted in

terms of the relations of power and dominance that determine the life chances of women and men, girls and boys.

Generally, in all patriarchal societies, gender relations are discriminatory against women. This is illustrated by relations like division of labour, decision making, access to and control over resources, freedom to use time and freedom of movement. In all these relations, men have the upper hand compared with women. This is due to the fact that gender relations embody ideas, values and identities; allocate labour between different tasks, activities and domains; determine the distribution of resources and, more important, gender relations assign authority, agency and decision-making power (Kabeer, 2003:193).

### ***3.2.7 Concept of power in relation to gender***

According to Lukes (in Kabeer, 1994:224), there are three different interpretations of power, namely the power to, the power over and the power within. To begin with *the power to*, it is posited that this interpretation is associated with liberal forms of analysis and it is concerned with decision making on issues over which there is an observable conflict. It defines power as “the capacity of an actor to affect the pattern of outcomes against the wishes of other actors”. The Department for International Development (1997) characterises this type of power relation as “increased individual capacity for change and increased opportunities for access”. It is roughly equivalent to “welfare” and “access” in the women’s empowerment framework developed by Longwe<sup>18</sup> and addresses practical needs<sup>19</sup>. It is also argued that this interpretation of power underpins many women in development literature. Kabeer (1994:225) argues that this interpretation cannot capture aspects that are outside observable decision-making processes.

---

<sup>18</sup> According to women’s empowerment framework by Sara Longwe, women’s development is seen in terms of five levels of equality each of which includes an element of empowerment. The five levels, from the lowest to the highest, are: welfare, access, awareness raising, participation and control (UNICEF, in Oxaal & Baden, 1997:27). The *welfare level* only addresses women’s basic needs leaving the causes untouched while the *access level* recognises that equality of access to resources is essential for women to develop. The *awareness-raising level* is about recognising that women’s problems are a result of structural and institutional discrimination that need to be addressed. At *participation level*, decisions are taken by both women and men as equals while the *control level* implies a balance of power between women and men (UNICEF, in Oxaal & Baden, 1997:27).

<sup>19</sup> *Practical gender needs* refer to the needs of men and women related to their roles in society i.e. what they need to fulfil their roles and carry out their activities more easily without violating the existing relationships.

With regard to *the power over* interpretation of power, it is seen as “the ability of some actors to initiate, decide and veto decisions but also their ability to confine decision making to safe issues”. Given this aspect, conflict cannot be observed because it has not been allowed to come out into the open in the decision-making process. Accordingly, Bachrach and Baratz (in Kabeer, 1994:225) argue that when this interpretation of power is institutionalised, “if demarcates decisionable from non-decisionable issues and systematically and routinely benefits certain individuals and groups at the expense of others”. If there are areas that seem to be non-negotiable in household rules and practices, it is because of this interpretation of power. *The power over* aspect of power is also characterised as “changes in underlying resource and power constraints of household, community level and macro level and individual power/action to challenge these constraints” (DFID, 1997). It covers some aspects of control in the women’s empowerment framework by Longwe and addresses strategic needs<sup>20</sup>.

*The power within* type of power relation refers to individual conscientisation. It is self-generated and it is acknowledged that conflicts of interest may be suppressed both from the decision-making agenda and from the consciousness of the parties involved. This aspect of power “is concerned with the socially structured and culturally patterned behaviour of groups and practices of institutions”. (Lukes in Kabeer, 1994:227). It is argued that this interpretation of power helps to shape whose interests will prevail as well as the perception of interests by different actors. DFID (1997) characterises this type of power relation as increased awareness and desire for change by individual woman. It roughly corresponds to awareness raising in the women’s empowerment framework by Longwe.

DFID (1997) identifies another type of power relation called *power with*. This aspect of power is characterised as increased solidarity/joint action with other women in challenging underlying power and resource constraints at household, community and macro level. It includes participation in the women’s empowerment framework by Longwe.

The above discussion shows that power is multidimensional in nature. Given the above typology of power relations, it is suggested that strategies for women’s empowerment must

---

<sup>20</sup> *Strategic gender needs* are related to the subordinate position of women in relation to men in society. They vary between societies, depending, for example, on how labour is divided, how power is distributed, and how access to and control of natural resources are allocated. They also cover issues such as legal rights, domestic violence, equal wages and women’s control over their bodies. Meeting strategic gender needs means to assist women to challenge the existing relations between men and women.

build on a feminist analysis of power namely *the power within* as a necessary adjunct to improving their ability to control resources, to determine choices/agendas and make decision (Kabeer, 1994:229). This is because it is only *the power within* that is capable of enabling individuals to struggle against the internalised elements of subordination (Kabeer, 2003:171).

### ***3.2.8 Intra-household power relations***

Explanations of intra-household power relations are based on economic and sociological perspectives (Shklar, 1990:96-112). The economic perspective has two conceptualisations. The first is the neo-classical conceptualisation as expounded by Becker (in Kabeer, 1997:263). According to this one it is posited that there is “an altruistic consensus within the household” and conflict is not a factor in household relations or households are headed by benevolent dictators who ensure that altruistic decision-making outcomes are reached. In such households, an inequality in the distribution of resources is explained on productivity grounds rather than power considerations. In this vein, increases in women’s wages might result in increases in their share of household resources but not their decision-making power.

The second conceptualisation is based on the unequal bargains model. In this conceptualisation, Sen’s cooperative conflict model (in Kabeer, 1997:263) posits that three factors, namely, perceived economic contribution, relative levels of wellbeing in case of breakdown in cooperation and perceived interest response, determine a household member’s bargaining power. This model suggests that, other things being equal, the higher these factors, the stronger the bargaining power. In this regard, household members’ bargaining power depends on their breakdown and fallback positions<sup>21</sup>. This implies that Sen’s cooperative conflict model negates the positive association between power and altruism postulated in the model by Becker (Kabeer, 1997:264). In the same vein, Young (in Desai & Potter, 2002:324) asserts that the persistence of inequality at the family has been due to the prevalence of intra-household relations characterised by cooperative conflict.

---

<sup>21</sup> Kabeer (1997:263) defines *breakdown and fallback positions*, as the potential utilities household members would enjoy should household cooperation collapse. In addition to the different earnings and wealth of different household members, they include other environmental parameters such as laws concerning alimony and child support and women’s ability to return to their natal home after marriage breakdown.

On the other hand, there are three strands of sociological literature on household relations. The first strand by Bhachu; Bhatta; Blood and Wolfe (in Kabeer, 1997:265) posits that the cooperative resourcefulness of household members is a key factor in intra-household relations. It is argued that waged work enables women to establish a power base both within and outside the household. The second strand puts emphasis on the rigidity of roles, norms and practices that mediate the relationship between earnings within the household. In this regard, Pahl (in Kabeer, 1997:265) defines control over income as making the policy decisions on allocation of intra-household resources; access as availability of additional resources; and management as implementation of policy decisions.

The last strand in the sociological literature by Allen & Wolkowitz; Beneria & Roldan; Whitehead (in Kabeer, 1997:265) focuses on labour processes through which women earn income thereby giving them more decision-making power within the household. Whitehead (in Kabeer, 1997:265) points out that women can retain the proceeds of their labour in certain circumstances, namely when production is independent of the male household and when it is done outside the familial sphere of command and control. She points out also that the control over and disposal of both spouses' earnings is influenced by their roles and responsibilities as defined by familial ideologies. In this respect, women tend to be more selfless. Kandiyoti (in Kabeer, 1997:266) corroborates this analysis by arguing that women's self-sacrifice is a reflection of strategic considerations in the longer term given the dominance of patriarchy.

Therefore, sociologists consider conflict as a factor in household decision making. Guyer (in Kaihula, 1995:11) characterises households as sites where the various aspects of gender relations find expression through the relationship between wife and husband, parents and children. They are also sites of gender struggle and negotiation where trade-offs are negotiated in response to the many pressures that derive from internal changes in domestic style and from external changes in which the household is located.

With reference to developing countries, Pearson (1992:302) points out that households are far from units in which all resources and benefits are pooled equitably. Accordingly, the use of resources and labour, and the distribution of income and output have constantly to be negotiated, and intra-household relations are often conflictive. In other words, households are not homogenous units but complex arenas of negotiation, conflicts of interest, and sometimes uncompromised decisions.

In summary then, both economic and sociological analyses of the household are divided between those which focus on power as resource-based and those which emphasise bargaining and negotiation based on ideology and interests of different household members (Kabeer, 1997:266). For the purpose of this study, the sociological perspective and Sen's cooperative conflict model were adopted.

### ***3.2.9 Conceptualising and analysing women's empowerment***

#### *Overview*

The term empowerment was first introduced by Gita Sen and Caren Grown "in their pioneering book, *Development, Crises and Alternative Visions* published in 1987" (Parpart in Desai & Potter, 2002:339). They argued that for women to develop, they needed to be empowered in order to challenge patriarchy and global inequality" (Parpart in Desai & Potter, 2002:339). In this regard, conceptualising and analysing women's empowerment is based on the theory that gender is a social construct and that gender relations are constructed and reconstructed as a result of the behaviour of men and women themselves depending on the changes in economic and historic events in society (Mbilinyi, 1992:49). According to this perspective, it is useful to briefly discuss the concepts of *structure* and *agency* in the development process or social change.

Structure refers to the combination of norms and precedents, rules and regulations, plans, policies and projects which are constructed and maintained through various attempts to order and organise all levels of society. In this regard, Thomas and Potter (1992:133) define structure as a factor explaining development referring to a relatively slow changing set of relationships between classes, economic activities and other general elements in society. The dominant classes or groups perpetuate structures in order to maintain their interests. These dominant groups resist any changes in structure for fear of harming their vested interests. In this connection, the dominant and unequal gender relations and roles together with all the pretexts advanced to perpetuate them constitute a structure in that particular society.

On the other hand, agency is defined as a factor explaining development referring to a particular source of action (Thomas and Potter 1992:133). In other words, agency is the ways

in which people deal with and manipulate the constraining and enabling environment. They do this in the form of observable actions like decision making, protest, bargaining, negotiation and mobilisation of resources with a view to challenging and undermining prevailing unequal power relations (Kabeer, 2003:171-172). All these actions require the capacity to make meaningful choices (Alsop & Heinsohn, 2005:8). In this regard, in conceptualising and analysing women's empowerment in the rest of this section, an attempt will be made to show that in order to have women's empowerment there is a need for women, individually and collectively, to act as agencies or to demonstrate their agential capability. This is because agency is central to the processes of women's empowerment. This perspective does not, however, rule out the enabling role of programme or government interventions to empower women.

From the theoretical and research literature, the term empowerment has been variously defined and used to describe different development outcomes. A line of thought in development espoused by feminist activists<sup>22</sup> promotes the empowerment of individuals and women's organisations but is not in agreement on how to conceptualise and identify it (Malhotra et al, 2002:5). Another line of thought has tended to put together empowerment and participation and thereby working for social inclusion<sup>23</sup> of individuals into institutions. Those who subscribe to this line of thought take capitalism, top-down approaches to development and poverty as causes of disempowerment that must be challenged (Chambers in Malhotra et al, 2002:5). Consequently, the use of participatory development approaches and the growth of civil societies at local and intermediate levels are normally proposed as ways through which empowerment takes place (Chambers; Friedman in Malhotra et al, 2002:5).

### *Women's empowerment defined*

Below are some definitions that are of interest to the present study:

Briefly speaking, women's empowerment is an institutional change through which women are able to:

---

<sup>22</sup> See, for example, Sen, G. and Grown, C. 1987. *Development Crises and Alternative Visions: Third World Women Perspectives*. New York: Monthly Review Press; Jahan, R. 1995. *The Elusive Agenda: Mainstreaming Women in Development*. Atlantic Highlands, N.J.: Zed Books Ltd.; Kumar, R. 1993. *The History of Doing: An Illustrated Account of Movements for Women's Rights and Feminism in India, 1980-1990*. New York: Verso.

<sup>23</sup> Bennett (in Malhotra et al, 2002:5) defines social inclusion as "the removal of institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to assets and development opportunities".

“take control over material assets, intellectual resources, and ideology. The material assets over which control can be exercised may be physical, human, or financial, as land water, forests, people’s bodies and labour, money and access to money. Intellectual resources include knowledge information, and ideas. Control over ideology signifies the ability to generate, propagate, sustain, and institutionalise specific sets of beliefs, values, attitudes, and behaviour – virtually determining how people perceive and function within a given socio-economic and political environment”. (Batliwala in Fernando, 1997:156).

This author goes on to say that empowerment starts by recognising the oppressive systemic forces and the resulting action taken to reverse the situation. When that is done, the subordinate position of women will be followed by a “reversal of values, attitudes, indeed, their entire world view” (Batliwala in Fernando, 1997:156). Through a process of conscientisation the condition of oppression can be recognised.

For Sen (in Malhotra et al, 2002:06), empowerment entails “altering relations of power which constrain women’s options and autonomy<sup>24</sup> and adversely affect health and wellbeing”. This definition focuses on women’s ability to make choices so as to enhance their wellbeing.

Bennett (in Malhotra et al 2002:5-6) defines empowerment as the “enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions that affect them”. The author adds that the empowerment process “operates from below and involves agency as exercised by individuals and groups”. This is a definition which sees the top-down approach to development as disempowering and hence the need for a more participatory approach to empower stakeholders.

According to Stromquist (in Malhotra et al 2002:12) women’s empowerment includes cognitive and psychological elements involving their understanding of the conditions of subordination and the causes of such conditions at both micro and macro levels of society. It also involves understanding the need to make choices that are considered inconsistent with prevailing cultural and social expectations. This author focuses more on the conscientisation and transformative aspects of women’s empowerment. This is very important because without change in one’s inner self, removing the barriers to one’s development would be almost impossible.

---

<sup>24</sup> The term autonomy is closely related to but different from the term empowerment. Autonomy “implies independence whereas empowerment may well be achieved through interdependence” (Malhotra and Mather; Govindasamy and Malhotra; Kabeer in Malhotra et al, 2002:8).

Kabeer (1999:437) defines empowerment as “the expansion in people’s ability to make strategic life choices<sup>25</sup> in a context where this ability was previously denied to them”. This definition carries two important dimensions of empowerment, namely the idea of process from a condition of gender inequalities to gender equality and that of human agency and choice. Agency encompasses the ability to formulate strategic choices, and to control resources and decisions that affect important life outcomes. Control, awareness, voice and power constitute various forms of agency. She qualifies her definition by saying that empowerment involves “thinking outside the system” and challenging the status quo. This author divides the empowerment process into three components: resources, agency and achievement. In the empowerment process, resources are constructed as enabling factors or catalysts for empowerment while achievements are taken as outcomes of empowerment. This is a very comprehensive definition as it has divided the process into its components and the relationship between them is shown.

According to Keller and Mbewe (in Malhotra et al 2002:7), women’s empowerment is “a process whereby women are able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”. Here is another good definition that stresses the importance of disempowered women acting collectively in order to challenge the condition of subordination.

On her part, Rowlands (in Parpart, 2002:339) sees empowerment “as a process that leads people to perceive themselves as able and entitled to make decisions”. Here, empowerment is taken as a development issue rather than a gender issue. For Moser (in Parpart, 2002:340), empowerment is the ability “to determine choices in life and to influence the direction of change through the ability to gain control over crucial material and non-material resources”. According to her, self-reliance and internal strength constitute the core of empowerment.

---

<sup>25</sup> According to Kabeer (1999:437) strategic life choices are those which “are critical for people to live the lives they want such as choice of livelihood ... They help to frame other, second order, less consequential choices ...”. In the same vein, Malhotra et al (2002:28) point out that strategic life choices refer to; “decisions that influence a person’s life trajectory and subsequent ability to exercise autonomy and make choices”, for example, decisions related to education, employment and marriage.

With regard to the components of the empowerment process, Malhotra et al (2002:10) point out that they differ depending on the orientation and agenda of the writer. For Moser (in Parpart, 2002:340), “increases in self-confidence and self esteem, a sense of agency and of self in a wider context” constitute the core of the empowerment process. Kabeer (1999:437) sees the empowerment process as comprising three components: resources, agency and achievements. According to Chen (in Malhotra et al 2002:9), the main components of empowerment are resources, perceptions, relationships, and power. Similarly, the women’s empowerment framework developed by Sara Longwe (UNICEF in Malhotra et al, 2002:9) divides empowerment into five components namely, welfare, access to resources, awareness raising, participation, and control as elaborated in 3.2.6 above. Although the names can be different, it can be noted that most writers emphasise resources and agency as indicated by terms like control, awareness, and power. In this regard, resources should be taken as conditions likely to bring about empowerment. On the other hand, agency “encompasses the ability to formulate strategic choices, and to control resources and decisions that affect important life outcomes” (Malhotra et al, 2002:10). This view makes agency the essence of the empowerment process.

It can be seen that the above definitions of women’s empowerment stress empowerment as a process of change in which women are significant actors. The change is about women regaining the ability to make decisions and affect outcomes of importance to themselves and their families. This is reflected in key words found in most definitions, namely, option, choice, control and power (Malhotra et al 2002:6). With regard to choice and from human rights and feminist perspectives, an inner transformation is necessary in order to enable women able to define self-interest and make a choice from real alternatives, and consider themselves both able and entitled to make choices (Kabeer, 1999:437). This study adopted the definition by Kabeer (1999:437) since it is more comprehensive and because elements stressed in other definitions are embedded in it.

Women’s empowerment as a process takes place in three main areas: household, community and further afield. It has the following dimensions economic, socio-cultural, familial/inter personal, legal, political and psychological (Malhotra et al 2002:14). These dimensions have in their turn a range of sub-domains. A development intervention may promote women’s empowerment in a certain dimension without necessarily having any on impact in other dimensions. Given the research problem, this study focused on the individual/household and

community arenas. The dimensions of interest were economic, socio-cultural and psychological. The choice of the individual/household arena as one of the arenas of focus was justified on two grounds. First, the household is a central locus of women's disempowerment. Second, it supports patriarchal structures requiring systemic transformation (Malhotra et al 2002:6).

### ***3.2.10 Measuring women's empowerment***

#### *The challenges*

The role of gender in development can best be understood by understanding the socio-cultural, political as well as economic contexts in which development takes place. In this regard, the concept of empowerment has meaning only within those specific contexts.

Measuring women's empowerment faces two major challenges. The first challenge is that empowerment is context-specific. This means that changes which can be taken to signify empowerment in one area may not have similar significance elsewhere. The challenge here is in terms of comparability and consistency in measurement. The way out of this situation is to have a consistent framework but also to allow flexibility in the specific indicators (Malhotra et al 2002:19). In this vein, participatory processes can be used to get parameters defining empowerment in a specific context.

The second challenge in measuring empowerment is the difficulty of measuring a process. Specifically, the challenges include whether to use direct measures or proxy indicators, the lack and use of data across time, the subjectivity involved in assessing the process and the change in the relevance of indicators over time (Malhotra et al, 2002:20). These authors have noted that this challenge is increasingly being met by adopting qualitative studies that attempt to capture the process of empowerment through in-depth interviews and case studies (Malhotra et al 2002:21). Through retrospective narrative, the life changes of men and women are traced. This is because the process of empowerment is essentially qualitative. (G. Sen, in Malhotra et al, 2002: 21).

A review of empirical work shows that to date studies that have attempted to measure women's empowerment as a process are almost non-existent (Malhotra et al, 2002:23). In their review of 45 studies on women's empowerment from developing areas, Malhotra et al (2002:25) found that only three studies made a comparison across time. Let it be noted here that out of the 45 studies, 25 (55.5 per cent) focused mainly on India and Bangladesh, while only seven studies (15.5 per cent) covered countries in Africa, and only four studies (9 per cent) covered the Latin American and Caribbean region (Malhotra et al, 2002:23).

Asking questions on household decision-making processes, access to and control of resources as well as freedom to make choices operationalises the agency component of empowerment. Other areas of focus in operationalising agency are domestic division of labour, time use, freedom of movement, freedom from physical violence and threat of abandonment. Decision making and control are considered to be the most important aspects of agency.

#### *Indicators and instruments used*

Women's empowerment has been investigated either as a dependent variable or as an independent variable. Both qualitative and quantitative approaches have been used to measure this phenomenon. Whether women's empowerment is an independent variable, that is, it affects other outcomes of interest, or a dependent variable, that is, it is the outcome of interest, the quantitative approach has been overwhelmingly dominant (Malhotra et al 2002:23). Most studies investigating empowerment as the outcome of interest use a combination of quantitative and qualitative techniques (Malhotra et al 2002:24). However, opposition to the appropriateness of the quantitative approach in measuring women's empowerment has been raised (Shklar, 1990:134; Dawson, 1998:19; Huntington, 1998:7; Kabeer, 2001:65-68).

The opposition to the quantitative approach in measuring women's empowerment revolves around the fact that empowerment is a process that is not necessarily linear; but is like a loop or a spiral (Dawson, 1998:19). It is also posited that empowerment cannot be delivered through planned interventions like the case for other development goods and hence its measurement must necessarily be different (Huntington, 1998:7). Lastly, it is posited that quantitative techniques "tell very little about the subtle negotiations that go on between women and men in their private lives" (Kabeer, 1999:447). For these reasons, the qualitative

approach is more recommended in order to capture all important aspects that can otherwise be left out in a quantitative approach. For example, whereas quantitative analysis could not show the association between women's contribution to family support and reduced violence against women in Bangladesh, a qualitative analysis of ethnographic interviews was able to suggest that there was a positive association (Schuler et al 1996:1739-1740). Furthermore, conflicting programme impact evaluation results in Bangladesh have partly been attributed to difference in methodology used, whether relying on statistical data and significance tests or on qualitative evidence (Kabeer, 2001:66).

Evidence from the field reveals that a variety of instruments have been used. Grasmuck & Espinal (2000:233); Hashemi et al (in Malhotra et al, 2002:38-42); Schuler et al (1996:1731) and Kabeer (2001:68) used questionnaire items and in-depth interviews to measure empowerment variables. Mayoux (2001:444) and Simard (1996:154) used focus group discussions and in-depth interviews while Kabeer (1997:268), Goetz & Gupta (in Malhotra et al, 2002:38-42) and Ackerly (1995:61) used interviews to measure them. Further scrutiny reveals that in all studies the before-and-after model was used, that is, investigations considered the situation before and after the intervention.

Relevant literature from Tanzania shows that semi-structured interview guides incorporating four-point scale items have been used to measure women's empowerment (Makombe et al, 1999:31-32). Semi-structured personal interviews, personal narratives and group discussions have also been used (Huntington, 1998:117) for the same purpose. With regard to indicators of empowerment, Makombe et al (1999:38) had seven indicators, namely, participation in decision making, control over household resources and acquisition of entrepreneurial skills. Others were respect from husband and community, money use decision making, freedom to use own time and husband's assistance in household chores. For her part, Huntington (1998:121) wanted to explore in general what had or had not been affected by microenterprise micro credit.

Several types of indicators of empowerment have been used in the international literature. Ackerly (1995:61) used women's accounting knowledge as an indicator of empowerment. Women interviewees were considered empowered if their replies indicated that they were able to determine the most profitable quantities for production, the best time to buy and sell and to determine whether the enterprise was profitable. Goetz & Gupta (in Ackerly, 1995:61) used

women's versus men's managerial control of loan as an indicator of empowerment. Interview items with five classifications ranging from "no involvement" to "full control" were used to measure control. For example, "no involvement" assigned to a borrower's response indicated lack of knowledge or labour contribution to the activity funded by the loan. Kabeer (2001:66) has criticised these indicators by both studies for being ambiguous. She argues that managerial control as used by Goetz and Gupta has "conflated control and management, making no distinction between decisions about loan use and decisions related to implementation" which are two separate things. Similarly, the "accounting knowledge" indicator by Ackerly is criticised because "it does not distinguish between women who acquire their accounting knowledge through an active involvement in the control and management of their loans and those who did so through a budget-keeping role".

Grasmuck & Espinal (2000:233) used women's role in household expenditure decision making as an indicator of empowerment. Indicators of empowerment in household and community spheres have also been used, namely, mobility, economic security, ability to make small purchases, ability to make larger purchases, decision-making power, freedom from domination in the family, political and legal awareness, participation in public protests and political campaigning. (Hashemi et al, in Malhotra et al, 2002:38-42). For her part, Kabeer (1997:268) used women's perceived status in the household as indicator, for example, appreciation, domestic violence and input in decision making. In another study, Kabeer (in Malhotra et al, 2002:38-42) used perceived changes in women's self-worth, agency, contribution to the household and confidence in community interactions as indicators. Other indicators of women's empowerment that have been used are incidence of domestic violence (Schuler et al, 1996:1731-1741) and women's individual income, control over income and development of collective social and economic activity (Mayoux, 2001:244).

This study used the following indicators/variables: freedom to use own income; contribution to household income; freedom of movement; ownership of assets including land; involvement in business associations; participation in trade fairs and awareness of injustice. These indicators were formulated partly in accordance with the objectives of the WED Programme (see 1.3) and partly from the literature. Another consideration for the choice of these indicators is their agential character (see 3.2.8 and 4.6.2).

### *3.2.11 Women's empowerment paradigms in microfinance*

Among the prerequisites of social development projects in the 1990s has been working to change gender relations (Hanak, 2000:321). In this regard, micro credit-based microenterprises as a means of empowering women became the new development orthodoxy in the 1990s (Von Bulow et al, 1995:1; Fernando, 1997:151; Mayoux, 2000:247) although it had its origins much earlier as shown in the next paragraph. Consistent with this orthodoxy, many micro-credit programmes and institutions have been established in many developing countries for supporting women's micro credit-based microenterprises.

The need for women to be able to access micro credit has been emphasized since the First International Conference on Women held in Mexico City in 1975 (Mayoux 2000:248). Economic determinism<sup>26</sup> was at work. With regard to Africa, many micro-credit programmes for women have been started by both government agencies and NGOs since the 1980s especially after the Nairobi International Women's Conference in 1985 (Mayoux, 1999:958). The expected social impact of micro-credit programmes include viable poverty reduction, change in gender relations to favour women as well as employment and income creation (Hanak, 2000:303). In this vein, there are three competing women's empowerment paradigms in microfinance namely financial sustainability, poverty alleviation and feminist empowerment (Mayoux, 1999:959-962, Mayoux, 2000:252). Although all three subscribe to the assumption that giving women access to micro credit will lead to their economic empowerment which will in turn lead to increased wellbeing for them and their families and eventually result in a wider social and political empowerment, they differ in priorities and areas of emphasis (Mayoux, 1999:959, 959; Mayoux, 2000:250).

The financial self-sustainability paradigm has been dominant since the mid 1990s. Its approach entails providing microfinance services only, with very little additional services such as training. As its name suggests, the paradigm aims at attaining financially self-supporting microfinance services to support microenterprises and agricultural production (Mayoux, 1999:959). In the financial sustainability paradigm it is also assumed that:

---

<sup>26</sup> With reference to the situation of women, Chen (in Fernando, 1997:57) illustrates economic determinism as follows: "We believe that women's control over and access to material resources is a necessary condition to women's exercise of social power and autonomy. If women's productivity can be enhanced ... women will automatically exercise greater power and autonomy within households".

Sustainable microfinance services alone will lead to women's individual economic empowerment through stimulating women's microenterprise development, leading to increased income under women's control. It is assumed that women's control over income will then lead to increased wellbeing (health, nutrition, literacy) for women and their children. This individual economic empowerment is also assumed to lead to wider social, political and legal empowerment (RESULTS in Mayoux, 1999:959-960).

With regard to microfinance groups, these are seen as contributing to broader social and political changes through developing and strengthening women's networks that, in turn, are seen as capable of leading to women's collective empowerment (Mayoux, 1999:960; Mayoux, 2000:251).

In the financial sustainability paradigm, it is also assumed that:

Support for female entrepreneurs will increase women's employment more generally, tapping an under-utilised resource for economic development (Downing in Mayoux, 1999:960).

All these changes or 'mutually reinforcing spirals of empowerment' are assumed to take place just because women have had access to micro credit without any deliberate support for women to achieve them (Mayoux, 1999:960, Mayoux, 2000:253). In this vein, Molyneux (in Fernando, 1997:155) sees the microenterprises thus started "as responding to practical interests and being capable of meeting strategic interests thereby transforming women's subordinate position".

On the other hand, the poverty alleviation paradigm takes "microfinance as part of an integrated development programme where the main aim is poverty alleviation and institutionally sustainable community development" (Mayoux, 1999:960). While recognising gender subordination as an issue, the main concern in this paradigm is decreased household vulnerability to income fluctuations and crises rather than microenterprises and individual income. In this paradigm, "decreased household vulnerability and women's role in achieving this are assumed to lead to a higher status for women in the household and greater wellbeing for women and their children. It is assumed that addressing women's practical needs is the best way of enabling them to address gender inequality" (Mayoux, 1999:960). The poverty alleviation paradigm avoids direct feminist organisation because it operates from the perspective that women are poorer than men and more likely to spend income on the wellbeing of their families. So its focus is to enable women to meet practical gender needs. In other words, the poverty alleviation paradigm does not aim at enabling women to meet

strategic gender needs like the feminist empowerment paradigm that operates from the perspective of equity and human rights in accordance with the international women's movement.

Furthermore, the feminist empowerment paradigm is influenced by the international women's movement and empowerment is seen as an end in itself (Mayoux, 1999:960-961). This paradigm sees gender subordination as "a complex, multi-dimensional and all-pervasive process, affecting all aspects of women's lives and embedded at many different levels: individual consciousness, the household, work, legislation, state structures and international economic and political systems" (Mayoux, 1999:960). Given this perspective, empowerment entails both internal change at the individual level and reorganisation at the macro level. Accordingly, the feminist empowerment paradigm, microfinance and other complementary services are seen as:

Leading to economic empowerment defined largely in terms of women's control over income, changes in gender roles in production and increased control of productive resources. At the same time, microfinance groups are seen as an entry point for, or complement to, strategies for wider social, political and legal empowerment. It is assumed that women will be interested in using their economic independence and/or group membership in ways envisaged by feminist gender lobbies in development agencies (Mayoux, 1999:963).

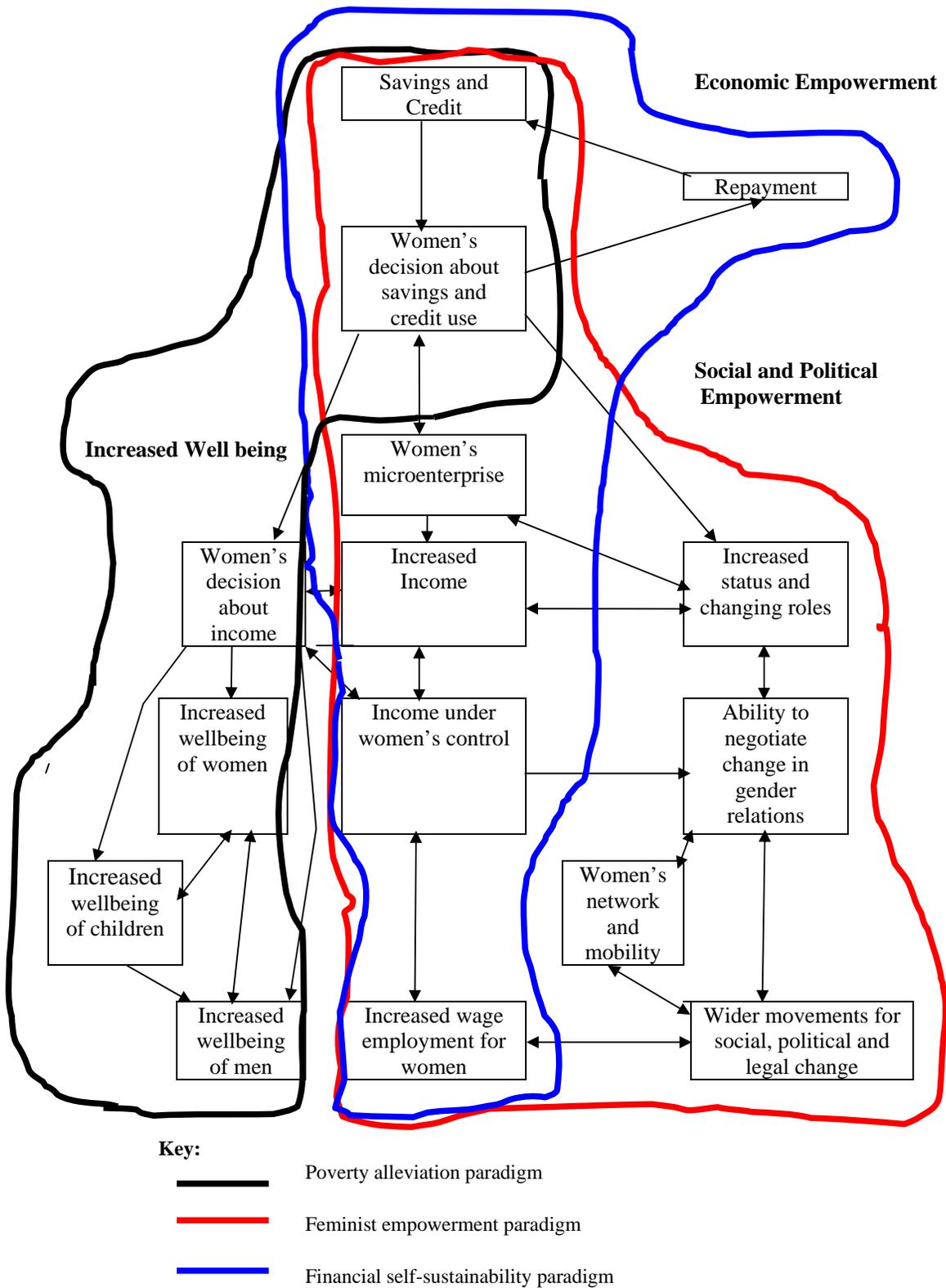
Of the three empowerment paradigms, the feminist empowerment paradigm is the closest one to the conceptualisation of women's empowerment adopted by this study. The present study shares the definition of gender subordination adopted by the paradigm. But instead of taking microfinance as the entry point, my study focuses on women entrepreneurship development.

Figure 1 below shows the three paradigms as mutually reinforcing spirals. The economic empowerment spiral represents the financial self-sustainability paradigm. A combination of economic empowerment spiral and the social, political and legal empowerment spiral comprises the feminist empowerment paradigm. The increased wellbeing spiral and a part of the economic empowerment spiral constitute the poverty alleviation paradigm.

It is important to note at this juncture that the assumptions in all the three paradigms have since been questioned following evidence from the field. With respect to the financial self-sustainability paradigm, it is pointed out that the loans taken by women may end up in men's hands either by women passing them to men or by men forcing women to surrender the

money (ACORD-Uganda; Amin; Locke in Mayoux, 1999:966). Not only that, it is also said that the loan may be diverted to other unintended uses. Furthermore, the microenterprises started may not generate enough income thereby causing the microenterprises to have little impact in influencing change in gender relations (Buckley; CARE-International; ACORD-Dire-Dawa; Marx, Losses & Chikami in Mayoux, 1999:968; Montgomery, Bhattacharya & Hulme in Mayoux, 2000:254). Where the income generated is substantial, men may control it thereby reducing women's bargaining power. Lastly, increased wage employment for women may not be realised because women may use unpaid family labour (Kiefer in Mayoux, 1999:973).

**Figure 1: Mutually reinforcing empowerment spirals**



Source: Adapted from Mayoux (1999:962; 2000:252)

With regard to increased wellbeing, it is postulated that this may not happen because men may withdraw their contribution to the household due to women wishing to make decisions about loan use or just on the pretext that women were now earning some income of their own (ACORD in Mayoux, 1999:972, 974). Not only that but women themselves may make decisions that do not contribute to a move away from gender inequality (Kabede in Mayoux, 2000:254).

As for social and political empowerment, the assumptions have been questioned on two grounds. First, it is posited that control by women of income from micro credit-based microenterprises may strengthen prevailing gender relations instead of transforming them (Kebede in Mayoux, 1999:972). Secondly, it is argued that women's microenterprises may not lead to women working for wider change in society (Mayoux, 2000:252). These counter assumptions notwithstanding, what has been the general impact of such micro credit-based microenterprises to date?

### **3.3 Evidence from practice**

#### ***3.3.1 Income earning for women and intra-household power relations***

Income earning by low-income women can be from wage employment or income-generating activities in the form of micro and small enterprises. The focus of this study is on entrepreneurship-based microenterprises as opposed to the more common micro credit-based microenterprises. Since literature on entrepreneurship-based microenterprises *per se* is very limited, available literature on women's microenterprises that are not necessarily entrepreneurship-based will be used.

There is a theoretical debate about the centrality of income and/or ideology with regards to women's autonomy (Grasmuck & Espinal, 2000:232). In this respect, there are basically two viewpoints regarding the transformative influence of income earned by women on intra-household gender relations. Safa and Tinker (in Grasmuck & Espinal, 2000:24) point out that women's paid work and economic power are likely to decrease women's dependence on male partners as well as improve their role in the household and community. In the same vein, income-earning activities that provide access to new social networks outside the household are considered more important to women's bargaining power than income *per se* (Shklar,

1990:120). This view is supported by March and Taqqu (in Shklar, 1990:122) who assert that “women’s esteem and influence within a community is closely linked to the extent of their participation in extra-domestic associations”.

With regard to control over income earned, women’s roles change from control to management when the proportion of the household income they earn decreases (United Nations Division for the Advancement of Women (UNDAW, 1991:41). It is further pointed out that women are “likely to have real control if they earn middle to high income and have employment status which equals or exceeds their husbands” (UNDAW, 1991:42). As for financial decision making women enjoy an equitable part if they contribute as much or more income than their partners.

On the other hand, there is a less optimistic viewpoint espoused by sociologists and feminists according to which, “social domination is rarely a simple matter of material or economic power” (Grasmuck & Espinal, 2000:241); Kabeer, 1997:264-5). Within this perspective, Beneria & Roldan; Fernandez-Kelly; Tiano; and Bennholdt-Thomsen (in Grasmuck & Espinal, 2000:241) posit that culturally prevalent ideologies reduce the impact of women’s economic power on gender relations. In this regard, Blumberg (in Grasmuck & Espinal, 2000:251) points out that “the more traditional the gender ideology at the micro-level of society, the less leverage a woman can wield for any given amount of income she controls at the micro-level”. In the same vein, Osmani (1998:18) asserts that women may become economically active without having bargaining power in intra-household decision making due to certain socio-cultural norms.

Accordingly, most of the research in this area has been to explore the impact of income earned by women on intra-household relations. Consistent with the view that acknowledges the liberating influence of income earned by women, Grasmuck & Espinal (2000:244-7) found that women microentrepreneurs in the Dominican Republic enhanced their ability to openly assert their influence in general household decisions. However, it depended on the level of income contribution and the extent to which the household depended on it. At the same time, women, regardless of the level of their income contribution to the household were reported to have equal influence or to be dominant decision makers with regard to purchase of furniture, school attended by children and disciplining children (Grasmuck & Espinal, 2000:247).

Wage employment among female garment factory workers in Dhaka, Bangladesh, did not necessarily start an improvement in women's bargaining power (Kabeer, 1997:273). Nonetheless, it widened their parameters for making choices and changed the way the society perceived women (Kabeer, 1997:298-300). On the contrary, income earning through wage employment by women in the Dominican Republic and Puerto Rico has enabled them to share household decision making with their husbands or partners, a situation that did not exist before they started working (Safa, 1993:24, 26, 28). This change happened in the context of rising unemployment among men in both countries. However, women's challenge to male dominance in the household has been accompanied by an increase in the number of female-headed households because men feel that working women are too liberal. The difference in the impact between women earning income in Bangladesh and those in the Caribbean and Central America seems to be explained by cultural differences between the two regions whereby the women's situation is greatly circumscribed in Bangladesh unlike in the Caribbean and Central America.

Women borrowers from the Grameen Bank in Bangladesh had a stronger perception of their contribution to the family, a factor that strengthened their participation in decision making compared with non-borrowers (Osmani, 1998:67). Although there was no difference in women's perception of self-interest between borrowers and non-borrowers, the former showed more awareness of the issue (Osmani, 1998:67). These findings are corroborated by Grasmuck & Espinal (2000:232) in their study on the Dominican Republic. However, neither studies report whether or not there was a difference in the extent of change by sub-sectors or category of microentrepreneurs.

A few studies have attempted to discover the empowering influence of undertaking micro credit-based income-generating activities on women's breakdown position (see 3.2.7 for the meaning of the term), perceived contribution to the household and perception of self-interest. Sen (1990:78) found that women borrowers had a stronger breakdown position and a stronger perception of their contribution to the family than their fellow non-borrowers. However, there was no difference in perception of self-interest between borrowers and non-borrowers.

### ***3.3.2 Microenterprises and women's empowerment***

In the preceding section, it has been noted that activities that take a woman outside the domestic sphere could be more crucial in raising her bargaining power than income *per se*. This implies that involvement in microenterprise activities, even if they do not generate substantial income, has a liberating effect on women. Such activities provide women with public exposure and support networks outside the family are fostered (Schuler et al, 1996:1738). Consistent with the objectives of this study and those of the WED Programme, this sub-section explores evidence from the field with regard to women's microenterprises and empowerment.

Most detailed studies on micro credit-based microenterprises have been conducted in South Asia, particularly in Bangladesh (Mayoux, 2000:25, Malhotra et al, 2002:23). Some studies have questioned the empowering effect of micro credit-based microenterprises while others have supported it. It is posited that the conflicting results are due to the authors' orientation and emphasis (Malhotra et al, 2002; 34). More specifically, Kabeer (2001:67) has pointed out that the differences in evaluation results have been due to differences in methodology, differences in the questions asked and the influence of preconceived notions about loan impact in interpreting findings. Ackerly (1995:66) found that in Bangladesh, encouraging women to participate in microenterprise activities increased the likelihood of empowerment although it rarely occurred. Goetz and Gupta (in Ackerly, 1995:61) in Bangladesh, point out that micro credit-based microenterprises are not necessarily empowering women because men often control the loans. Basing his findings on a study of three NGOs in Tangail District in Bangladesh, Fernando (1997:176) concluded that micro credit-based microenterprises reinforce prevailing relations of power in both private and public domains because they are unable to challenge oppressive institutions.

On the positive side, Hashemi et al (in Malhotra et al, 2002:38-42) found that micro credit-based microenterprises in Bangladesh empowered women in most domains as women acquired greater economic value. Similarly, Kabeer (in Malhotra et al, 2002:38-42) found that, in Bangladesh, micro credit-based microenterprises reduced the trade-offs that women had to make between dimensions of their wellbeing while Schuler et al (1996:173-174) found that there was a decrease in domestic violence due to micro credit-based microenterprises.

Fewer studies on micro credit-based microenterprises and women's empowerment have been done in Africa. Based on findings from seven group-based micro-credit programmes in Cameroon, Mayoux (1999:972; 2001:453) points out that the programmes did not enable women to challenge unequal rights. On the contrary, they reinforced women's responsibilities for household expenditure as husbands stopped fulfilling their responsibilities. Given these findings, the author concludes that there is a need to break away from the assumption that micro-credit programmes make an automatic contribution to women's empowerment (Mayoux, 2001:462). Hanak (2000:321-323) supports this negative assessment of micro-credit programmes relating to change in gender relations. With regard to FINCA and PRIDE activities in Jinja, Mbarara, Masaka and Kampala in Uganda, Hanak (2000:323) sees the training given by micro-credit programmes only as a means of making clients repay their loans.

Based on data from the Self Help Development Foundation (SHDF) in Zimbabwe and CARE-PULSE in Zambia, Mayoux (2000:966) notes that some women participants in the these programmes controlled at least part of the income from their micro credit-based microenterprises. They acknowledge that financial independence was a big change for them. The author further points out that in some cases women had to be tactful in order to avoid open conflict with their husbands due to their regained financial independence. In the same vein, Hadjipateras (in Mayoux, 1999:970) reports that women participants in ACORD-sponsored programmes in Port Sudan and Kasala in Sudan controlled income from their microenterprises and had increased confidence in dealing with economic affairs. It is also reported that their husbands allowed them to have more say in running the households' financial affairs. This was a big change because previously women in these areas of Sudan were wholly dependent on their husbands. The author notes also that positive impacts were reported in ACORD-sponsored programmes in Dire Dawa, Ethiopia. However, women's control of income by SHDF participants was accompanied by some husbands stopping their contributions to household expenditure on the pretext that their wives had an income of their own (Mayoux, 1999:972).

In addition to control over income, micro credit-based microenterprises have contributed to some changes in gender roles by enabling women to be more mobile and gain knowledge of the world outside the household (Mayoux, 1999:974). Hadjipateras (in Mayoux, 1999:974) notes that women participants in ACORD-sponsored activities in Port Sudan whose

movements were traditionally very restricted had greater mobility than previously. The author points out that microenterprise activities, such as attending group meetings, gave them the justification for going out independently. The findings by Mayoux (1999:975) on women participants in Cameroon Gatsby Trust (CGT) and Mbonhweh Women's Development Association in Cameroon corroborate these changes in Sudan. Microenterprise activities have also enabled women to occupy management positions in management committees of either women-only or mixed groups (Hadjipateras in Mayoux, 1999:975).

With regard to wider political activity and addressing legal constraints, some women's groups are reported to have worked in that direction especially where the programme staff are gender aware (Mayoux, 1999:976). In this regard, Hadjipateras (in Mayoux, 1999:976) notes that women in Sudan were inspired to fight for their rights individually and collectively after they had been made aware of the international women's movement.

Studies in Tanzania show that micro and small enterprise operators participated more in household decision making than before starting microenterprises and made more decisions about the allocation of personal income as well (Kaihula 1995:155; Mbilinyi, 1999b: 149; Makombe et al 1999: 40, 44; 2005:245). Mbilinyi (1999b: 149) points out that some women microentrepreneurs own assets but does not specify the type and value of the assets owned. At the same time, however, instances of husbands ceasing to take care of their families as soon as wives start to earn some extra income are widespread. This is a form of resistance by men to women's empowerment. Women who own property are reported to be careful so as not to antagonise their husbands (Kaihula, 1995:161). With regard to gendered division of labour in households, it seems to be non-negotiable despite significant contributions by women to household income (Huntington, 1998:292; Makombe et al, 1999:43; 2005:245).

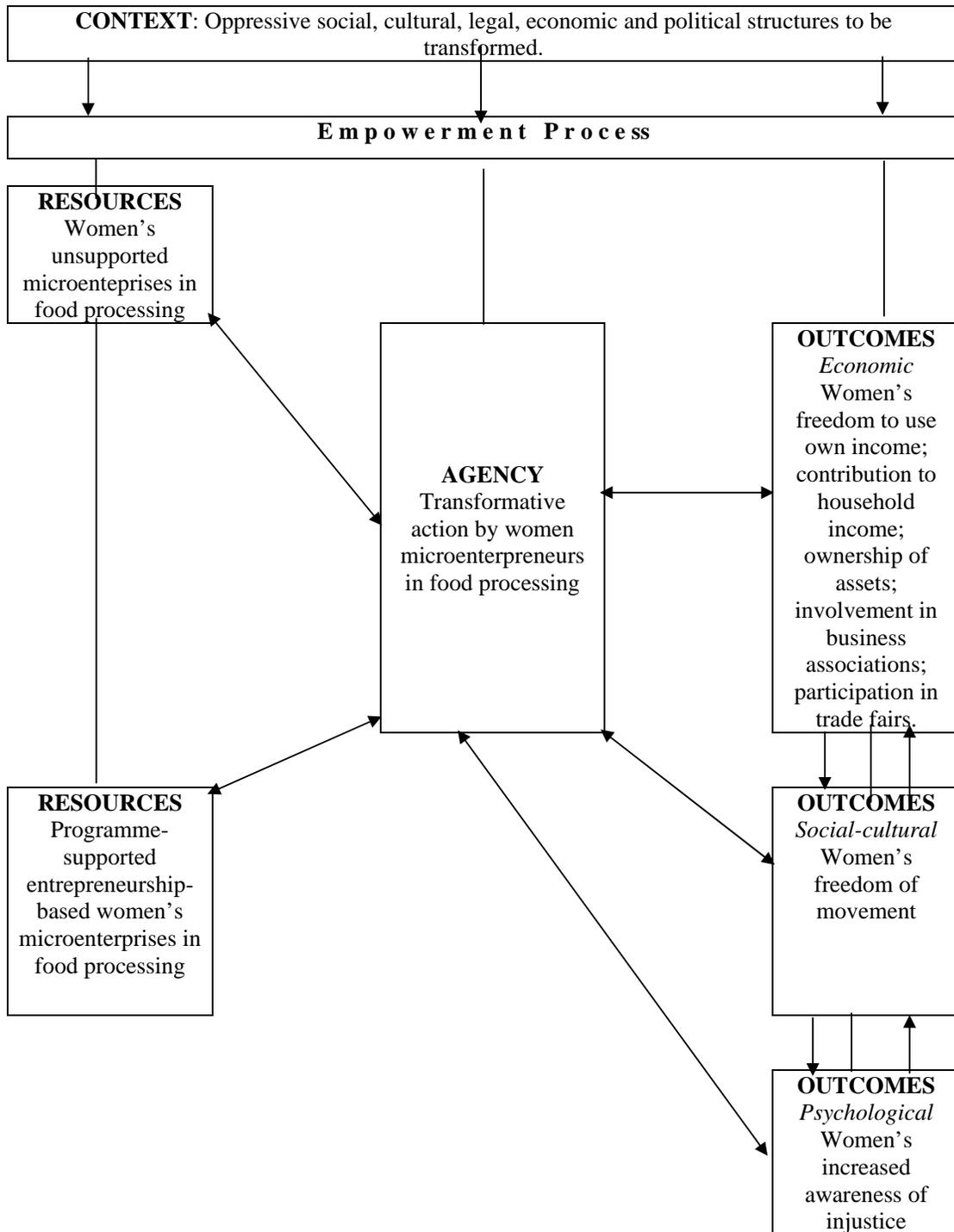
Contrary to the case of micro credit-based microenterprises supported by micro-credit programmes, it is posited that women's microenterprises in general contribute to a change gender relations. Simard (1996:163) found that the activities of urban women entrepreneurs in Nouakchott, Mauritania contribute to creating equilibrium in gender relations by enabling them to, slowly, penetrate the men's world. In the same vein, Mianda (1996:100-101) found that women garden producers in Kinshasa were able to gain some limited autonomy with regard to their husbands.

### *3.3.3 Conceptual and analytical framework for the study*

Consistent with the conceptualisation of women's empowerment from the literature reviewed above, the present study was guided by the framework given in Figure 2 below.

In the conceptual and analytical framework for the study, it is suggested that there exist economic, political, legal, social and cultural structures that insubordinate women to men. These oppressive structures are to be transformed by the empowerment process. Resources are factors likely to bring about empowerment. These could be programme-supported entrepreneurship-based food-processing microenterprises owned by women or similar microenterprises but which are neither entrepreneurship-based nor programme-supported. The presence of such resources enables disempowered women to act in a way that removes constraints to their development individually or collectively. The transformative actions of women microentrepreneurs cause outcomes such as: freedom to use own income; contribution to household income; women's ownership of assets including land; women's involvement in business associations; participation in trade fairs locally and abroad; increased freedom of movement and awareness of injustice. Economic outcomes may influence social-cultural and psychological outcomes and vice-versa. Enhanced outcomes may in their turn enhance the agential ability of women microentrepreneurs, their resources and vice-versa. The general proposition of this study is that programme-supported entrepreneurship-based microenterprises will have greater empowerment outcomes than those that are not.

**Figure 2: Conceptual and analytical framework for the study**



Source: Author's construct drawn from the literature.

### **3.4 Chapter summary**

A number of observations can be made from the reviewed literature. The first observation is that the concept of women's empowerment, just like the construction of gender, is context specific. This means that what appears as women's empowerment in one area need not necessarily imply the same in another area. In this regard, data from one cultural context cannot be generalised to other areas. Given the fact that most detailed studies on women's empowerment have been conducted in South Asia particularly in Bangladesh, there is a need to conduct similar studies in other areas to widen our knowledge of this phenomenon. The second observation is that lack of capital has been, and is still seen as, a critical constraint to women's empowerment and so empowerment paradigms based on provision of micro credit have been developed but the underlying assumptions have been questioned. At the same time, while lack of entrepreneurial skills is recognised as a serious constraint, almost all studies on women's empowerment have been on micro credit-based microenterprises (Malhotra et al 2002:24). None, to my knowledge, has focused on entrepreneurship-based microenterprises despite the existence of women entrepreneurship development programmes. Hence, studies like the present one are needed to increase the scope of our knowledge in the area.

Evidence from practice shows that the majority of studies on women's empowerment, about 66 per cent, have been on empowerment as an independent variable while the remaining ones have been on empowerment as a dependent variable (Malhotra et al, 2002:23). These authors show also that out of the few studies on empowerment as a dependent variable only one was conducted in Africa. As pointed out above, given this very scant coverage of Africa in women's empowerment research, there is a need to find out what has been happening in this region with regard to this type of research. Lastly, findings from previous studies are inconsistent and inconclusive with regard to how microenterprises and income have impacted women's empowerment. In some cases, the impact is marginal or negative while in other instances it is positive. These are the research gaps that this study intended to fill, specifically within the context of Tanzania.

## CHAPTER FOUR: RESEARCH METHODOLOGY AND PROCEDURE

### 4.1 Introduction

This chapter presents the methodology and procedure used in conducting the study. It is subdivided into the following sections:(i) area of the study;(ii) target population and units of analysis;(iii) research design;(iv) statistical design, subdivided into: types and sources of data and the sample and procedure for selecting the sample;(v) operational design with the following five sub-sections: variables investigated; framework for measuring women's empowerment; operationalisation and measurement of women's empowerment; methods for data collection and data analysis; and (vi) chapter summary.

### 4.2 Justification for the area of the study

The study was conducted in three urban areas, namely Dar es Salaam city, Arusha city and Morogoro municipality, all three being regional headquarters of Dar es Salaam, Arusha and Morogoro regions respectively (see Appendix B). The three urban areas were purposively selected on the basis of the large number of programme participants active in the food-processing business as shown in Table 1. In addition to the above reason, Dar es Salaam was selected because it is the headoffice of the WED Programme. Another reason for choosing Dar es Salaam was that business-wise it is the industrial and commercial capital<sup>27</sup> of the United Republic of Tanzania.

Apart from the large number of Programme participants, Arusha city was selected for the study for two other reasons. First, it is the third most important industrial and commercial city<sup>28</sup> in Tanzania mainland. Second, ethnic groups in Arusha region are among the most patriarchal societies in Tanzania. Although Iringa has one participant more than Morogoro, the latter was preferred for the following reasons. Firstly, the difference between the two was only one participant. Secondly, Morogoro is more important industrially and commercially

---

<sup>27</sup> Dar es Salaam city is the number one industrial centre in Tanzania mainland with 212 industrial establishments (URT, 2003c: 17). Dar es Salaam is also by far the most important region in terms of value added amounting to TShs 183,647,499/= in 2000 (URT, 2003c: 17).

<sup>28</sup> Arusha region with 49 industrial establishments is the third industrial region in Tanzania mainland (URT, 2003c: 17). Although data by towns is not available, there is a consensus that most of the establishments are located in Arusha city. However, Arusha region is the fourth in terms of value added amounting to TShs 33,117,544/= in 2000 (URT, 2003c: 17).

than Iringa. For example, although both Morogoro and Iringa have the same number of industrial establishments, Morogoro is ahead of Iringa on selected parameters such as number of employees and amount of value added (URT, 2003c: 17). Thirdly, the activities of SIDO/UNIDO-supported women microentrepreneurs in the two municipalities are similar, implying that the selection of either of them would not affect the results of the study. Fourthly and lastly, Morogoro municipality is larger than Iringa municipality with a population of 263,920 while Iringa has a population of 106,668 only (URT, 2003b: 59 & 99).

### **4.3 Target population and study units**

The target population for the study were women microentrepreneurs in the food-processing sector. It included the SIDO/UNIDO Women Entrepreneurship Development Programme-supported women microentrepreneurs and other women micro food processors not under this or any other programme as a control group.

As pointed out in 1.3, at the time of the inception of the study the WED Programme had 1934 trainees found in six regions<sup>29</sup>. Out of these, 570 had undergone long courses of two months each, and the rest, approximately 1364, had taken short courses lasting up to one week. However, the Programme monitors long course trainees only. According to the Programme Coordinator, long course trainees who were active in business at the time of the study numbered about 137 (24 per cent) in the six regions as shown in Table 1. In this regard, the number of WED Programme participants was 137.

All women microentrepreneurs in food processing not under any programme and without any training at all found in the selected study sites were included in the target population for the study. Due to the absence of relevant databases, it was not possible to state the number of this category of the target population.

The study units were individual women microentrepreneurs who were owner managers of the food-processing businesses.

---

<sup>29</sup> This was in 2003. The figures were obtained from the Programme Coordinator. Most of the trainees are actually found in the regional capitals and/or district headquarters of the regions concerned.

**Table 1: WED long course trainees by regions**

<i>Region</i>	<i>Number of WED long course Trainees</i>
Arusha	30
Kilimanjaro	9
Tanga	10
Iringa	16
Morogoro	15
Dar es Salaam	57
<i>Total</i>	137

Source: WED Programme Coordinator, SIDO Headquarters.

#### **4.4 Research design**

The study adopted a combination of two research designs, namely cross-sectional and causal-comparative<sup>30</sup> designs. The study was cross-sectional in design because it involved the collection of data at one point in time. The causal-comparative design was considered appropriate because the study examines differences between WED-supported women and a control group following an intervention on the former group of respondents.

The study was conducted in two major phases. The first phase was a survey covering sampled women microentrepreneurs under the SIDO/UNIDO Women Entrepreneurship Development (WED) Programme and those who are not supported as a control group<sup>31</sup>. The sample size is specified under 4.5.2 below. The purpose of the survey was to get some baseline data for the study sample.

The second phase involved selecting a few women microentrepreneurs for in-depth interviews. Both Programme-supported and those not supported (control group) were included in equal numbers. A detailed description of the selection of the sample is shown in

---

<sup>30</sup> Jones (1994:62) argues that the causal-comparative research design is suitable if the researcher is looking for differences between two groups of subjects where the independent variable cannot be manipulated.

<sup>31</sup> Barbie (1983: 214 –215) points out that when a control group is used researchers are able to control for the effects of an intervention representing an independent variable. Differences noted between the group that underwent an intervention (experimental group) and the control group (without an intervention) are attributed to the influence of the intervention.

4.5.2. Qualitative data from in-depth interviews provided the social context of the problem under investigation whose detailed information on the process of empowerment was used to interpret the findings from the survey.

#### *Pilot study*

The two major phases of the study were preceded by a pilot study. Maxwell (1996:45) points out that in qualitative researches, pilot studies are particularly important because they generate an understanding of the concepts and theories held by the people being studied. Consistent with this perspective, a pilot study was conducted at the beginning of June 2004 in Morogoro as one of the study sites. The major purpose of the pilot study was to pre-test the questionnaire for structured interviews (see Appendix C).

Following the pilot study, the questionnaire was revised as follows.

- The acronym WED was replaced by SIDO/UNIDO wherever it appeared. This was because the interviewees were more aware of the acronyms for the two organisations that sponsored the WED Programme than the Programme itself.
- A distinction between permanent employees and casual labourers was made in questions that sought information about the number of employees in Part II of the questionnaire.
- In questions seeking information about income and those on empowerment variables, it was specifically stated that reference was being made to income that was derived from food-processing business/ activities only.
- The range of average sales per month as well as the range of the amount contributed to the household income was determined and revised accordingly.
- In Part IV, wherever applicable, questions required answers from married women only.

With respect to the empowerment variables, in Part IV of the questionnaire, the interviewees agreed with the proposed dimensions, namely economic, socio-cultural and psychological. They said that the three dimensions were the most crucial.

## **4.5 Statistical design**

### ***4.5.1 Types and sources of data***

Two types of primary data were collected: qualitative and quantitative. The bulk of the data were qualitative and were collected using in-depth interviews. Most of the quantitative data were collected using structured interviews. Quantitative data were categorised and treated as categorical data<sup>32</sup>. All the data were obtained from women microentrepreneurs in the food-processing sector participating in the SIDO/UNIDO WED Programme and from non-participants, as a control group

### ***4.5.2 The sample and procedure for selecting the sample***

Purposive sampling was used to get the sample for both the survey and the in-depth interviews in order to include a desired and representative sample of women microentrepreneurs critical to providing answers to the research questions of the study (Maxwell, 1996:70-72). Purposive sampling is a common technique used in similar studies in Tanzania due to the lack of accurate and up-to-date sampling frames (Nchimbi, 2002:60). However, it is pertinent to point out here that since the SIDO/UNIDO-supported women microentrepreneurs were much fewer than expected, there was no sampling as such; all were interviewed provided they met the selection criteria.

Based on the above approach, the criteria for selecting women microentrepreneurs from the target population for the study sample were as follows:

- duration in business of not less than 3 years, i.e. since 2001;
- having not more than 4 permanent employees;
- preferably married; and
- being owner manager.

The above criteria were considered important for various reasons. First, a duration of at least three years in business was considered sufficient to have an influence on the microentrepreneur's empowerment. Second, having not more than four employees was

---

<sup>32</sup> Categorical data refers to the type of data the contents of which are presented in classes as opposed to real numbers, for example, colour: black/white or income: low, medium, high.

necessary in order to meet the definition for a microentrepreneur in Tanzania. Third, being married was an important attribute because women's empowerment is in the context of gender relations between men and women. Lastly, being owner manager was considered important because if respondents were not owners then it would be impossible to draw any conclusion about the influence of the businesses on their gender relations.

In Dar es Salaam, the researcher contacted the Tanzania Food Processors Association (TAFOPA) office situated along Bibi Titi Mohammed Street in order to select Programme-supported women microentrepreneurs for the study. In addition to their names, the researcher also asked for their contact details such as their residential area and mobile phone numbers. In Morogoro and Arusha, the names of Programme-supported women microentrepreneurs and their contact details were obtained from WED trainers. The names and contact details of WED trainers had previously been obtained from the SIDO/UNIDO WED Programme Coordinator in Dar es Salaam.

With regard to Programme-supported women active in business, the reality in the field was slightly different. In Dar es Salaam the researcher was able to get a list of all the desired interviewees from the TAFOPA office; only to find out later that some of them could not be reached because the list was not up to date. Out of the list of 34 selected names, 8 of them could not be contacted by phone using the numbers available at the TAFOPA office<sup>33</sup>. When the WED trainer for Morogoro was contacted, she was only able to give a list of 10 (instead of 15) women that were micro food processors active in business. Similarly, in Arusha the number of active women micro food processors, according to the WED trainers, was 15 (instead of 30). In addition to these reasons, some of the selected women micro food processors could not be reached for various social reasons.

Because of all these reasons, the sample size for the study became 78 instead of the 130 that were initially planned. Therefore, the research sample comprised 78<sup>34</sup> women microentrepreneurs, of whom 39 were Programme-supported while 39 constituted the control group. Programme-supported women were distributed as follows: 21 from Dar es Salaam, 11

---

<sup>33</sup> The problem of out-of-date records of entrepreneurs seems to be prevalent in Tanzania. Nchimbi (2002:60) reports a similar case.

<sup>34</sup> Coincidentally, my sample size is almost the same as that by Jones (1994:76) who had 75:38 entrepreneurs and 37 executives in a study on the role of power, self-efficacy and leadership styles.

from Arusha and 7 from Morogoro. The control group was constituted in a similar manner from the three study areas.

Local government officers, namely ward executive officers (WEOs), *mtaa*<sup>35</sup> chairpersons and sometimes *mtaa* executive officers were approached to get the sample of women microentrepreneurs in the food-processing sector for the control group in their respective localities. As pointed out above, the control group comprised women microentrepreneurs who had no training at all in food processing and were not supported by the WED Programme. Snowball sampling was used until the desired number was reached (Peil, 1982:32).

The sample for in-depth interviews comprised 20 interviewees of whom 10 were Programme-supported microentrepreneurs with an equal number from the control group. Such a small sample size is acceptable in qualitative studies in order to be able to manage the enormous amount of information generated (Lofland, 1971: 91)<sup>36</sup>. Maximum variation sampling was used to get the sample for in-depth interviews (Maxwell, 1996: 71). More specifically, those who performed highly, moderately and poorly on the empowerment variables were selected for the in-depth interviews. Other criteria were age, marital status, level of education and duration in business.

## **4.6 Operational design**

### ***4.6.1 Variables investigated***

The following variables were investigated in the study:

#### ***I: Personal profile***

- Age
- Marital status
- Educational level
- Post-educational training
- Husband's education level
- Husband's work/profession

---

<sup>35</sup> A *mtaa* is the lowest administrative unit in the urban local government system in Tanzania.

<sup>36</sup> Lofland (1971:91) points out that qualitative studies based on intensive interviews use between 20 and 50 interviews. In the present study, it was decided to use the minimum acceptable size.

- Work before food processing
- Other sources of income (other than food processing business)

II: *Microenterprise profile*

- Ownership of the business
- Possession of business licence
- Microenterprises started after SIDO/UNIDO training
- Year of starting business
- Type of labour used (permanent employees, casual or unpaid family members)
- Number of permanent employees when started
- Number of permanent employees at present
- Sales performance in 2003
- Sales performance in 2004

III: *Empowerment*

- Freedom to use own income from food processing
- Contribution to household income before
- Contribution to household income after
- Ownership of assets including land before
- Ownership of assets including land after
- Involvement in business associations
- Participation in trade fairs locally and abroad
- Freedom of movement
- Awareness of injustice

**4.6.2 Framework for measuring women's empowerment**

Consistent with the conceptualisation of women's empowerment discussed in 3.2.8, and consistent with the objectives of the SIDO/UNIDO WED Programme, women's empowerment was measured based on the framework shown in Table 2. The dimensions of interest were economic, socio-cultural and psychological for two arenas: at household/individual and community levels.

**Table 2: Framework for measuring women’s empowerment**

<i>Dimension</i>	<i>Arena and variables</i>	
	<i>At household/individual level</i>	<i>At community level</i>
Economic	1. Extent of freedom to use own income. 2. Extent of contribution to household income.	1. Increase in ownership of assets including land. 2. Extent of involvement in business associations 3. Extent of participation in trade fairs locally and abroad.
Socio-cultural	Extent of women’s freedom of movement	-----
Psychological	-----	Awareness of injustice

Source: Adapted from Malhotra et al (2002:13)

In this study, participation in the SIDO/UNIDO WED Programme was the independent variable<sup>37</sup>. Women’s empowerment was the outcome of interest with the following indicators as dependent variables<sup>38</sup> drawn from the literature:

- Freedom to use own income;
- Contribution to household income;
- Ownership of assets including land;
- Involvement in business associations;
- Participation in trade fairs locally and abroad;
- Freedom of movement;
- Awareness of injustice.

Questionnaire items based on the operationalisation as shown in Table 3 were used to measure these variables. The empowerment variables were also at the centre of in-depth interviews in a similar manner.

<sup>37</sup> Independent variables, also known as explanatory, exogenous or predetermined variables, are used to explain the variation in the dependent variable (Powers & Xie, 2000:3).

<sup>38</sup> Dependent variables represent characteristics of interest being explained in a study. They are also known as response, outcome or endogenous variables (Powers & Xie, 2000:3).

### 4.6.3 Operationalisation and measurement of the empowerment variables

Operational definitions of variables are important because they enable all readers to know the exact meaning referred to (Peil, 1982:6). Accordingly, key empowerment variables were put in operational terms. Table 3 shows how the selected empowerment variables were operationalised and measured.

**Table 3: Operationalisation and measurement of the empowerment variables**

<i>Variable</i>	<i>Operationalisation and measurement</i>
Freedom to use own income	Respondents to state and show evidence of such unrestricted use involving substantial portion of income earned
Contribution to household income	Respondents to state amount contributed
Ownership of assets including land	Respondents to state the type, number and value of assets owned
Involvement in business associations	Respondents to state name(s) of business association(s) and role played in it/them
Participation in trade fairs locally and abroad	Respondents to name trade fairs in which they have participated as well as place and role.
Freedom of movement	Respondents to state if there are any restrictions from husbands and to give number of visits of long duration (one week to one month) made
Awareness of injustice	Respondents to state their perception of intra-household decision making and domestic division of labour as to whether there should be equality between husband and wife or husband to have an upper hand or otherwise

NB: With respect to measurement, a respondent was considered empowered if she had something and/or was able to do something after the intervention (WED Programme) or over time, of which she was previously denied or which she was unable to do. In this regard, direct questions sought to measure the respondents' actual possessions, knowledge and practice based on the above operationalisation. However, this study, being qualitative, determining cut-off points for the change was not considered.

#### ***4.6.4 Methods of data collection***

Data collection was done in June 2004 for Morogoro region, while in Arusha and Dar es Salaam, it was from September to October 2004. The interruption in July and August was partly because Programme-supported women entrepreneurs were busy with two important trade fairs, namely, the Dar es Salaam International Trade Fair and the Nanenane Agricultural Shows held annually in July and August, respectively.

Since the present study focuses on women's empowerment itself as the outcome, it relied on primary data sources. Structured interviews using questionnaires and in-depth interviews were used for data collection. Questionnaires were used to collect baseline information of the research sample that formed the major basis for the in-depth interviews later on.

In-depth interviews were conducted to generate personal accounts of women entrepreneurship development and empowerment. Such interviews were used because they constitute a flexible research strategy of discovery recommended when the purpose is to explore and to describe what is happening about a phenomenon and not to find out the frequency of some predetermined variables (Lofland, 1971:76). All in-depth interviews except one were tape recorded after getting the interviewees' consent. The one interviewee who categorically refused to be tape-recorded said that she preferred to talk while notes were taken. Her preference was respected. Tape-recording the interviews was adopted because of the desire to have complete and accurate data that would not be achieved by following the interview and taking down notes at the same time (Lofland, 1971: 88-89; Maxwell, 1996; 89).

As for the questionnaires, 75 of them were self-administered. The remaining 3 were administered with the assistance of female research assistants who were community development assistants from local community development offices. Prior to going to the field, the research assistants were briefed about the objective of the research and the content of the questionnaire. They all had previous experience in conducting interviews.

The researcher personally conducted all in-depth interviews for three reasons. Firstly, it was in order to ensure accuracy and consistency of the data collected. Secondly, the size of the sample was small, a factor that made the task manageable. The third and last reason was that

it was more convenient and ultimately more efficient for the researcher to contact, locate and negotiate with the interviewees than leaving this task to research assistants alone.

*The questionnaire* (see Appendix C): The questionnaire used in administering structured interviews was translated into Kiswahili, Tanzania's national language that is spoken by almost everyone in the country. It is the major language spoken in all urban areas. The questionnaire was divided into four parts. Part I contained questions that sought personal information on the microentrepreneur. Questions in Part II were about the profile of the food-processing microenterprise. Part III had only one question: reasons for starting business. Part IV was subdivided into three sections: (i) economic dimension; (ii) socio-cultural dimension; and (iii) psychological dimension.

*In-depth interviews* (see Appendix D): In-depth interviews aimed at going beyond the structured interviews to receive explanations about the issues raised in the structured method. The focus of in-depth interviews was on the empowerment variables. After going through the questionnaires, interviewees who met the selection criteria for in-depth interviews (see 4.5.2) were identified, after which appointments were made. Interviews took between half an hour and one hour. They were generally shorter for the control group and longer for Programme-supported interviewees because the former were generally less empowered.

#### **4.6.5 Data analysis**

##### ***Survey data***

Data collected through the survey using structured interviews were prepared by cleaning, coding and entering them in a computer using SPSS programme. Categorical data analysis was adopted because background characteristics and the observed outcomes were measured categorically<sup>39</sup>.

First, descriptive statistical procedures including cross-tabulations and frequency distributions were used to provide comparisons and contrasts between the WED-supported women and the control group. Second, inferential statistical analysis, namely, the chi-square test and bivariate

---

<sup>39</sup> Categorical variables, for example, race, gender, marital status and employment, are variables that can be measured using only a limited number of values or categories as opposed to continuous variables (Powers & Xie, 2000:2).

correlation analysis, was used. The chi-square test was used to determine if there were significant differences on selected variables between the two groups of respondents. Further inferential analysis by bivariate correlation was performed to determine the correlation between selected variables and participation in the WED Programme (see Appendix E) and selected women's characteristics and selected empowerment variables (see Appendix F). All decisions based on inferential testing were made at 0.05 significance level.

### ***In-depth interview data***

In-depth interview data analysis started during data collection in order to focus the questions and the study as a whole. First, the data were prepared by listening to the interview tapes several times. Then each interview tape was manually transcribed verbatim. Guided by research questions, each interview transcript was analysed for concise thoughts and categories of information using a constant comparison approach<sup>40</sup>. Through an interpretive process, patterns and trends emerged from the data. The emerging patterns and trends were matched with the respective interviewees' background characteristics. Finally, the patterns and trends were grouped into themes, sub-themes, problems and issues consistent with the research questions and empowerment variables.

### **4.7 Concerns for validity and reliability**

Validity and reliability are closely related terms. Maxwell (1996:87) defines validity as the correctness or credibility of a description, explanation, interpretation, account or conclusion. In the same vein, Ott & Larson (in Ballinger, 2000:101) state that validity refers to whether the variables "measure what they are intended to measure". For this purpose, Vaus (in Ballinger, 2000:101) distinguishes three types of validity, namely criterion, content and construct validity. Furthermore, the study results must be internally and externally valid to make generalisations (McClung, 1988:148). In this regard, it is very important to ensure the validity of the research findings.

As for reliability, this concept refers to "the degree to which the same results would be obtained in repeated attempts of the same test"(Gall & Gall in Ballinger, 2000:102). Put

---

<sup>40</sup> The constant comparison approach or process of comparative categorisation enables the qualitative researcher to compare and contrast the categories established in the first interview with those of subsequent interviews based on established rules of inclusion and category properties (Lincoln & Guba, 1985:347-49).

differently, reliability refers to whether “the measurements obtained from variables of interest are stable” Ott & Larson (in Ballinger, 2000:102).

In this study, several measures were taken to ensure the validity of the study. First, in order to have valid descriptions, all in-depth interviews except one<sup>41</sup> were tape recorded and later transcribed verbatim. It was expected that by so doing the data would not only be accurate but complete as well. Furthermore, the researcher personally conducted all the in-depth interviews to ensure consistency of the research process and the resultant data.

Second, the questionnaire was pre-tested in a pilot study in order to validate the questions. Another measure achieved through the pre-testing of the questionnaire was to get the point of view of the target population on the relevance of the dimensions of empowerment investigated.

Third, related to the two measures already stated, was the use of in-depth interviews as one of the methods for data collection. This method allowed the respondents to talk freely and as much as they liked about the questions asked. The researcher was very attentive all the time during the interviews and strived not to interrupt them. Probing questions were asked whenever appropriate. In fact, since the in-depth interviews took place after the structured interviews, the researcher was able to cross check the accuracy of the information provided previously.

Fourth, in analysing the data, both survey and in-depth interview data were equally considered so as to be able to come up with alternative explanations where necessary. This strategy was important in order to work towards theoretical validity as well as to guard against researcher bias<sup>42</sup>.

Fifth, with regard to ensuring the truthfulness of the data, the researcher took several precautionary measures as follows:

- Putting very clearly at the outset that the research was part of my doctoral study and that my University sponsored it. This was intended to stop interviewees from

---

<sup>41</sup> See 4.6.4 for the explanation.

<sup>42</sup> Miles & Huberman in Maxwell (1996:90) define researcher bias as “the selection of data that fit the researcher’s existing theory or preconceptions and the selection of data that stand out to the researcher”.

trying to impress me by giving false but impressive data in the expectation of some assistance from donors<sup>43</sup>.

- Confidentiality assurance was also given to encourage interviewees to talk without fearing that readers would identify them.
- Visiting the interviewees at least twice during the research created an informal and relaxed atmosphere. Actually, in some instances, there were up to three visits for those selected for in-depth interviews. After the first telephone call, an appointment was made depending mainly on the interviewee's availability. On the day of the appointment, the questionnaire was handed to the interviewee after a briefing on the same. Another day was normally fixed for collecting it. This procedure enabled the interviewee to have adequate time to prepare her responses.

In the majority of cases, interviewees directed the researcher to the nearest possible place to their homes from where he would be escorted. This was necessary because in many Tanzanian urban areas, especially Dar es Salaam, there are no reliable physical addresses. This procedure, by itself, made it possible to create some familiarity within a short period of time.

Sixth, the collection of baseline information through structured questionnaires enabled the researcher to organise the data in simple statistics that facilitated the analysis.

Seventh and last, the use of a control group made it possible to make a comparison between Programme-supported women microentrepreneurs and those not under any programme.

With regard to ensuring the reliability of the study, the researcher took several measures including personal administration of the in-depth interviews, instructing the research assistants to ask questions exactly as they appear in the questionnaire without paraphrasing them, and consistently recording scoring for all respondents. Other measures were ensuring that the timing of the interviews was, as much as possible, at the respondents' convenience, striving to control variability in respondents' reactions to questions by being consistent in offering explanations and finally giving the opportunity to every respondent to fully answer each question.

---

<sup>43</sup> Some interviewees do this whenever researchers visit them. See, for example, Mbise & Olomi (2001:5).

#### **4.8 Chapter summary**

This chapter has presented the research methodology and procedure used in the study. The study was conducted in three urban areas of Tanzania. The research sample comprised 39 WED Programme-supported women microentrepreneurs and an equal number of non-programme women microentrepreneurs as a control group. A cross-sectional and causal-comparative research design was adopted. Data collection was done in two phases: a survey and in-depth interviews. Prior to data collection, a pilot study was conducted. Data collected through the survey were analysed using the SPSS programme while data from in-depth interviews were analysed qualitatively. A number of measures were taken to ensure validity and reliability of the data. The findings are analysed and discussed in the next chapter.

## **CHAPTER FIVE: THE FINDINGS: ANALYSIS AND DISCUSSION**

### **5.1 Introduction**

This chapter presents the analysis and discussion of the findings of the study. The presentation is organised according to the research objectives and questions and the emerging themes and issues. The chapter is organised as follows: (i) characteristics of women microentrepreneurs, (ii) profiles of women's microenterprises, (iii) reasons for participating in the SIDO/UNIDO WED Programme, (iv) extent of women microentrepreneurs' contribution to household income and freedom to use own income, (v) women microentrepreneurs' ownership of assets (vi) women microentrepreneurs' involvement in business associations and participation in trade fairs, (vii) women microentrepreneurs' freedom of movement and awareness of injustice, (viii) association between selected characteristics of women microentrepreneurs and selected empowerment variables, (ix) constraints to women's empowerment by WED Programme-supported women and (x) chapter summary.

### **5.2 Characteristics of women microentrepreneurs**

Consistent with the research objectives (see 1.4.1) one of the secondary research questions of the study was: What are the characteristics of the SIDO/UNIDO WED Programme-supported women and those in the control group? In order to answer this question, data were collected through structured interviews using a questionnaire (see Appendix C). At the first level of data analysis, descriptive statistical procedures were used. At the second level of analysis, chi-square tests and bivariate correlation analysis were performed to find out the association between some variables (see 4.6.5).

As much as possible, the researcher has attempted to make a comparison between the characteristics of this study's sample and those of other relevant and available studies in Tanzania. This has been done in order to test the reliability of the data collected and to find possible explanations.

The variables covered include age, marital status, education level, husbands' education level, post educational training, husbands' work, work before food processing and other sources of income. These variables are analysed and discussed in the following sub-sections.

### **5.2.1 Women microentrepreneurs' age profile**

As Table 4 shows, slightly more than three-quarters (76 per cent) of WED Programme-supported women microentrepreneurs covered by the study were more than 40 years old. The rest were between 36 and 40 years (17.9 per cent) and between 31 and 35 years (5.1 per cent). There were none below 31 years old.

Table 4 also shows that the age of women microentrepreneurs from the control group ranged from 20-25 years to more than 40 years. About a third (33.3 per cent) of them were more than 40 years old while slightly less than half (48.1 per cent) of them were between 31 and 40 years of age. The rest were 20-25 years (5.1 per cent) and 26-30 (12.8 per cent).

The above findings suggest that generally WED Programme-supported respondents were older than their counterparts in the control group. For example, not one of the WED Programme-supported category was 30 years old or younger while 17.9 per cent of those in the control group were in this age bracket. The difference in age between the two categories of respondents was confirmed by the chi-square test. The results of the test indicate that the calculated value was 19.304 while the tabulated one was 9.49 at 4 degrees of freedom and 0.05 significance level. Since the calculated value was *greater than* the tabulated one, it implies that the difference in age between the respondents in the two categories was significant. In other words, there was a statistically significant association between being older in age and participating in the WED Programme.

It seems that older women are part of the Programme rather than younger ones partly because of their greater ability to pay course fees and to raise capital to start a business from own savings and/or support from family members. This finding is consistent with what was reported by ILO (2003:21-22) with regard to sources of finance for women's microenterprises. In that study, most women entrepreneurs in Dar es Salaam and Arusha reported that, apart from funds and assistance from friends and family members, their spouses also assisted them. Another reason could be a greater need for own income in order to be able to meet different social responsibilities. Yet, another reason could be longer educational and/or career experience that prevented WED Programme-supported women from starting their businesses much earlier. Still another reason could be that women who were over 40 years had less responsibilities related to child bearing and could therefore afford to undertake

more activities outside the domestic sphere. The policy implication of this situation is that development interventions like the WED Programme should devise strategies for enabling younger women to participate in order to serve many more people.

Generally, these findings are consistent with those by ILO (2003:8) and Katapa (1999:25-27) as discussed in 2.8. The study commissioned by the ILO covered Dar es Salaam, Arusha and Zanzibar. Microentrepreneurs comprised two thirds of the sample. In that study, it was found that 70 per cent of microentrepreneurs in food processing were aged between 31 and 50 years. However, unlike my findings, the ILO study had a very tiny percentage aged below 20. In the same vein, and based on the 1991 National Informal Sector Survey and the 1995 Dar es Salaam Informal Sector Survey, Katapa (1999:25-27) found that the majority of entrepreneurs were between 20 and 49 years old.

### ***5.2.2 Women microentrepreneurs' marital status***

Table 4 also reveals that the vast majority of respondents in both groups were married: 32 (82.1 per cent) and 30 (76.9 per cent) of WED Programme-supported and control group women microentrepreneurs respectively. From the WED Programme-supported category and almost in equal proportions the rest were either not married (5.2 per cent), separated (2.6 per cent) divorced (5.1 per cent) or widowed (5.1 per cent). In the control group, 7 (17.9 per cent) were divorced while 2 (5.1 per cent) were widowed. There were no single or separated women. When the chi-square test was performed on the above findings, the results showed that there was no significant difference between the two categories of respondents because the calculated chi-square value was *less than* the tabulated one (5.842 against 9.49 at 4 degrees of freedom and 0.05 significance level).

Although this study purposively wanted to include as many married women as possible, the finding that most respondents in both categories were married is consistent with that by Ngau and Keino; Rutashobya (in Rutashobya & Nchimbi, 1999:212, ILO, 2003:11). With regard to the proportion of respondents who were married, the findings in this study are higher than those reported by the National Bureau of Statistics and ORC Macro (2005:7) in the Tanzania Demographic and Health Survey 2004-2005 according to which 66 per cent of women were married. This finding reflects the reality in Tanzania where most adult women and men are

married (Makauki, 2000:24). As pointed out above, the difference could be because this study wanted to include as many married women as possible.

### **5.2.3 Women microentrepreneurs' education profile**

As Table 4 indicate, slightly more than half (53.8 per cent) of WED Programme-supported women microentrepreneurs had completed Form IV (Ordinary Level Secondary education), while almost a quarter (23.1 per cent) of them had primary education (Std. VII or Std. VIII). The rest had either Std. IV primary education (5.1 per cent) or Form VI (Advanced level secondary education) (5.4 per cent) or other higher levels (12.8 per cent). When participants with at least secondary education are put together, they add up to 72.0 per cent.

Table 4 also indicates that more than half (59.0 per cent) of women microentrepreneurs in the control group had completed Std. VII or VIII primary education while one-fifth of them (20.5 per cent) had Form IV (Ordinary level secondary education). The rest had either Std. IV primary education (10.3 per cent) or Form VI (2.6 per cent) or no formal education (7.7 per cent). In summary, control group members with at least primary education constituted 69.3 per cent while those with at least secondary education comprised 23.1 per cent.

When the two categories are compared, the findings show that respondents from the WED Programme-supported category had a higher level of education than those from the control group. This finding is confirmed by the results of the chi-square test that show that there was a significant difference in education level because the calculated value was *greater than* the tabulated one (27.33 against 2.59 at 6 degrees of freedom and 0.05 significance level). These chi-square results imply that there was a statistically significant association between having a high education level and joining the WED Programme.

**Table 4: Profiles of women microentrepreneurs' age, marital status, education and post-educational training**

Parameter	Category of respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Age in years</i>					
20-25	0(0.0)	2(5.1)	2(2.6)	19.304	9.49
26-30	0(0.0)	5(12.8)	5(6.4)		
31-35	2(5.1)	10(25.6)	12(15.4)		
36-40	7(17.9)	9(23.1)	16(20.5)		
Older than 40	30(76.9)	13(33.3)	43(55.1)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Marital status</i>					
Married	32(82.1)	30(76.9)	62(79.5)	5.842	9.49
Single	2(5.1)	0(0.0)	2(2.6)		
Separated	1(2.6)	0(0.0)	1(1.3)		
Divorced	2(5.1)	7(17.9)	9(11.5)		
Widow	2(5.1)	2(5.1)	4(5.1)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Education profile</i>					
Std IV	2(5.1)	4(10.3)	6(7.7)	27.331	2.59
Std VII	5(12.8)	22(56.4)	27(34.6)		
Std VIII <sup>44</sup>	4(10.3)	1(2.6)	5(6.4)		
FIV	21(53.8)	8(20.5)	29(37.2)		
FVI	2(5.1)	1(2.6)	3(3.8)		
Tertiary educ.	5(12.8)	0(0.0)	5(6.4)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Post-educational training</i>					
Yes	25(64.1)	8(20.5)	33(42.3)	15.180	3.84
No	14(35.9)	31(79.5)	45(57.7)		
Total	39(100.0)	39(100.0)	78(100.0)		

Figures in brackets indicate per centages.

It seems that the WED Programme was more accessible to women with at least secondary education than those with lower levels of education. Given this situation, deliberate attempts

<sup>44</sup> Std VIII in primary education system in Tanzania was phased out in 1966. Since then, primary education takes 7 years, i.e. Std I – VII.

need to be undertaken in order to make similar development interventions more inclusive by enabling women with primary education to participate.

The findings with regard to the WED Programme-supported respondents are not consistent with those by Katapa (1999:25-27) and ILO (2003:9-10). Katapa (1999:25-27) found that 90 per cent of microenterprise and small enterprise owners had primary level education while the corresponding figure by ILO (2003:9-10) is 33 per cent. The very high proportion of owners with primary level education given by Katapa (1999:25-27) might be due to the almost dated data used since she based her findings on the 1991 National Information Sector Survey and the 1995 Dar es Salaam Informal Sector Survey. This trend of young women with secondary education joining the informal sector suggests that the problem of finding alternative employment for this category of the population is increasing also<sup>45</sup>. Nonetheless, with respect to business owners with secondary education the findings in this study are consistent with those by ILO (2003:9-10).

As for the findings on the control group respondents, they are also not consistent with those by both Katapa (1999:25-27) and ILO (2003:9-10). The very high proportion of owners with primary level education by Katapa (1999:25-27) has already been pointed out above. With regard to owners with secondary and post-secondary education, the findings in this study are much lower than those by ILO (2003: 9-10). This difference is explained by the fact that the study by ILO did not focus on typically informal activities (ILO, 2003:10). According to ILO (2003:8), the majority of microenterprise owners had secondary education while a quarter had post-secondary education.

The findings on the education profile of control group members suggest that women with at least secondary education are increasingly joining the informal sector as microentrepreneurs, thereby transforming the sector's structure education-wise.

---

<sup>45</sup> Failure to find alternative employment is taken as one of the motives for joining the micro and small enterprises sector (see 2.8).

#### ***5.2.4 Profile of women microentrepreneurs' post-educational training***

Data in Table 4 show that 25 (64.1 per cent) WED Programme-supported women had post-educational training<sup>46</sup> while only 8 (20.5 per cent) of those in the control group had such training. The table also shows that 14 (35.9 per cent) WED Programme-supported women did not have post-educational training while 31 (79.5 per cent) of those in the control group did not have such training. When the two categories are compared, it shows that thrice as many WED Programme-supported women had more post-educational training than those in the control group. This finding is confirmed by the results of the chi-square test that show that the difference in post-educational training between the two categories of respondents was significant because the calculated chi-square value was *greater than* the tabulated one (15.180 against 3.84 at 1 degree of freedom and 0.05 significance level). These results of the chi-square imply that there was a strong association between post-educational training and joining the WED Programme.

Further analysis by bivariate correlation confirmed that there was a positive statistically significant association (0.000) between having undergone post-educational training and joining the WED Programme (see Appendix E). In this regard, bivariate correlation analysis results show that having post-educational training increased the possibility of joining the WED Programme by 44 per cent. Given that educational training is a resource, this finding suggests that WED Programme-supported women had more resources than their counterparts in the control group and were therefore more likely to be empowered than those in the control group.

The types of post-educational training (not shown in the table) undertaken by WED Programme-supported women included: secretarial course (25.6 per cent); domestic science courses (5.1 per cent); community development (7.7 per cent); teacher training (7.7 per cent); postgraduate short courses (5.1 per cent); tailoring (7.7 per cent); certificate in accountancy/stores (7.7 per cent) and police (2.6 per cent).

As for those in the control group, the types of training (not shown in the table) taken included: domestic science (2.6 per cent); community development (2.6 per cent); teacher training (2.6

---

<sup>46</sup> Post-educational training refers to professional training undertaken after formal education

per cent); tailoring (5.1 per cent); and certificate in accountancy/stores (7.7 per cent). The findings on the types of post-educational training by both categories indicate that except for a few types, for example, police course, certificate in accountancy/stores, and postgraduate short courses, nearly all of them were for traditionally female occupations as noted by ILO (2003:11).

### ***5.2.5 Women microentrepreneurs' husbands' education profile***

The analysis in Table 5 with respect to husbands' education profile shows that 33.3 per cent of husbands of WED Programme-supported women had Form VI (Advanced level secondary education) while (25.6 per cent) were university degree holders and 20.5 per cent had Form IV (Ordinary level secondary education). Only 5.1 per cent of husbands of WED Programme-supported women had Std. VIII education. There were none with either Std. VII or Std. IV primary education. Cumulatively, husbands of WED-supported women with at least secondary education constituted 79.4 per cent.

Table 5 also shows that 33.3 per cent of husbands of women in the control group had completed Form IV (Ordinary level secondary education) while 23.1 per cent were Std VII leavers. The rest had completed Std IV (5.1 per cent, Std. VIII (5.1 per cent) and Form VI (7.7 per cent). There were none with university education. Cumulatively, husbands of control group women with at least primary education comprised 33.3 per cent while those with at least secondary education constituted 41.0 per cent.

A comparison between the two categories indicates that husbands of WED Programme-supported were more highly educated than their counterparts in the control group. This finding is supported by the results of the chi-square test indicating that the difference in husbands' education for the two categories was significant because the calculated chi-square value was *greater than* the tabulated one (29.440 against 12.59 at 6 degrees of freedom and 0.05 significance level). These results imply that there was a statistically significant association between respondents' husbands' education level and joining the WED Programme. Consistent with the findings on WED Programme-supported women, this suggests that the WED Programme was more accessible to women with husbands who had at least secondary education. It is also important to note here that when the education profile of

women microentrepreneurs is examined alongside that of their husbands, it becomes obvious that husbands have higher education levels than their wives. This finding supports the prevalence of the discrimination against women in access to and control over resources in Tanzania as discussed in 2.7. It is worth noting here that this finding is consistent with national data as reported by the National Bureau of Statistics and ORC Macro (2005:9) that generally “women in Tanzania are disadvantaged in terms of educational attainment because almost one-quarter of women have no education, more than twice the proportion of men”.

#### ***5.2.6 Women microentrepreneurs’ husbands’ work/profession***

Concerning women microentrepreneurs’ husbands’ work/profession, data analysis indicates that 35.9 per cent of husbands of WED Programme-supported women were businessmen, 23.1 per cent were employed, 20.5 per cent were retired, and 5.1 per cent were farmers (see Table 5).

Table 5 also indicates that 33.3 per cent of husbands of women in the control group were businessmen, 23.1 per cent were employed, 10.3 per cent were farmers and another 10.3 per cent were retired.

A comparison of the data for the two categories reveals that there is no significant difference between them. This conclusion is confirmed by chi-square results because the calculated value was *less than* the tabulated one (3.286 against 9.49 at 4 degrees of freedom and 0.05 significance level, see Table 5). These results imply that there was no statistically significant association between husbands’ work/profession and joining the WED Programme.

#### ***5.2.7 Profile of women microentrepreneurs’ work before food processing***

With regard to work before food processing, data analysis in Table 5 shows that 15.4 per cent of WED Programme-supported women were housewives before joining the food-processing sector while those who were employed constituted 43.6 per cent. As for those in the control group, 56.4 per cent were housewives while 20.5 per cent were employed before starting business in the food-processing sector. These findings are not consistent with those by

**Table 5: Women microentrepreneurs' husbands' education profile, work before food processing, husbands' work/profession and other sources of income**

Parameter	Category of respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Husbands' education profile</i>					
Std IV	0(0.0)	2(5.1)	2(2.6)	29.440	12.59
Std. VII	0(0.0)	9(23.1)	9(11.5)		
Std. VIII	2(5.1)	3(7.7)	5(6.5)		
F.IV	8(20.5)	13(33.3)	21(26.9)		
F.VI	13(33.3)	3(7.7)	16(20.5)		
Tertiary educ.	10(25.6)	0(0.0)	10(12.8)		
*Na	6(15.4)	9(22.9)	15(19.2)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Work before food processing</i>					
Housewife	6(15.4)	22(56.40)	26(35.9)	14.343	5.99
Employed	17(43.6)	8(20.5)	25(32.1)		
*Other	16(41.0)	9(23.1)	25(32.1)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Husband's work/profession</i>					
Employed	9(23.1)	9(23.1)	18(23.1)	3.286	9.49
Farmer	2(5.1)	4(10.3)	6(7.7)		
Businessman	14(35.9)	13(33.3)	27(34.6)		
Retired	8(20.5)	4(10.3)	12(15.4)		
*Na	6(15.4)	9(23.1)	15(19.2)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Other sources of income</i>					
None	7(17.9)	17(43.6)	24(30.8)	7.246	7.81
Salary	8(20.5)	3(7.7)	11(14.1)		
Business	18(46.2)	13(33.3)	31(39.7)		
Other	6(15.4)	6(15.4)	12(15.4)		
Total	39(100.0)	39(100.0)	78(100.0)		

Figures in brackets indicate percentages

\*Other = microbusiness/business

\*Na = women who were single, divorcees or widows.

ILO (2003:10-11) that found that 90 per cent of women food processors were previously

employed. This difference could be attributed to the samples selected. Therefore the findings of this study support the view that Tanzanian women entrepreneurs in micro and small enterprises have limited employment experience as reported in the literature on Tanzanian micro and small enterprises (ILO, 2003: 10-11).

When the two categories are compared, it shows that one in ten of WED Programme-supported women was a housewife beforehand, while the corresponding figure for the control group was five in ten. Similarly, four in ten of WED Programme-supported women were employed beforehand, while the corresponding figure for the control group was only two in ten. These findings are supported by chi-square test results that show that there was a significant difference in work before food processing between the two categories because the calculated value was *greater than* the tabulated one (14.343 against 5.99 at 2 degrees of freedom and 0.05 significance level, see Table 5). These chi-square results imply that there was a statistically significant association between the respondents' previous work/profession and joining the WED Programme.

The difference in work prior to food processing between the two categories could be due to the difference in the education level attained and post-educational training undertaken between the two categories as shown in Table 5.1. WED-supported women had higher education attainment and many of them had more post-educational training than their counterparts in the control group. In the same vein, the difference in work prior to food processing between the categories suggests that WED Programme-supported women were more empowered than women in the control group.

#### ***5.2.8 Women microentrepreneurs' other sources of income***

Table 5 also examines respondents' other sources of income apart from food-processing microenterprises. The table shows that, while 17.9 per cent of WED Programme-supported women depended only on their food-processing microenterprises to earn an income, the corresponding figure for those in the control group was 43.6 per cent. While 20.5 per cent of WED Programme-supported women still earned a salary, only 7.7 per cent of those in the control group did so. The table also shows that almost half (46.2 per cent) of WED

Programme-supported women had other businesses that earned them income; the proportion for those in the control group was one-third (33.3 per cent).

When the chi-square test was performed the results show that the calculated value was slightly *less than* the tabulated one (7.246 against 7.81 at 3 degrees of freedom and 0.05 significance level, see Table 5) implying that the difference between the two categories with respect to other sources of income was profound though not statistically significant at 0.05 level. These results indicate that there was some association between having other sources of income and joining the WED Programme.

These findings show that women from the control group depended more on income from their food-processing microenterprises than their counterparts from the WED Programme-supported category. This situation could be due to a combination of factors that were in favour of WED Programme-supported women rather than their counterparts in the control group. The factors include higher educational attainment, having post-educational training being married to husbands with a higher socio-economic status (based on education level), and being employed as shown in Tables 4 and 5 respectively.

After presenting the characteristics of women microentrepreneurs, the next section is devoted to the profiles of their microenterprises.

### **5.3 Profiles of women's microenterprises**

In accordance with the research objectives (see 1.3.2) another secondary research question of the study was: What are the profiles of micro enterprises owned by SIDO/UNIDO WED Programme-supported women microentrepreneurs and those in the control group? The data for this sub-research question were collected through structured interviews using questionnaires (see Appendix C). As in the case of the characteristics of women microentrepreneurs, at the first level of data analysis, descriptive statistical procedures were used. At the second level of analysis chi-square tests and bivariate correlation analysis to discover the association between some variables were performed (see 4.6.5)

As in the case of the sampled women microentrepreneurs, wherever possible, the researcher has compared these profiles with those of other relevant studies in Tanzania. The variables

considered include ownership, when started, formalisation, employment profile, sales performance and products.

### ***5.3.1 Ownership of the microenterprises***

Analysis of women's microenterprises shows that all (100 per cent) food-processing microenterprises were owned by the women microentrepreneurs themselves from both categories, that is WED Programme-supported women microentrepreneurs and those in the control group (see Table 6). This finding shows that the study's objective to cover microentrepreneurs who were owner-managers of the microenterprises was achieved (see 4.5.2).

### ***5.3.2 Microenterprises started after SIDO/UNIDO training***

Table 6 also reveals that the vast majority (87.2 per cent) of microenterprises owned by WED Programme-supported women microentrepreneurs were started after undergoing training from the Women Entrepreneurship Development Programme under SIDO/UNIDO. Only a few of them (12.8 per cent) were started before receiving training. This finding suggests that the Programme was highly effective in motivating course participants to start food-processing microenterprises. It also suggests that the Programme was relevant to those who were already in food-processing business since a few food processors who were already in business decided to join the Programme.

### ***5.3.3 Year of starting women's microenterprises***

Table 6 also provides a summary of when women's food-processing microenterprises were started. According to the analysis in Table 6, slightly more than half (51.3 per cent) of microenterprises owned by WED Programme-supported women were started in 2001 while the corresponding proportion for those in the control group was only a quarter (25.6 per cent).

**Table 6: Profiles of women's microenterprises**

Parameter	Category of respondents		Total
	WED	Control group	
<i>Owner of the business</i>			
Self	39(100.0)	39(100.0)	78(100.0)
Other person	0(0.0)	0(0.0)	0(0.0)
Total	39(100.0)	39(100.0)	78(100.0)
<i>Started business after SIDO/UNIDO training?</i>			
Yes	34(87.2)	0(0.0)	34(43.6)
No	5(12.8)	39(100.0)	44(56.4)
Total	39(100.0)	39(100.0)	78(100.0)
<i>Year the business started</i>			
2001	20(51.3)	2(25.6)	2(38.5)
2000	2(5.1)	9(23.1)	11(14.1)
1999	10(25.6)	4(10.3)	14(17.9)
*Other	7(17.9)	16(41.0)	23(29.5)
Total	39(100.0)	39(100.0)	78(100.0)
<i>Any business licence?</i>			
Yes	0(0.0)	0(0.0)	0(0.0)
No	39(100.0)	39(100.0)	78(100.0)
Total	39(100.0)	39(100.0)	78(100.0)

Figures in brackets indicate percentages

\*Other=microenterprises started before 1999

There were only 5.1 per cent of microenterprises owned by WED Programme-supported women that were started in 2000, while the figure for those in the control group was almost a quarter (23.1 per cent). As for 1999 a quarter (25.6 per cent) of microenterprises owned by WED Programme-supported women were started while those owned by women in the control group constituted only 10.3 per cent. While 17.9 per cent of microenterprises owned by WED Programme-supported women were started before 1999, slightly more than twice as many (41.0 per cent) of those owned by women in the control group were started during that period.

The above analysis shows that all of them were more than three years old by the time of the study. This finding shows that the study's objective to cover food-processing microenterprises that were at least three years old was achieved (see 4.5.2). It is pertinent to note here that a duration of three years since starting business is acceptable in a study like this one. In this

regard, a related study in Tanzania, namely ILO (2003:4), had selected businesses that were at least two years old.

#### ***5.3.4 Formalisation of women's microenterprises***

With regard to formalisation, Table 6 indicates that no microenterprises owned by respondents in both categories had business licence. This finding suggests that the microenterprises covered by this study were indeed micro and were not yet formalised businesses. In Tanzania, all businesses with an annual turnover of TShs 500,000/= or less are exempted from having business licences.

#### ***5.3.5 Employment profile of women's microenterprises***

##### ***Number of permanent employees when the microenterprises started***

Table 7 shows that almost three-quarters (71.8 per cent) of microenterprises owned by WED Programme-supported women had no permanent employees when they were started while almost a quarter (23.1 per cent) of them had 1-2 employees and only 5.1 per cent of them had 3-4 employees.

Table 7 also shows that nearly nine in ten (89.7 per cent) of microenterprises owned by women in the control group did not have permanent employees when they were started while as few as 2.7 per cent and 2.6 per cent had 1-2 and 3-4 employees respectively.

These findings on the number of permanent employees when the microenterprises were started show that a higher proportion of microenterprises owned by WED Programme-supported women had permanent employees compared with those owned by women in the control group. This finding suggests that microenterprises owned by WED Programme-supported women had greater activity than those operated by their counterparts in the control group. All in all, the number of microenterprises with permanent employees in both categories of respondents indicates that the microenterprises' impact on employment generation was not

significant.<sup>47</sup> This finding is supported by the results of the chi-square test that show that the difference in permanent employees between the two categories was not significant because the calculated chi-square value was *less than* the tabulated one (3.169 against 5.99 at 2 degrees of freedom and 0.05 significance level, see Table 6). These results indicate that there was no statistically significant association between the use of permanent employees and joining the WED Programme.

The above findings are consistent with the Small and Medium Enterprises Policy of 2003 (URT, 2003a: 3-4) in which microenterprises are defined as those enterprises having not more than 4 permanent employees<sup>48</sup>. Furthermore, the findings show that the study's objective to cover microenterprises having not more than four permanent employees was achieved (see 4.5.2).

#### ***Number of permanent employees at present***

Table 7 also indicates that there was no difference in the number of permanent employees between the period when the microenterprises were started and the situation by the time of the study.

This finding is supported by the results of the chi-square test (calculated value 4.111 against tabulated value 5.99 at 2 degrees of freedom and 0.05 significance level) because the calculated value was *less than* the tabulated one.

Once again, these results imply that there was no statistically significant association between the number of permanent employees used in the period after starting the microenterprise and participating in the WED Programme. The discussion on the findings for the period when the microenterprises were started is also applicable to those for the period after.

---

<sup>47</sup> One of the aims of the WED Programme was to promote employment generation (see 1.3).

<sup>48</sup> Refer to 3.2.1 for definitions of micro and small enterprises in Tanzania.

**Table 7: Employment profiles of women’s microenterprises**

Parameter	Category of Respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Number of permanent employees when started</i>					
None	28(71.8)	35(89.7)	63(82.1)	3.169	5.99
1-2	9(23.1)	3(7.7)	12(15.4)		
3-4	2(5.1)	1(2.6)	3(3.8)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Number of permanent employees at present</i>					
None	28(71.8)	35(89.7)	63(82.1)	4.111	5.99
1-2	9(23.1)	3(7.7)	12(15.4)		
3-4	2(5.1)	1(2.6)	3(3.8)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Other types of labour used</i>					
Casual Labourers	13(33.3)	3(7.7)	16(20.5)	33.065	11.07
Family members	7(17.9)	21(52.6)	27(35.9)		
Casual labourers & family members	13(33.3)	5(12.8)	18(23.1)		
Self	0(0.0)	10(25.6)	10(12.8)		
*Na	6(15.4)	0(0.0)	6(7.7)		
Total	39(100.0)	39(100.0)	78(100.0)		

\*Na = permanent employees and/or self.

Figures in brackets indicate percentages.

***Other types of labour used***

Table 7 also shows that one-third of WED Programme-supported microenterprise owners (33.3 per cent) use casual labourers while another third (33.3 per cent) use casual labourers and family members and a few (17.9 per cent), use family members only. In contrast, Table 7 also shows that as few as 7.7 per cent of women in the control group use casual labourers while almost twice as many (12.8 per cent) use casual labourers and family members and the majority (52.6 per cent), use family members only.

The above findings on permanent employees and other types of labour used indicate that WED Programme-supported women microentrepreneurs use more paid labour than their counterparts in the control group. This finding is confirmed by the results of the chi-square test that show that there was a significant difference between the two categories of respondents with respect to other types of labour used because the calculated value was *greater than* the tabulated one (33.065 against 11.07 at 5 degrees of freedom and 0.05 significance level, see Table 7). The chi-square results suggest that there was a statistically significant association between the use of other types of labour (casual labourers and family labour) and participating in the WED Programme.

The above finding suggests that WED Programme-supported women had increased activities and a greater ability to pay than their counterparts in the control group. The dependence on unpaid labour in the form of using family members or own labour is consistent with the finding reported by Katapa (1999:95) who points out that most microenterprise owners use unpaid labour. However, this seems to be more applicable to respondents from the control group than those from the WED Programme-supported category.

### ***5.3.6 Sales performance of women's microenterprises***

Sales performance of women's microenterprises is based on average sales per month for 2003 and 2004.

#### ***Sales performance in 2003***

Table 8 presents sales performance based on average sales per month of women's microenterprises in 2003. As many as 38.5 per cent of WED Programme-supported women's microenterprises had average monthly sales of more than TShs.110, 000/= while nearly a quarter of them (23.1 per cent) turned over TShs.91, 000 -110,000/=. Average monthly sales for the rest were TShs.71, 000 – 90,000/= (12.8 per cent); TShs. 51,000 – 70,000/= (10.3 per cent); TShs. 31,000 – 50,000/= (7.75 per cent) and less than TShs.30, 000/= (7.7 per cent).

The table also shows that average monthly sales of the majority (69.3 per cent) of microenterprises owned by women in the control group were not more than TShs.70, 000/= as follows: TShs. 51,000 – 70,000/= (23.1 per cent); TShs. 31,000 – 50,000/= (23.1 per cent) and

less than TShs. 30,000/= (23.1 per cent). As few as 5.1 per cent had average monthly sales of more than TShs. 110,000/= while 12.8 per cent turned over TShs. 91,000 – 110,000/= and another 12.8 per cent of them had TShs. 71,000 – 90,000/=.

When the microenterprises of the two categories are compared it shows that those owned by WED Programme-supported women had higher average monthly sales than the ones owned by women in the control group. Cumulatively, 69.3 per cent of non-WED Programme women reported getting average monthly sales of not more than TShs 70,000/= while the corresponding figure for WED Programme-supported women was 25.4 per cent. At the same time, 30.7 per cent of non-WED Programme-supported women reported getting average monthly sales of more than TShs 70,000/= while the proportion for WED Programme-supported women was almost two and a half times as much (74.4 per cent). This difference in average monthly sales indicates that WED Programme-supported women had greater business activity than those in the control group possibly due to the better quality and greater volume of their products. This finding is supported by the results of the chi-square test (19.007 calculated value against 11.07 tabulated value at 5 degrees of freedom and 0.05 significance level) that indicate that the difference in average monthly sales between the two categories of respondents was statistically significant. These chi-square results imply that higher average monthly sales were associated with participating in the WED Programme.

The sales figures for both categories of respondents were estimates, only obtained after prodding the respondents because none of them consulted bookkeeping records before answering the researcher's questions. Therefore, the figures may not be sufficiently accurate because normally people are not willing to volunteer income-related information to outsiders. Nonetheless, the figures are indicative of the covered microenterprises' sales trend because the range of average sales was adjusted after a pilot study in order to reflect the situation in the field (see 4.4).

#### ***Sales performance in 2004***

Table 8 also gives sales performance based on average sales per month in 2004. The table shows that 30.8 per cent of WED Programme-supported women had monthly average sales of more than TShs. 150,000/= while 25.6 per cent of them said that their average sales were

**Table 8: Microenterprises' sales performance**

Parameter	Category of respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Average sales per month in 2003 in *TShs</i>					
Less than 30,000/=	3(7.7)	9(23.1)	12(15.4)	19.007	11.07
31,000 –50,000/=	3(7.7)	9(23.1)	12(15.4)		
51,000 –70,000/=	4(10.3)	9(23.1)	13(16.7)		
71,000 –90,000/=	5(12.8)	5(12.8)	10(12.8)		
91,000 -110,000/=	9(23.1)	5(12.8)	14(17.9)		
More than 110,000/=	15(38.5)	2(5.1)	17(21.8)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Average sales per month in 2004 in *TShs</i>					
Less than 50,000/=	5(12.8)	15(38.5)	20(25.6)	27.521	12.59
51,000 –70,000/=	4(10.3)	8(20.5)	12(15.4)		
71,000 –90,000/=	2(5.1)	8(20.5)	10(12.8)		
91,000 -110,000/-	5(12.8)	4(10.3)	9(11.5)		
111,000 -130,000/=	1(2.6)	2(5.1)	3(3.8)		
131,000 -150,000/=	10(25.6)	0(0.0)	10(12.8)		
More than 150,000/=	12(30.8)	2(5.1)	14(17.9)		
Total	39(100.0)	39(100.0)	78(100.0)		

\*USD I = TShs 1,150/=

Figures in brackets indicate percentages

TShs. 131,000 – 150,000/-. As few as 2.6 per cent and 5.1 per cent had monthly sales amounting to TShs. 111,000/ - 130,000/= and TShs. 71,000 – 90,000/= respectively. The rest reported that their average sales were TShs. 91,000 – 110,000/= (12.8 per cent); TShs 56,000 – 70,000/= (10.3 per cent) and less than TShs. 50,000/= (12.8 per cent).

As for women in the control group the vast majority of them had average monthly sales of less than TShs. 100,000/= as follows: TShs. 91,000 – 110,000/= (10.3 per cent); TShs. 71,000 – 90,000/= (20.5 per cent); TShs. 51,000 – 70,000/= (20.5 per cent) and less than TShs. 50,000/= (38.5 per cent). In this category, as few as 5.1 per cent said their average monthly sales were TShs. 110,000 – 130,000/= and another 5.1 per cent said that they made an average of more than TShs. 150,000/=.

When the two categories of respondents are compared, it shows that the majority of WED Programme-supported women had higher average monthly sales than their counterparts in the control group. Cumulatively, 89.8 per cent of non-WED women reported getting average monthly sales amounting to TShs 110,000/= or less while only 10.2 per cent reported getting TShs 110,000/= or more. The corresponding figures for WED Programme-supported women were 41.0 per cent and 59.0 per cent respectively. The significant difference in average monthly sales between microenterprisiers belonging to the respondents of the two categories was confirmed by the results of the chi-square test. The calculated chi-square value is 27.521 while the tabulated value is 12.59 at 6 degrees of freedom and 0.05 significance level. Since the calculated value was by far *greater than* the tabulated one, the results suggest that there was a statistically significant association between the attribute of having undergone entrepreneurship development training and average sales per month. The discussion on the findings about sales performance for 2003 is applicable to those for 2004.

### ***5.3.7 Products of women's microenterprises***

The findings reveal that the respondents' microenterprises, especially those owned by WED Programme-supported women, produced clusters of products rather than only one product. The list below illustrates this point. Among WED Programme-supported women, their products included pickles, peanut butter, nutritious flour, jam and spices (12.8 per cent); pickles, jams, tomato sauce and spices (15.4 per cent); fruit wine, juice and jam (12.8 per cent); nutritious flour and pickles (12.8 per cent); and pickles nutritious flour and cooking oil (12.2 per cent). Other products were nutritious flour (10.3 per cent); bread, scones and cakes (7.7 per cent); peanut butter and honey (5.3 per cent); nutritious flour; pickles, spices and juice (7.7 per cent); soya, honey and spices (5.1 per cent) and cooking oil (5.1 per cent); and juice and jam (5.1 per cent). Yet other products were juice and tomato paste (5.1 per cent); pickles, pasta, groundnuts and pizza (2.6 per cent); pickles, garlic paste and cakes (2.6 per cent); pickles (2.6 per cent), sausages (2.6 per cent); juice and yoghurt (2.6 per cent); and rozella (2.6 per cent).

Products produced by women in the control group included bread, scones and cakes (33.5 per cent); pancakes, *bagia*<sup>49</sup> and *maandazi*<sup>50</sup> (12.8 per cent); *maandazi* (13.9 per cent); juice (23.1 per cent); *vitumbua*<sup>51</sup> (17.9 per cent); juice and groundnuts (5.1 per cent); and scones, pancakes, cakes and samosas (7.7 per cent). Other products were nutritious flour (5.1 per cent); nutritious flour and pickles (2.6 per cent), and pickles, jam, tomato sauce and spices (2.6 per cent).

The practice of producing several products is similar to operating several enterprises. The Tanzania Gatsby Trust (2001:11-13), Mbilinyi (1999a:13) and Rwanshane (2000:60) note that this practice is characteristic of microentrepreneurs. Microenterprise owners do it in order to spread risks. Food processors produce multiple products in order to remain in business because some of the inputs are only available seasonally. However, this practice tends to prevent microbusinesses from developing into small businesses because capital is spread into several microbusinesses rather than being concentrated into one business, a practice that hampers growth.

When the products of the two categories of women's microenterprises are compared, it is found that microenterprises owned by WED Programme-supported were more sophisticated than those owned by women in the control group. This conclusion is based on the fact that products by WED Programme-supported women were more refined, better packed and had labels. This was because non-WED women had not had any training in food processing like their counterparts in the WED Programme-supported category. For this reason, women in the control group were dominant in simple food-processing skills, which could be acquired from older family members and required a very small amount of capital to start the business. This finding is consistent with that of ILO (2003:19-21) on factors affecting women's choice of activity among microentrepreneurs and small entrepreneurs in Tanzania. According to ILO (2001:19-21), the limited knowledge or skills and limited capital are among factors that influence one's choice of activity.

The next section analyses and discusses reasons for participating in the SIDO/UNIDO WED Programme.

---

<sup>49</sup> Buns made from cowpeas flour.

<sup>50</sup> Buns made from wheat flour.

<sup>51</sup> Buns made from rice flour.

## **5.4 Reasons for participating in the SIDO/UNIDO WED Programme and reasons for starting a business**

### ***5.4.1 Reasons for participating in the SIDO/UNIDO WED Programme***

Another secondary research question sought to find out why women decided to participate in the SIDO/UNIDO WED Programme and why they started a business. Data on reasons for participating in the SIDO/UNIDO WED Programme were collected through in-depth interviews with the WED Programme category of respondents only, while both category of respondents were asked about reasons for starting a business using a questionnaire.

WED Programme-supported women gave several reasons that made them get training from the Programme, including the desire to reduce crop wastage during harvesting, the need to process foodstuffs for longer and future use, and as an opportunity to earn income, thereby eradicating poverty at the personal level. Yet other reasons given were: the mere interest to learn more about the field having taken domestic science as a subject at school; they developed an interest after meeting with women who had been trained under the Programme; the desire to be less dependent on their husbands through earning their own income; and the need to acquire food-processing skills due to lack of education at a younger age. Generally, these reasons are consistent with those reported by ILO (2003:19-20) as motives for starting a business.

However, although the reasons indicate that the interviewees were pushed into participating in the WED Programme for one reason or another, when the above reasons are keenly examined, they do not seem to confirm the view that in Africa individuals are forced into an entrepreneurial career by the need to earn a living as posited by Olomi and Rutashobya (1999:170). Inability to earn a living as a fundamental need or problem, is not reflected in the reasons for joining the WED Programme. This is supported by the fact that, by Tanzanian standards, WED Programme-supported women were somewhat better off as they were able and willing to pay TShs 100,000/= for the course.

The reasons given above are varied reflecting individual concerns such as professional/technical needs; for example, the need to reduce crop wastage and process

foodstuffs for longer and future use. Other reasons suggest personal economic and social needs.

When the researcher probed into the response from their husbands about their desire to undergo training under the WED Programme, the responses fall into two groups. First, there are those husbands who allowed their wives without any hesitation and supported them by paying training fees and other incidental costs. Second, there were those husbands who were unwilling to give permission at the beginning although finally they allowed their wives to participate in the Programme.

With regard to the second group, that is, husbands who were initially unwilling to allow their wives to join the WED Programme, discussions with the women concerned revealed that the reluctance on the part of their husbands was due to a variety of reasons. First, the major reason was cultural. Culture was used to define appropriate roles for women and men in a particular context. Traditionally women were not allowed to work outside the domestic sphere and own property or income (see 2.7). It was this kind of mindset that made some husbands unwilling to release their wives to participate in the Programme. Second and related to the first reason, is that some husbands are not aware of the contribution that women could make to the household. Third, there were some husbands who, considering their socio-economic status, felt that their spouses did not need to do business. The fourth and last reason was that some husbands were not prepared to take risks, especially if such a decision would affect family savings.

As for the reasons that made reluctant husbands to have a change of heart, some women said that it happened after repeated pleas for permission accompanied by assuring husbands that the undertaking was for the benefit of the entire family. This was done by citing examples of other married women who were in business and how their situation was beneficial to their respective families.

When asked if the training they received was beneficial, all selected women responded positively. For example, they said that the training enabled them to acquire new skills; to start business and earn income to meet various needs, to build self-confidence and to establish contacts with many people. Other benefits that were pointed out were an increase in the ability to assist other people; becoming more self-reliant or less dependent, raising one's

social status, having a wider scope than previously and enabling consumers to eat natural and chemical-free products. The above benefits are social, economic and socio-psychological and are generally consistent with the reasons that made the women undergo training.

#### 5.4.2 Reasons for starting a business

**Table 9: Reasons for starting a business**

Parameter	Category of respondents		Total
	WED	Control group	
<i>Reason for starting a business</i>			
Earn income after retrenchment	7(17.9)	4(10.3)	11(14.1)
Earn own income and be less dependent on husband	7(17.9)	12(30.8)	19(24.4)
Assist husband financially	15(38.5)	16(41.0)	31(39.7)
Other	10(25.6)	7(17.9)	17(21.8)
Total	39(100.0)	39 (100.0)	78(100.0)

Figures in brackets indicate percentages

Respondents from both categories were asked about their reasons for starting a business. Table 9 shows that 17.9 per cent of WED Programme-supported respondents reported that they started a business in order to earn income after retrenchment while the corresponding proportion for the control group was 10.3 per cent. The table also shows that another 17.9 per cent of WED Programme-supported respondents said that they started a business in order to earn their own income and be less dependent on their husbands while almost twice as many (30.8 per cent) of their control group counterparts reported so. Table 9 also shows that almost equal proportions from both categories of respondents (38.5 per cent WED and 41.0 per cent control group) reported that they started a business in order to assist their husbands financially. These findings, for example, those who said that they started a business in order to assist husbands financially show that Tanzanian women agree that wife and husband should both be breadwinners, unlike in the past. This life outlook is partly due to the prevailing hardship brought about by new development paradigms (see 2.4).

Reasons mentioned under *other* response were as follows:

- to earn a living/struggle against poverty: 8 (3 WED and 5 control);

- following a divorce: 1(control group);
- in order to be able to send children to school: 1(control group);
- not to remain idle: 1 (WED);
- it is my responsibility to contribute to the family: 1(WED);
- in order to add value to the milk I produce: 1(WED);
- to save crops from getting wasted; 1(WED);
- to use one's talent:1(WED);
- due to lack of employment: 1 (WED).

The above reasons for starting a business are generally consistent with those reported by ILO (2003:19-20; Made &Wande; Rutashobya in Rutashobya & Nchimbi, 1999:212; Mukasa in Hyuha & Turiho-Habwe, 1999:249; Rutashobya & Nchimbi, 1999:212; Hyuha & Turiho-Habwe, 1999:249). They are also more or less similar to the reasons given for participating in the WED Programme. The reasons suggest that almost all respondents were pushed into starting a business for one reason or another.

Having seen the reasons for participating in the WED Programme and reasons for starting business, the next section focuses on the analysis and discussion of the extent of contribution to household income and freedom to use own income.

## **5.5 Extent of women's contribution to household income and freedom to use own income.**

In accordance with the study's objectives (see 1.4.1), it was stated that the extent of contributing to household income and freedom to use own income were two of the variables for measuring women's empowerment (see 4.6.2). The analysis and discussion begins by examining the extent of the contribution to household income.

### ***5.5.1 Extent of women's contribution to household income***

This sub-research question was asked to all married interviewees in both categories. Earlier on, (see 4.6.2) it was stated that empowerment would be measured by finding out if a respondent were able to do something by the time of the study which was previously denied

her or she was unable to do it. Accordingly, interviewees were asked to state if and to what extent they contributed to household income.

### *Findings from in-depth interviews*

Among the WED Programme-supported women, all interviewees said that they contributed to household income by meeting part of the cost of food, healthcare and incidentals. Those who started their microenterprises after being trained by the WED Programme said that previously they did not contribute, but since starting microenterprises of their own the amount of their contributions had been increasing. When asked about the amount or extent of contribution, most of them said that it was about 25 to 50 per cent of the total household budget.

When the researcher probed to find out if their ability to contribute was due to the training from the WED Programme, their reply was affirmative. One of them affirmed this in the following words:

Yes, my ability to contribute to household income is due to the training given by SIDO/UNIDO because the income earned is from food-processing activities that I did not have before but I was able to start such activities only after the training I received from SIDO/UNIDO.

*Source: Interview with a WED Programme-supported woman from Mwenge area in Dar es Salaam, translated from Kiswahili.*

However, in addition to the training received from SIDO/UNIDO, some interviewees pointed out that personal initiative and determination were factors that enabled them to contribute to household income. They argued that while many of them had received training from the Programme not all of them had started food-processing microenterprises. According to these interviewees, their colleagues who did not go into food processing lacked initiative and determination and, as a result, they remained in a situation similar to that prior to undergoing training, that is, being without personal income.

Like their WED Programme-supported counterparts, interviewees from the control group said that their contribution to household income was to help pay for food, healthcare, children's clothes and contingencies. They also said that before starting their microenterprises they could not contribute anything for lack of personal income.

With regard to the amount contributed, two thirds of the interviewees from the control group contributed very small amounts (less than 50,000/=) reflecting their income status in comparison with those of the WED Programme-supported category.

### *Findings from the survey*

Findings from the survey corroborate the above findings from in-depth interviews. Table 10 below shows that prior to starting their own food-processing micro enterprises, the majority of respondents (76.7 per cent of WED Programme-supported and 69.2 per cent of control group) did not contribute to household income. As few as 7.7 per cent only, of all respondents, in each category, said that they contributed to household income. These findings were supported by chi-square test results showing that the calculated value was 3.850 and the tabulated one was 11.07 at 5 degrees of freedom and 0.05 significance level. Since the calculated value was *less than* the tabulated one, the difference in contribution to household income between the two categories was not statistically significant. In contrast, by the time of the study, all married respondents said that they contributed to household income (see Table10).

The analysis in Table 10 with respect to the amount contributed in the period afterwards, shows that the contribution by WED Programme-supported respondents was as follows: less than TShs. 50,000/= (17.9 per cent); TShs. 50,000 – 100,000 (35.9 per cent); TShs. 101,000 – 150,000/= (12.8 per cent); TShs. 151,000 – 200,000/= (12.8 per cent) and more than TShs. 200,000 (5.1 per cent). Compared with the contributions made in the earlier period, the amount of contributions in the period after was well above that of the earlier period.

The table also indicates that none of the control group respondents was able to contribute more than TShs. 150,000/=. Indeed, as few as 2.6 per cent contributed TShs. 101,000 – 150,000/=; 12.8 per cent contributed TShs. 50,000 – 100,000/= while the majority (61.5 per cent) contributed less than TShs. 50,000/=.

When monthly contributions to household income by respondents from the two categories were examined and compared, it was evident that contributions by WED Programme-supported respondents were significantly higher than those from the control group. This finding was confirmed by the results of the chi-square test. Respondents who were not married, separated, divorced or widowed were excluded from the test. The calculated chi-

square value was 23.162 while the tabulated value was 9.49 at 4 degrees of freedom and 0.05 significance level. Since the calculated value was by far *greater than* the tabulated one, these results suggest a statistically significant association between entrepreneurship development training and the ability to contribute to household income as discussed above.

Higher contributions to household income by WED Programme-supported women could be explained by the fact that these women had greater business activity than those in the control group, be due perhaps to the better quality and greater volume of their products as reflected in their average monthly sales (see 5.3.6.). With regard to empowerment, these findings indicate that women microentrepreneurs trained under the WED Programme had become empowered as they were able to contribute monthly to household income, a thing that they were previously unable to do.

### ***5.5.2 Extent of women's freedom to use own income***

#### ***Findings from in-depth interviews***

All 16 married interviewees<sup>52</sup> were asked about their freedom to use income earned from food processing. Responses from interviewees have been grouped into four: (i) Complete freedom to use income; (ii) cooperative freedom (iii) limited freedom to use income and (iv) no freedom. These responses are discussed in detail below.

#### ***Complete freedom to use income***

Three (3) interviewees, all from the WED Programme-supported category said that they were completely free to use their income as they pleased without seeking permission from their husbands. In this regard, one of them expressed this freedom in the following words:

I don't have the problem of using my income freely. I formulated the project and the expenses are being done for his family. So there is no need of asking permission to use and how to use my income.

*Source: Interview with WED Programme-supported woman from Morogoro, translated from Kiswahili.*

---

<sup>52</sup> Out of the 20 women sampled for in-depth interviews: 16 (7 WED & 9 control group) were married, 2 (1WED & 1 control group) were single and 2 (both from WED) were widows.

When the researcher probed to discover the reasons for such freedom, the interviewees gave two reasons. First, they said that the microenterprises belonged to them and therefore the income generated was theirs too. Second, they attributed it to the nature of relations and understanding between their husbands and themselves. They pointed out that the whole issue here was about how a husband and wife understood one another.

When asked how long the interviewees had enjoyed complete freedom to use their income, all three interviewees from the WED Programme-supported category said that they had been free even prior to SIDO/UNIDO training although they felt that the freedom had increased after training and the subsequent starting up of the food-processing microenterprise.

When asked to give examples of purchases and expenditure made independently, they cited food-processing equipment and inputs as well as food, school fees, clothes and other domestic needs. Further discussion with these interviewees revealed that they were meeting virtually all family expenses because their husbands had retired. In this regard, one of them pointed out that she was completely free to use her income because her husband had retired. She said:

At present I'm doing everything with complete freedom because my husband is no longer in employment, he is retired. All expenses, be it school fees or food, I know that it is my responsibility. Therefore, I am completely free.

*Source: Interview with a WED Programme-supported woman from Morogoro, translated from Kiswahili.*

The above findings indicate that interviewees who reported that they had complete freedom to use income enjoyed *the power over* as well as *the power within* interpretation of power in relation to gender as discussed in 3.2.7. They also suggest that women's freedom to use income was due to the husbands' understanding, wives' possession of own income, husbands' reduced income-earning ability due to retirement as well as the wives' confidence in themselves. The findings also show that the women concerned had full control over income as defined by Pahl (in Kabear, 1997:265)<sup>53</sup>. Accordingly, without control over income one cannot make decisions about its use. In the same vein, the findings show that income earning by women gave them more decision-making power in their respective households as pointed out by Allen and Wolkowitz; Beneria and Roldan and Whitehead (in Kabear, 1999:265)<sup>54</sup>.

---

<sup>53</sup> See 3.1.7 on Intra-household power relations.

<sup>54</sup> See 3.1.7 on intra-household power relations.

**Table 10: Women's contribution to household income, freedom to use money and ownership of assets before and after**

Parameter	Category of respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Amount contributed before</i>					
Less than 30,000/=	0(0.0)	0(0.0)	0(0.0)	3.850	11.07
30,000 -40,000/=	1(2.6)	0(0.0)	2(2.6)		
41,000 -50,000/=	1(2.6)	3(7.7)	4(5.1)		
51,000 -60,000/=	1(2.6)	0(0.0)	1(1.3)		
Did not contribute	30(76.9)	27(69.2)	57(73.1)		
*Na	6(15.4)	9(12.3)	15(19.3)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Amount contributed after</i>					
Less than 50,000/=	7(17.9)	24(61.5)	31(39.7)	23.162	9.49
50,000 -100,000/=	14(35.9)	5(12.8)	19(24.4)		
101,000 -150,000/=	5(12.8)	1(2.6)	6(7.7)		
151,000 -200,000/-	5(12.8)	0(0.0)	5(6.4)		
More than 200,000/=	2(5.1)	0(0.0)	2(2.6)		
*Na	6(15.4)	9(23.1)	15(19.3)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Freedom to use income from food processing</i>					
Yes	26(66.7)	13(33.4)	39(50.0)	8.376	3.84
No	7(17.9)	17(43.6)	24(30.0)		
*Na	6(15.4)	9(23.1)	15(20.0)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Personal ownership of assets before</i>					
Yes	12(30.8)	4(10.3)	16(20.5)	5.032	3.84
No	27(69.2)	35(89.7)	62(79.5)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Personal ownership of assets after</i>					
Yes	20(51.3)	19(48.7)	39(50.0)	1.026	5.99
No	19(48.7)	20(51.3)	39(50.0)		
Total	39(100.0)	39(100.0)	78(100.0)		

\*Na = women who were single, divorcees or widows. Figures in brackets indicate percentages.

However, these findings are inconsistent with Whitehead (in Kabeer, 1997:265) who asserts that women can retain the proceeds of their labour when production is independent of the

male household and when it is done outside the familial sphere of command and control. This is because almost all food-processing microenterprises are conducted in the backyard of residential houses or in kitchens within residential houses. Such a context is certainly within the familial sphere of command and control.

*Cooperative freedom to use income*

This group of responses (see 5.5.2 first paragraph) is referred to as *cooperative freedom to use income* to use income because, unlike the responses by their colleagues who claimed complete freedom, three (3) interviewees from the WED Programme-supported category said that they were free but acknowledged the importance and need of doing so with their husbands' cooperation.

Two (2) interviewees in this group of responses said that they would make purchases and later inform their husbands. They went on to say that their husbands were happy with the system. When asked to give examples of items they had purchased in this way, they cited food processing equipment and inputs as well as other domestic needs. When I probed to find out since when the interviewees had become cooperatively free to spend, both of them said that previously their freedom was limited but after the SIDO/UNIDO training their income had increased and so had their freedom to spend. One of them depicted her freedom to spend as follows:

Previously I was free to spend but not as much as at present after getting training. After the training from SIDO I feel that my income has increased and I have become freer. I am not restricted to spend like I was when I was depending on what my husband used to give me. So, at present I can spend a lot without worrying that my husband would ask me why I have spent so much.

*Source: Interview with WED Programme-supported woman from Arusha, translated from Kiswahili.*

One (1) interviewee in this group was less free because she would make some purchases only when her husband was away from home, say, had travelled. In this way, the husband would find the purchased items upon his return.

According to the interpretations of power in relation to gender by Lukes (in Kabeer, 1994:224-227), interviewees categorised as having cooperative freedom to use income had enjoyed varying extents of *the power over* and *the power within* interpretations of power vis-à-vis their husbands. In any case, the power they enjoyed was less than that enjoyed by

interviewees categorised as having complete freedom to use income. These cases confirm the view that empowerment can be achieved through interdependence between wife and husband as analysed by Malhotra and Mather; Govindasamy and Malhotra; as well as Kabeer (in Malhotra et al, 2002:8).

The above findings show that the women concerned had virtual control over their income although final decisions about its use were subject to some kind of blessing from their husbands.

#### *Limited freedom to spend income*

One (1) interviewee from the WED Programme-supported category said that apart from small purchases, she could not just buy something valuable bring it home and then inform her husband. Instead, prior consultation had to take place and only with the husband's agreement could the wife proceed to buy the item in question. In this regard, the interviewee said:

... I may find that we need to buy, for example, a bed and I have some money from food processing. So, I talk to my husband about it and, if he agrees, I go ahead to buy it but not otherwise. My freedom is limited by the requirement of prior communication between my husband and I, we consult one another.

*Source: Interview with WED Programme-supported woman from Makongo Juu area, Dar es Salaam, translated from Kiswahili.*

When the researcher probed as to whether the interviewee was satisfied with this arrangement, her response was affirmative. She said that the arrangement helps to reduce misunderstandings between wife and husband.

The above case suggests the influence of some kind of social domination in shaping the behaviour of the husband and wife concerned. Social domination seems to have curtailed the wife's (woman's) bargaining power in intra-household decision making despite her economic power. This is consistent with an observation by Grasmuck & Espinal (2000:241) and Kabeer (1997:264-5) that social domination is not a simple matter of material or economic power since dominant socio-cultural ideologies come into play (see 3.2.1). This finding also reveals that socio-cultural norms are applied to cause women to be seen as minors and to keep them under men's subordination as argued by Swantz (1985:4) and ILO (2003:34-35)<sup>55</sup>. Furthermore, the above finding demonstrates persuasively that the interviewee concerned

---

<sup>55</sup> For details, see 2.7.

enjoyed very little *the power over* and *the power within* interpretations of power in relation to gender as analysed by Lukes (in Kabeer, 1994:224-227)<sup>56</sup>. Given this situation, the husband's interests will always prevail.

*No freedom to use income*

All 9 interviewees from the control group category said that it was not proper to use money without the husband's permission or knowledge. For example, one of them wondered:

... To spend a large amount of money without that man's knowledge, it will not be good. ... For example, I take TShs. 20,000/= or TShs. 30,000/= and buy something without his knowledge, it will not be good.

*Source: Interview with control group woman from Tandale area in Dar es Salaam, translated from Kiswahili.*

When asked to state the reasons for their lack of freedom they said that it was because their husbands gave them permission and advice on doing business. In some instances, they even gave the initial capital. These cases show that most interviewees from the control group did not have control over their income. This fact gave them no financial decision-making power and therefore no freedom to use the income from their microenterprises.

Since production activities of food-processing microenterprises are carried out within households, the above findings confirm the argument by Whitehead (in Kabeer, 1997:265) that women can retain the proceeds of their labour when production is independent of the male household and when it is done outside the familial sphere of command and control<sup>57</sup>. They are also consistent with the observation by the United Nations Division for the Advancement of Women (1991:91) that when income earned by women is very small their role changes from control to management (see 3.3.1). Furthermore, this total lack of control over income on the women's part is evidence in support of the argument by some scholars (Swantz, 1985:52; Brain, (1976:266; Mbilinyi & Shundi, 1999:55) that in most traditional societies in Tanzania, the women's role was to produce and reproduce for the husband (refer to 2.7). With regard to the typology of the interpretation of power in relation to gender by Lukes (in Kabeer, 1994: 224-227) mentioned above, the findings indicating that some interviewees had no freedom to use their income suggest that such interviewees lacked both *the power over* and *the power within* interpretations of power in relation to gender. In view of this situation, the husband's interests would be allowed to prevail.

---

<sup>56</sup> For details, see 3.2.7.

<sup>57</sup> For details, see 3.2.8.

The findings discussed above show that, in general, most WED Programme-supported interviewees became free to use their incomes after starting food-processing microenterprises subsequent to training received from SIDO/UNIDO. For those who had never owned any income, they began to use it freely while those who had had some income prior to the training, their freedom to spend increased. According to the operationalisation of the concept of empowerment (see 4.6.3), these women were empowered by the WED Programme. However, there were a few, whose empowerment was limited by the prevailing relations between wife and husband influenced by social domination.

With regard to interviewees from the control group, the findings suggest that there was no empowerment in respect to freedom to use own income. They lacked financial decision-making power.

#### *Findings from the survey*

The analysis in Table 10 also shows that two-thirds (66.7 per cent) of WED Programme-supported women reported that they were free to use money from their food-processing businesses while the corresponding figure for the control group was half as much (33.4 per cent). In the same vein, while 17.9 per cent of WED Programme-supported women reported not to be free to use money from food processing, slightly twice as many from the control group reported so. These results confirm the findings from in-depth interviews.

Furthermore, results of the chi-square test indicated that there was a significant difference between respondents of the two categories with respect to freedom to use money because the calculated chi-square value was *greater than* the tabulated one (8.376 against 3.84 at 2 degrees of freedom and 0.05 significance level). These chi-square results imply that there was a statistically significant association between freedom to use money and participation in the WED Programme.

## **5.6 Women's ownership of assets**

Ownership of assets by women during the periods before and after starting a microenterprise was also examined in order to investigate the empowerment of WED Programme-supported women. (see 1.4.1 third objective and 4.6.1, 4.6.2 and 4.6.3).

### ***Findings from the survey***

The analysis in Table 10 also summarises women's ownership of assets during the periods before and after starting their microenterprises.

#### ***5.6.1. Assets personally owned before hand***

Table 10 also shows that 30.8 per cent of WED Programme-supported women personally owned some assets before starting their food-processing microenterprises while 69.2 per cent said that they did not own any assets. The corresponding figures for the control group were 10.3 per cent and 89.7 per cent respectively.

Findings from the survey suggest that three in ten of WED Programme-supported women had assets while only one in ten of those in the control group had such. The difference in ownership of assets between respondents of the two categories prior to starting food processing was confirmed by chi-square test results that show that the difference between the two categories was statistically significant because the calculated chi-square value was *greater than* the tabulated one (5.032 against 3.84 at 1 degree of freedom and 0.05 significance level). These chi-square results imply that ownership of assets prior to starting food processing was associated with joining the WED Programme. This implication drawn from chi-square results was confirmed by bivariate correlation analysis results that indicated ownership of assets before was significantly associated (significant at 0.025) with joining the WED Programme (see Appendix E).

This difference between WED Programme-supported women microentrepreneurs and non-WED women who owned assets might be due to their respective differences of work prior to food processing and sources of income other than food-processing businesses (see 5.2.7 and 5.2.8). In both cases, WED Programme-supported women had an advantage over non-WED

women. This finding is consistent with that of Mbilinyi (1999b: 149) about women microentrepreneurs in Tanzania (see 3.3.2).

The type of assets in question included electric and charcoal ovens, freezers, refrigerators, kiosks, sewing machines and residential houses. Others were: plots of land, radio sets, television sets, livestock (cows/poultry) and domestic/kitchen utensils. It is worth noting that all four women (10.3 per cent) in the control group who said that they personally owned some assets, in fact only owned domestic/kitchen utensils.

### ***5.6.2 Assets personally owned afterwards***

Table 10 also indicates that slightly more than half (51.3 per cent) of WED Programme-supported women and 48.7 per cent of their counterparts in the control group personally owned some assets by the time of the study while 48.7 per cent and 51.3 per cent from both categories respectively did not. These results show that there was an increase in personal ownership of assets among members of both categories of respondents. The increase for the control group was almost four times while for the WED Programme-supported category it was almost two-thirds only.

The results for the chi-square test on survey findings for the period after are: 0.051 calculated value against 3.84 tabulated value at 1 degree of freedom and 0.05 significance level. Since the calculated value was *less than* the tabulated one, it indicates that the difference in ownership of assets between the two categories was not statistically significant. These chi-square results suggest that participating in the WED Programme did not influence personal ownership of assets. Similar to the results of the chi-square test, results of bivariate correlation analysis (between ownership of assets before and after the WED Programme) showed no statistically significant association (0.824) between being in the WED Programme and ownership of assets (see Appendix E).

Although the chi-square test and bivariate correlation analysis indicated that there was no difference in ownership of assets between the two categories, an analysis of the types of assets indicates otherwise (see *type of assets acquired* below). This contradiction can be explained by the fact that the data collected through questionnaires did not involve the value of assets.

The data collected were only limited to the number of respondents who reported to have acquired assets by the time of the study and types of assets.

#### *Type of assets acquired*

Survey findings show that the type of assets personally owned by the time of the study included food-processing plant, kiosks, food-processing equipment, kitchen items, utensils, furniture items, electric/gas cookers, radio sets, television sets, and video recorders. Other assets were a car, a residential house, refrigerators, freezers, sewing machines and a milling machine.

An analysis of the types of assets acquired revealed that none of the respondents from the control group reported to have acquired a food-processing plant, a kiosk for commercial purposes, food-processing equipment, a blender, a car, a residential house or a milling machine. These types of assets have relatively more value than the other types mentioned in the preceding paragraph. This analysis, therefore, shows that generally WED Programme-supported respondents had acquired assets of higher value than their counterparts from the control group

#### *Findings from in-depth interviews*

When the interviewees who personally owned some assets were asked if they would feel free to sell them without their husbands' permission, almost all of them replied negatively. They said that they had to consult their husbands because otherwise it would not be proper in married life. This is another case of the prevalence of social domination irrespective of women's material or economic power. Consistent with an observation by Kaihula (1995:161), this finding suggests that women who acquire and own property are careful so as not to antagonise their husbands (see 3.3.2).

Very few interviewees said that they would feel free to sell their assets and subsequently inform their husbands. They pointed out that permission as such was not necessary because the assets belonged to them. These were employed women whose husbands were retired officers with very low income. They were also diploma holders. Taking this situation into account, it can be concluded that their freedom to sell assets was due to their employment

status as well as higher income status than their husbands as observed by UNDAW (1991:41)<sup>58</sup>.

As for women's right to own assets, most interviewees said that women should freely own and control their assets. Interviewees who subscribed to this view argued that such a practice guaranteed women's ownership even upon their husbands' deaths or in the event of divorce. However, very few interviewees said that assets should be jointly owned by husband and wife and be seen as family assets.

The above findings show that some women from the WED Programme-supported category were able to buy assets from their food processing activities. Most of these assets were food-processing equipment and other domestic items as well as a few assets of relatively high value as shown above under types of assets. Nonetheless, it seems that most of them did not have control over their assets because they could not sell them without their husbands' permission. The lack of control over the assets suggests that the empowerment was limited in extent.

In the same vein, some interviewees from the control group acquired some assets, mostly kitchen utensils. Like their counterparts from the WED Programme, they were not free to sell them without their husbands' permission. They lacked control over their assets

The next section presents women microentrepreneurs' involvement in trade associations and participation in trade fairs.

### **5.7 Women's involvement in business associations and participation in trade fairs<sup>59</sup>**

In accordance with the research objectives (see 1.4.1); all interviewees were asked about their involvement in trade associations and participation in trade fairs in order to examine the empowerment process. First, findings on involvement in business associations are presented followed by findings on participation in trade fairs.

---

<sup>58</sup> Refer to 3.3.2 for microenterprises and women's empowerment.

<sup>59</sup> The term *Trade fairs* is used here to include trade shows and exhibitions.

### ***5.7.1 Women's involvement in business associations***

#### ***Findings from the survey***

Table 11 shows that all WED Programme-supported respondents (94.9 per cent) except two only (5.1 per cent) were members of business associations. Almost all of them (92.3 per cent) belonged to the Tanzania Food Processors Association (TAFOPA) established under the auspices of the WED Programme as pointed out in 1.3. In contrast, none of the control group respondents was a member of any business association.

When the chi-square test was performed to find out if the difference in membership to business associations between the two categories was significant, the results were positive because the calculated chi-square value was *far greater than* the tabulated one (70.390 against 3.84 at 1 degree of freedom and 0.05 significance level). These results imply that there was a statistically significant association between participation in the WED Programme and being a member of a business association.

Further analysis by bivariate correlation, to find out the association between participation in the WED Programme and being a member of business associations, indicated that there was a statistically significant correlation (significant at 0.000) between the two. These results further indicate that participating in the WED Programme was likely to increase the chance of being a member of a business association by 95 per cent (see Appendix E).

Membership of TAFOPA implies that WED Programme-supported women were no longer isolated in their microenterprises because they have a forum to exchange views and establish networks. Such a situation is conducive to confidence building among women microentrepreneurs and could engender the growth of their businesses by opening up new business opportunities. In this regard, not being members of any business association as is the case for non-WED women implies that women remain isolated in their microenterprises without any meaningful opportunities for development.

#### ***Findings from in-depth interviews***

When the researcher probed as to why control group respondents were not members of business associations, some replied that their businesses were still small while others said that they were not aware of such associations.

The finding on lack of awareness of business association as a reason for not being members of them is consistent with that of ILO (2003: 42-43).

When TAFOPA members from the WED Programme were asked about the benefits of being TAFOPA members, several were pointed out, for example:

- facilitating contacts with other women;
- getting advice on new products;
- getting information about training, seminars, meetings and trade fairs as well as invitations;
- getting inputs in bulk more easily;
- selling products under the associations' trade name;
- sponsorship for trade fairs;
- earning money and becoming less dependent;
- getting loans; and
- becoming known or getting publicity.

The above list of benefits that TAFOPA members get from their association shows that the WED Programme has done a lot to change the situation of its trainees by enabling them to have such opportunities.

When the researcher asked if TAFOPA sensitises women members to know their rights, the responses indicate that it is mainly through encouraging them to have their own income-earning projects. It is expected that the income they earned would cause them to be less dependent on men.

Further discussions with the interviewees revealed that some of them were or had been in the leadership positions in TAFOPA. These were either executive committee members or regional or national leaders. When asked if they had ever held such a position before, the majority replied negatively.

Consistent with the operationalisation and measurement of the empowerment variables presented in 4.6.3, the WED Programme had empowered participants by enabling them to

become TAFOPA members and, in so doing they were provided with new opportunities. Nothing similar was applicable to interviewees in the control group.

### ***5.7.2 Women's participation in trade fairs***

#### ***Findings from the survey***

Table 11 shows that the vast majority (87.2 per cent) of WED Programme-supported respondents had participated in trade fairs while none of their counterparts in the control group had. Only 12.8 per cent of WED Programme-supported respondents had not participated in trade fairs. When the chi-square test was performed, results indicated that the difference between the two categories was statistically significant because the calculated value was *far greater than* the tabulated one (60.831 against 7.82 at 1 degree of freedom and 0.05 significance level). These results imply that participating in the WED Programme was strongly associated with participation in trade fairs. This finding was further confirmed by the results of correlation analysis that indicated that participation in the WED Programme was strongly correlated (significant at 0.000) with participation in trade fairs (see Appendix E).

The discussion on the findings about membership of business associations (see Table 11) is applicable here as well. The fact that almost 9 in 10 WED Programme-supported women had participated in trade fairs implies that these women had been able to advertise themselves and their activities. It also implies that these women microentrepreneurs had more business exposure and the possibility of establishing links with outsiders, whether customers, suppliers or promoters, all of whom are likely to contribute positively to enterprise development. Non-participation in trade fairs, as in the case of control group members, implies remaining isolated and unknown to outsiders with very little potential for enterprise development.

#### ***Findings from in-depth interviews***

Discussions with the interviewees revealed that most of them had participated several times in several trade fairs organised annually such as the Nanenane Agricultural Show<sup>60</sup> organised by the Tanzania Agricultural Society (TASO), the Dar es Salaam International Trade Fair

---

<sup>60</sup> The Nanenane Agricultural Show is held annually during the first week of August to mark Tanzania Farmers' Day. Nationally, it is organised in Mbeya and it is organised by zones as well.

(DITF)<sup>61</sup> and regional trade fairs organised by SIDO and SIDO/UNIDO<sup>62</sup> as well as by other organisations as portrayed by one interviewee in Box 5.1. About a third of them participated in the SADC trade fair held in Dar es Salaam.

**Box 5.1: Participation in trade fairs by a woman food processor**

I have participated in the Dar-es-Salaam International Trade Fair more than four times and every year in the Nanenane Agricultural Show here in Arusha. I have also been to Nairobi in the Jua Kali Trade Fair. I have participated in so many trade fairs that I cannot mention them all.

*Source: Interview with a WED-supported woman in Arusha, translated from Kiswahili.*

When asked about how they received invitations and sponsorship, the responses indicated that invitations were received from various sources. Some came from regional offices of the Ministry of Agriculture and Food Security while others were channelled through TAFOPA. Yet, other invitations were received from non-governmental organisation or the organisers and sponsors. Normally, participation in a given year would lead to establishing new contacts and being invited to participate in subsequent shows or trade fairs. In this regard, one interviewee said:

I have been participating in *Jua Kali*<sup>63</sup> trade fairs following my participation when it was held here in Arusha. It happened that I was reported in one newspaper and became known, I think. When similar trade fairs were held in Nairobi and Kampala, I was invited to go there. I received the invitation through the Secretariat for East African Cooperation.

*Source: Interview with a WED-supported woman in Arusha, translated from Kiswahili.*

With regard to sponsorship, the responses show that on almost all occasions participants sponsored themselves. The exception was with respect to big and prestigious trade fairs like the Dar es Salaam International Trade Fair and the SADC Trade Fair. In this regard, a local non-governmental organisation known as Equal Opportunity for All Trust Fund (EOTF) has

---

<sup>61</sup>The Dar es Salaam International Trade Fair, formerly known as SabaSaba Trade Fair, is organised by the Board of External Trade. It attracts exhibitors from within Tanzania, the SADC region and beyond at a fee.

<sup>62</sup> SIDO and SIDO/UNIDO trade fairs/exhibitions are organised periodically in SIDO zonal headquarters.

<sup>63</sup> *Jua Kali* is the Kiswahili version used to refer to the informal sector in Kenya. It literally means “intense or hot sun” referring to “people who have been working in open spaces for a long time” (Omari, 1995:4). *Jua Kali* trade fairs target microenterprise owners. They are organised annually under the framework of the East African Cooperation. The venue for the exhibition rotates among the three countries, for example, in 2004 Kenya hosted them while in 2005 they were held in Uganda. This year, 2006, *Jua Kali* exhibitions will be held in Dar es Salaam, Tanzania in December.

been sponsoring women microenterpreneurs. What is important to note here concerning sponsorship is that some WED Programme participants have really become economically empowered since they have been able to sponsor themselves to visit trade fairs locally and in neighbouring countries.

TAFOPA members were asked to state how the Association assists them to take part in trade fairs. Their responses show that the assistance has so far been limited to passing on information about different trade fairs, arranging for a joint participation as TAFOPA members and sometimes paying participation fees. Nonetheless, the interviewees were very appreciative of this role played by their Association.

When the researcher probed as to what the interviewees considered to be the gains from participation in trade fairs, they pointed out several benefits. First, they said that trade fairs had helped them to get publicity and thereby to become known (see Box 5.2).

**Box 5. 2: Visitors received by a woman food processor**

After gaining publicity through trade fairs, I have been receiving many visitors from outside Tanzania and from within. Foreign visitors have come from Scotland, Austria, Sudan, Ethiopia, USA, India and Kenya. Students from American Universities have been coming here to see and learn from my activities.

Visitors from within have come from Iringa, Serengeti, Same, Bagamoyo, Zanzibar, Morogoro and from within Arusha as well.

Important visitors received include Mr. Ole Njoolay, the former Regional Commissioner for Arusha Region, Ms. Mary Nagu, the then Minister for Community Development, Gender and Children; a delegate from India; Mr. Ngaiza, the late and former District Commissioner for Arusha District; Director General of CAMARTEC., Ms. Aripa Marealle, former TAFOPA National Chairperson and Member of Parliament; and the Mayor of Arusha Municipality.

*Source: Interview with a WED-supported woman in Arusha, translated from Kiswahili.*

Second, as a result of the publicity, the interviewees said that trade fairs had helped them to get new markets for their products; thereby boosting their sales (see Box 5.3).

**Box 5.3: New markets won by a woman food processor**

When I went to Nairobi for the first time I got a market for honey and I discovered that Kenyans liked honey very much. They asked me to supply them and I have since been doing it.

The same thing applied to vegetable and fruit pickles. I came to know that our Kenyan counterparts did not know how to process them. I showed them how to do it. I also got a market for those products. Actually, had it not been for some family problems, I was supposed to take same products there this month.

*Source: Interview with a WED-supported woman from Mwenge area in Dar es Salaam, translated from Kiswahili.*

Third, through new contacts made during trade fairs, they were able to get new sources of inputs from fellow food processors coming from other parts of the country. Fourth, the interviewees pointed out that they acquired new skills during trade fairs through discussions and exchanging ideas with other food processors. Lastly, through trade fairs, some women won training consultancies thereby increasing their reputation and earning money (see Box 5.4).

**Box 5.4: Training consultancy won during a trade fair in Arusha.**

During the Nane Nane Agricultural Show in Arusha I met with people from Oxfam. They got interested in my activities. They had started projects in Kahama District and requested me to go there and train the youths in their project. I agreed and went to Kahama.

While in Kahama, I also trained other people for free. I did this because I found, those people in a situation similar to the one I had been in some years back. So I felt duty bound to assist them.

*Source: Interview with a WED-supported woman in Arusha, translated from Kiswahili.*

The above findings on participation in trade fairs are consistent with those reported by ILO (2003:41). They also provide persuasive evidence to show how the WED Programme has

impacted its participants. For example, information about trade fairs circulated by TAFOPA to its members has been a great resource for them. It has contributed to empower TAFOPA members in terms of facilitating their movement, visibility and market, as well as networking and economic opportunities.

The findings discussed in this sub-section with regard to microenterprise activities and women's mobility and membership of committees are consistent with findings by Mayoux (1999:995) and Hadjipateras in (Mayoux, 1999:1974) on women microenterprises in Cameroon and Port Sudan respectively (see 3.2.2). The findings also show that microenterprises contribute to women's social and economic empowerment with regard to self-esteem and confidence as pointed out by Kantor (2003:3)<sup>64</sup>.

The above findings on involvement in business associations and participation in trade fairs show persuasively that entrepreneurship development programmes can have a positive impact unlike that which has been postulated by some scholars such as Poojary; Saini and Bhatia (in Kristiansen, 1999:153)<sup>65</sup>. In this regard, the activities undertaken during trade fairs, for example, the risks shouldered and the discovery of new markets for one's products show that WED participants had become real entrepreneurs as defined by Kristiansen (1999:139), Marris (in Kristiansen, 1999:140), and Bonu (1999:87) in 3.2.2 above. In a way, the above positive outcome of the WED Programme (in producing entrepreneurs) confirms the recommendation by Ray (in Kristiansen, 1999:153) and that by Themba et al (1999:113-114) that entrepreneurship development programmes should emphasise inputs of knowledge and practical skills as well as practical oriented business courses and needs-specific training respectively (see 3.2.2). It also confirms the view that it is possible to develop an entrepreneurial career through entrepreneurial training as observed by Olomi (1999:167); Themba et al (1999:113); O'Riordan et al (1997:33) and Carr (in Kristiansen, 1999:153) in 3.2.3 above.

In the next section, findings on freedom of movement and awareness of injustice are presented.

---

<sup>64</sup> See 3.2.5 on the role of microenterprises in development.

<sup>65</sup> See 3.2.5 on the role of microenterprises in development.

## **5.8 Women's freedom of movement and awareness of injustice**

Consistent with the study's objectives (see 1.4.1), women's freedom of movement and awareness of injustice were also examined in order to investigate the empowerment of WED Programme-supported women. Findings on freedom of movement are presented first followed by those on awareness of injustice.

### ***5.8.1 Women's freedom of movement***

#### ***Findings from the survey***

Married respondents were asked if they would feel free to go on with their travel plans without their husbands' permission. Findings from the survey show that 71.8 per cent of WED Programme-supported respondents and 96.6 per cent of those from the control group (calculations based on Table 11 with respect to freedom to travel without husband's permission after) replied that they would not feel free.

The chi-square test was performed on results concerning married respondents only to find out if the difference between the two categories was significant. The calculated chi-square value for freedom to travel after starting food-processing microenterprises was 7.035. In contrast, the tabulated value was 3.84 at 1 degree of freedom and 0.50 significance level. Given the fact that the calculated value was *greater than* the tabulated one, it means that the difference in freedom to travel between the two categories after starting food-processing microenterprises was statistically significant. These results suggest that the WED Programme contributed to giving greater freedom of movement to its participants.

**Table 11: Women’s freedom to travel without husband’s permission before and after, membership of business associations and participation in trade fairs**

Parameter	Category of Respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Freedom to travel without husband’s permission before</i>					
Yes	2(5.2)	0(0.0)	2(2.6)	3.267	7.81
No	30(76.9)	30(76.9)	60(76.9)		
*Na	7(17.9)	9(23.1)	16(20.5)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Freedom to travel without husband’s permission after</i>					
Yes	9(23.1)	1(2.6)	10(12.8)	7.035	3.84
No	23(12.8)	29(74.4)	52(66.7)		
*Na	7(17.9)	9(23.1)	16(20.5)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Membership of business associations</i>					
Yes	37(94.9)	0(0.0)	37(47.4)	70.390	3.84
No	2(5.1)	39(100.0)	41(52.6)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Participation in trade fairs</i>					
Yes	34(87.2)	0(0.0)	34(43.6)	60.831	7.81
No	5(12.8)	39(100.0)	44(56.6)		
Total	39(100.0)	39(100.0)	78(100.0)		

\*Na = women who were singles, widows or divorcees

Figures in brackets indicate percentages

***Findings from in-depth interviews***

When the sixteen (16) married interviewees (see footnote 52 on the sample for in-depth interviews) were asked the same question they began by wondering how that could happen for people who were living under the same roof. After clarification, their responses indicated that twelve (12) of them, in equal numbers from both categories, were free to travel provided they talked about their travel plans to their husbands in advance and the reasons were well understood and straightforward. For example, one interviewee replied as follows:

As I have already said earlier on I’m lucky to have a husband who is development minded. In most cases, whenever I tell him that I need to travel, once he understands the reasons for travelling, he gives me permission and there are no more problems. *Source: Interview with a WED-supported woman in Dar es Salaam, translated from Kiswahili.*

When the researcher probed to find out what could happen if the husband did not give permission while the wife was convinced that she had some good reasons, all twelve interviewees replied that it had never happened that way. Four (4) interviewees elaborated by saying that should it happen that the husband did not give his permission, his reasons would, upon examination, be found to be sound. In my opinion, such a view demonstrates reverence for the traditional household head.

A deeper reflection on the women's reply to this question about freedom to travel shows that women's freedom was in fact limited because it depended on men's say-so or wisdom. This situation seemed to be accepted by the women themselves for cultural and religious reasons as well as lack of conscientisation in gender issues. A reply by an interviewee from the control group illustrates this point:

A married woman must respect her husband. You cannot decide, because you have money, to simply leave (travel). When he comes back he will be told I am not there; it is not possible. You must get permission because you are under his control.

*Source: Interview with a control group woman from Tandale area in Dar es Salaam, translated from Kiswahili.*

Views like the one presented in the above citation demonstrate that some interviewees lacked *the power within* interpretation of power in relation to gender discussed in 3.2.6. Given this deficiency, they lacked the ability to control resources, to determine choices and/or agendas and make decisions as asserted by Kabeer (1994:229).

Interviewees went on to say that the reasons for their freedom to travel were: self-confidence; ability to present the case or explain themselves to their husbands; mutual trust between husband and wife; and being development minded. Further discussions with the interviewees suggested that the more a husband trusted his wife the more he would be willing to let her travel.

When asked if they had ever travelled on business for long periods without any restriction from their husbands, five out of seven WED Programme-supported interviewees replied affirmatively. They cited examples of going to trade fairs and travelling to other regions to buy inputs. They said that they stayed away from home as long as it was necessary. Interviewees went on to say that after starting their microenterprises their freedom to travel had increased compared with the period before.

Notwithstanding the freedom of movement among the majority of WED Programme-supported women as revealed in the findings above, the lack of it is still a reality for a very small minority of them. Some husbands severely restricted their wives' movement as illustrated below:

No, I'm not free to travel because when I say that I need to travel my husband asks me many questions: What are you going to do, how much is your trip going to generate; is it profitable. So these questions prevent me from traveling. As a result, I have never travelled on business. When I travel my husband always accompanies me.

*Source: Interview with a WED Programme-supported woman in Arusha, translated from Kiswahili.*

This example shows that a woman's increased resources, whether entrepreneurship training or economic, did not have any positive influence on her freedom of movement. On the contrary, the husband's behaviour and attitude impacted negatively on the woman's freedom of movement. This finding contradicts economic determinism as postulated by Chen (in Fernando, 1997:57).<sup>66</sup> But it seems to be consistent with what Swantz (1985:87) found between the Wachagga and Wanyambo ethnic groups in Tanzania (refer to 2.7). In that study, it was reported that women were always expected to be under the patronage of a man. The husband in question in this case belonged to the Wachagga ethnic group.

Furthermore, the above citation seems to suggest that the interviewee was aware of the injustice she was suffering at the hands of her husband by her freedom of movement being so much restricted. But she seemed to be powerless to change the situation. According to Sen's cooperative conflict model<sup>67</sup>, this powerlessness could be due to lack of bargaining power.

These findings on freedom of movement show that, in general, most WED Programme-supported women were empowered after training as their travelling away from home became less restricted. The findings also show that men's attitudes influenced the extent of empowerment positively or negatively. At the same time, lack of freedom of movement was prevalent for a very small minority of WED Programme-supported women.

Similarly, microenterprise activities increased the mobility of women in the control group. However, for this category of interviewees the opportunities for movement were small

---

<sup>66</sup> Refer to 3.2.11 for details.

<sup>67</sup> For details, see 3.2.8.

because of the low level of microenterprise activities compared with their counterparts from the WED Programme.

The above findings on women's freedom of movement show that it is an area where traditional ideologies as structural factors<sup>68</sup> are resistant to changes normally influenced by women's income. In this regard, Grasmuck & Espinal (2000:241) and Kabeer (1997:264-5) observe that social domination is not a simple matter of material or economic power (see 3.3.1).

### ***5.8.2 Women's awareness of injustice***

Women's awareness of injustice focused on the interviewee's perception of intra-household decision making and domestic division of labour. They were also asked about their participation in advocacy and lobby activities in favour of women. I begin by examining intra-household decision making.

#### ***Findings from in-depth interviews***

##### ***Intra-household decision making***

When interviewees ( all, irrespective of their marital status) were asked about their perception of intra-household decision-making, their responses were grouped into three: (a) Husband and wife should have equal say (b) It is fair for husbands to have more say and (c) Sometimes it is fair for husbands to have more say. These responses are developed below.

##### ***(a) Husband and wife should have equal say***

The majority of interviewees (16 out of 20) in equal numbers from both categories were of the view that husbands and wives should have equal say in decision making. Several reasons were given for this view. First, the interviewees pointed out that it was an individual right and that it was therefore fair to recognise it as such. Second, related to the first reason, the interviewees said that equal say in decision making helped to remove oppression of women by men. Third, it was also pointed out that equal say in decision making facilitates mutual understanding and brings about development in the household. Lastly, from a religious point

---

<sup>68</sup> See 3.2.9 for a discussion of the concept of structure.

of view, some interviewees wondered why there should not be equality in decision making when husband and wife are said to be united into one upon marriage.

The researcher probed as to what made the interviewees hold the view about equality in decision making and its justification. Three reasons emerged from their responses. The first reason was education. It was pointed out that it was not easy for uneducated women to perceive it that way. The second reason was possession of income. The third reason was upbringing. It was argued that if one grew up experiencing such equality, one expected the same in adulthood.

When WED Programme-supported interviewees were asked when they began to think that there should be equality in decision making, seven (7) of them said that it started even before receiving the training from SIDO/UNIDO. Only three (3) of them said that it began after the training. This suggests that generally the WED Programme did not influence the holding of this view of equality in decision making.

The above findings suggest that with respect to intra-household decision making, the majority of interviewees enjoyed *the power within* interpretation of power in relation to gender already cited above. A process of conscientisation about gender issues had made them aware of their rights in decision making even if they did not enjoy it in reality because it was a mere perception. Nevertheless, this implied that they had the potential of being empowered in other aspects and dimensions.

*(b) It is fair for husband to have more say in decision making*

Two (2) interviewees, both of them from the control group, said that it was fair for husbands to have more say in decision making. They contended that this is because wives are under the control of their husbands (see Box 5.5).

**Box 5.5: It is fair for husbands to have more say in decision-making**

It is fair for a husband to have more say in decision making because he is a man with all rights to own you, to own me. This is because he can tell me: “Today don’t go out, don’t go anywhere. By his order, it is true I don’t go out, I don’t go anywhere; I just stay at home”  
...I’m obliged to obey him because it has been like that since time immemorial; it hasn’t started today.

*Source: Interview with a control group woman from Tandale area in Dar-es-Salaam, translated from Kiswahili.*

The evidence provided in Box 5.5 suggests the prevalence of the traditional outlook according to which women were voiceless. A situation like this is due to lack of education; lack of a modern outlook and the prevalence of patriarchy. It also shows that the interviewees lacked *the power within* interpretation of power and that they were not gender aware. Lack of education as one of the reasons for holding this view is supported by the fact that interviewees from the control group had a lower level of education than those from the WED Programme. The same applies to their husbands (see Tables 4 and 5). Furthermore, survey results show that all respondents holding this view, except one, came from the control group (see Table 12).

*(c) Sometimes it is fair for husbands to have more say in decision making*

Another two (2) interviewees subscribed to the view that sometimes it was fair for husbands to have more say in decision-making. They were both from the WED Programme-supported category and over 60 years of age.

When the researcher probed for explanations, they came forth with a mixture of reasons reflecting both cultural and religious beliefs. They said that husbands are heads of households and for this reason they deserve more say in decision making concerning important issues. Nonetheless mutual consultation is not completely ruled out, as it is important in order to minimise conflict. Lastly, there was also a view that women should have less voice because they left their respective families to join new families and even dropped their original family names. These cases show clearly the lack of *the power within* interpretation of power in relation to gender on the part of interviewees. They also show reverence for the traditional household head and how traditions as structural forces work against women’s empowerment.

The findings presented in (c) above show that the WED Programme did not influence the participants' awareness of injustice with regard to intra-household decision making. Considering their age, it seems that interviewees holding their views were traditionalists.

### ***Findings from the survey***

Table 12 also summarises women's perception of intra-household decision making before and after starting their microenterprises. Table 12 shows that 69.2 per cent of WED Programme-supported women said that the husband and wife should have equal say in decision making while the corresponding figure for the control group was 61.5 per cent. At the same time as few as 2.6 per cent of WED Programme-supported women said that it was fair for husbands to have more right in decision making while the corresponding figure for the control group was almost eight times as much (17.9 per cent). The rest of the respondents, 17.9 per cent (WED) and 12.8 per cent (control group) said that sometimes it was fair for husbands to have more say while 10.3 per cent (WED) and 7.7 per cent (control) said it was not fair for husbands to have more say.

When the chi-square test was performed on the survey results for the perception of domestic decision making prior to starting food-processing microenterprises show that the calculated value was 5.153 while the tabulated one is 7.81 at 3 degrees of freedom and 0.05 significance level. Since the calculated value was *less than* the tabulated one, these results suggest that the difference in perception of domestic decision making between the two categories was not statistically significant.

Table 12 also shows that in both categories the proportion of those who said the husband and wife should have equal say in decision making increased to 76.9 per cent for the WED Programme-supported category while it was 64.1 per cent for the control group. The increase was smaller for the control group. Only 2.6 per cent of respondents in each category said that it is not fair for a husband to have more say indicating a decrease in each category. While none in the WED category said it is fair for a husband to have more say, 20.5 per cent of the control group respondents said it is. The rest, 20.5 per cent (WED) and 13.3 per cent (control group) said that sometimes it is fair for a husband to have more say in decision making.

When the chi-square test was performed, the calculated chi-square value for the period after starting food-processing microenterprises was 9.147. In contrast, the tabulated value was 7.81

at 3 degrees of freedom and 0.05 significance level. Given the fact that the calculated value was *greater than* the tabulated one, the results indicate that there was a statistically significant difference in the perception of decision making between the two categories. This being the case, it implies that participation in the WED Programme influenced women's perception of the process of intra-household decision making.

The analysis in Table 12 also shows that the difference in proportion of women and their views about intra-household decision making between the two periods was very small. They also indicate that the majority of respondents in both categories were aware of the injustice relating to intra-household decision making. This is demonstrated by the fact that they perceived that the husband and wife should have equal say. This perception suggests that the respondents were gender aware. This situation of being gender aware, at least in this respect, could be due to gender sensitisation campaigns by non-governmental organisations and other government agencies in this post-Beijing era. At the same time, the analysis shows that respondents from the control group were less aware of the injustice in intra-household decision making because all who perceived that it is fair for husbands to have more say came from this category. The lack of gender awareness by this category of respondents could be due to a variety of reasons, for example, lack of education, lack of exposure to a modern outlook or being ardent traditionalists. The chi-square results for the period after confirm the increased awareness of the process of intra-household decision making among WED Programme-supported respondents.

### ***Findings from in-depth interviews***

#### *Domestic division of labour*

With regard to the interviewees' perception of domestic division of labour, the responses were also grouped into three: (a) It was fair for wives to work more than husbands, (b) Division of labour should be equal between husbands and wives; and (c) Husbands should work more than wives. Elaborations of each view are presented below.

*(a) It is fair for wives to work more than husbands.*

Three (3) interviewees from the control group category said that it is fair for wives to work more than their husbands. When asked for the justification for their view; they argued that it has always been like that. It was inherited from our forefathers.

As pointed out above when discussing intra-household decision making, this perception reflects the dominance of the traditional way of life. In which women worked and continue to work for longer hours than men but earned much less. This way of life is justified on cultural grounds. As pointed out in my discussion above about intra-household decision making, these findings suggest that the interviewees were not gender aware and lacked “the power within” interpretation of power in relation to gender as posited by Lukes (in Kabeer, 1994:227). The findings also show the resilience of structural factors in maintaining the status quo.

*(b) Division of labour should be equal between husbands and wives*

Fifteen interviewees (9 WED and 6 control) contended that division of labour between husbands and wives should be equal. When asked to give reasons for their view they said that that is how it should be as anything short of equal division of labour would be oppression. They also said that equal division of labour would reduce women’s current heavy workload. The interviewees went on to point out that equality in division of labour was necessary because tasks performed were for the benefit of the entire household or both of them. They also said that equal division of labour helped women to cope with life upon the death of their husbands.

In response to a question as to whether there existed tasks or work for women only and others for men only, most interviewees regardless of their category replied negatively. They said that both men and women could do almost all tasks except child bearing. One of them put this very succinctly (see Box 5.6).

**Table 12 : Women’s perception of intra-household decision making and division of labour before and after**

Parameter	Category of Respondents		Total	Chi-square value	
	WED	Control group		Observed	Expected
<i>Perception of decision making before</i>					
It is fair for husbands to have more say	1(2.6)	7(17.9)	8(10.3)	5.153	7.81
Sometimes it is fair for husbands to have more say	7(17.9)	5(12.8)	12(15.4)		
It is not fair for husbands to have more say	4(10.3)	3(7.7)	7(9.0)		
Husband and wife should have equal say	27(69.2)	24(61.5)	51(65.4)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Perception of decision making after</i>					
It is fair for husbands to have more say	0(0.0)	8(20.5)	8(10.3)	9.147	7.81
Sometimes it is fair for husband to have more say	8(20.5)	5(12.8)	13(16.7)		
It is not fair for husbands to have more say	1(2.6)	1(2.6)	2(2.6)		
Husband and wife should have equal say	30(76.9)	25(64.1)	55(70.5)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Perception of household division of labour before</i>					
It is fair for wives to work more than husbands	0(0.0)	1(2.6)	1(1.3)	1.251	7.81
Sometimes it is fair for wives to work more than husbands	6(15.4)	5(12.8)	11(14.1)		
Division of labour should be equal between husbands and wives	29(74.4)	30(76.9)	59(75.6)		
Other	4(10.3)	3(7.7)	7(9.0)		
Total	39(100.0)	39(100.0)	78(100.0)		
<i>Perception of household division of labour after</i>					
It is fair for wives to work more than husbands	1(2.6)	1(2.6)	2(2.6)	1.148	7.81
Sometimes it is fair for wives to work more than husbands	3(7.7)	3(7.7)	6(7.7)		
Division of labour should be equal between husbands and wives	29(74.4)	32(82.1)	61(78.2)		
Other	6(15.4)	3(7.7)	9(11.5)		
Total	39(100.0)	39(100.0)	78(100.0)		

Figures in brackets indicate per centages

**Box 5.6: On division of labour between women and men**

There is a division of labour put by God that cannot be violated. A woman (wife) is there to carry the pregnancy, give birth and to breastfeed the baby. A man (father) cannot perform them. Apart from the above tasks, all other tasks can be done by anybody (all): cooking, men can cook; bathing children, men can do it ... it is just a matter of arrangement within a family ...

*Source: Interview with a WED Programme-supported woman from Mafiga area in Morogoro, translated from Kiswahili.*

When asked about what made them hold such a view, most of them attributed it to education, having a modern outlook, economic changes and hardships. They pointed out that on account of these factors tasks that were formerly considered to be for men or women only are today being done by women and vice versa.

Once again, as observed in the discussion above about intra-household decision making, these findings show abundantly that the interviewees in question were conscientised about gender issues and enjoyed *the power within* interpretation of power in relation to gender already mentioned in the preceding discussion. But since this was a perception only, a reality to be won, the findings also suggest that the interviewees lacked *the power over* interpretation of power in relation to gender.

Two (2) interviewees, one from each category, both of them less educated and older ones contended that there were some tasks or types of work that were more suited to men than to women because of their respective biological make-up. These views indicate that these interviewees were not gender aware. They also show that structural forces against women's empowerment were still at work.

*(c) It is fair for husbands to work more than wives*

One woman was of the view that husbands (men) should work more than women. When the researcher probed for justification for this, she said that women are considered men's assistants. So she wondered why assistants should work more than their superiors.

### *Findings from the survey*

The analysis in Table 12 with respect to perception of household division of labour shows that respondents from each category were overwhelmingly (74.4 per cent WED and 82.1 per cent control group) of the view that division of labour should be equal between husbands and wives. Very few of them (7.7 per cent from each category) said sometimes it was fair for wives to work more than husbands while as few as 2.6 per cent said it was fair for wives to work more than husbands. These findings are indicative of the high level of gender awareness among both WED Programme-supported and non-WED women. As pointed out in the discussion about survey results on the perception of intra-household decision making, this gender awareness could be due to gender sensitisation campaigns by non-governmental organisations and other government agencies in this post-Beijing era. The rest had different views. When compared, the difference in the proportion of respondents and their views between the two periods on household division of labour was very small.

The chi-square test was performed to find out if the difference with respect to perception of domestic division of labour between the two categories was significant. The calculated chi-square values for the two periods, before and after, were 1.251 and 1.148 respectively. In contrast, the corresponding tabulated value was 7.81 at 3 degrees of freedom and 0.05 significance level. Both calculated values of the chi-square were *less than* the tabulated one. Therefore, the survey results discussed above suggest that there was no statistically significant difference in the perception of domestic division of labour between the two categories for the periods before and after starting food-processing microenterprises. In other words, having participated in the WED Programme did not seem to have influenced the participants' perception of domestic division of labour.

Survey findings and in-depth interview responses indicate that the vast majority of respondents from both categories were aware of injustice relating to domestic division of labour. This is because they perceived that division of labour should be equal between husbands and wives while very few of them perceived otherwise. This awareness was even made clearer by responses from interviewees indicating that both men and women, irrespective of their sex, could do all tasks except child bearing. Gender sensitisation, education and exposure to the realities of modern life seem to be the major factors influencing

the awareness of injustice relating to domestic division of labour. Findings from in-depth interviews were confirmed by chi-square results.

*Participation in activities to raise women's awareness of injustice*

When respondents from the control group were asked if they participated in activities such as seminars, workshops and meetings to raise women's awareness some of them replied positively while others replied negatively. Those who reported positively said that their activities were mainly limited to women's economic groups. They organise themselves in groups in order to access loans from institutions that use the group solidarity model. One of the interviewees was a group chairperson while two of them were secretaries of such groups. When the researcher probed to find out if the groups' activities were limited to economic activities only, their response was that they also sensitised themselves about women's rights in society. In this regard, one interviewee who was a group chairperson said that she had attended more than three sensitisation seminars aimed at enabling women to recognise their rights especially land rights. With regard to the benefits of their activities, they replied that the benefits included increased cooperation among themselves, loans were obtained more easily and incidents of husbands attempting to appropriate their wives' loans had decreased.

Interviewees who said that they did not participate in activities to raise women's awareness against injustice were further asked if their husbands prevented them from doing so. They replied that there was no such restriction but it was just because the idea had never occurred to them. The interviewees went on to say that even though they had never participated in such activities, they were nonetheless aware that women were denied their rights.

Eight out of ten interviewees from the WED Programme-supported category said that they participated in women's economic groups like their counterparts from the control group. Again, like their counterparts from the control group, the WED Programme-supported interviewees said that in addition to economic activities they sensitised themselves about women's rights including the need to stop being too dependent on men (husbands) by undertaking economic projects of their own. They argued that if women have their own economic projects it would reduce problems in the households and at the same time enable men to undertake even larger projects. When asked to elaborate on how women's economic groups would help reduce problems in the households, they replied that economic/money

difficulties were always the source of most domestic problems. Some interviewees said that they participated in women's church groups while a few of them were local leaders in a women's wing of one of the political parties. Those who participated in women's church groups said that they were mostly involved in counselling younger women how to live well with their husbands, including the importance of having an income of their own.

One interviewee reported an interesting way of how she participated in activities to raise women's awareness. She said that she helped a widowed friend from being dispossessed by her late husband's relatives as presented in Box 5.7 below.

**Box 5.7: A case of saving a widow from being dispossessed by in-laws**

It happened that my friend hailing from Musoma<sup>69</sup> lost her husband. Immediately upon getting the sad news that their younger brother had died, the deceased's elder brother telephoned my friend (the widow) instructing her to list down their late brother's property and relevant documents. My friend panicked but I calmed her down and advised her to hide away all important items and I volunteered to keep them for her. She agreed. I assure you this strategy helped her very much.

*Source: Interview with a WED Programme-supported woman from Morogoro Municipality, translated from Kiswahili.*

The interviewee went on to say that she had also participated in a seminar aimed at sensitising rural women about their rights.

All ten (10) WED Programme-supported interviewees were asked if their training from SIDO/UNIDO had influenced their participation in activities for raising collective awareness of injustice. Some interviewees said that in a way training from SIDO/UNIDO had been an eye-opener while others said that it had widened their scope. Those who said that the training had widened their scope pointed out that even prior to participating in the SIDO/UNIDO WED Programme they were involved in women's economic groups. Yet other interviewees said that the training had influenced their participation because other women had seen the qualitative change of WED Programme-supported women and wanted to become like them (WED Programme-supported women). Two interviewees put very clearly that the

---

<sup>69</sup> Musoma region is in northwest Tanzania to the east of Lake Victoria. The patriarchal mode is well entrenched in this region.

SIDO/UNIDO training had influenced their participation because it enabled them to demonstrate food-processing skills to other women in economic groups.

When asked about the benefits of participating in women's activities to raise women's collective awareness of injustice, some interviewees replied that more women had joined women's economic activities and were more willing to work outside their homes than previously and were also participating in food-processing exhibitions. Other interviewees pointed out that through women's groups it was relatively easier to get loans from financial institutions than previously. In this regard, a few interviewees who said that they participated in women's church groups replied that concerned group members reported that their husbands had become more responsible.

When interviewees who said that they participated in women's church groups were asked about their position on the contents of the Resolutions of Beijing Conference, one of them replied that she advocates Beijing Conference issues when she is with other women in public only, but does not apply them in her home (see Box 5.8 below).

**Box 5.8: Position of an interviewee about the resolutions of the Beijing Conference**

Because I am religious I'll discuss issues contained in the Beijing Conference/Declaration only when I am with other women in public but I'll not apply them in my home because I feel/think that they won't do me any good.

*Source Interview with a WED Programme-supported woman from Dar es Salaam, translated from Kiswahili.*

The findings discussed above suggest that the WED Programme had little, if any, influence in empowering women with regard to awareness of injustice. This is partly because those who seemed to be aware of certain injustices, for example, relating to division of labour, said that they became aware even before receiving training from SIDO/UNIDO. Moreover, in other aspects of awareness of injustice reasons other than training from SIDO/UNIDO were cited as having influenced the interviewees. At the same time, there is evidence to show that some WED Programme-supported interviewees are not committed to the issues relating to the fight against women's injustice (see Box 5.8). Only a few interviewees pointed out clearly that the

WED Programme had influenced their participation in activities for raising women's awareness of injustice. With regard to participating in women's economic groups, it has been shown that even interviewees from the control group were members of such groups. In this regard, education and having a modern outlook were among the major factors.

### **5.9 Association between selected women's characteristics and selected empowerment variables**

Bivariate correlation analysis was done between selected women's characteristics<sup>70</sup> and selected variables for measuring women's empowerment<sup>71</sup> for WED Programme-supported respondents only in order to get more insight into the empowerment process (see Appendix E). The latter were chosen on the basis of statistically significant differences between the period before and after food processing based on chi-square test results.

In order to perform correlation analysis, data were transformed by computer to fit the requirements for a bivariate correlation analysis. Since the data were categorical, the results of the analysis are only indicative of the level of significance. Therefore, they cannot be used to determine the extent of positive or negative correlation.

Correlation analysis results indicated that the respondents' age had no statistically significant association (1.000) with contribution to household income and with freedom to use money from food processing (0.712). These results imply that the respondents' age did not affect the amount of their contribution to household income nor did it affect the extent of freedom to spend money from food processing. The results also indicated that the respondents' age had no statistically significant association with freedom of movement (0.325) and perception of intra-household decision making after food processing (0.344).

With regard to the respondents' education level, correlation results suggest no statistically significant association with contribution to household income, freedom of movement after and perception of intra-household decision making after (0.808, 0.733 and 0.660 respectively,

---

<sup>70</sup> Women's characteristics selected were: age, education, husbands' education, husbands' work, other sources of income and average monthly sales for 2003 and 2004.

<sup>71</sup> Selected variables for measuring women's empowerment were: contribution to household after food processing, freedom to use income from food processing, freedom of movement after food processing and perception of intra-household decision making after food processing.

see Appendix E). There is also no statistically significant association with respect to freedom to use money from food processing (0.380). These results imply that the respondents' education level did not have any impact on the above empowerment outcomes. These findings are surprising because one would expect the contrary as education is widely considered to be the basis of all development phenomena (Tanzania Commission for AIDS, National Bureau of Statistics & ORC Macro, 2005:9).

Correlation results indicated a statistically very significant association between the education level of the respondents' husbands and contribution to household income after (0.004) as well as between the education level of the respondents' husbands and freedom of movement after (0.002). However, both of these associations are negative. These results imply that an increase in the education level of the respondents' husbands would lead to a reduction of the respondents' contribution to household income and freedom of movement. While this implication seems to be plausible with respect to contribution to household income, it does not appear to be so for freedom of movement. Normally, one would expect the wife's freedom of movement to be positively associated with the husband's education level. However, results show no statistically significant association between the education level of the respondents' husbands and the perception of intra-household decision making after (0.439) and freedom to use money from food processing (0.145). Once again, it is surprising that the results show no statistically significant association because normally one would expect the contrary as education is widely considered to be the basis of all development phenomena (Tanzania Commission for AIDS, National Bureau of Statistics & ORC Macro, 2005:9).

As for correlation between husbands' work and respondents' contribution to household income after starting business, freedom to use money from food processing freedom of movement and perception of intra-household decision making after starting business, the results show no statistically significant association (0.917, 0.428, 0.944 and 0.089 respectively, see Appendix E).

Concerning correlation between average monthly sales in 2003 and 2004 and the four selected empowerment variables, results show no statistically significant association for all of them except between average monthly sales in 2003 and contribution to household income after (0.012, see Appendix E). As in the case of correlation between education and these variables,

it is surprising that the results show no statistically significant association unlike the results from in-depth interviews.

It seems therefore that except for the statistically significant association between average sales in 2003 and contribution to household income after starting business, as well as between husbands' education level and contribution to household income and freedom of movement after starting business, there was no statistically significant association between the selected women's characteristics and selected variables for measuring women's empowerment.

### **5.10 Constraints to women's empowerment by WED Programme-supported women**

At the end of the interview via the questionnaire, interviewees were given an opportunity to talk about anything that had not been touched on in the course of the interview. Most of the WED Programme-supported women seized the opportunity to raise their concerns about the WED Programme, especially issues that, in their opinion, were working against the development of their micro food-processing enterprises and eventually their economic empowerment.

Apart from the problem of lack of capital mentioned by the interviewees, most WED Programme-supported women complained that they could not meet the expenses for product quality testing with the Tanzania Food and Drugs Authority (TFDA). They pointed out that without a permit from TFDA, based on product quality testing, their microenterprises could not grow and become formalised. The interviewees insisted that this constraint condemned them to remain at the micro level. In this regard, they requested SIDO through the WED Programme to assist them.

Another constraint mentioned by the interviewees was the requirement to have a separate building for food-processing activities. They said that they did not have enough resources to erect such structures, at least for the time being, because their businesses were still small. A few interviewees added that they needed further training in some areas such as business planning, measuring moisture content in some inputs and health benefits of the various products they made.

When asked about these constraints, the WED Programme Coordinator had the following to say. First, with regard to product quality testing, she said that SIDO had secured funding from donors for the purpose for the period up to June 2006. Accordingly, she invited micro food processors to submit their products for testing. Second, as for the requirement of a separate building for food processing, the Coordinator said that it was not up for negotiation because the aim was not to promote food processing in kitchens, living rooms or in the backyard. To that effect, she urged micro food processors to strive to erect production units independent of living quarters.

Third, the Programme Coordinator went on to say that further training in required areas was possible and open through refresher courses organised periodically by SIDO. However, she hastened to point out that most WED Programme-supported women were not ready to pay for the training because they wanted free training. All in all, the Coordinator added that, were it not for the cost limitation, the Programme could teach many things in the various courses by making them longer. In this regard, the challenge is how to change the participants' mentality away from the dependence syndrome so that they become ready to pay and benefit from refresher courses.

Lastly, the capital constraint had been addressed by having a credit facility attached to the programme. It is administered through the Tanzania Gatsby Trust. In this connection, during fieldwork the researcher met some interviewees who had taken loans from this credit facility.

### **5.11 Chapter summary**

The analysis and discussion focused on the profiles of women micro entrepreneurs and their microenterprises as well as on the reasons for participating in the Women Entrepreneurship Development (WED) Programme for the participants. They also examined women's empowerment as a result of participating in the WED Programme. A control group was used for comparison.

Profiles of microentrepreneurs focused on age, marital status, education level and husbands' education level. Post-educational training, husbands' work, respondents' work before food processing and respondents' other sources of income were also examined.

In addition to descriptive statistical procedures, chi-square tests and bivariate correlation analysis for selected parameters were used in data analysis.

Age-wise, the majority of WED Programme-supported women were more than 40 years old while those in the control group were less than 40 years old. Almost eight in ten of all respondents were married. Respondents from the WED Programme had a higher level of education than their counterparts in the control group. The same applied to their husbands. Generally, husbands in both categories had higher education levels than their wives. The majority of WED Programme-supported respondents had post-educational training compared with very few control group respondents. Background-wise one in ten of WED Programme-supported respondents was a housewife while for the control group it was five in ten.

Profiles of microenterprises focused on ownership status, year of starting, business licence, number of permanent employees, average sales per month and products. With regard to ownership, the respondents themselves owned all the microenterprises. All the microenterprises covered were three years old or more and, being microenterprises, owners did not have business licences. With regard to types of labour used, the majority used casual labourers and family members. For those with permanent employees, their number did not exceed four. In general, average monthly sales for microenterprises belonging to WED Programme-supported respondents were higher than those for the control group respondents. Product-wise, products of WED Programme-supported respondents were more sophisticated than those of respondents from the control group.

With regard to empowerment, generally WED Programme-supported respondents were more empowered than their counterparts from the control group. This conclusion was arrived at after examining their level of contribution to household income, freedom to use their income, involvement in business associations, participation in trade fairs, and ownership of assets as well as freedom of movement. In all these variables, WED Programme-supported respondents performed much better than those from the control group. As for awareness of injustice, the majority of respondents from both categories seemed to be aware. In this regard, participation in the WED Programme did not seem to be a factor.

The WED Programme-supported interviewees mentioned several constraints to women's empowerment. They included lack of capital, problem of product quality testing, the requirement to have a separate building for production and the need for further training. Some of the constraints had already been addressed by SIDO while others, like the need for further training, required the interviewees' initiative as well.

## CHAPTER SIX: SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS

### 6.1 Introduction

This chapter presents the summary, conclusions and policy implications of the study. It is organised as follows: (i) summary, (ii) conclusions, (iii) contribution of the study, (iv) policy implications and (v) areas for further research.

### 6.2 Summary

#### *Introduction*

#### *Objectives of the study*

The primary objective of the study was to explore and to describe the extent to which the SIDO/UNIDO WED Programme had empowered participating women microentrepreneurs in the food-processing sector in Tanzania.

The following were the secondary objectives. First, to identify the profiles of WED Programme-supported women microentrepreneurs and those of the control group. Second, to find out the profiles of microenterprises owned by WED Programme-supported women microentrepreneurs and those of the control group. Third, to investigate and, to compare, the extent of women microentrepreneurs' contribution to household income, freedom to use their income and ownership of assets. Fourth, to find out and, to compare, the involvement in business associations and participation in trade fairs of WED Programme-supported women and non-participants. Fifth, to investigate, and to compare the freedom of movement and awareness of injustice of WED Programme-supported women and non-participants. Sixth, to find out limiting factors against the attainment of women's empowerment among WED Programme-supported microentrepreneurs. Seventh, to explore related international literature.

#### *Research questions*

Consistent with the research objectives, the major research question for the study was: To what extent had SIDO/UNIDO WED Programme-supported women microentrepreneurs in the food-processing sector been empowered?

Secondary research questions were as follows: First, what were the profiles of the WED Programme-supported women and those in the control group? Second, what were the profiles of microenterprises owned by the WED Programme-supported women and those in the control group? Third, what was the extent of the contribution to household income, freedom to use own income and ownership of assets by WED Programme-supported women and those in the control group? Fourth, what was the extent of involvement in business associations and participation in trade fairs by WED Programme-supported women and those in the control group? Fifth, what was the extent of freedom of movement and awareness of injustice by WED Programme-supported women and those in the control group? Sixth, what were the factors limiting the process of empowerment by WED Programme-supported women microentrepreneurs? Seventh, is the theoretical underpinning of the study consistent with related international literature?

As will be shown in this summary, these objectives have been met and the research questions have been answered in the preceding chapters.

### ***Theoretical perspectives and practice***

Theoretical perspectives in gender and gender relations in accordance with the feminist empowerment paradigm as it is influenced by the international women's movement and empowerment guided the study. From the literature, it has been observed that the concept of women's empowerment just like the construction of gender is context-specific. This means that what appears as women's empowerment in one area need not necessarily imply the same in another area. In this regard, data from one cultural context cannot be generalised to other areas. Given this fact and the fact that most detailed studies on women's empowerment have been conducted in South Asia, particularly in Bangladesh, there is a need to conduct similar studies in other areas to widen our knowledge of this phenomenon.

It has also been observed that lack of capital has been, and is still seen as, a critical constraint to women's empowerment. In this regard, empowerment paradigms based on provision of micro credit have been developed but the underlying assumptions have been questioned. At the same time, while lack of entrepreneurial skills is recognised as a serious constraint, almost all studies on women's empowerment have been on micro credit-based microenterprises (Malhotra et al, 2002:24). It seems that very few, if any, have focused on entrepreneurship-

based microenterprises despite the existence of women entrepreneurship development programmes in many developing countries. Hence, there was a need for studies like the present one to increase the scope of our knowledge in the area.

Evidence from practice shows that the majority of studies on women's empowerment, about 66 per cent, have been on empowerment as an independent variable while the remaining ones have been on empowerment as a dependent variable (Malhotra et al, 2002:23). These authors show also that out of the few studies on empowerment as a dependent variable only one was conducted in Africa. As pointed out above, given this very scanty coverage of Africa in women's empowerment research, there was a need to conduct such research in this region of the world.

Lastly, findings from previous studies were inconsistent and inconclusive with regard to how microenterprises and income had impacted women's empowerment. In some cases, the impact was marginal or negative while in other instances it was positive. These were the research gaps that this study intended to fill, specifically within the context of Tanzania.

### ***Research methodology***

#### *Areas of the study*

The study focused on three regions, namely Arusha, Dar es Salaam and Morogoro and more specifically in their regional capitals bearing the same names. The three urban areas were selected for the study on the basis of the presence of large numbers of WED Programme-supported women active in the food-processing business.

#### *Target population and study units*

The target population for the study was women microentrepreneurs in the food-processing sector. It included women microentrepreneurs under the SIDO/UNIDO Women Entrepreneurship Development Programme and other micro food processors not under this or any other programme.

### ***Research design***

The study comprised a cross-sectional and causal-comparative research design. It involved the collection of data at one point in time, using a constant comparative approach in analysis and

discussion. It was conducted in two major phases. The first phase was a survey covering WED Programme-supported women and a control group. The second phase involved selecting a few women microentrepreneurs for in-depth interviews. Both WED Programme-supported women and those in the control group were included in equal numbers. The two major phases of the study were preceded by a pilot study.

#### *The sample and procedure for selecting the sample*

The criteria for selecting women microentrepreneurs from the target population for the study sample were as follows: duration in business of not less than 3 years, i.e. since 2001, having not more than 4 permanent employees, preferably married and being the owner manager.

The research sample comprised 78 women microentrepreneurs, of whom 39 were Programme-supported while 39 constituted the control group. Programme-supported women were distributed as follows: 21 from Dar es Salaam; 11 from Arusha; and 7 from Morogoro. The control group was constituted in a similar manner from the three study areas. The sample for in-depth interviews comprised 20 interviewees, of whom 10 were from programme-supported microentrepreneurs with an equal number from the control group.

#### *Framework for measuring women's empowerment*

In this study, participation in the SIDO/UNIDO WED Programme was the independent variable. Women's empowerment was the outcome of interest with the following indicators as dependent variables: freedom to use own income; contribution to household income; ownership of assets; involvement in business associations; participation in trade fairs; freedom of movement and awareness of injustice.

Measurement of women's empowerment was on three dimensions: economic, socio-cultural and psychological. It involved two arenas: individual/household and the community. With respect to measurement, a respondent was considered empowered if she had something and/or was able to do something after the intervention (WED Programme) or over time, which she was previously denied or which she was unable to do. In this regard, direct questions sought to measure the respondents' actual possessions, knowledge and practice based on the above operationalisation.

### *Types of data and methods for data collection*

Qualitative and quantitative primary data were collected. The bulk of the data were qualitative, collected using in-depth interviews. Most of the quantitative data were collected using structured interviews.

### *Data analysis*

At the first level of quantitative data analysis, descriptive statistical procedures involving cross-tabulations and frequency distributions were used. . At the second level of analysis, chi-square tests and bivariate correlation analysis to find out the association between some variables were performed. Data from in-depth interviews were analysed qualitatively using a constant comparative approach.

### ***The findings***

#### *Extent of contribution to household income*

Both WED Programme-supported women and all those from the control group said that they contributed to household income by meeting part of the expense of food, healthcare and incidentals. Those who started their microenterprises after receiving training from the WED Programme said that previously they did not contribute but since starting microenterprises of their own the amount of their contributions had been increasing. Similarly, interviewees from the control group also said that before starting their own microenterprises they could not contribute anything for lack of personal income.

With regard to the amount contributed, contributions by interviewees from the control group were very small reflecting their income status in comparison with those of the WED Programme-supported category. Chi-square tests suggested a statistically significant association between entrepreneurship development training and the ability to contribute to household income.

With regard to empowerment, the findings indicated that WED Programme-supported women had become empowered as they were able to contribute monthly to household income, a thing that they were previously unable to do. In this respect, women entrepreneurship development programmes are strongly recommended because women entrepreneurs will not only benefit

the economy but their households as well. This is because women are more likely to use their income for the benefit of the family than men.

Given the important role of microentrepreneurs in development and the role played by women in that sector (3.2.5), it becomes evident that no country can afford to do without women entrepreneurs. In this respect, women entrepreneurship development programmes are strongly encouraged in countries like Tanzania.

#### *Freedom to use own income*

Some interviewees from the WED Programme-supported category said that they were *completely free to use their income* as they pleased without seeking permission from their husbands. Such interviewees enjoyed *the power over* as well as *the power within* interpretation of power in relation to gender. This finding also showed that the women concerned had full control over their income as defined by Pahl (in Kabeer, 1997:265)<sup>72</sup>. In the same vein, the finding showed that income earning by women gave them more decision making power in their respective households as pointed out by Allen and Wolkowitz; Beneria and Roldan and Whitehead (in Kabeer, 1999:265)<sup>73</sup>. However, these findings are inconsistent with Whitehead (in Kabeer, 1997:265) who asserts that women can retain the proceeds of their labour when production is independent of the male household and when it is done outside the familial sphere of command and control.

There was a group of interviewees with *cooperative freedom to use income* because unlike their colleagues who claimed complete freedom, these ones said that they were free but acknowledged the importance and need of doing so with their husbands' cooperation. It implies that the women concerned had virtual control over their income although decisions about its use were subject to some kind of blessing from husbands. The extent of cooperative freedom to use income varied from individual to individual.

According to the interpretations of power in relation to gender by Lukes (in Kabeer, 1994:224-227), interviewees categorised as having cooperative freedom to use income had enjoyed to a varying extent the *the power over* and *the power within* interpretations of power vis-à-vis their husbands. These cases confirm the view that empowerment can be achieved

---

<sup>72</sup> See 3.2.8 on Intra-household power relations.

<sup>73</sup> See 3.2.8 on intra-household power relations.

through interdependence between wife and husband as analysed by Malhotra & Mather; Govindasamy & Malhotra; as well as Kabeer (in Malhotra et al, 2002:8).

One interviewee from the WED Programme-supported category had *limited freedom to use income* since, apart from small purchases, prior consultation had to be made and only upon the husband's agreement could the wife proceed to buy the item in question. This case suggests the influence of some kind of social domination in shaping the behaviour of the husband and wife concerned. This is consistent with an observation by Grasmuck and Espinal (2000:241) and Kabeer (1997:264-5) that social domination is not a simple matter of material or economic power since dominant socio-cultural ideologies come into play. This finding also reveals that socio-cultural norms are applied to cause women to be seen as minors and to keep them under men's subordination as argued by Swantz (1985:4) and ILO (2003:34-35)<sup>74</sup>. Furthermore, this finding demonstrated persuasively that the interviewee concerned enjoyed very little *the power over* and *the power within* interpretations of power in relation to gender as analysed by Lukes (in Kabeer, 1994:224-227)<sup>75</sup>.

Most interviewees from the control group had *no freedom to use income* because they said that it was not proper to use money without the husband's permission or knowledge. This finding suggested that they lacked both *the power over* and *the power within* interpretations of power in relation to gender (Luke in Kabeer, 1994: 224-227). The finding is consistent with the observation that when income earned by women is very small their role changes from control to management (UNDAW, 1991:91).

The findings show that, in general, most WED Programme-supported interviewees became free to spend their incomes. The findings were supported by chi-square test results showing that there was a statistically significant association between freedom to use money and participation in the WED Programme. With regard to interviewees from the control group, the findings suggest that there was no empowerment in respect of freedom to use own income.

WED-supported women who reported to be completely free to use their income have great potential to become entrepreneurs because they seem to have the *power within* and *the power over* interpretation of power in relation to gender (see 3.2.2, 3.2.3 & 3.2.7). These two

---

<sup>74</sup> For details, see 2.7.

<sup>75</sup> For details, see 3.2.7.

interpretations of power in relation to gender are crucial to women's empowerment. Given the characteristics of an entrepreneur (see 3.2.2), if women are not empowered there cannot be women entrepreneurs. This is because women's control over income and freedom to use it is crucial for entrepreneurship development.

In the same vein, WED-supported women who reported to have cooperative freedom to use income also had the potential to become entrepreneurs but to a lesser extent than their colleagues who claimed to be completely free. In contrast, WED-supported women who reported to have limited or no freedom to use own income were not likely to develop into entrepreneurs. The same applies to women from the control group.

#### *Ownership of assets*

The survey results showed that three in ten of WED Programme-supported women had assets prior to starting food processing while only one in ten of those in the control group had such. The difference in ownership of assets between respondents of the two categories prior to starting food processing was confirmed by chi-square test results that showed that the difference between the two categories was statistically significant. Chi-square test and correlation analysis results imply that ownership of assets prior to starting food processing was associated with joining the WED Programme.

Chi-square test and correlation analysis results for the period after starting food processing suggested that participating in the WED Programme did not influence personal ownership of assets. However, an analysis of the types of assets indicated that generally WED Programme-supported respondents had acquired assets of higher value than their counterparts from the control group. This contradiction is explained by the fact that the inferential statistical analysis did not involve the value of assets.

Almost all interviewees who personally owned some assets said that they had to consult their husbands if they wanted to sell them because not to do so would be improper in married life. Very few interviewees said that they would feel free to sell their assets and subsequently inform their husbands.

In the same vein, some interviewees from the control group acquired some assets, mostly kitchen utensils. Like their counterparts from the WED Programme, they were not free to sell them without their husbands' permission. They lacked control over their assets.

The fact that almost all women microentrepreneurs from both categories reported not to be free to sell their assets independently suggests that the issue of gender subordination is still prevalent in Tanzania and affecting women's lives negatively. Gender subordination constrains women's agential character (see 3.2.9). This phenomenon is not conducive to the creation of women entrepreneurs and does not reflect women's contribution to the national economy.

#### *Involvement in business associations*

Almost all WED Programme-supported respondents (94.9 per cent) were members of business associations. Almost all of them (92.3 per cent) belonged to the Tanzania Food Processors Association (TAFOPA). In contrast, none of the control group respondents was a member of any business association.

These results imply that there was a statistically significant association (significant at 0.000) between participation in the WED Programme and being a member of a business association. Some control group respondents said that they were not members of business associations because their businesses were still small while others said that they were not aware of such associations.

Consistent with the operationalisation and measurement of the empowerment variables, the WED Programme had empowered participants. It enabled them to become TAFOPA members that provided them with new opportunities. Nothing similar was applicable to interviewees in the control group.

#### *Participation in trade fairs*

A huge majority (87.2 per cent) of WED Programme-supported respondents had participated in trade fairs while none of their counterparts in the control group had. Most of them had participated several times in several trade fairs organised annually such as the Nanenane Agricultural Show organized by the Tanzania Agricultural Society, the Dar es Salaam

International Trade Fair and regional trade fairs organised by SIDO and SIDO/UNIDO as well as by other organisations. These findings imply that participating in the WED Programme was strongly associated with participation in trade fairs, initiating awareness of opportunities outside their own immediate sphere of operation.

The findings on involvement in business associations and participation in trade fairs show persuasively that entrepreneurship development programmes can have a positive impact unlike that which has been postulated by some scholars such as Poojary; Saini and Bhatia (in Kristiansen, 1999:153)<sup>76</sup>. In the Tanzanian context, this finding is very pertinent especially during this era in which national barriers to the movement of goods and services are increasingly being removed, regionally and globally. Furthermore, similar programmes can contribute to add value to women's products.

In a way, the above positive outcome of the WED Programme (in producing entrepreneurs) confirms the recommendation by Ray (in Kristiansen, 1999:153) and that by Themba et al (1999:113-114) that entrepreneurship development programmes should emphasise inputs of knowledge and practical skills as well as practical-oriented business courses and needs-specific training respectively. It also confirms the view that it is possible to develop an entrepreneurial career through entrepreneurial training as observed by Olomi (1999:167); Themba et al (1999:113); O'Riordan et al (1997:33) and Carr (in Kristiansen, 1999:153).

#### *Freedom of movement*

The difference in freedom to travel between the two categories after starting food-processing microenterprises was statistically significant. These results suggest that the WED Programme contributed to giving greater freedom of movement to its participants. After clarification, their responses indicated that almost all of them were free to travel provided they talked about their travel plans to their husbands in advance and the reasons were straightforward and well understood.

Notwithstanding the freedom of movement among most WED Programme-supported women, the lack of it was still a reality for a very small minority of them. Some husbands severely restricted their wives' movement. This example shows that a woman's increased resources,

---

<sup>76</sup> See 3.2.5 on the role of microenterprises in development.

whether entrepreneurship training or economic, did not have any positive influence on her freedom of movement. On the contrary, the husband's behaviour and attitude impacted negatively on the woman's freedom of movement. Microenterprise activities also increased the mobility of women in the control group.

The findings on women's freedom of movement show that it is an area where traditional ideologies as structural factors<sup>77</sup> are resistant to changes normally influenced by women's income. In this regard, Grasmuck and Espinal (2000:241) and Kabeer (1997:264-5) observe that social domination is not a simple matter of material or economic power. Once again, the findings on women's freedom of movement show that gender subordination is a constraint to women's empowerment for certain parameters. So unless gender subordination is addressed properly, Tanzanian women will not benefit from women entrepreneurship development programmes because becoming an entrepreneur involves a lot of travel. This finding implies that gender sensitisation work is required in order that Tanzanian women fully realise their development potential through participating in microenterprises.

#### *Perception of intra-household decision making*

The majority of interviewees from both categories were of the view that *husbands and wives should have equal say in decision making*. Most WED Programme-supported interviewees said that they began to think that there should be equality in decision making even before receiving the training from SIDO/UNIDO. This suggested that generally the WED Programme did not influence the holding of this view of equality in decision making.

The above finding suggests that with respect to intra-household decision making, the majority of interviewees enjoyed *the power within* interpretation of power in relation to gender (see 3.2.7).

Some interviewees, all from the control group, said that *it was fair for husbands to have more say in decision making*. They contended that this is because wives are under the control of their husbands.

---

<sup>77</sup> See 3.2.9 for a discussion of the concept of structure.

A few interviewees subscribed to the view that *sometimes it was fair for husbands to have more say in decision making*. They were all from the WED Programme-supported category and over 60 years of age. Considering their age, it seems likely that interviewees holding their views were traditionalists.

These results suggest that the difference in perception of intra-household decision making between the two categories was not statistically significant. It seems that the WED Programme did not influence the participants' awareness of injustice with regard to intra-household decision making.

#### *Perception of intra-household division of labour*

Some interviewees said that *it was fair for wives to work more than husbands*. They all came from the control group category. These findings suggest that the interviewees were not gender aware and lacked *the power within* interpretation of power in relation to gender as posited by Lukes (in Kabeer, 1994:227). The findings also show the resilience of structural factors in maintaining the status quo.

Most interviewees from both the WED Programme-supported and control group categories contended that *division of labour between husbands and wives should be equal*. Furthermore, a few interviewees, mostly the less educated and older ones, contended that there were some tasks or types of work that were more suited to men than to women because of their respective biological make-up. These views indicate that a few interviewees were not gender aware. They also show that structural forces against women's empowerment were still at work.

Survey findings suggested that there was no statistically significant difference in the perception of domestic division of labour between the two categories for the periods before and after starting food-processing microenterprises. In other words, participation in the WED Programme did not seem to have influenced the participants' perception of domestic division of labour.

Women's perception of intra-household decision making and division of labour as two parameters of awareness of injustice show that some women were conscious of the societal injustice against them but lacked the power to change the situation due to entrenched gender

subordination (see 2.7). Women have been influenced by the international women's movement through non-governmental organisations, government departments and other agencies. At the same time, many women are not aware of the injustice against them. This reality implies that at this stage, where women's empowerment is both a national and global goal, Tanzania needs to put more vigorous effort into sensitising the society with a view to doing away with gender subordination. It is only by doing so that Tanzania will be able to fully benefit from women's contribution to national development.

*Participation in activities to raise women's awareness of injustice*

Most interviewees from both the WED Programme-supported and control group categories said that they participated in women's economic groups. They also said that in addition to economic activities they sensitised themselves about women's rights including the need to stop being too dependent on men (husbands) by undertaking economic projects of their own.

The findings suggest that the WED Programme had little, if any, influence in empowering women with regard to awareness of injustice. With regard to participating in women's economic groups, it has been shown that even interviewees from the control group were members of such groups.

*Association between selected women microentrepreneurs' characteristics and selected empowerment variables*

Inferential statistical analysis showed that there is a statistically significant association between sales performance in 2003 and contribution to household income thereafter. There is also a statistically significant association between husbands' education level and women's contribution to household income and freedom of movement thereafter. Apart from the above variables, there was no statistically significant association between the selected women's characteristics and selected variables for measuring women's empowerment.

*Constraints to women's empowerment for WED Programme-supported women*

Apart from the problem of lack of capital mentioned by the interviewees, most WED Programme-supported women complained that they could not meet the expenses for product quality testing with the Tanzania Food and Drugs Authority (TFDA). Another constraint

mentioned by the interviewees was the requirement to have a separate building for food-processing activities. A few interviewees added that they needed further training in some areas such as business planning, measuring moisture content in some inputs and health benefits of the various products they made.

The above constraints to empowerment for WED-supported women should be seen as constraints to entrepreneurship. This is because it has already been argued that for a woman to become an entrepreneur, she needs to be empowered first. In this respect, in order to create women entrepreneurs Tanzania needs to create an environment conducive for growth and eventual formalisation of their businesses (see 3.2.4). More specifically, encouraging women's microenterprises to grow into small and medium enterprises as WED's main objective (see 1.3) would be difficult to achieve given the reported constraints.

### **6.3 Conclusions**

From the findings, the following conclusions are drawn:

- (i) With regard to contribution to household income, WED Programme-supported women had become empowered as they were able to contribute monthly to household income, a thing that they were previously unable to do.
- (ii) With regard to freedom to use money, most WED Programme-supported interviewees became free to spend their incomes after starting food-processing microenterprises subsequent to training received from SIDO/UNIDO. There was a statistically significant association between freedom to use money and participation in the WED Programme. However, there was no empowerment for interviewees from the control group because they lacked financial decision-making power.
- (iii) Chi-square test and correlation analysis results showed that ownership of assets prior to starting food processing was associated with joining the WED Programme.
- (iv) As for ownership of assets after starting food processing, some women from the WED Programme-supported category were able to buy assets. Nonetheless, it seems that most of them did not have control over their assets because they could not sell them

without their husbands' permission. The lack of control over the assets suggests that the empowerment in this area was limited in extent.

- (v) The WED Programme had empowered participants by enabling them to become TAFOPA members which provided them with new opportunities. Nothing similar was applicable to interviewees in the control group.
- (vi) Participating in the WED Programme was strongly associated with participation in trade fairs.
- (vii) The findings on involvement in business associations and participation in trade fairs show persuasively that entrepreneurship development programmes have a positive impact unlike that which has been postulated by some scholars. They also confirm the view that it is possible to develop an entrepreneurial career through entrepreneurial training.
- (viii) Movement-wise, in general, most WED Programme-supported women were empowered after training as their travelling away from home became less restricted. Nevertheless, the findings show that women's freedom of movement is an area where traditional ideologies as structural factors<sup>78</sup> are resistant to changes normally influenced by women's income.
- (ix) Findings on the perception of intra-household decision making suggest that the difference between the two categories was not statistically significant. It seems that the WED Programme did not influence the participants' awareness of injustice with regard to perception of intra-household decision making.
- (x) There was no statistically significant difference in the perception of domestic division of labour between the two categories for the periods before and after starting food-processing microenterprises. In other words, participation in the WED Programme did not seem to have influenced the participants' perception of domestic division of labour.

---

<sup>78</sup> See 3.2.9 for a discussion of the concept of structure.

- (xi) The WED Programme had little, if any, influence in empowering women with regard to awareness of injustice.

#### **6.4 Contribution of the study**

The contribution of this study to literature and knowledge is as follows. First, very little seems to have been studied on entrepreneurship-based microenterprises and women's empowerment in developing countries. This study has done just that. Second, many studies have been conducted on women's empowerment in South-East Asia but very few in Africa. This study has increased the coverage on Africa with regard to women's empowerment research. Third, the present study has confirmed the usefulness of entrepreneurship development programmes even for microentrepreneurs unlike what some scholars have postulated. Fourth, the study has shown that there is a statistically significant association between entrepreneurship development and involvement in business associations and participation in trade fairs. Fifth and last, the study has confirmed the view by some scholars that social domination is rarely a simple matter of material wealth only.

#### **6.5 Policy implications**

- (i) The findings of this study have demonstrated that WED Programme-supported women's age profile shows that most of them were over 40 years old. The policy implication of this situation is that development interventions like the WED Programme should devise strategies for enabling younger people to participate. Such strategies could include finding out factors that prevent younger people from participating and attempting to address those factors.
- (ii) Similarly, the findings on WED Programme-supported women by education, post-educational training, work before food processing as well as their husbands' social status revealed that the programme was more accessible to women in urban areas and with a higher social status. The policy implication here is that there is a need for similar development interventions to be more inclusive. One way of doing this is to offer the same training at lower fee considered affordable by ordinary people who are

in need. Wide publicity of the training through SIDO's national network could help to ensure that the information reaches as many people as possible.

- (iii) With regard to constraints to women's empowerment by WED Programme-supported women, the recommended policy implication is two-fold. First, there is a need to sensitise women to shed the dependence syndrome and be more willing to bear the costs of further training. Second, since it is already known that women lack capital, there is a need for the programme to come up with a facility to enable women to construct independent production units as required by the regulating authorities. Such a facility need not be completely free because that is anti-entrepreneurial. Instead, it could be offered on very soft terms to assist in capacity building.

## **6.6 Areas for further research**

The findings of this study raised both theoretical and methodological questions requiring further research. In this regard, the following areas for further research are recommended.

The association between some of the women's characteristics and empowerment outcomes of interest is not very clear. Further research in that area is required in order to find out which characteristics engender certain empowerment outcomes.

The study has shown, in a limited manner, some constraints to women's empowerment. In this respect, more research is needed to investigate constraints to women's empowerment for programme-supported women.

The findings have shown that social inequalities persist despite women's economic empowerment. In this regard, there is a need to investigate the discrepancy between women's economic empowerment and inequality in domestic division of labour, intra-household decision making, and freedom of movement. The findings would give some useful insights into social constraints to women's empowerment that would be used by development practitioners to refocus their approaches.

Since this study was cross-sectional, the findings do not give details of the process of change to empowerment over time. Accordingly, research that tracks longitudinally selected women

microentrepreneurs from both categories is recommended. Such a study would give useful insights into the empowerment process across time.

Research that explores successful women microentrepreneurs from both categories and their relationship with husbands in the parameters covered by this study is also recommended. It is expected that the findings would provide useful inputs to business development service providers and to organisations involved in women entrepreneurship development programmes.

A comparative research that investigates differences in the parameters of this study between successful and unsuccessful women microentrepreneurs from both categories is recommended. Findings from such research would provide useful inputs to business development service providers and to organisations involved in women entrepreneurship development programmes.

Finally, it is recommended that this study be replicated with women microentrepreneurs in other areas in Tanzania under similar programmes to confirm the findings.

## REFERENCES

- Ackerly, BA.1995.Testing the tools of development: credit programmes, loan involvement and women's empowerment. *IDS Bulletin* 26(3).
- Alsop, R & Heinsohn, N. 2005. Measuring empowerment in practice: structuring analysis and framing indicators. World Bank Policy Research Working Paper 3510.[www.siyanda.org/static.alsop-empowerment.htm](http://www.siyanda.org/static.alsop-empowerment.htm) (Downloaded: 2006-07-05).
- Ballinger, MS.2000. Participants' self-perceptions about the causes of behaviour change from a program of executive coaching. A PhD dissertation submitted to Capella University.
- Barbie, E. 1983. *The practice of social research*. Belmont, CA: Wadsworth Publishing Company.
- Berger, M. 1989. Giving women credit: the strengths and limitations of credit as a tool for alleviating poverty. *World Development* 17(7).
- Bonu, NS.1999.Botswana: The impact of public policy on entrepreneurship development, in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi, Dar-es-Salaam: Dar es Salaam University Press (1996) Ltd.
- Brain, JL. 1976. Less than second class: women in rural settlement schemes in Tanzania, *Women in Africa*, edited by NJ Hafkin & EG Bay. Stanford: Stanford University Press.
- Bryceson, D & Kirimbai, M.1980. Subsistence or beyond? Money-earning activities of women in rural Tanzania. *BRALUP Research report No 45*.Dar es Salaam: University of Dar es Salaam.
- DFID, vide Department for International Development. 1997. Small enterprises: other tools – A framework for analysing women's empowerment and example of quantitative and qualitative indicators of empowerment. [www.genie.ids.ac.uk](http://www.genie.ids.ac.uk) (Downloaded: 2003-03- 20).
- Fernando, JL. 1997. Non-government organisations, micro credit and empowerment of women, *Annals of the American Academy of Political and Social Science* 554.
- Goetz,AM. & Gupta, RS 1996. Who takes the credit? Gender, power and control over loan use in rural credit program in Bangladesh. *World Development* 24 (1).
- Government trains small entrepreneurs.2006. *The Citizen* (Tanzania), 03 March:5.
- Grasmuck, S. & Espinal, R.2000. Market success or female autonomy? Income, ideology and empowerment among microentrepreneurs in the Dominican Republic. *Gender and Society*, 14 (2).
- Hanak, I. 2000. Working her way out of poverty: micro-credit programs undelivered promises in poverty alleviation. *Journal fur Entwicklungspolitick* 16(3).

- Hannan-Anderson, C. 1995. Swedish International Development Authority's support to women's small-scale enterprises in Tanzania, in *Women in micro and small-scale enterprise development*, edited by L Dignard and J Havet, London: IT Publications.
- Haule, F.2006.VETA, Netherlands to start 1.5bn/= project for local entrepreneurs. *The Guardian* (Tanzania). 27 March: i.
- Hashemi, SM, Schuler, SR & Riley, AP. 1996. Rural credit programmes and women's empowerment in Bangladesh. *World Development* 24 (4).
- Hays-Mitchell, M. 1999. From survivor to entrepreneur: gendered dimensions of microenterprise development in Peru. *Environment and Planning* 31 (2).
- Hult, GTM, Sonow, CC, Kandemir, D. 2003. The role of entrepreneurship in building cultural competitiveness in different organisational types. *Journal of Management* 29(3).
- Huntington, CLB. 1998. When the bottom line isn't the end of the story: women's experiences with micro-enterprise, credit and empowerment in Mbeya, Tanzania. MA Thesis, Carleton University, Ottawa.
- Hyuha, TS & Turiho-Habwe, GP.1999. Gender and entrepreneurship: open space agricultural produce enterprises in Uganda, in *African entrepreneurship and small business development*,t edited by LK Rutashobya & DR Olomi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.
- ILO, vide International Labour Organisation. 2003.*Tanzanian women entrepreneurs: going for growth*. Geneva: International Labour Office.
- ILO, vide International Labour Organisation. 2002. *Jobs, gender and small enterprises in Africa. Preliminary report. Women entrepreneurs in Tanzania* by University of Dar es Salaam, Entrepreneurship Centre. Geneva: International Labour Office.
- ITC, vide International Trade Centre.2004. Women exporters contribute to development.<http://www.intracen.org/>. Downloaded: 2005-09.05.
- Jahan, R. 1996. The elusive agenda: mainstreaming women in development. *Pakistan Development Review* 35 (4 Part 2).
- Jahan, R.1995. *The elusive agenda: mainstreaming women in development*. Dhaka: University Press Ltd and London & New Jersey: Zed Books Ltd.
- Jones, JEW.1994.The role of power,self-efficacy and leadership styles in women business executives and women entrepreneurs.An unpublished PhD dissertation submitted to the University of Detroit, Mercy College of Liberal Arts Graduate Programme.
- Kabeer, N. 2003.*Gender mainstreaming in poverty eradication and the Millenium Development Goals: a handbook for policy makers and other stakeholders*.London: Commonwealth Secretariat.
- Kabeer, N. 2001.Conflict over credit: re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World Development* 29(1).

Kabeer, N. 1999. Resources, agency, achievements: reflections on the measurement of women's empowerment. *Development and Change*, 30.

Kabeer, N. 1997. Women, wages, and intra-household power relations in urban Bangladesh. *Development and Change* 28(2).

Kabeer, N. 1994. *Reversed realities: gender hierarchies in development thought*. London, New York: Verso.

Kaihula, N. 1995. Women's empowerment: its impact on gender relations in the household. A paper presented at a Gender and Development Tanzania Gender Network Programme (TGNP) Seminar Series, Dar es Salaam, Tanzania.

Kandiyoti, D. 1990. Women and rural development policies: the changing agenda. *Development and Change* 21.

Kantor, P. 2000. Promoting women's entrepreneurship development based on Good Practice Programmes: some experiences from the North to the South, Working paper No.9 Series on Women's Entrepreneurship Development and Gender in Enterprises WEDGE. [www.ilo.org](http://www.ilo.org) (Downloaded: 2003-04-18).

Karl, M. 1995. *Women and empowerment: participation in decision making*. London & New Jersey: Zed Books Ltd.

Katapa, R. 1999. Gender patterns in employment in the informal sector: analysis of the National Informal Sector Survey of 1991 and Dar es Salaam Informal Sector Survey of 1995, in *Gender patterns in micro and small enterprises of Tanzania*, edited by M Mbilinyi. Rome: AIDOS.

Kibera, FN & Kibera, LW. 1999. Challenges and prospects of female entrepreneurship in small-scale enterprises in Kenya, in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi. Dar-es-Salaam: Dar es Salaam University Press (1996) Ltd.

Kimambo, IN. 1969. The Interior Before 1800, in *A History of Tanzania*, edited by IN Kimambo & AJ Temu. Nairobi: East African Publishing House.

Koda, B. 1997. A gender perspective of entrepreneurship development in Tanzania, in *Gender and agrarian change in Tanzania* edited by S Ngware, R Ordgaard, and R Shayo & F Wilson. Dar-es-Salaam: Dar es Salaam University Press (1996) Ltd.

Koopman, J. 1996. Client impact assessment of Women Entrepreneurship Development Programme in Bangladesh. A report prepared for USAID/Dhaka. [www.usaidmicro.org/pdf/wedp.pdf](http://www.usaidmicro.org/pdf/wedp.pdf). Downloaded: 2005-07-26.

Kristiansen, S. 1999. Determinants of entrepreneurial behaviour: is there a formula for breeding business innovators, in *African entrepreneurship and small business development*, t

edited by LK Rutashobya & DR Olomi. Dar-es-Salaam: Dar es Salaam University Press (1996) Ltd.

Lecturer underlines women's constraints in cooperatives. 2004. *The Guardian (Tanzania)* 28 January: 4.

Levitsky, J. 1993. *Innovation in the financing of small and microenterprise in developing countries*. Geneva: International Labour Organisation.

Lincoln, Y & Guba, E.1985. *Naturalistic inquiry*. Newbury Park CA :Sage.

Lofland, J. 1971. *Analyzing social settings*. 1<sup>st</sup> edition. Belmont, CA: Wadsworth Publishing Company.

Lutege, P. & Wagner, S. 2002. Women in business. A study on women enterprise development in four districts in Tanzania submitted to FAIDA-SEP.

Lydall, H. 1992. *The entrepreneurship factor in economic growth*. London: Macmillan Academic and Professional Ltd.

Madheswaran, S & Dharmadhikary, A. 2001. Empowering rural women through self-help groups: lessons from Maharashtra Rural Credit Project. *Indian Journal of Agricultural Economics* 56(3).

Makauki, AF.2000. Factors affecting adoption of agroforestry farming system in Turiani Division, Morogoro Rural District.An unpublished MA (Rural Development) dissertation, Sokoine University of Agriculture (SUA), Tanzania.

Makombe, I, Temba, E & Kihombo,A. 2005. Micro credit and women's empowerment: evidence from the Credit Scheme for Productive Activities of Women in Tanzania in *Alleviating poverty: case studies of local-level linkages and processes in the developing world* edited by Menon, V, Gopinathan Nair, PR & Nair, KN.Noida, UP: Rainbow Publishers.

Makombe, I, Temba, E & Kihombo, A. 1999. *Credit schemes and women's empowerment for poverty alleviation: the case of Tanga region, Tanzania*. Research report No 99.1.Dar es Salaam: Research on Poverty Alleviation (REPOA).

Malhotra, A. 2003. Conceptualising and measuring women's empowerment as a variable in international development.

[www.worldbank.org/poverty/empowerment/events/feb03/pdf/malhotra2.pdf](http://www.worldbank.org/poverty/empowerment/events/feb03/pdf/malhotra2.pdf) (Downloaded:2003-11-25).

Malhotra, A, Schuler, SR & Boender, C. 2002. Measuring women's empowerment as a variable in international development. Final version of a paper commissioned by the Gender and Development Group of the World Bank.

[www.worldbank.org/po9verty/empowerment/events/feb03/pdf/malhotra](http://www.worldbank.org/po9verty/empowerment/events/feb03/pdf/malhotra) (Downloaded:2003-11-25).

- Mason, KO & Smith, HL. 2001. Thinking about, measuring and analysing women's empowerment and autonomy: lessons from a cross-country comparative study. Presentation at the Population Association of America, Washington, D.C.  
[www.upenn.edu/swaf/papers/MasonSmithPAAP2001.pdf](http://www.upenn.edu/swaf/papers/MasonSmithPAAP2001.pdf)(Downloaded: 2003-11-25).
- Maxwell, JA. 1996. *Qualitative research design: an interactive approach*. Thousand Oaks, London, New Delhi: Sage Publications.
- Mayoux, L. 1999. Questioning virtuous spirals: microfinance and women's empowerment in Africa. *Journal of International Development* 11.
- Mayoux, L. 2000. From access to empowerment: widening the debate on gender and sustainable microfinance. *Journal fur Entwicklungspolitik* 16(3).
- Mayoux, L. 2001. Tackling the downside of social capital: women's empowerment and microfinance in Cameroon. *Development and Change* 32(3).
- Mbilinyi, M. 1992. Research methodologies in gender issues, in *Gender in Southern Africa: conceptual and methodological issues*, edited by R Meena. Harare: SAPES Books.
- Mbilinyi, M. 1999a. Introduction, in *Gender patterns in micro and small enterprises of Tanzania*, edited by M Mbilinyi. Rome: AIDOS.
- Mbilinyi, M. 1999b. Gender and Micro-Small Enterprises in Morogoro, in *Gender Patterns in Micro and Small Enterprises of Tanzania* edited by M Mbilinyi. Rome: AIDOS.
- Mbilinyi, M & Shundi, F. 1999. Context and issues, in *Gender patterns in micro and small enterprises of Tanzania*, edited by M Mbilinyi. Rome AIDOS.
- Mbise, N. & Olomi, DR.2001. Baseline survey of Tanzania Food Processing Association (TAFOPA) members. Final report submitted to Tanzania Gatsby Trust (TGT), Dar es Salaam.
- Mbughuni, P. 1994. Gender and poverty alleviation in Tanzania: issues from and for Research, in *Poverty alleviation in Tanzania: recent research Issues*, edited by MSD Bagachwa. Dar es Salaam, Dar es Salaam University Press.
- Mbughuni, P. & Mwangunga, S.1989. The integration of women into small-scale industrial sector. A report prepared for SIDO and SIDA, Dar es Salaam.
- McClung, JJP.1988. *A study of female business owners in Oklahoma and the association between specified entrepreneurial characteristics and financial performance based on the strategic performance model*. Ann Arbor, Mich.: University Microfilms International.
- Mchomvu, H. Programme Coordinator, SIDO/UNIDO WED. 2003, Personal Interview. 20 June, Dar es Salaam.
- McKee, K. 1989. Micro-level strategies for supporting livelihoods, employment and income generation for poor women in the Third World: the challenge of significance. *World Development* 17 (7).

- Meena, R. 1992. Introduction, in *Gender in Southern Africa: conceptual and methodological issues*, edited by R Meena. Harare: SAPES Books.
- Mianda, G. 1996. Women garden produce of Kinshasa: the difficult quest for autonomy, in *Women work and gender relations in developing countries: a global perspective*, edited by P Ghorayshi & C Balanger. Westport, CT. Greenwood.
- Milgram, BL. 2001. Operationalizing microfinance: women and craftwork in Ifugao, Upland Philippines. *Human Organization* 60 (3).
- Moore, D. 1990. An examination of present research on the female entrepreneur – suggested research strategies for the 1990s. *Journal of Business Ethics* 9.
- Mumtaz, S. 2000. Targeting women in microfinance schemes. objectives and outcomes. *Pakistan Development Review* 39 (4 Part II).
- National Bureau of Statistics (NBS). 2002a. Census Report. [www.tanzania.go.tz/census](http://www.tanzania.go.tz/census). (Downloaded: 2003-06-18).
- National Bureau of Statistics 2002b. Brief Census Report. [www.tanzania.go/census/regions.htm](http://www.tanzania.go/census/regions.htm). (Downloaded: 2003-06-18).
- National Bureau of Statistics & ORC Macro. 2005. *Tanzania Demographic and Health Survey 2004-2005*. Preliminary report. Calverton, Maryland, USA: National Bureau of Statistics and ORC Macro.
- Nchimbi, M.I. 2002. *Gender and entrepreneurship in Tanzania: a comparative analysis of male-female's start-up motivation, individual characteristics and perceptions of business success*. Published Ph.D. Thesis. Umea: Umea University.
- Nkeshimana, P. 2006. Kilewo: Stanbic ready to add value to SMEs business. *The Guardian* (Tanzania). 27 March: i.
- Olomi, DR. 1999. Entrepreneur characteristics and small firm performance, in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.
- Olomi, DR & Rutashobya, LK. 1999. Introduction, in in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.
- Omari, CK. 1995. *Women in the informal sector*. Professorial inaugural lecture. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.
- Omari, CK. 1991. The social dimension of women in the informal sector. Unpublished Professorial inaugural lecture. University of Dar es Salaam

Omari, CK. 1999. The informal sector: the missing link in entrepreneurship research, in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.

O'Riordan, J, Swai, F & Rugumyamheto, A. 1997: *Educational background, training and their influence on female-operated informal sector enterprises*. Research on Poverty Alleviation (REPOA) Research Report No. 97.3. Dar es Salaam: Research on Poverty Alleviation Programme.

Osmani, LNK. 1998. The Grameen Bank experiment: empowerment of women through credit, in *Women and empowerment: illustrations from the Third World*, edited by A Haleh. London: Macmillan Press Ltd and New York: St. Martin Press. Inc.

Otero, M. 1987. *Gender issues in small scale Enterprises*, Washington, D.C.: USAID.

Oxaal, Z. & Baden, S. 1997. *Gender and empowerment: definitions, approaches and implications for policy*. Report No 40. Briefing prepared for the Swedish International Development Agency (SIDA). Brighton: Institute of Development Studies, University of Sussex. <http://www.ids.ac.uk/bridge> (Downloaded: 2005-07-04).

Parpart, JL. 2002. Gender and empowerment in *The Companion to development studies* edited by Desai, V. & Potter, RB. London: Hodder Arnold.

Pearson, R. 1992. Gender matters in development, in *Poverty and development in the 1990s* edited by Allen, T. and A. Thomas. Oxford: Oxford University Press.

Peil, M. 1982. *Social science research methods: an African handbook*. London, Sydney, Auckland, and Toronto: Hodder and Stoughton.

Powers, DA & Xie, Y. 2000. *Statistical methods for categorical data analysis*. London & San Diego, CA: Academic Press.

Private sector. [www.tanzania.go.tz](http://www.tanzania.go.tz). Downloaded: 2006.03.16.

Rugumamu, SM & Mutagwaba, BB. 1999. Entrepreneurship development in Africa: some reflections from Tanzania, in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.

Rutashobya, LK & Nchimbi, MI. 1999. The African female entrepreneur: knowledge gaps and priority areas for future research, in *African entrepreneurship and small business development*, edited by LK Rutashobya & DR Olomi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.

Rutashobya, LK. 1997. Women entrepreneurship in Tanzania: entry and performance barriers. A paper presented at the International Conference on Entrepreneurship and Small Business Development, Dar es Salaam, Tanzania, 21<sup>st</sup>-22<sup>nd</sup> October 1997.

- Rwanshane, HM. 2000. The impact of technical and entrepreneurship skills training on the performance of women entrepreneurs in Tanzania: a case study of food processors. MBA Dissertation, Faculty of Commerce and Management, University of Dar es Salaam.
- Safa, HI.1993. The new women workers: does money equal power? *NACLA Report on the Americas* 27.
- Schuler, SR & Hashemi, SM. 1994. Credit programs. women's empowerment and contraceptive use in Rural Bangladesh. *Studies in Family Planning* 25.
- Schuler, SR & Hashemi, SM. 1995. Family planning outreach and credit programs in Rural Bangladesh. *Human Organization* 54(4).
- Schuler, SR, Hashemi, SM, Riley, AP & Akhter, S. 1996. Credit programs, patriarchy and men's violence against women in Rural Bangladesh. *Social Science and Medicine* 43(12).
- Schuler, SR, Hashemi, SM, & Riley, AP. 1967. The influence of women's changing roles and status in Bangladesh's fertility transition, evidence from a study of credit programs and contraceptive use. *World Development* 25 (4).
- Schuler, SR, Hashemi, SM & Badal, SH. 1998. Men's violence against women in Bangladesh: Undermined or exacerbated by micro credit? *Development in Practice* 8 (2).
- Sen, AK.1990. Gender and cooperative conflicts, in *Persistent inequalities: women and world development*, edited by I.Tinker.Oxford:Oxford University Press.
- Shklar, JN. 1990. *The Faces of injustice*. New Haven: Yale University Press.
- Simard, G. 1996. The case of Mauritania: women's productive activities in urban areas – a process of empowerment, in *Women work and gender relations in developing countries: a global perspective*, edited by P Ghorayshi & C Balanger. Westport, CT.
- Sutton, JEG. 1969. The peopling of Tanzania, in *A history of Tanzania*, edited by IN Kimambo & AJ Temu. Nairobi: East African Publishing House.
- Swantz, ML. 1985. *Women in development: a creative role denied – the case of Tanzania*. London: C. Hurst and Company/New York: St. Martin's Press.
- Tanzania Commission for AIDS (TACAIDS), National Bureau of Statistics & ORC Macro.2005. *Tanzania HIV/AIDS indicator survey 2003-04*. Calverton, Maryland, USA: TACAIDS, NBS and ORC Macro.
- Tanzania Gatsby Trust. 2001. Baseline survey of Tanzania Food Processors Association (TAFOPA) members. Final research report by N Mbise. & DR. Olomi submitted to the Tanzania Gatsby Trust.
- Themba, G, Chamme, M, Phumbuka, CA & Makgosa, R. 1999. Impact of macro-environmental factors on entrepreneurship in developing countries, in *African entrepreneurship and small business development*, edited by IK Rutashobya & DR Olemi. Dar es Salaam: Dar es Salaam University Press (1996) Ltd.

Thomas, A & Potter, D. 1992. Development, capitalism and the nation state, in *Poverty and development in the 1990s*, edited by T Allen & A Thomas. Oxford: Oxford University Press.

Tiisekwa, BPM, Senkondo, EM, Ballegu, WRW & Kimanya, M. 2005. *An overview of agro-processing industry in Tanzania*. Uongozi Journal of Management and Development Dynamics 17(1).

Toroka, E.2006. NBC trains budding entrepreneurs. *The Guardian* (Tanzania), 03 March:3.

Touwen, A.1996. *Gender and development in Zambia: empowerment of women through local NGOs*. Delft: Eburn Publishers.

UNDAW, vide United Nations Division for the Advancement of Women. 1991. Women and households in a changing world, in *Women, households and change*, edited by E Masini & S Stratigos. Tokyo: United Nations University Press.

UNIDO, vide United Nations Industrial Development Organisation. 1999. *Tanzania women entrepreneurs*. Vienna : United Nations Industrial Development Organisation.

URT, vide United Republic of Tanzania. 1995. *Tanzania country report to the UN 4<sup>th</sup> World Conference on Women, Beijing, China*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 1971. *The Law of Marriage Act, no.5, 1971*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 1999. *Sheria ya Ardhi ya Kijiji. na. 4, 1999*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 1975. *Maternity Law (Amendment) Act. no.5, 1975*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 2003a. *Small and medium enterprise development policy*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 2003b. *2002 Population and housing census general report*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 2003c. *Annual survey of industrial production; volume IIB: comprehensive report 2000*. Dar es Salaam: Government Printer.

URT, vide United Republic of Tanzania. 2005a. *The economic survey 2004*. Dar-es-Salaam: Government Printer.

URT, vide United Republic of Tanzania. 2005b. *Macroeconomic policy framework for the plan/budget 2005/6-2007/08*. Dar-es-Salaam: Government Printer.

Von Bulow, D, Damball, E & Maro, R. 1995. *Supporting women groups in Tanzania through credit: is this a strategy for empowerment?* Working Paper 95/11. Copenhagen: Centre for Development Research.

Vor der Bruegge, E, Plas, M, Dunford, C & Stock, KE. 1995. Credit with education: a self financing way to empower women. *Convergence* 28(3).

Vuorella, U. 1987. *The women's question and the modes of human reproduction: an analysis of a Tanzanian village*. Uppsala: Scandinavian Institute of African Studies.

Young, K.2002.WID, GAD and WAD in *The Companion to development studies* edited by Desai, V. & Potter, RB. London: Hodder Arnold.

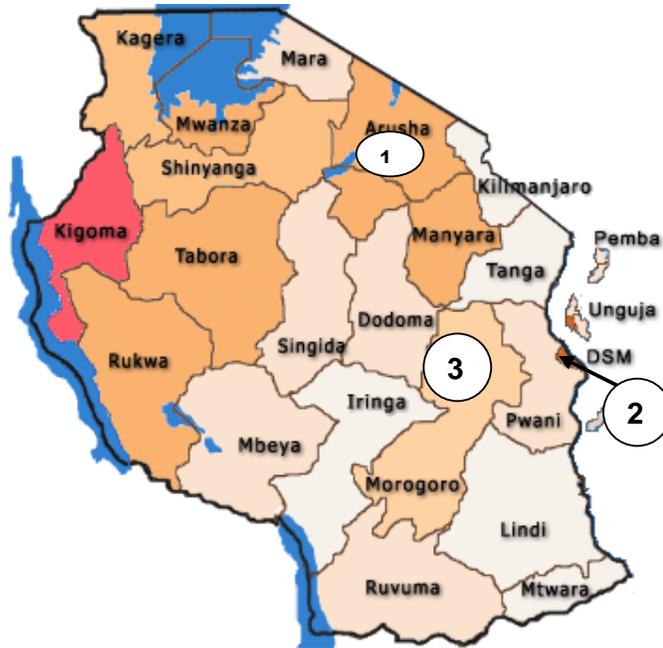
Zigira, CAB.2000. Religion, culture and gender: a study of women's search for gender equality in Swaziland. An unpublished DLitt et Phil (Religious Studies) thesis submitted to the University of South Africa.

## APPENDICES

### Appendix A: Location of Tanzania



*Appendix B: The regions of the study*



**Key: 1 = Arusha, 2 = Dar es Salaam, 3 = Morogoro**

*Appendix C: Questionnaire for women microentrepreneurs*

**WOMEN ENTREPRENEURSHIP DEVELOPMENT AND EMPOWERMENT IN  
TANZANIA: THE CASE OF SIDO/UNIDO-SUPPORTED WOMEN  
MICROENTREPRENEURS IN THE FOOD PROCESSING SECTOR**

**By**

**Iddi A.M.Makombe  
Institute of Development Studies  
Mzumbe University**

**Introduction**

The purpose of this questionnaire is to collect data that will enable the researcher to find out if women microentrepreneurs in food processing supported by the WED Programme have been empowered. The research is purely for academic purposes. You have been selected to participate in the survey because of your potential to give the required information. Rest assured that the information you will give will be treated as confidential and will be used for the purpose of this study only. Please kindly circle the statement/phrase that answers the question best.

We request your cooperation in order to make this exercise a success. Thank you.

**Part I: Microentrepreneur's profile**

1. Did you get training from SIDO/UNIDO?
  - a) Yes (01)
  - b) No (02)
  
2. If the answer to Qn. 1 is yes, please name the course(s) attended
  - a) Entrepreneurship and food processing technical skills for 2 months (01)
  - b) Business Plan preparation for 1 month (02)
  - c) Entrepreneurship and food processing technical skills for 1 work (03)
  - d) Other, Please specify (04)
  
3. How old are you?
  - a) 20-25 years (01)
  - b) 26-30 years (02)
  - c) 31-35 years (03)
  - d) 36-40 years (04)
  - e) More than 41 years. Please specify (05)
  
4. What is your marital status?
  - a) Married (01)
  - b) Single (02)

- c) Separated (03)
  - d) Divorced (04)
  - e) Widowed (05)
5. Please state your education level
- a) No formal education (01)
  - b) Std VII (02)
  - c) Form IV (03)
  - d) Form VI (04)
  - e) Other: Please specify (05)
6. Please state your spouse's education level
- a) No formal education (01)
  - b) Std VII (02)
  - c) Form IV (03)
  - d) Form VI (04)
  - e) Other: Please specify (05)
7. Did you attend any course professional training after your formal education?
- a) Yes (01)
  - b) No (02)
- If yes, please specify.
8. What is your spouse's occupation? (If married)
- a) Employed, Please specify. (01)
  - b) Peasant/farmer (02)
  - c) Businessman (03)
  - d) Retired (04)
  - e) Other, Please specify (05)
9. What work were you doing before you started this business?
- a) Housewife (01)
  - b) Employed, Please specify (02)
  - c) Other, Please specify (03)
10. Apart from this business, what is/are your other source(s) of income?
- a) None (01)
  - b) Salary (02)
  - c) Business. Please specify (03)
  - d) Other. Please specify (04)

**Part II: Profile of the microenterprise**

1. Please state the ownership status of this business
- a) Owned personally (01)
  - b) Jointly owned with husband (02)
  - c) Owned by husband (03)

2. Did you start this business after getting training from WED?
  - a) Yes (01)
  - b) No (02)
  
3. When did you start your business?
  - a) Two years ago (2002) (01)
  - b) Three years ago (2001) (02)
  - c) Four years ago (2000) (03)
  - d) Five years ago (1999) (04)
  - e) Other. Please specify (05)
  
4. What do you produce?
  - a) Fruit wines, juice & jam (01)
  - b) Pickles & tomato source (02)
  - c) Lishe (weaning food), cooking oil & pickles (03)
  - d) Pickles, spices & fruit wines (04)
  - e) Bread & cakes (05)
  - f) Other. Please specify (06)
  
5. Do you have a business license?
  - a) Yes (01)
  - b) No (02)
  
6. Did you have permanent employees when you started your business?
  - a) Yes (01)
  - b) No (02)
  
7. If you had employees, please state the number
  - a) 1 – 2 (01)
  - b) 3 – 4 (02)
  
8. How many employees do you have at present?
  - a) 1 – 2 (01)
  - b) 3 – 4 (02)
  
9. If you did not have permanent employees who assisted you? .....
  
10. Please state your gross sales per month **one year ago**. .....
  
11. Please state your gross sales per month **at present**. .....

**Part III: Reasons for starting business**

1. What were the most important reasons/events, which made you, start your own business?
  - a) To earn an income after retrenchment (01)
  - b) To earn own income and become less dependent on husband (02)

- c) To assist husband financially in supporting the family (03)
- d) Other. Please specify (04)

**Part IV Empowerment**

**A: Economic dimension**

1. Do you make any contribution to the household's monthly income
  - a) Yes (01)
  - b) No (02)
  
2. If the answer to Qn. 1 is yes, please state the amount of your contribution to the household's monthly income **before** WED training/**before** starting your business.
  - a) Less than Shs.30, 000
  - b) Shs. 30,000 – Shs. 40,000 (01)
  - c) Shs. 41,000 – Shs. 50,000 (02)
  - d) Shs. 51,000 – Shs. 60,000 (03)
  - e) Other, Please specify (04)

.....
  
3. What proportion was it of the total household's monthly income? (If the answer to Qn.1 is Yes).
  - a) Less than 25% (01)
  - b) 25% (02)
  - c) 25% - 50% (03)
  - d) More than 50% (04)
  - e) I don't know (05)
  
4. Please state the amount of your contribution to the household's monthly income **at present** (If the answer to Qn.1 is Yes).
  - a) Less than Shs. 50,000 (01)
  - b) Shs. 50,000 – Shs. 100,000 (02)
  - c) Shs. 101,000 – Shs. 150,000 (03)
  - d) Shs. 151,000 – Shs. 200,000 (04)
  - e) Other, Please specify (05)

.....
  
5. What proportion is it of the total household's monthly income? (If the answer to QN.1 is Yes).
  - a) Less than 25% (01)
  - b) 25% (02)
  - c) 25% - 50% (03)
  - d) More than 50% (04)
  - e) I don't know (05)
  
6. Did you personally own any assets **before** WED training/ **before** starting your own business?
  - a) Yes (01)
  - b) No (02)

If yes, please name them and give their approximate value

<i>Assets</i>	<i>Value</i>
.....	.....
.....	.....

7. Could you sell any of these assets without getting permission from your husband?

- a) Yes (01)
- b) No (02)

8. If your answer to the preceding question (Qn. 7) is No., please explain.

9. What about at present, do you personally own any assets?

- a) Yes (01)
- b) No (02)

If yes, please name them and give their approximate value

<i>Assets</i>	<i>Value</i>
.....	.....
.....	.....

10. Can you sell any of these assets without getting your husband's consent?

- a) Yes (01)
- b) No (02)

11. If you answer to the preceding question (Qn.10) is No, please explain.

12. Are you a member of any business association?

- a) Yes (01)
- b) No (02)

13. If your answer to Qn.12 is yes, please name the association(s).

- a) Tanzania Food Processors Association (TAFOPA) (01)
- b) Tanzania Chamber of Commerce Industries and Agriculture (02)
- c) Federation of Women Entrepreneurs in Tanzania (FAWETA) (03)
- d) Other. Please specify (04)

.....

14. Have you participated in any trade fair?

- a) Yes (01)
- b) No (02)

If your answer is No, please explain why.

15. If you have participated, please name the fair(s)

- a) Dar International Trade Fair (01)
- b) Name Agricultural Show (02)
- c) SADC Trade Fair (03)
- d) SIDO Regional Trade Fair (04)
- e) Maonyesho Morogoro (05)
- f) WED Programme Exhibitions (06)
- g) Other. Please specify (07)

.....

16 If you wanted to make some expenditure (small or big) from the income of your business, would you feel free to do it without consulting your husband?

- a) Yes (01)
- b) No (02)

Please explain your answer.

.....  
.....

17. Was this the situation even before WED training before starting your business?

- a) Yes (01)
- b) No (02)

**B. Socio-cultural dimension**

1. At present, if you wished to travel, would you feel free to go ahead without your husband's permission?

- a) Yes (01)
- b) No (02)

Please explain your answer.

.....

2. Was this the situation **before** WED training/**before** starting your business?

- a) Yes (01)
- b) No (02)

Please explain your answer.

.....

**C. Psychological dimension**

1. Please state your perception of intra-household decision-making process **before** WED training/**before** starting your business.

- a) It is fair for husband to have upper hand (01)
- b) Sometimes it is fair for husband to have upper hand (02)
- c) It is not fair for husband to have upper hand (03)
- d) Husband and wife should participate equally (04)

2. Please state your perception of intra-household decision-making process at present.

- a) It is fair for husband to have upper hand (01)
- b) Sometimes it is fair for husbands to have upper hand (02)
- c) It is not fair for husband to have upper hand (03)
- d) Husband and wife should participate equally. (04)

3. Please state your perception of division of labour in the household **before** WED training/**before** starting your business.

- a) It is fair for women/wives to work more than men/husbands (01)
- b) Sometimes it is fair for women/wives to work more than men (02)
- c) Tasks should be shared equally between women/wives and men/husbands (03)
- d) Other. Please specify (04)

.....

4. Please state your perception of division of labour in the household at present
- a) It is fair for women/wives to work more than men/husbands (01)
  - b) Sometimes it is fair for women/wives to work more than men/husbands (02)
  - c) Tasks should be shared equally between women/wives and men/husbands (03)
  - d) Other. Please specify (04)
- .....
5. Lastly, do you have anything to say that in your opinion did not feature in the interview?
- .....
- .....

**THANK YOU FOR YOUR COOPERATION**

*Appendix D: In-depth interview guide*

**WOMEN ENTREPRENEURSHIP DEVELOPMENT AND EMPOWERMENT  
IN TANZANIA: THE CASE OF SIDO/UNIDO SUPPORTED WOMEN  
MICROENTREPRENEURS IN THE FOOD PROCESSING SECTOR**

**IN-DEPTH INTERVIEW GUIDE**

**Introduction**

*The purpose of this in-depth interview is to get some more/deeper insights into issues that were raised in the survey in which you participated. You have been selected for in-depth interviews because of your good participation in the survey. We request that you freely talk about the issues raised. Rest assured that the information you will provide will be treated as confidential and will be used for the purpose of this study only. We therefore request your full cooperation in making this study a success. Thank you*

**The Guide**

1. How did you decide/reach a decision to join WED?  
Or  
What pushed you to participate in WED?
2. Did you need your husband's consent/permission to:
  - ❖ Attend a WED course?
  - ❖ Start a microenterprise (work outside the household)?
3. How did you put the issue across to him? What was his reaction/response?
4. If there was some opposition, describe how you faced it or the strategies you used to make him accept what you intended to do?
5. What aspirations did you have in your marriage? What is the reality regarding things that you can or cannot do in the household because you are married, i.e. under your husband's authority?
6. What strategies (if any) do you use to ensure that you control income from your microenterprise?  
Or
7. Over time, are there any means/strategies that you have acquired or you practise to ensure control over income from your micenterprise?
8. Do you give pocket money to your husband? How much and how often?

9. Please, describe the expenditures you make for the household. How much does this compare with your husband's share/contribution to the same? Are you satisfied with this trend?
10. To date, what assets do you own, personally? Please name them and give their approximated value. Did you need your husband's permission before acquiring them?
11. What benefits do you get from your microenterprise? Please focus on both financial and non-financial benefits.
12. Are you a member of any trade association? Please explain your answer.
13. Have you ever participated in trade fairs? Please explain your answer.
14. Microenterprise activities sometimes entail frequent travelling and absence from home. To what extent are you free to move about without thinking what your husband will say?
15. Describe and compare your daily workload before and after (at present) starting your microenterprise.
16. Please, what is your opinion about the decision-making process and the division of labour in our Tanzanian households? Do you think it is fair? If not, what needs to be done?
17. Have you been able to engage, with other women, in collective activities (other than microenterprise activities) to enhance women's interests?

*Appendix E: Correlations between selected variables and participation in WED Programme*

		WED category
WED category	Pearson Correlation	1.000
	Sig. (2-tailed)	.
	N	39
Post-educational training	Pearson Correlation	.441
	Sig. (2-tailed)	.000
	N	39
Assets personally owned before	Pearson Correlation	.254
	Sig. (2-tailed)	.025
	N	39
Assets personally owned at present from food processing	Pearson Correlation	.026
	Sig. (2-tailed)	.824
	N	39
Membership of trade associations	Pearson Correlation	.950
	Sig. (2-tailed)	.000
	N	39
Any participation in trade fairs?	Pearson Correlation	.879
	Sig. (2-tailed)	.000
	N	39

**Appendix F: Correlations between selected women's characteristics and selected women's empowerment variables**

		Contribution at present after transform.	Freedom to use money at present after transform.	Freedom of movmnt after transform.	Decision making at present after transform.
Age class after transform.	Pearson correlation	.000	.061	-.162	-.156
	Sig.(2-tailed)	1.000	.712	.325	.344
	N	39	39	39	39
Education after transform.	Pearson correlation	-.040	-.145	-.056	-.073
	Sig.(2-tailed)	.808	.380	.733	.660
	N	39	39	39	39
Husbands' educ after transform.	Pearson correlation	-.449**	-.238	-.480**	-.128
	Sig.(2-tailed)	.004	.145	.002	.439
	N	39	39	39	39
Husbands' work after transform	Pearson correlation	-.018	.141	.013	-.296
	Sig.(2-tailed)	.917	.428	.944	.89
	N	34	34	34	34
Avrg sales in 2003 After transform.	Pearson correlation	.369*	.017	.272	.038
	Sig.(2-tailed)	.021	.916	.094	.818
	N	39	39	39	39
Avrg sales in 2004 After transform	Pearson correlation	.166	.031	.251	.096
	Sig.(2-tailed)	.312	.850	.123	.559
	N	39	39	39	39

\*\*Correlation is significant at the 0.01 level(2-tailed).

\*. Correlation is significant at the 0.05 level ( 2-tailed).