

Women's participation in TASAF initiated activities and their economic empowerment: A case of Morogoro District, Tanzania.

Grace L. Mbilinyi¹ and John N. Jeckoniah²

Abstract

Women in Tanzania play important roles in activities that contribute to national economy. However, it is not well known whether their participation in development activities such as those initiated by TASAF projects empower them economically and to what extent. This study was conducted in Morogoro District to explore women's economic empowerment among women involved in TASAF initiated activities. The study adopted a cross-sectional research design whereby data were collected once, and it involved 160 respondents, five key informant's interviews and four FGD's with 8-10 participants. Women's economic empowerment index scales were developed to gauge the level of women's economic empowerment in different spheres; cumulative empowerment index was computed to gauge the overall women economic empowerment. The binary logistic regression analysis was run to determine factors for economic empowerment among women participating in TASAF project activities. It was found that majority of the respondents (71.6%) were categorized into empowered level. Participation in TASAF activities, participation in women organizations and woman's age were important predictors for their economic empowerment ($P < 0.05$). The study concludes that TASAF initiated activities have a great potential to empower women. The study recommends to the TASAF project officials and Local Government Authorities to support and expand the coverage of the TASAF initiated activities.

Keywords: Participation, TASAF activities, women economic empowerment.

¹Sokoine University of Agriculture, Department of Development Studies, Morogoro, Tanzania

Email: gracelawi4@gmail.com

²Sokoine University of Agriculture, Department of Development Studies, Morogoro, Tanzania

Email: jjeckoniah@suanet.ac.tz

Introduction

Women's economic empowerment is an important element for attaining sustainable development (Kabutiei, 2013). Around the world women face a wide range of constraints that restrict their ability to fully benefit from activities that would empower them economically. For example, across the globe women lack access to credit, capital and productive resources, thus limiting women to benefit from economic opportunities (USDP, 2016). The global initiative to attain women's economic empowerment is among the key issues for Sustainable Development; it is ranked as fifth among the goals in the sustainable development that aims at ensuring gender equality and the empowerment of women and girls by eliminating all forms of discrimination, violence, and to ensure equal access to opportunities and resources (Ortiz et al., 2016). Despite the global initiative to empower women, the level of their economic empowerment is still low; for example, it is estimated that about 70% of women globally are living on less than 1.25 \$ per day and their overall economic level is low (USAID, 2015).

Women in developing countries are engaged in many economic activities in order to earn extra cash that can be used to meet their households' daily requirement as well as making some saving that can be invested in other productive activities (Sheheli, 2012). Generally, they earn income through selling farm produce in the local markets or by selling their non-farm produce as a strategy for survival (Okomba, 2014; Matekere, 2015). The Government and Non Governmental Organizations have introduced many initiatives in order to support women's effort to empower themselves economically (Ahmad et al., 2015).

Among these Government initiatives is the TASAF (III) projects that have been initiated specifically to support vulnerable groups (e.g. women). TASAF (III) was established in June 2012 as a national safety net to incorporate conditional and non-conditional cash transfers and enhancement of livelihoods in order to increase incomes of women and other vulnerable people through community savings and investment (Kamagende, 2015). The project anticipated to reach about 47% of women who are living in rural areas (TASAF, 2011). The project has succeeded in attracting many women to participate in TASAF initiated activities. However, despite this higher involvement of women in different development activities it is not known whether and how their

participation in activities such as those initiated by the TASAF project impact on their economic empowerment.

Methodology

The study was conducted in Morogoro District which is one among the six districts in Morogoro region in Tanzania. The district covers 19,056 square kilometers (7,358 sq meters). It is bordered to the north and east by the coast region, to the south by Kilombero district to the southwest by Kilosa district and the west by Mvomero District. According to the national census, the district population is 263,920. The district was selected because it has many women living below 1 \$ dollar per day and suffering low economic empowerment as compared to all other districts in Morogoro Region (Kamau 2012; URT, 2012).

The study adopted cross-sectional research design whereby data were collected only once. The study populations were women beneficiaries of TASAF projects. Two divisions were purposively selected based on the criteria of having many TASAF beneficiaries as compared to other words in the District, and three wards from two divisions were randomly selected. Furthermore, four villages were randomly selected and 40 respondents were selected from the village lists of TASAF participants using systematic random sampling technique for a total of 160 respondents. This sample size was considered adequate for the study as suggested by MacCallum et al. (1999) who argued that in social science research a sample size with 100 cases is enough for assessment of relationships of research variables. The unit of analysis was individual women who participated in TASAF projects.

Both primary and secondary data were collected; secondary data were collected from different publications and TASAF office records at district level and village level. The primary data were collected by using structured questionnaire, FDGs, key informants interview schedule. A structured questionnaire was the main tool for data collection which was used to collect information on socio-demographic characteristics of respondents, activities initiated by TASAF projects and the level participation in TASAF activities. The FDGs were conducted with 8-10 participants. The members in FDGs and key informants were purposively selected according to their experience in the local area, livelihood issues affecting men and women, and level of participation in TASAF activities. Key informant interviews were conducted to collect qualitative data using the checklist guide consistent with the main objective of

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

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

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

$$\log \left(\frac{y}{1-y} \right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \varepsilon$$

Y	Women Economic Empowerment (1=Empowered; 0= Not empowered)
β	Regression Coefficients.
β_0	Intercept
X_1	Age of respondent (Age in years)
X_2	Household size (Number of household members)
X_3	Participation in women organization (1=Participate, 0=Otherwise)
X_4	Duration in TASAF (Duration in years)
X_5	Participation in TASAF activities (1= Yes, 0= No)
X_6	Years of schooling (in years)
X_7	Ever participated in training (1=Yes, 0= No)
X_8	Marital status (1=with spouse, 0=without spouse)
ε	error item

Results and discussion

Social demographic characteristics

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

Findings for socio-demographic characteristics show that the majority of women were aged between 45-54 years thus were matured to provide important information for the study about the activities initiated through the TASAF project. The education level of women beneficiaries in TASAF was generally low since more than a half of respondents have no formal education, hence, they could not stand a better chance to negotiate and participate in decision making especially in the formal organizations that do not specifically target grassroots societies (Nikkha et al., 2010; Pambe et al., 2013). One's occupation is an important aspect in measuring quality of life, the study findings revealed that the main occupation of the women was farming and other income generating activities which was also the target of TASAF beneficiaries. An improvement in these activities which are also the source of income and food for their household is more likely to impact on their economic empowerment (Yusuph et al., 2015).

Table 1. Social-demographic characteristics of respondents (n=160)

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

Source: Field data 2017

It is also argued that women's type of occupation is associated with their economic empowerment with increase in decision making power, increase in income, and improvement of children's health (Aslam, 2013). Marital status is one of the most important factors which influence economic empowerment among women. The study found that majority (46.9%) of the women were widows and more than a quarter (34.4%) were married. The large percentage of widows may imply that they lack support from their deceased spouses which may affect their TASAF project activities. However, being a widow does not translate into being less empowered. For example, it is argued that widow and divorced women are more likely to be empowered than their married

counterparts due to increase in autonomy in decision making about their resources as well as increase in freedom of movement (Nikkhah et al., 2010). The findings further show that the household size of surveyed area was in the range of 1 to 15 with the mean size of eight household members; this implies that women have a burden of duty since most of the household members were dependents and that leads to low economic empowerment. This is in line with Ushma and Karasek (2012) who reported that women with large family size had less chance of being empowered economically.

Level of women's economic empowerment: Five aspects

Among the five spheres of women empowerment that were estimated in the study, it was found that women have achieved some level of empowerment in different spheres which were reflected in: increase in income, asset ownership, freedom of movement, decision making and contribution to family issues (see Table 2). The levels of women empowerment were relatively higher in three spheres, namely, decision making, freedom of movement, and contribution to family. Women were not empowered in two aspects, namely, assets ownership and increase in income.

Table 2. Level of women's empowerment (n=160)

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

Findings as presented in Table 2 further revealed that women were empowered especially in the ability to contribute to family: buying of food (3 meals per day), clothes, paying school fees and medical bills. This implies that empowered women in TASAF projects were able to support their families in basic human needs. This finding is similar to what has been reported by Hassan et al. (2015) in Bangladesh where empowered women increasingly contribute to family

incomes as they spend much of their income to support children in the family. The study also shows that the majority of women were empowered by the freedom of movement in many issues including attending training, visiting relatives, going to market and visiting medical facilities. This implies that women participating in TASAF projects were able to move from one place to another. A similar trend of findings have also been reported by Msafiri and Jeckoniah (2015) who argue that economically empowered women who have access to credit enjoy increased freedom of movements.

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

Generally, it was found that the majority of women in the study area were empowered economically (Table 3). This implies that the funds received through TASAF project activities enabled women to improve their empowerment outcomes as reflected in the three spheres of contribution to family, decision making and freedom of movement. This finding is similar to that of Katto & Katzer (2013), that is, women engaged in income generating activities have more power in decision making, self-confidence, and increase in income. Similar findings were reported by Wambua (2013) in Kenya where the majority of women (54%) do not own assets of their own because the husbands are the sole owners. This is due to lack of money to purchase assets but also to the fact that culture gives husbands an upper hand to control all the assets in the homestead.

Table 3. Cumulative empowerment index (CEI) (n=160)

Level of empowerment	Percentage
Empowered	71.7
Not empowered	28.3

Women’s participation in TASAF project initiated activities and economic empowerment

The findings from the binary logistic regression analysis revealed that the correlation (Pearson) was statistically significant among women participating TASAF initiated activities ($P < 0.05$). This indicates that the presence of relationship between the dependent variable (women’s economic empowerment) and combination of independent variables was statistically significant. Results in Table 4, further show that the Nagelkerke R^2 which represents the adjusted Cox and Snell R^2 statistics for the study sample was 0.429 which implies that 42.9% of variation in women’s economic empowerment was explained by combination of independent variable entered in the model.

Table 4. Factors influencing women's economic empowerment

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

*significant at 5% ** significant 1%

The result of the binary logistic regression model (Table 4) revealed that age, household size, duration in TASAF, participation in training, years of schooling, marital status, participation in TASAF initiated activities and respondents' participation in women organizations are important factors for women's economic empowerment in Morogoro District ($P < 0.05$). Among the eight factors only three factors were related to women's economic empowerment (participation in TASAF initiated activities, participation in TASAF training and duration in TASAF).

The study revealed that participation in TASAF activities is statistically significant ($P = 0.001$) hence unit increase in women participation in TASAF initiated activities leads to the increase odds of women's economic empowerment by 3.930 when other factors remain constants. This implies that as women's participation increases so does women's economic empowerment. This may partly be explained by the fact that cash received from TASAF project

activities has been used in solving family issues like paying school fees, buying food, paying payment of medical bills which all lead to economic empowerment. This study is in line with Purvin et al.'s study (2005) in Bangladesh which revealed that women participation in Rural Women Employment Creation Project (RWECP) through income generating activities has positive influence on women's economic empowerment.

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

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

Conclusion and recommendations

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

References

- Ahmad, T., Hemlata, E., and Narayana, A. (2015). The Role of NGOs in women empowerment with special reference to Uttar Pradesh. *International Journal of Applied Research*, 1(10): 115-118.
- Aslam, M. (2013). Empowering women: Education and pathway of change. United Nations Education Scientific and Cultural Organization (UNESCO), Paris, France, pp. 47-59.
- Hasan, S. S., Hossain, M, Sultana, S. and Ghosh, K. M., (2015). Women involvement in income generating activities and their opinion about its contribution: A case of Gazipur District, Bangladesh. *Science Innovation*, 3(6): 72-80
- Kamau, E. (2012). Local level gender analysis: A study of Morogoro rural district in Tanzania. Master's Thesis- Development Studies Department of Government Spring 2012, UPPSAL UNIVERSITNET.
- Katto, M. and Katzer, J. (2013). Empowering women through microfinance: Evidence from Tanzania. *ACRN journal of Entrepreneurship Perspective*, 2(1):31-59.
- Matekere, T. (2015). The role of men in achieving women's economic empowerment in Butiama District, Mara Region, Tanzania. Sokoine University of Agriculture. Morogoro, Tanzania.
- Nikkah, H., Schulz, M. and Rottach, M. (2010). The effect of women's socio-demographic variables on their empowerment. *Journal of American Science*, 6(11): 426-434.

- Okomba, P. E. J. (2014). Role of women's non-farm income generating activities to household food security: The case of Bagamoyo District. Sokoine University of Agriculture, Morogoro, Tanzania.
- Purvin, G. A., Ahsan, R. M. and Chowdhury, R. M. (2005). Women empowerment performance in income generating activities supported by rural women employment creation (RWCP): A case study in Dumiria Thana, Bangladesh. *The Journal of Geo- Environment*, 4(2): 47-62
- Rehman, H., Moazzam, A., and Ansari, N. (2015). Role of microfinance institution in women empowerment: A case of Akhuwat, Pakistan. *A Research Journal of South Asian Studies*, 30(1): 107-125
- RehmanAlvi, T. U., Hanif, I., Feryal, I., Waraich, A. I., and Mortaza, N., (2012). Women participation in socio-economic development in agricultural areas of Pakistan. *Universal Journal of Management and Social Science*. 2(10): 9-20
- Sheheli, S. (2012). Improving livelihood of rural women through income generating activities in Bangladesh. Humboldt- University. Berlin.
- Sidh, N., S. and Basu, S. (2011). Women's contributions to household food and economic security: A study in the Garhwali Himalayas, India. *Mountain Research and Development*, 31(2): 102-111
- Tayde, V.V. and Chole, R. R. (2010). Empowerment appraisal of rural women in Marathwada. Region of Maharashtra state. *Indian Research Journal of Extension and Education*, 10(1): 33-36
- Taylor, G and Pereznieto, P. (2014). Review of evaluation approaches and methods used by innervations on women and girls' economic empowerment. London: ODI.
- URT (Unite Republic of Tanzania) (2012). National consumer price index (NCPI). December 2012: National Bureau Statistics, Ministry of Finance Dar-es-salaam, Tanzania.
- Ushma, D. and Karasek, D. (2012). Women's economic empowerment and ideal family size: An examination of DHS empowerment measures in Sub-Saharan Africa. *International Perspective on Sexual and Reproductive Health*, 38(2): 78-89.
- Varghese, T. (2011). Women empowerment in Oman: A study based on Women Empowerment Index. *Far East Journal of Psychology and Business*, 2(2): 37-49.

- Verick, S. (2012). Female labour force participation in developing countries. IZA World of Labor.
- Wambua, K. E. (2013). The role of women's organizations in empowering women in Mwingi District. University of Nairobi, Nairobi, Kenya.
- Yusuf, H. A., Nuhu, K. N., Shuaibu, H., Yusuf, H. O. and Yusuf, O. (2015). Factors affecting the involvement of women in income generating activities in Sabon-Gari local government area of Kaduna State, Nigeria. *American Journal of Environmental Agriculture*. 5(1): 54-59.