Drivers of Rural Women Participation in Income Generating Activities in Mufindi District-Iringa

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Abstract	NG Journal of Social Development
This study aims to examine the determinants of women's participation in income-generating activities, specifically focusing on the types of activities they engage in, the extent of their participation, the socio-economic factors influencing their involvement, and the challenges they face. The study used the experiences of rural women in Mufindi district as practical evidence. Primary data were collected through random sampling of 150 respondents from the district. Descriptive statistics and double hurdle models were used in the analysis. Most women in Mufindi district do not participate in large-scale income-generating activities. They are generally viewed as housewives, with local customs and traditions expecting only husbands to participate in larger economic ventures. As a result, women primarily engage in smaller income-generating activities, such as selling vegetables and fruit, livestock products, hairdressing, wage labor, and tailoring. The most common income-generating activities in the study area were small businesses and agriculture, although many women participated in agriculture primarily for home consumption. This paper reviews the literature on women's participation, challenges, and the extent of involvement in income-generating activities, with a focus on rural women's perspectives. It also provides a foundation for further research on the challenges hindering women's participation in high-income-generating activities, especially in developing countries. The study recommends that women entrepreneurs in Mufindi district be organized into groups for training in other income-generating activities.	

1. Introduction

The issue of women and development has been a global priority since the United Nations hosted its first women conference in Mexico in 1975 (Boserup et al., 2013). The participation of women in income-generating activities is a critical mechanism for fostering rural development, especially in developing countries (Kitole & Genda, 2024). Such participation not only enhances financial income but also contributes to household satisfaction, self-reliance, empowerment, and broader community development (Gashaw, 2015). Over the past four decades, women entrepreneurship has witnessed significant growth worldwide, with an increasing number of women starting and managing their own businesses (Endalew, 2020). Various non-governmental organizations (NGOs) have played an instrumental role in promoting income-generating opportunities for women. For instance, in the early 1980s, UNICEF shifted towards development-oriented strategies, such as the Productive Credit for Rural Women (PCRW), gardening groups in Senegal, and small-scale enterprises in Colombia (Albee, 1994). These initiatives underscore the longstanding support NGOs have provided to women income-generating activities.

The role of women in income-generating activities is essential for the economic development of their households and communities. Today, women are not only fulfilling domestic responsibilities but are also active participants in entrepreneurial endeavors (Mjema, 2014). In many countries, the scope of women access to entrepreneurial activities has expanded significantly, challenging traditional gender norms (Ombakah, 2013). Women contribute approximately 50% of global food production, and in some sub-Saharan African countries, they provide between 60% and 80% of the food for household consumption (FAO, 2011). This highlights women substantial involvement in subsistence activities such as food production, household chores, food processing, home crafts, and market trade.
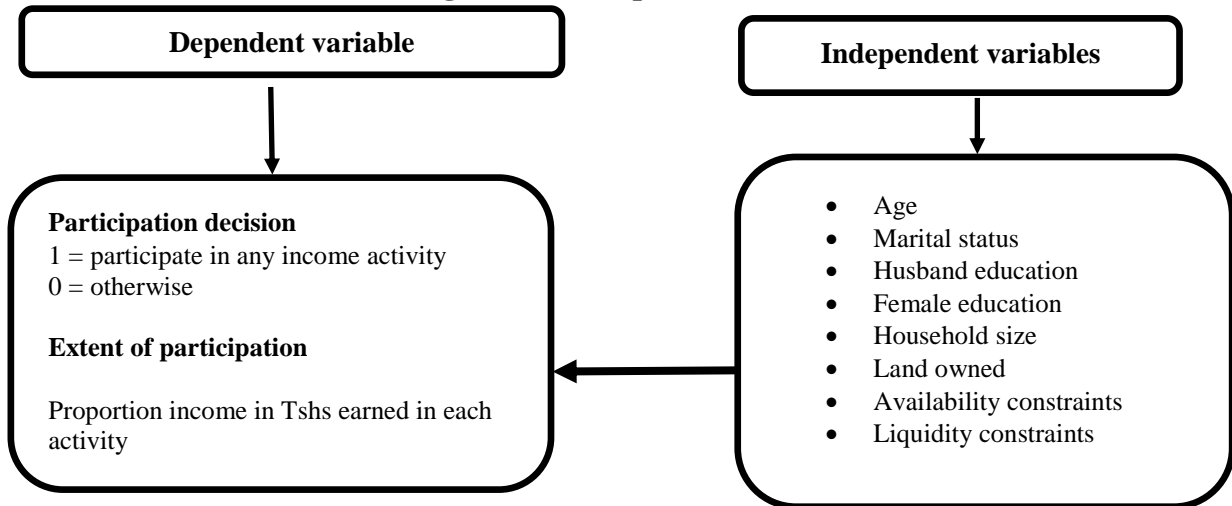
In Tanzania, women have long played a pivotal role in agricultural production, often comprising a greater proportion of the agricultural labor force than men. For instance, in 2007, 81% of women were engaged in agricultural activities compared to 73% of men (Mlema, 2014; Kitole & Sesabo, 2024). By 2018, approximately 65% of Tanzanian farmers were women (Women and Men Facts and Figures, 2018), and in 2019, women made up 70-75% of the agricultural workforce (AGRA, 2019; Utouh & Kitole, 2024). Recent data from UN Women (2021) show that subsistence farming remains a primary source of livelihood for over 80% of Tanzanian women. Despite their significant role in agriculture, studies have indicated that women in Tanzania have increasingly ventured into off-farm income-generating activities as a means to diversify their income (Magati, 2013). According to Mori (2014), the proportion of women-owned enterprises (WOEs) rose from 35% in the early 1990s to 54.3% in 2012, signaling a trend of growing female economic participation across both farm and non-farm sectors.

However, despite the benefits associated with women participation in income-generating activities and their vital contributions to the development process, poverty and economic vulnerability among women remain persistent issues (Aleme, 2021). Women continue to face challenges that impede their participation, such as performing essential agricultural tasks with rudimentary tools and limited external support (FAO, 2011). Additionally, many of the economic activities undertaken by women, such as childcare, eldercare, collecting firewood and water, and household maintenance, are undervalued as they lack market prices and are not included in national economic accounts (FAO, 2010; Fontana et al., 2010).

Existing studies in Tanzania (e.g., Magati, 2013; Sabauni, 2011; Philipo, 2008; Iringo, 2007) have examined various aspects of women participation in income-generating activities. While some research (e.g., Mjema, 2014; Ombakah, 2013) has focused on the growing trend of

women engagement in off-farm economic activities, other studies (e.g., Mwaigaga, 2017; Magati, 2013; Philipo, 2008) have combined analyses of income-generating activities with fields such as health, food security, and community banking. However, there remains a critical gap in understanding the specific determinants that drive women participation in income-generating activities. Addressing this gap is essential for informed resource allocation and the development of targeted interventions to empower women, ensure economic equality, and advance national economic growth.

Figure 1: Conceptual Framework

Dependent variable

Participation decision
1 = participate in any income activity
0 = otherwise

Extent of participation

Proportion income in Tshs earned in each activity

Independent variables

- Age
- Marital status
- Husband education
- Female education
- Household size
- Land owned
- Availability constraints
- Liquidity constraints

Source: Research Design (2024)

2. Material and methods

This study was conducted in Mufindi District, located in the southern part of the Iringa region. The district is bordered by Kilolo District to the northwest, Iringa District to the north, Njombe region to the south, and Mbeya region to the west. The research was specifically carried out in three wards: Igowole, Mninga, and Mtwango. These wards were strategically chosen due to their rural nature and the active involvement of women in various economic activities, which provided a relevant setting to explore the drivers of women's participation in income-generating activities. The selection was based on the availability of data and the likelihood of obtaining comprehensive insights to meet the study's objectives.

A cross-sectional research design was employed for this study, allowing the collection of primary data that represented the characteristics of women across the selected wards at a single point in time. This design was chosen for its effectiveness in comparing different groups of women engaged in various income-generating activities. The sample for the study was drawn from the three selected wards using a purposive sampling approach, followed by simple random sampling. This process ensured that women who were willing to provide information were included, resulting in a total sample size of 150 participants. The sample size was determined using an established formula that considers the targeted population and a set sampling error percentage. With an estimated population of 4,000 in the selected wards, this approach yielded an adequate sample size of approximately 150 participants, ensuring the sample was representative for reliable and valid analysis.

3. Analytical modeling

For this specific objective the Double-hurdle model was used to examine the determinant and extent of income-generating activities participation, explained as follows**:**

First hurdle (income-generating activities participation decision)

The probability that women participate in income-generating activities is assumed to be determined by an underlying response variable that explains women's demographic, socio-economic characteristics and income-generating activities thus can be illustrated as:

$$D_i^* = x_i'\beta + \varepsilon_i$$

Where D_i^* is a latent variable that shows whether individual participate in income-generating activities, β denotes the vector of unobserved served parameters to be estimated, x_i' denote the vector of observed independent covariates explaining the event, lastly ε_i denotes unobserved error term capturing other factors and is assumed to be independent and normally distributed. That is μ_i

N~ (0, 1), and $D_i = 1 \; if \; D_i^* > 0$

$$D_i = 1 \; if \; D_i^* \leq 0$$

The variable D_i present the value of 1 if the women participate in income-generating activities the marginal utility over participating is greater than not participating and zero (0) otherwise. The binary variable of if a woman participates in income-generating activities D_i is assumed to be a probit model and is specified as:

$$Pr(D_i = 1/x_i)' = \varphi(x\beta) + \varepsilon_i$$

Where Pr presents the probability that a women participates in income-generating activities: D_i is the binary variable of if a women participates in income-generating activities or not: φ denotes the cumulative normal distribution: x is the vector of a women demographic, socio-economic characteristics and income-generating activities denote the coefficient to be estimated and ε_i denote the random error term distributed normally with zero mean and constant variance

The second hurdle (the extent of income-generating activities participation among women)

The extent to which a women participates in income-generating activities D^* is assumed to be truncated normal distribution with parameters to be different from the Probit model that can be estimated as follows:

$$D^* = x_i'\alpha + \mu_i$$

Where D^* the observed extent of income-generating activities participation among women is was measured by income earned by women in each activity in (Tshs), x_i indicate the vector of covariates that explain the extent, α is a vector of unobserved parameters to be estimated and ε_i is a random variable that denotes all other factors apart from $X's$

4. Results
Description of respondents' socioeconomic activities

Figure 2 indicate that majority of women about 39.22% participate in small business as their income generating activity, followed by agriculture activity about 31.37%. Few women participate in wage employee, tailoring and braiding activities which are 5.88%, 1.96% and 3.92% respectively. Some women participate in multiple activities at once like 7.84% of women are engaged in small business and agriculture, 5.88% are engaged in small business

and tailoring, 1.96 are engaged in small business and tailoring and the remaining 1.96% participate in small business and wage employee. The result reveals that large number of women has employed in small business and in agriculture activities.

Figure 2 Income generating activities engaged by women
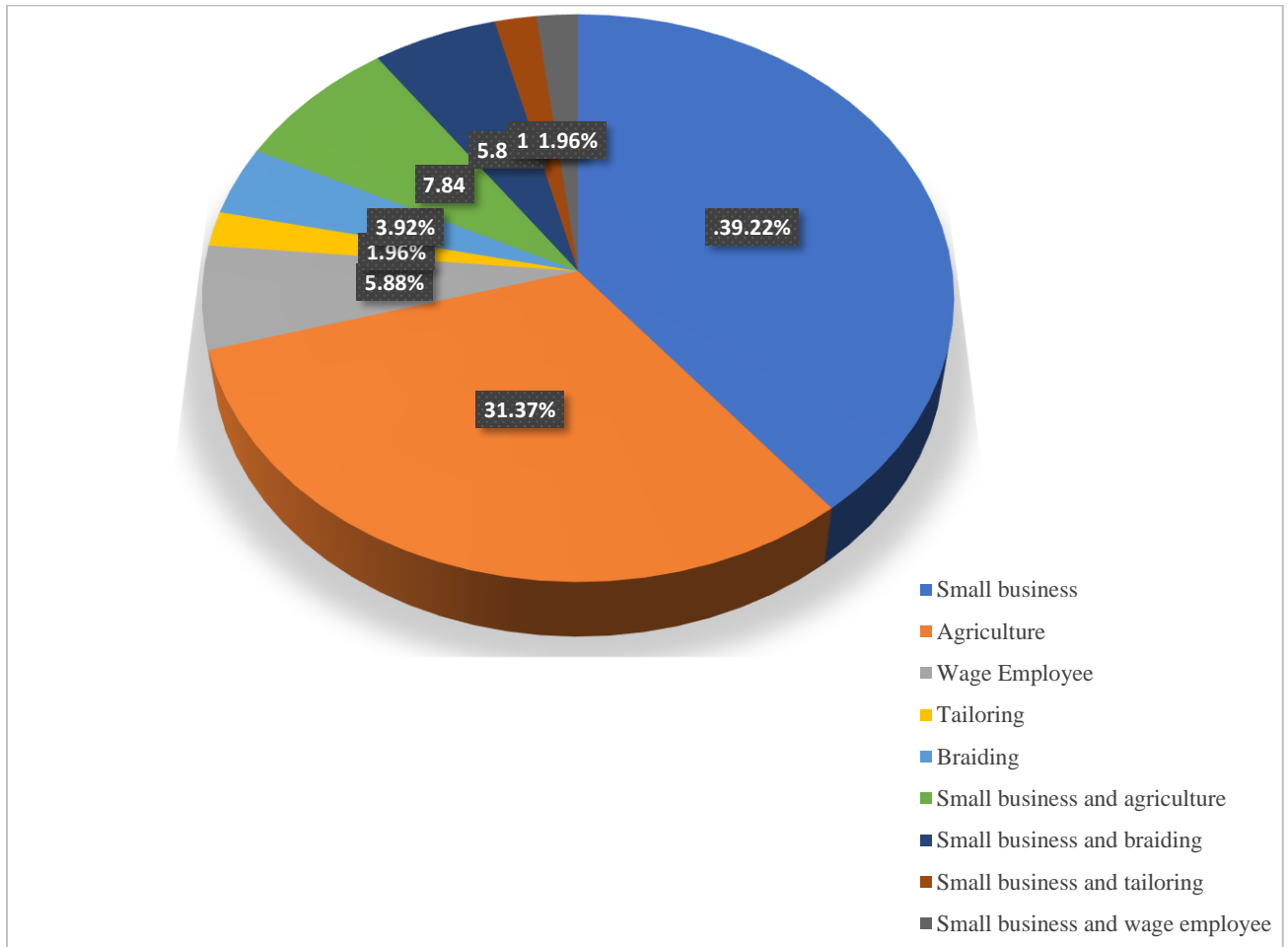
Source: Field data (2024)

Table 1indicates that an activity with maximum income is wage employee with income of Tshs 800,000. Small business has an average income of 67420 per month with a maximum amount of 600,000 Tanzanian shillings. Agriculture has an average income of 31620 with a maximum amount of 600,000 Tanzanian shillings. Respondents who are employed have an average income of 17333.33 with a maximum income of 800,000 Tanzanian shillings per month. Women who are involved in tailoring have an average income of 2233.333 with a maximum amount of 200,000 Tanzanian shillings per month. Women who are involved in braiding have an average income of 4933.333 with a maximum amount of 300,000 Tanzanian shillings per month.

Table 1: Extent of women participation in income generating activities

Variable	Observation	Mean	Std. Dev	Min	Max
Income of business per month	150	165762.3	143077	20000	600000

Income of agriculture per month	150	115682.9	130410	10000	600000
Income of employee per month	150	325000	259119.4	50000	800000
Income of tailoring per month	150	83750	82600.95	10000	200000
Income of braiding per month	150	92500	85648.78	40000	300000

Source: Field data (2024)

Presentation of findings of Cragg's Double-Hurdle Model (DHM)on the socio-economic determinants of women's participation in income-generating activities

The presentation of the findings of DHMs is based on two activities agriculture and business because other activities as indicated in figure 2 their participation in income generating activity have little variations in observations. The little variations in observations do not favor their application in econometric model estimations. The results in Table 2 and Table 3 indicate that the decision about participating or not participating in income generating activities is partly related to different factors than the extent of participating in income generating activities in both small business and agriculture.

First hurdle estimations on decision to participate in income generating activities and its marginal effects

The first hurdle regression analysis in Table 2 illuminates the intricate the determinants of participation in income-generating activities among women in Mufindi district. Regarding household size, the marginal effect of 0.955 (P = 0.002) indicting a negatively and significantly different from zero at the 1% level associated with participation in income-generating activities (This indicates that as the number of household size increase by one individual, women's possibility or chance to be engaged in income generating activities decreases by 0.955 keeping other factors constant. Moving on to age (β) = 0.28) found to be positive and statistically significant at 1% level (p = 0.101) implies that, with each additional year of age, the probability of participating in income-generating activities increases by 7.7% (marginal effect). In terms of marital status, the positive and marginally significant coefficient for married 1.228 (p = 0.019), separated 1.557 (p = 0.004) and widow 2.158 (p = 0.001) suggests that married women, separated women and widow women have higher probability of participating in income generating activities by 29.2%, 29.9% and 34.9% respectively than women who are single.

Table 2: First hurdle estimation on decision to participate in income generating activities and its marginal effect

Variables	Adoption decision estimates			Marginal effect		
	Coefficient	Std. Error	Pr(>|z|)	dy/dx	Std. Error	Pr(>|z|)
Intercept	-4.83	2.166	0.026			
Household size	-0.347	0.116	0.003	-0.955	0.031	0.002
Age	0.28	0.101	0.006	0.077	0.028	0.006
Female education						
Completed primary	-0.037	0.393	0.926	-0.01	0.108	0.926
Completed secondary	-0.715	0.468	0.126	-0.224	0.161	0.163
Husband education						
Completed primary	-0.354	0.425	0.405	-0.106	0.137	0.441
Completed secondary	-0.2996	0.419	0.474	-0.087	0.13	0.500
Marital status						
Married	1.228	0.526	0.019	0.292	0.111	0.008
Separated	1.557	0.544	0.004	0.299	0.082	0.000
Widow	2.158	0.655	0.001	0.349	0.079	0.000
Land owned	0.236	0.277	0.394	0.065	0.073	0.372
Availability constraints (slightly or no constraints)						
Inputs	0.747	0.358	0.037	0.176	0.072	0.015
Family labor	-0.502	0.727	0.490	-0.121	0.149	0.419
Land available for household	1.141	0.449	0.011	0.368	0.155	0.018
Liquidity constraints (slightly or no constraints)						
Family labor	-0.138	0.678	0.838	-0.037	0.174	0.833
Hired labor	-0.629	0.387	0.871	-0017	0.107	0.871
Observations	150	Pseudo R²	0.3723	Wald LR chi2	70.02	
Log-likelihood	-59.018493			P-value	0.0000	

Source: Field data (2024)

Availability of land constraints emerges as a pivotal variable. The significant positive marginal effect of $\beta = 0.368$ (p = 0.018) underscores the substantial influence of women who perceive that they are slightly or no availability constrained on availability of land increase the likelihood to participate in income-generating activities by 36.8%. Availability of inputs constraints ($\beta = 0.176$) is found positively significant different from zero at 5% level (p = 0.015). This indicates that women who perceive that they are slightly or no availability constrained on inputs have higher likelihood of engaging in income generating activities by 17.6% compared to women who responded that they are somehow or severely constrained.

Liquidity of production tools constraints ($\beta = 0.231$) found positively significant different from zero at 1% level (p = 0.008). This indicates that women who perceive that they are slightly or no liquidity constrained on production tools have higher chance of engaging in income generating activities by 23.1% compared to women who responded that they are somehow or severely constrained keeping other factors constant.

Second hurdle estimation results on extent of participation in small business activities
The results in Table 3highlight the estimated results for extent of participation in small business and agricultural activities. Age shows a strong negative impact on the extent of business activities, with a coefficient of -0.057 and highly significant p-value of 0.005, this suggests that an increase in age is associated with a lower extent to participate in business activities by 11.2%, indicating that youngest women are more likely to participate in business activities. For the part of agricultural activities age found positively and significantly different from zero at the 5% level with P-value of 0.012 with a coefficient of 0.035. This indicating that, increase in age is linked to higher extent of women participation in agricultural activities by 10%, possibly because of higher age could increase experience lead strong performance in agriculture to enhance participation on it.

When considering Husband completed primary education it seems to have negative coefficient of -0.12 and significant p-value of 0.02, suggesting that women married to husbands with primary education is associated to decrease their extent of participation in agriculture activities by 72.86%. similarly, Husband completed secondary education has a positive coefficient of 0.33 and significant higher p-value of 0.000, indicating that women whose their husband completing secondary education is associated to increase the extent of participation by 94.29%, indicating that, the highly participation of women in agriculture is associated with the education level of their husband to have differently in knowledge and awareness. Perhaps, Husband education seemed to have no influence on women to participate in business activities. Likewise female education specifically competed secondary education seemed to have negative influence with the coefficient of -0.161 and p-value of 0.012 thus to lower the extent of participation by 46%.

Table 3: Second hurdle estimation results on extent of participation in small business and agriculture activities

Variables	Small business activity			Agriculture activity		
	Coefficient	Pr(>|z|)	Mean percentage	Coefficient	Pr(>|z|)	Mean percentage
Intercept	2.314	0.000		-0.678	0.088	
Household size	-0.0045	0.806	-0.88235	0.02	0.486	5.714286
Age	-0.057	0.005	-11.1765	0.035	0.012	10
Female education						
Completed primary	0.0026	0.966	0.509804	-0.12	0.086	-34.2857
Completed secondary	0.0079	0.45	1.54902	-0.161	0.012	-46
Husband education						
Completed primary	-0.165	0.088	-32.35294	-0.255	0.002	-72.85714
Completed secondary	-0.0094	0.918	-1.84314	0.33	0.000	94.28571
Marital status						
Married	-0.031	0.674	-6.07843	-0.179	0.085	-51.1429
Separated	-0.147	0.052	-28.8235	-0.263	0.051	-75.1429
Widow	-0.094	0.266	-18.4314	-0.172	0.175	-49.1429
Land owned	-0.080	0.004	-15.68627	0.060	0.145	17.1429
Availability constraints (slightly or no)						
Inputs	-0.0097	0.854	-1.90196	0.0024	0.974	0.685714
Family labor	0.133	0.370	26.07843	0.327	0.012	93.42857
Land available for household	-0.036	0.743	-7.05882	-0.297	0.689	-15.85714
Liquidity constraints (slightly or no)						
Family labor	-2.13	0.052	-417.6471	0.208	0.125	59.42857
Hired labor	-0.116	0.132	-22.7451	0.074	0.203	21.14286
Observations	61	195.08		41	2534.2	
Log pseudo likelihood	32.475515	0.0000		37.263968	0.0000	

Source: Field data (2024)

The impact of Marital with separated status is negative and statistically significant to participate on small business activities, with a coefficient of -0.147 and a p-value of 0.052. This indicates that women who are separated from their husbands have lower extent of participation in small business activities by 28.8%, this may happen due they lacked a strong support from husbands particularly in terms of capital and market connection. Also, on the part of participating in agricultural activities Marital with separated status seemed to have the same influence liked to business activities with the coefficient of -0.263 and p-value of 0.051, implies that separated women have lower extent of participation in agricultural activities by 75.14%.

Land owned plays a notable role in participating in both small business activities with negative influence and agricultural activities with positive influence. This implies that 1 acre increase in women's land decreases a woman's extent of participation in small business activities by 15.7% while for agriculture activities the extent of participation increases by 17.1%, this potentially due to availability of land is necessary for performance of agriculture.

In contrast, availability of constraint on production tools exhibits a negative and highly significant relationship with women participation in agricultural activities, with a coefficient of -0.17 and p-value of 0.006. This indicates that women who perceive that they are slightly or no availability constrained on production tools have lesser extent of participation in agricultural activities by 48.57%. Conservative constraints on production tools could limit the rate of production. Overall, the models` strengths is affirmed by a highly Log pseudo likelihood of 32.47 with the p-value of 0.0000 for small business activities and Log pseudo likelihood of 37.26 with the p-value of 0.0000 for the extent of women participation in agriculture activities. This strong explanatory power suggests that the model effectively captures the factors influencing the extent of women to participate in both small business activities and agricultural activities.

Presentation of findings on the challenges hindering women's participation in both small business activities and agriculture activities.

Figure 3indicates most women about 43.5% who participate in small business activities having few or no customers as their challenges. Although other challenges that faces women are too much debtors 10.1%, high expenses 4.3% and away from home 4.3%. Some women face more than one challenges like 11.6% face few or no customers and high expenses, 8.7% face away from home and 4.3% face few or customers, high expenses and away from home. In addition to that,11.6% of the respondent doesn't face any challenge at all.

Findings imply that majority of women in small business face a challenge of few/no customers, this is mainly caused by lack of business know-how or proper knowledge on how to attract customers and retain customers. Also, no or little creativity on how to target proper customers for there business.

**Figure 3: Challenges of women participation in small business**
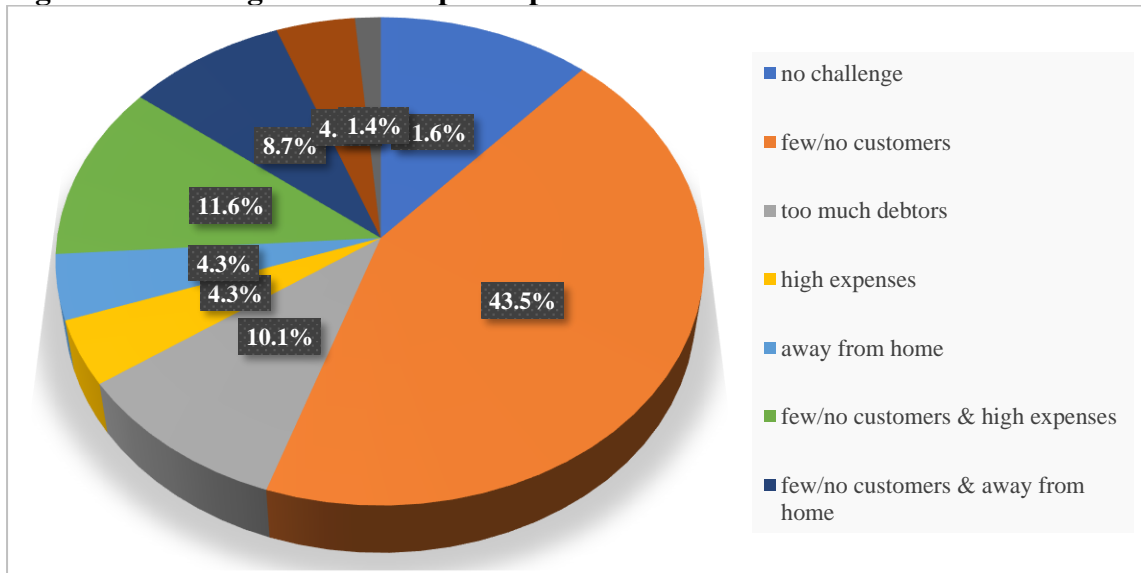
Source: Field data (2024)

Figure 4 indicate most women about 35% who participate in agricultural activities are having seasonal agriculture as their challenges. Where by other challenges that women face are pests and diseases 12.5%, high costs 25%, lack of market 7.5%, no place to wash animals 10%. There also women about 7.5% who face all the mentioned challenges and about 2.5% of women have no challenges.

These results implicate that most women face seasonal challenges in there agriculture participation due to misinformation from agricultural expertise on how the calendar agriculture season is due to impact there seasons agricultural activities. This in some cases results in too long rainfall seasons causing crop damage which usually becomes a main challenge to women in agricultural sector.

Figure 4 Challenges of women participation in Agriculture
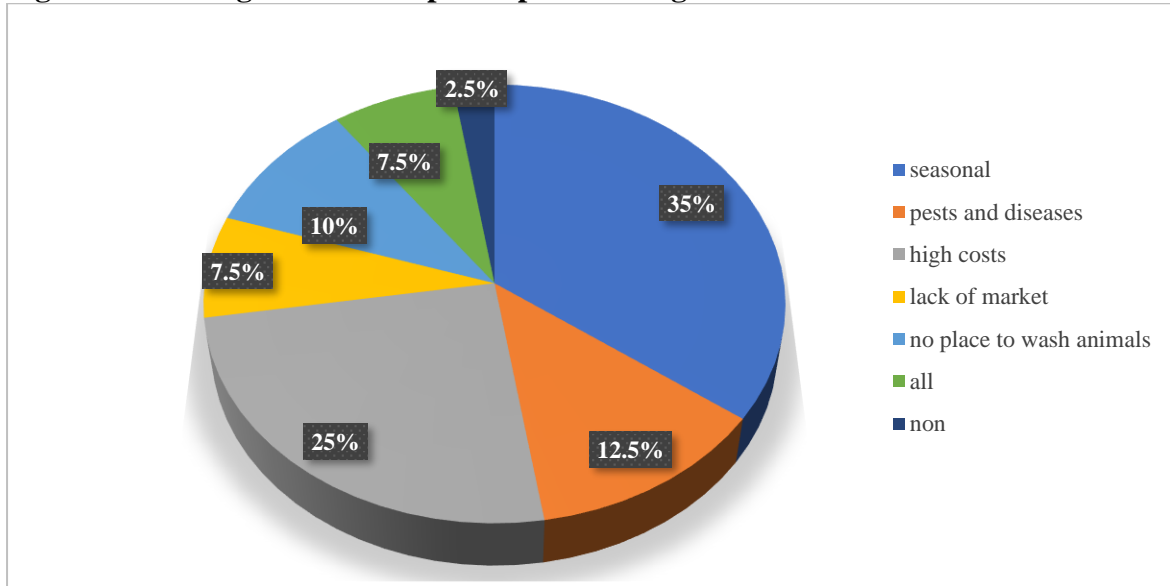
Source: Field data (2024)

5. Discussion

The results of the analysis on the determinants of women's participation in income-generating activities are aligns with the number of findings in the literature. The significance of Household size in negative influence on decision to participate aligns with the work of Yusuf et al. (2015), who argued that as household increase the rate of women to participating in economic activities decreases. Perhaps, as the number of household size increase the workload for women associated with children care increases and consumes their time that could have been invested in income generating activities. Also findings are supported with the study by Gashaw (2015) who observed that increase in number of households reduces woman's participation in income generating activity since women are considered as the care takers of the family and responsible for their children health and safety. Perhaps in hurdle II household size has no influence to in both small business activities and agriculture activities.

In both tiers, age emerges as the crucial determinants of women participation in income-generating activities. In hurdle I, the higher age significantly increases the likelihood of participation, highlighting the importance of experience and knowledge capacity for involving in income generating. Perhaps, the older the woman has the more working experience gained to increase income. In hurdle II the significances of age highlight the increase of extent of participation in agriculture while the negative relation shows the decrease of the extent of participation in business activities. The finding also supports the result of Onyebu (2016) but inconsistent with Alemu (2021) who found a statistically significant negative relationship between age and decision to participate in income generating activities. Most women in Mufindi district become less efficient in entrepreneurship and business activities as they get older hence decide to participate in agriculture activities.

Findings from hurdle I show that female education were found to have insignificant influence to participation on income generating activities which implies that having education does not necessarily influence a womens participation in income generating activities since, most of uneducated women in today world tend to participate more in income generating activities more than educated women especially in rural areas. In hurdle II the significance influence in education highlights the extent of women participation in agricultural and small business activities. These findings indicate that women who are educated participate more in other activities rather than agriculture activities, significantly most women who are not educated are engaged in agriculture activities. Consistently these results are in line with study by Katera (2019), who revealed that most rural individuals are uneducated and depend on agriculture as their livelihood strategy.

Study revealed that husband education is statistically insignificant and has negative influence with women participation in income generating activities. Which implies that husbands education has no relation whatsoever with women to participate in income generating activities, this indicates that a women can participate on income generating activities on her own will, or from other driving factors and not necessary from an educated husband. In hardle II findings reveal that husband education completed secondary positively associate with womens' extent of participation in agriculture activities. Perhaps women whose husbands have completed secondary have enough agricultural production tools which increase their extent in participating in agricultural activities. The finding also supports the result of Alemu (2021) who found a statistically insignificant negative relationship between husband education and decision to participate in income generating activities.

Study findings from hurdle I revealed that separated women positively associate with decision to participate in income generating activities since they are more derived to earn income to support their living standards. Findings from hurdle II revealed that separated women negatively associate with extent of participation in both small business and agriculture activities. The negative relationship between separated women and extent to participate in both activities might be to the factor that once women are separated from their partners, they lose efficiency in their level of participation in agricultural and small business activities compared to single women. Also, results further revealed widow women positively associate with women's decision to participate in income generating activities. Perhaps once a woman's husband dies, woman is left with no assistance in the family hence has to work extra hard than before for livelihood especially when the kids are still depending on the woman. This is also consistent with study of Jabeen et al. (2020) who revealed that widow women usually strive really hard for their family because they no longer have husband to support them.

Study findings show indicate that there is no significant relation between land owned and women participation in income generating activities, which implies that having a land has no significant drive to engage or participate in income generating activities but in hurdle II findings indicate that women owning land has significant and positive influence in participating in agriculture activities and not small business activities. This implicates that land is an important asset which can be a driver for women to participate on agriculture activities, since without land it is almost impossible to participate on agriculture activities. Availability of inputs constraints was found significant in decision to participate in income generating activities. The results implied that availability of inputs constraints positively relate to decision to participate in income generating activities hence in any income generating activities inputs are required so as to ensure enough generation of outputs. Similarly findings also show that availability of input constraints has positively and significant influence to women participation on small business activities but has an insignificant relation of women to participate on

agriculture activities. This implies that inputs like capital, labour and technology facilitate more participation of women in small business activities and increases the extent of women participation in business sectors.

Findings from hurdle I indicate that there is a negative and an Insignificant influence between availability of family labour and decision to participate on income generating activities, perhaps because the more the increase in family labour the complexity in division of labour becomes which results to little influence in participation on income generating activities. Results from hurdle II indicates that Availability of family labor constraints was found significant only in extent of participation in agriculture activities and insignificant in decision to participate and extent of participation in small business activities. The results revealed that availability of family labor constraints positively associate with decision to participate in agriculture activities than in small business.

Constraints on land available for household was found significant in decision to participate and extent of participation in agriculture activities. The results revealed that availability of slightly or no on land for household constraints positively affect decision to participate in income generating activities. The result is also not consistent with theoretical expectations because those with slightly or no on constraints on availability of land for household will participate less in income generating activities than those with somehow or severely constraints. The results also show that slightly or no constraints on land available for household negatively associate with extent of participation in agriculture activities. Results lie with those by Katera (2019), Endalew (2020) and Gashaw (2015) who observed that to those with more land available for household will have more land available for agriculture activities.

Study findings indicated that Liquidity of family labor constraints was found insignificant in extent of participation in income generating activities and insignificant in decision to participate in agriculture activities. The results revealed that liquidity constraints on family labor negatively affect extent of participation in income generating activities. Furthermore findings also indicate a significance influence of liquidity of family labour to decision to participate in small business activities, Perhaps women with somehow or severely liquidity constraints on family labor are more engaged in family business because they have enough labors in the family.

6. Conclusion

The current study investigates on drivers of income generating in economic activities among rural women in Mufindi district as it is the most important group in the Tanzania economic development. The study revealed that on average most women in Mufindi district participate in five income generating activities which are small business, agriculture, wage employee, tailoring and hair dressing or braiding. Extent of their participation are mostly differentiated by the capital invested, skills, husbands' income, number of households but mostly the challenges they are facing in the activities. On the other hand, women in Mufindi district face various challenges according to their activities. These challenges reduce the efficiency and extent of participation in income generating activities. The most common challenge that faces almost all of the activities except for wage employee is few or no customers. Also expenses used by women in their activities are also very high whereby large percent reduces the efficiency of productivity or participating in the particular activity.

The findings show that most women have no access to credit and the main reason for credit access problem was fear to crop failure, no money for down payment, lack of collateral and the existence of high interest rate by the major financial institutions. Therefore, government should empower rural women through provision of soft credit facilities with little or no interest

charged to improve the credit requirements on their income generating activities. The findings also show that increase in number of households decreases the decision to participate in income generating activities due to domestic activities especially looking after the children which keeps a woman busy from participating in income generating activities. Therefore, the knowledge on family planning and use of contraceptives should be given to the villagers especially women in order for a household to control number of children according their capability.Also training should be provided to women of on ways for attracting customers as shortage of customers observed to be a big challenge hindering women.

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