

Women's empowerment in Tanzania: Its application by Women's CBOs in Mwanza

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Abstract

The objective of this study was to find out if pathways of empowerment to women in CBOs in Mwanza Region had positive impacts on their living conditions. The three women CBOs in question were: Amani na Tumaini in Magu town who were trained in agroforestry technologies; Muungano wa Wajane (widows) in Nyamanoro who were employed by the agents of the Mwanza City Council to sweep streets and collect garbage, and Tubadilike SACCOs in Nyakato Mwanza city which was involved in savings and credit transactions particularly in giving loans to its members to do business. Building a full understanding of each CBO by using the qualitative approach and focus group discussion shows how they shaped their lives. For example, those who were empowered by loans benefitted by producing finance to support their businesses and families and improved their living conditions. Similarly, those who were empowered through training in agroforestry made money by selling nursery seedlings to supplement their incomes and opened up other opportunities in agro-economics. Finally, those who were empowered by being employed received salaries which guaranteed them of income security in their homes. In conclusion, the paper shows loans, training and employment as positive pathways for empowering women in Tanzania.

Keywords: empowerment, women's groups, focus group discussion, CBOs

Introduction

Empowerment as the process of obtaining basic opportunities for marginalized people (UNRISD, 2010) has been discussed in the literature to include encouraging and developing skills for self-sufficiency (Choudhury, 2009). However, its application in Tanzania has not received adequate attention as this paper argues. One strategy of empowerment is to assist marginalized people to create their own businesses (Choudhury, 2009) and to encourage people to gain skills and knowledge that will allow them to overcome obstacles in life (UNRISD, 2010). Therefore, empowering

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women in developing countries is essential to reduce global poverty since women represent most of the world's poor population (UN, 2009).

UNICEF (2007) and UNRISD (2010) show that women face more barriers at workplace than men do. Women empowerment has been echoed not only by governments and civil society but also by international agencies such as UNDP, UNICEF and academics. UNDP focuses on gender equality and women's empowerment not only as human rights, but also because they are a pathway to achieving the Millennium Development Goals and Sustainable Development Goals which include poverty reduction, democratic governance, crisis prevention and environment and sustainable development (UNDP, 2000). UNDP wants to ensure women have a voice in government institutions, judiciary, private sector and civil society so that they can participate equally with men to determine their destinies.

The literature shows that CBOs are actors in development (Rubin and Rubin, 2001) and the creation of structures such as CBOs for women is a commendable approach for poor communities (Njau & Mruma, 2004). The process of forming a CBO requires a minimum of five members and each CBO must have a constitution before registering at the District Council's Office. CBOs are intended to give donors an entry point for intervention. If donors want to channel funds to support women it is always better not to give it to individuals but rather to groups of women. It is assumed members in a group can manage the CBOs effectively and efficiently because they are bound to follow their constitution. Training of members of a CBO is very important because most of those who agree to form a CBO have in most cases no training at all in the things they do in the CBO (Midgley, 1986). Therefore, having agreed to be part of the CBO, it is vital they get trained in the roles they will acquire particularly in bookkeeping, administration, management, and in technical skills including gender issues. Loans to women in CBOs are intended to uplift CBOs from a stage of infancy to a stage of maturity so that in the long run CBOs would stand on their own feet without depending on donors. Usually, money alone is not enough; donors like to see women trained first before they are given funds. It therefore follows that loan support must be intertwined with registration, training and capacity building.

Theoretical review

The origin of the empowerment theory is derived from the emergency of feminist groups in the developing world (Sheila, 1992). Third world feminism has been an important force for change since the late 20th century. Empowerment theory recognises inequalities between men and women, and the origin of women's subordination in the family (Friedman, 1992). Women experience oppression at home, at work place and in communities. It maintains that women have to challenge

oppressive structures. Tanzania's commitment to addressing gender equality has been shown by its ratification of a number of international conventions and platforms, such as the Convention on the Elimination of All Forms of Discrimination against Women, the UN Declaration on the Elimination of Violence against Women and the Beijing Platform of Action.

At regional level, the country has signed the 1981 African Charter on Human and People's Rights (APHPR) and the Declaration on Gender and Development adopted in 1997 by the Southern Africa development Cooperation (SADC) Head of States. At local level, Tanzania has also ratified the SADC Addendum on the Prevention and Eradication of Violence against Women and Children. These commitments have been incorporated into Tanzanian Law to some degree in the Constitution of The United Republic of Tanzania which guarantees gender equality. Furthermore, Tanzania's National Poverty Reduction Strategy has incorporated many key gender-related indicators including the reduction of poverty among women.

Tanzanian Gender Festival is yet another commitment by the Tanzanian NGOs such as the Tanzania Gender Networking Programme (TGNP) and the Feminist Activist Coalition (FemAct). The festival is an open forum organized every two years, bringing together many individuals and organizations to share experiences and knowledge, build capacity and plan collectively and effectively for social transformation with a gender perspective, initiating new feminist analysis and action on gender, women struggles and social economic transformation. Although gender inequality has been addressed in the context of policy formulation, practical implementation remains a challenge at all levels. Translating theory into practice is not yet taking place due to prevailing attitudes and the perpetuation of harmful traditional practices that undermine the status of women in society.

Poverty alleviation approaches amongst low income women

Ever since the 1950's, there has been a proliferation of policies, programs and projects designed to assist low-income women in the world. To understand whether such policies have been appropriate or not, one needs to examine the conceptual significance of different policy approaches. Each approach can be evaluated according to needs of women (practical gender needs and strategic gender needs). Policy approaches to assist women in the world have shifted from 'welfare', to 'equity', to 'anti-poverty', to 'empowerment'. While we describe policy approaches chronologically, this is an oversimplification of reality because in practice many of the policies have been applied simultaneously. Agencies and governments have not necessarily followed a logical order in changing their approach.

After the end of World War II, there were emergency relief programs initiated in Europe specifically targeting “vulnerable groups”. They first identified women as the main beneficiaries. Relief aid was provided directly to low-income women who in their roles as wives and mothers were seen as those concerned with their family’s welfare. Later on, relief for socially “vulnerable groups” was then replicated in the development policy for third world countries. The welfare approach focuses entirely on women reproductive role. It assumes first, women are passive. Second, that motherhood is the most important role for women. Third, that child bearing is the most effective role for women in all aspects of economic development (Buvinic, 1983). The main method of this approach is ‘top-down’ provision of goods and services. In developing countries like Tanzania, the main problem of welfare approach is to meet the practical gender needs of women particularly their reproductive role. Besides, this approach creates dependency rather than assist women to become more independent. The approach plays safe because women do not question the negative aspects of the traditional role. They socially exclude women from development programs (Germaine, 1976).

Germaine (1976, p. 164) contends that welfare approach is not concerned with meeting women’s strategic gender needs in reproduction. It is more oriented towards practical gender needs such as home care needs and working tools. By the 1970’s dissatisfaction with the welfare approach was widespread particularly by feminist groups in the United States of America through the 1975 International Women’s Year Conference resulting in 1976 declaration of the women’s decade. During the 1970’s alternative approaches to women assistance resulted in equity, anti-poverty, and empowerment.

Giving women strategic needs is based on equity theory. Equity theory focuses on determining whether distribution of resources is fair to each person (Guerrero et. al., 2014). The main argument of equity approach is that economic inequality between men and women is due to subordination. One of the proponents of equity approach is Boserup (1970). Boserup asserts that although women were the major contributors to the basic productivity of their communities particularly in agriculture, their economic contribution was not referred to in national statistics. At the same time, modern sophisticated technologies and innovative agricultural methods were positively affecting women. Women in Development (WID) groups in the USA did not see how modernization processes benefited women instead they saw modernisation increasing inequalities between men and women (Longwe, 1991).

WID group saw women in the Third World as active participants in the development process who contributed to economic growth. The equity approach focuses on reducing inequality between men and women especially in the gender division of labour. Equity approach also focuses on meeting women’s strategic gender

needs. This approach gained sympathy from socialists and feminist groups. The anti-equity groups saw the approach as an interference with county's traditions. Equality between men and women is based on the anti-poverty theory. Anti-poverty approach links inequality between men and women poverty not to subordination like in the equity approach. The anti-poverty approach to women focuses on their productive role. It recognises that poverty alleviation can only come when women are sufficiently involved in the economic productive activities (Longwe, 1991). The underlying assumption to this approach is that the origins of women's poverty and inequality are attributes to their lack of access to private ownership of land, capital and sexual discrimination in the labour market (Boserup, 1970; Buvinic, 1983). The idea therefore, is to increase the employment and income generating options of low-income women through access to productive resources. However, anti-poverty approach has to go hand in hand with giving women autonomy to alleviate the burden of domestic labour and childcare in order to enable women to perform their productive role.

The proponents of this approach are the IMF, USAID, the World Bank and the Organisation for Economic Co-operation and Development (OECD). They propose that there is a relationship between an increase in women's economic participation in development with efficiency and equity put together. Most developing countries assisted by the IMF have been told to implement Structural Adjustment policies because they believe that such conditions create efficiency. For small enterprises run by women, efficiency means creation of profit, savings and use of own funds in running businesses. In Tanzania, a large number of income generating activities run by women rely on small loans as a significant means of survival (Mbilyni, 1999). Women assisted by donors may become nervous and if donors withdrew their businesses would collapse. There is the received wisdom that loans to small CBOs whether run by women or men create and foster dependency. However, on occasion, dependency in Tanzanian situation is created because conditions attached to the loans are soft. They are more of a grant than a loan. For example, the loans given have no interest rates attached to the premium. In some instances, loans are too small to yield meaningful results

Methods

While there is considerable literature on women empowerment in Tanzania, there is little work that shows the specific impact of CBOs on improving living conditions of its members. To this end, this study aimed to identify pathways in women's CBOs which have potential to improve living conditions particularly of women and their families. It specifically aimed to answer the research question: What existing pathways in women's CBOs are likely to have positive empowerment to women?

Three approaches were employed to address this research question. First, to identify a range of women CBOs in the region and short-list three for detailed examination; second, to develop suitable methodology for assessing women CBOs, and third, to conduct a qualitative approach based on a detailed group discussion with the selected three women CBOs. The criteria for short listing the CBOs included being an economic project with an explicit objective of improving living conditions. Based on these criteria, a total of three groups were selected for detailed examination. These included: a CBO doing tree planting and nursery work in Magu town, a CBO of street sweepers and garbage collectors in Nyamanoro, and a SACCOS group in Nyakato.

For the selected CBOs, a combination of data collection techniques was used. Three steps were involved to accomplish the task. First step, for secondary data, a review of documents provided by the CBO staff was conducted. Second step, for primary data an FGD with beneficiaries was conducted to 14 members of *Amani na Tumaini* of Magu town, 30 members of *Tubadilike* SACCOS in Nyakato area, and 12 members of *Muungano wa Wajane* in Nyamanoro area. In all projects, the discussion was guided by interview guides based on pathways and impact on empowerment methods. The pathways considered were: women's access to loans, women's control over resources, training in skills and knowledge (book-keeping), improvement in markets and information and employment of members. A third step was to seek opinions from founders of the CBOs. Two interviews were conducted to two members who volunteered to tell their stories on how they started, how they inspired others and the sort of empowerment they obtained.

Findings and Discussion

This section looks at the profile of the projects, their objectives, the pathways to empowerment and the impacts to empowerment (Table 1). The pathways to empowerment are based on loans, training and employment.

Table 1: Summary of women's empowerment in Mwanza Region

1	CBO	Pathways to empowerment	Impact to empowerment
	Tubadilike SACCOS	<ul style="list-style-type: none"> • Issuing loans • Training in skills and knowledge • Improving markets and information 	<ul style="list-style-type: none"> • Increased working capital • learned bookkeeping • were able to expand businesses • some bought houses
2	Amani na Tumaini	<ul style="list-style-type: none"> • Training in skills and knowledge, • Improve in markets and information 	<ul style="list-style-type: none"> • Increase income from selling timber products and nursery seedlings • Increase control over resources • Change life in households
3	Muungano wa Wajane	<ul style="list-style-type: none"> • Employment of women in income generating activities 	<ul style="list-style-type: none"> • Increase respectability at home • Income security at households

Source: Research findings

Amani na Tumaini profile

The researcher visited Amani na Tumaini Group in Magu District and asked Lucy, its chairperson, what made the group decide to plant trees. She said: "Before we decided to plant trees, this area was pathetic. Soil erosion was everywhere. Soil erosion this side, erosion there and even far in the horizon soil erosion, totally no trees. There seemed to be no life". The researcher visited the group's farm a kilometer east of Magu town and saw how natural environment was degraded by sheet erosion. There were scattered trees remaining because many were cut down by charcoal makers. Residents in Magu town typically involve themselves with farming to supplement incomes from business and salaried employment in government offices. Lucy and her compatriots were no exception. Those involved in farming were aware of soil erosion

problems but did not know how to solve it. Therefore, they continued to suffer and to lose income as days went on because crop yields from poor soils declined.

The story of Lucy

In 1999, Lucy a business woman who has a stall in the market and sells fruit, vegetables and cereals met her other four comrades, two of them (Cecilia and Catherine) were civil servants in the District Council, to discuss the problem. They were aware that an NGO called Vi Agro- forestry sponsored by Norway was in the area giving seedlings to farmers and encouraging them to plant trees in and around Magu town in order to prevent soil erosion and make the area green. In that meeting, Lucy and her friends resolved to form a group to plant trees and later on sell timber products. These four ladies were aware that if in future they wanted help from outside or from financial institutions they had to register the group. In the same year, 1999, they registered the group under No. 0723 and introduced themselves to the Magu District Council to get recognition and get scientific help from district foresters. Inspired by Vi Agroforestry in Tanzania, the 4 women started an environmental CBO called "Amani na Tumaini" meaning Peace and Hope in Swahili.

The objectives of the CBO were to protect the environment particularly prevention of soil erosion in Magu area where overstocking, deforestation and climate change cause symptoms of desertification and to improve their lives by afforestation business. Vi Agroforestry came in to train voluntary groups to fight climate change and rescue the area from soil erosion. *Amani na Tumaini* stood up and received support and grant from Vi Agroforestry to carry on the activities. Apart from seed money, they also received training in methods and structures that control soil erosion, building check dams for water to harvest water for watering trees, planting tree son 8 hectares of land and establishing nursery plot with tree seedlings and preparation of information for the public.

Shortly, thereafter they started to implement their project. They decided to contribute money and bought 8 hectares of land for planting trees. The group saw rain water entering into the check dam and stayed for a long time for watering trees. According to the research participant, all trees grew 100 percent in all 8 ha. Their action inspired more women. By 2015, the membership had reached 14 people. The age of the members ranged between 25 to 30 years old and their education level ranged between primary school and secondary school education. They took the CBO activities as part time work apart from their core duties as business women and civil servants. Financially, they saw the CBO as a source of bringing in extra income to their homes that is why they were committed to seeing it succeed. Their differences in age, education and income did not deter them from working together. The research

wanted to know if training had impact on women empowerment. In discussion with its members the positive and negative impacts on empowerment were as follows (Box 1 and Box 2):

Box 1: Positive impact of training on women's empowerment in Amani na Tumaini Group

- Planting trees and crops together increased food productivity
- They made a modest income from selling tree seedlings.
- Families became self-sufficient in food
- Members were praised for encouraging afforestation around the town
- Preventing soil erosion.
- Distributed tree seedlings to institutions like schools, hospitals and to individuals to foster afforestation in the area

Source: Research findings

At the end of extensive training the results were remarkable. In the eight hectares of land where rows of *Leucaena* trees were planted between rows of sorghum and groundnuts yields of food increased three to four times per acre more than what farmers outside the project got. This has helped the families to be self-sufficient in food. The trees also provided fuel wood.

Box 2. Negative impact of training on women empowerment in Amani na Tumaini Group

- Jealous from husbands who suspected their wives of being not faithful to their marriage because they did not spend much time at home
- Some members found it difficult to balance time for work and time to spend with their family
- Husbands wanted to control the finances earned from the group as a way of weakening women's financial power in the family.

Source: Research findings

The major negative impacts had to do with balancing time between official, part time work and time for their families. Another problem came from their husbands. From time to time, interference and unreasonable suspicion from husbands weighed heavily

on their mental disposition. In targeting women with training, this had indirect impact on improving living standards since there was no guarantee that such training would necessarily result in increase in income unless deliberate efforts towards this was made. However, women in this CBO reported that they met their practical needs in the households such as buying food items, sending their children to school and opening a bank account and saving money. They asserted that they managed to do all this because of the empowerment training. It takes about 20 years for trees to mature for harvest. So in 2015, the women of Amani na Tumaini expected to harvest trees ready for sale in the market. But from the nursery, the CBO started selling seedlings and making money, though modest, it added income to the group.

The group used training in skills and knowledge as a technique of empowering women to first, improve agronomic practices like use of check dams, tree planting, establishment of nurseries and secondly, to increase income by selling seedlings from nurseries. They were also taught ways to strengthen links to markets in order to have regular markets for their products. In so doing, the group had a higher chance of general women empowerment and impacting on income generating activities. However, this was no guarantee that such income would necessarily benefit all members of the family unless there was a deliberate effort towards this. In addition, where such increase in income was under the control of women without interference from husbands, there was a higher livelihood to all members of the household.

Tubadilike Savings and Credit Co-operative Union in Nyakato

In 2001, ten women in Nyakato area of Mwanza formed a Savings and Credit Co-operative Society (SACCOS) CBO called “Tubadilike” meaning “let us change” in Swahili. While there are different approaches to SACCOS, this ten-member group consisted of women with the lowest and least stable incomes. In 2015 the membership had grown to 30. Together the group had loaned out Tsh. 20 million at 10% interest. In it, many were single parent mothers, unmarried women and divorced women. All were struggling to survive by selling fruits and vegetables spread on pavements or ground near market places. Others had shops, bar and salons. However, they were able to create consolidated agreement to help bring about change they sought in their lives. SACCOS is an established sustaining organization of saving and credit groups coming together to operate micro finance business that would help members of groups improve on their livelihoods. SACCOS is member owned, member controlled, member used and benefits the member. The purpose of groups coming together to form SACCOS is to enable poor women and men to collectively create wealth by pooling their resources. It also enables members to learn from one another by sharing knowledge and experiences. This ultimately helps to overcome social, cultural,

political and economic constraints that have continued to hinder the poor from improving their livelihoods

The story of Mary

Mary Temba, a member in the group recounts how SACCOS helped them alleviate poverty.

When I started attending the SACCOS meetings myself, I began to understand that I had the opportunity to improve my life. I did not want to live the same life of poverty other women lived. I joined the SACCOS group in the market place with others. However, we did not trust each other. The agreement was that each member should contribute Tshs 20, 000 and give it to members as a loan. Each member had an equal chance of borrowing from members. We were more interested in having a bank account. After all, the majority of us had never had a bank account of our own. Other similar groups of SACCOS encouraged us to give each other loans. We tried it by giving a loan to the first two women who wanted to buy and sell vegetables and fruits in stalls instead of spreading them on the ground. The loan was supposed to be paid back within a month with a small interest rate of 5%. The women did not repay the loan. This increased our mistrust. Other experienced women from other SACCOS encouraged us to trust each other again and continue contributing money so that we could start to benefit from the contributions. We gave another loan to another two women and like the first two women; they did not repay the loan. We continued to draw lessons from these mistakes and eventually we devised systems for lending by instituting deterrent measures so that the loans would be repaid. Collateral demands in the form of assets (radios, chairs, beds) would be demanded from a member in default on a loan. I took small loans as well from the group to improve my vending business and I repaid the loan. I then joined another SACCOS and got a big loan and we started a collective business of buying and selling rice to business men from Kenya. This was a huge success and we never looked back. The profits from the business were used to buy building materials for a house (burnt bricks, corrugated iron sheets, cement, stones, sand and iron bars) even though I was landless. Then, I approached a landowner in sub urban area of Buswelu to see if I could buy land at a cheap price. The landowner was surprised by how much I had prepared myself to building a house. I earned his respect. In turn, he offered me a one acre plot at Tshs 300,000. Even though it took me five years to register my plot and got it surveyed and a certificate of occupancy

issued from the City Council, I am no longer a tenant. I have my own roof over my head. I am now a very confident woman, and by sharing ideas with other SACCOS, women and visiting different groups, I learn from and teach them how, by coming together and saving, we can improve our lives. Through SACCOS, I now have a house for my family. I pay school fees for my two children.

Mary's story, like that of some other women from other SACCOS, is testimony to how SACCOS savings not only meet the material needs of the individual women, but transcend the mere function of providing finance. By creating a savings discipline that works for women, SACCOS opens opportunities for women to connect with each other within the group and with other groups in the city. From addressing their individual needs, women begin to identify their collective problems and seek collective solutions on how to survive in cities.

When a woman earns an income; life in the household changes as well. She can engage in an argument with men, get respected and demand cultural values at home and in society. The traditional value of dependent wives asking for money from husbands for small things in the household like salt or sugar, husbands who themselves might have no income, resulted in shouts, yelling and beating. Such behavior changes once a woman has an income as Susan said.

The story of Susan

I was married to Charles and had two children with him. Charles was an alcoholic and an abusive husband and I could not believe bad things were coming from his mouth. So I divorced him. When I divorced, I took my children and moved to a new place. Determined, I opened a shop with the small money I was awarded in the marriage settlement. And because the children were 6 and 8 years old, I was given custody to them. When I started, my shop was very small. I joined a SACCOS and had to borrow money from it to increase my capital. But now it is bigger thanks to the loan. The loan has changed my life. I now have money and can pay for school fees for my two children and I have a mobile phone.

Things would change later on when she remarried.

When I met Tom everything was good. Tom told me he was a businessman and had a degree from a renowned University in East Africa called Makerere University and played football. So I was happy to be a girlfriend to an

academic, sportsman and businessman. So friendship flourished. After four months he popped the question and because both of us wanted to form a family and have children I said yes. And a month later we married, A little later after marriage I wanted to see his documents- degree certificate and accolades from football. His answer was shocking. He said he lived in a house which went into flame and everything was burned down. As months went on, Tom's spending went bigger and bigger. He bought a new house in low density area of Capri Point and four cars. Once we had a child, I expected him to stay more at home with me and the child, but he went early in the morning and came back late at night. When I confronted him he became furious and said it was business that kept him busy. So Tom focused on business and I focused on family. When Tom's absences increased, I became suspicious and thought he was cheating on me. When I asked him about it he became angry. Because I wanted to save my marriage, I shut my mouth and it ended there. One night of 2008 we had an argument again. Tom became angry, resentful and said he would get on whoever was feeding me with lies. The next thing that happened was police detectives all came to search our home. After thorough search the world was closing on Tom. Tom was handcuffed, arrested for possession of pallets of cocaine and heroin. He was lying about his education to me. There was no record of him attending Makerere University. This was his own creation. In his attempt to win the case, Tom sold his cars and house in order to hire an expensive lawyer in town. And even his money could not earn him his freedom. After pleading guilty, Tom was sentenced to 30 years in prison.

Life became difficult for Susan. She divorced Tom and went on her life with her three children. She reopened her shop again with a few shillings Tom had in the bank. The objective of the research was also to find out if issuing loans to members empowered women of Tubadilike SACCOS. The positive and negative impacts were as follows (Box 3 and Box 4):

Box 3: Positive impact of loans as a tool for women's empowerment

- Members were empowered to open bank accounts: a thing they had never done before.
- Members took small loans to improve working capital.
- Loans from CBO enabled members to expand business.
- Members made profit which enabled some to build houses and others.
- Met other practical needs like paying school fees and upkeep for the family.
- Members were able to earn respect from society and family because they had income.

Source: Research findings

The Tubadilike SACCOS has had an impact especially on women who had received training in entrepreneurial skills. The CBO efforts have been directed towards the capacity building of the SACCOS to provide services to the beneficiaries. Training was carried out once and it covered a range of subjects ranging from bookkeeping to product packaging, stock taking and marketing. Box 3 reveals that empowerment of Tubadilike brought them new life. In 2015, they were doing things which they were struggling to do before. They were able to make a profit from their businesses so much so that they were able to feed and clothe themselves and their children and send children to school. Their health improved. They managed their finances well. They managed to repay their loans and made savings though small. The SACCOS enabled the members to smile, have confidence in front of their neighbors so much so that they were able to take part in social events

Box 4. Negative impact of loan as a tool for women's empowerment

- Some were unable to repay their loans
- Temptation to misuse loans by not following business plan
- Unaudited business gave false picture of business

Source: Research finding

Tubadilike SACCOS, issued loans to empower women. When women members qualified to borrow money from the SACCOS they increased the working capital for their businesses. Improving women's access to credit led to their economic empowerment. The other method this group used to empower women was through

training. Members of the group were trained in bookkeeping, financial management and market linkages. In discussion with the women, however, they revealed that in spite of these training efforts, success could be achieved if women meticulously followed their business plans instead of falling into the temptation of using loan money to buy luxury goods like jewels and clothes. Such a practice would deplete their working capital and pave way to the collapse of businesses. Moreover, most of these businesses were not audited and therefore it was hard to ascertain whether they were making a profit.

However, Box No. 4 reveals that some members of the SACCOs group were unable to repay their loans because of misuse of the loans and because they did not operate their businesses according to a business plan.

Muongano wa Wajane profile

Muongano wa Wajane literary means a union of widows. The group was formed in 2004 as a CBO. By 2015, the group had 12 members. Traditional patriarchal beliefs and gender relations in African setting dictate that women do both household chores and help in the economic activities because it is a necessary responsibility for survival of a family. On the other hand, men are looked upon by society as income earners for the family and are totally excluded from domestic work.

The deployment of female labour away from domestic work becomes evident when household incomes shrink and vulnerability to income shocks become threatening. There are, however, variations to these gender relations. In rural areas, farming, for instance, as an economic activity is done by both men and women. On top of that, women have additional responsibilities of drawing water and collecting wood and preparing food for the family. Men do little chores like fixing leaking roofs, repairing fences, fixing farming tools and equipment. Girls, on the other hand, assist their mothers in domestic work and boys look after animals and/or help their fathers. In urban areas, the relationship is clear-cut. Men become the income earners and women the performer of domestic works. Poor families are in this position because they cannot mobilize income through their wives' employment due to their inability rather than unwillingness to do so. The research sought also to find out if employment empowered women. On visiting Muongano wa Wajane, the study found out the following (Box 5 and Box 6):

Box 5: Positive impact of employment as a tool of women's empowerment of Muungano wa Wajane

- Employment by CBO in sweeping streets and collecting garbage gave women a steady income which gave them a security in income.
- Nyamanoro streets were cleaned regularly.
- Regular sweeping and collection of rubbish reduced unpleasant odors.
- Women were able to pay for household needs.

Source: Research findings

The Privatization Policy of Tanzania in the 1990's triggered the city of Mwanza to sign and grant contracts to CBOs to deal with solid waste management. 15 CBOs were commissioned including Muungano wa Wajane of Nyamanoro which was founded in 2004. From there on, empowerment of women was done by raising their wages from Tshs 1,800 in 2004 to Tsh. 3,800 in 2015 per day. Despite the problems women in this group faced like poor working conditions, the notion of being employed and earning wages brought with it income security in the homes of these widowers. In the single-parent household headed by widowers of Nyamanoro, the situation was different. In spite of lack of skills, poor education and age, and losing their husbands through death, women had to go out and look for a job. "When I work, I cannot worry about the problems attached to the job", explained one woman. "I must work for my household." During group discussion, the women highlighted multiple problems they faced in and out of work. The problems included long arduous hours, low payment, job insecurity, dangerous working conditions, sexual harassment and balancing employment and household responsibilities. They argued that women cannot self-employ themselves because of lack of capital, limited premises and high levels of tenancy and lack of entrepreneurial skills. Based on the discussion with the women, the research revealed that for the women, street sweeping was not so much a choice, but, rather a lack of choice in the context of high costs of urban living and the insecurity of urban livelihoods. Nevertheless, the women recognized the importance of their work contributions to the household which, regardless of the associated difficulties in working conditions and in difficulties in balancing work and domestic responsibilities, offered wages far beyond the minimum wages paid to government employees.

Box 6: Negative impact of employing women as an empowerment tool

- Street sweeping was done during working hours posed danger to the women particularly from careless motorists.
- Operation cost of cleaning streets was high. As a result, some CBOs withdrew services leading to some women being laid off.
- Some individual households thought cleaning streets should be paid by the city council not communities.

Source: Research findings

Conclusion

The objective of the study was to find out if pathways of empowerment chosen by women in CBOs in Mwanza Region had positive impacts on their living conditions. The first conclusion to emerge comes from issuing loans: those loans obtained from SACCOs and gainfully used usually empower women to change their lives in families tremendously earning them respectability in homes, increase capital, and reduce stress and shocks in day to day life. However, for loans to have effective impact, recipients must learn financial management like book-keeping, use of business plan and avoid temptation to misuse it. This conclusion corroborates the previous studies by Mbilinyi (1999), reports by IMF, USAID and OECD which say that giving loans to women to run businesses without creating profit, savings and use own funds to run businesses is useless. Women should be able to break away from loan dependency and generate their own revolving fund.

The second conclusion concerns training in agroforestry technology. Several positive impacts were realized by Amani na Tumaini women due to empowerment by training. For example, agroforestry technology increased self-sufficiency in food to families. Multiplication and selling of tree seedlings increased incomes to women. Although training in agroforestry is a commendable exercise, in order for agroforestry technology to have a larger geographical impact, it needs to be adopted by whole communities of farmers in Magu District. Boserup (1970) and Guerrero (2014) come to the same conclusions when they say modern technology and innovative agriculture methods positively affect women. Therefore Amani na Tumaini should strive to disseminate the technology to other areas.

The third conclusion concerns employment. The study recommends that another way of empowering women is to involve them in the labour market. Unless women are involved in production and earn a steady income, they will be faced by insecurity in urban livelihood. This idea was supported by Longwe (1991), Boserup (1970), and

Bovicin (1983) who said inequalities between men and women can be removed by giving women employment.

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