

**WOMEN RELATIONSHIP AND ITS IMPLICATIONS TO THEIR  
ECONOMIC DEVELOPMENT:  
THE CASE OF WOMEN IN KINONDONI MUNICIPALITY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT  
FOR THE REQUIREMENTS FOR THE DEGREE OF MASTER  
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TANZANIA**

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## **CERTIFICATION**

We, the undersigned, certify that we have read and hereby recommend for acceptance by Open University of Tanzania, a dissertation titled: **Women Relationship and Its Implications to Their Economic Development: The Case of Women in Kinondoni Municipality**, in partial fulfilment of the requirements for award of the Degree of Masters of Arts in Social Work.

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Dr. Mary N. Kitula

**(Supervisor)**

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I would like to state that, I am entirely responsible for any error and deficiencies that may be observed in this work.

## **DEDICATION**

This study is dedicated to my dearly loved Parents Lubunda Asende, and ‘Yangya Josephine Batende for their good care and influence on my education. öThank you very much.ö

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## **LIST OF ABBREVIATIONS**

IGA	:	Income Generating Activity
ILO	:	International Labour Organisation
NGO	:	Non Government Organisation
ROSCA	:	Rotating Saving and Credit Association
SPSS	:	Statistical Package for Social Sciences
UN	:	United Nations
UNIFEM	:	United Nations Development Fund for Women
UDEC	:	University of Dar es salaam Entrepreneurship Center
UNDP	:	United Nations Development Program
URT	:	United Republic of Tanzania

## **ABSTRACT**

The main goal of this study was to assess the relationship among women and its effects to the successes of their economic projects. The study attempted to answer the following questions: What is the type of relationship among women in economic group projects? What economic group activities do they commonly conduct? Do they experience any conflicts? What are the main causes of the said conflicts, and what are the effects of these conflicts on the success/performance of the involved women's economic projects? The study was conducted among petty business women in Kinondoni municipality. Their selection was done using non-probability sampling procedures, especially through purposive and snowball sampling procedures. The study included both qualitative and quantitative data, which were obtained through face to face interview, focus group discussions, and direct observation methods. In relation to the objectives of this study, the research findings indicate that, women are mostly involved in relationships with one another in their groups; albeit the fact that these relationships are to some significant extent unstable and non-persistent. The study also revealed that, women are involved in different economic group projects which, in principle were expected to be of significant contribution to their economic empowerment. However, members in most of these groups have conversely demonstrated to be involved in conflicts and confrontations which, in turn have weakened their friendship relations and retarded the said women's economic development. Hence, conflict remains one of the major factors contributing to women low economic performance, low income development, the split and collapse of women's business networks as well as women's group business drop out and the stagnation of their economic development in general. Thus, deliberate interventions need to be taken by the government, women institutions or organisations, and women in general to promote the involved women's education, raise their awareness on the importance of working together through trusting and respecting each other as well as managing their conflicts rationally and amicably.

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Problem**

This study investigated on women's relationships and other factors that seem to influence the stagnation of their economic group activities and hence their continued low economic status. It works from the assumption that, women all over the world and Tanzania in particular, suffer from poor economic development. In Tanzania, for instance, 60 percent of women live under absolute poverty with low education, knowledge and skills as well as poor technological advancement and high rates of unemployment (URT 2007).

The concept of promoting women's economic status has gained greater attention world wide over the last three decades. According to the World Bank's Vice president for poverty reduction and economic management Leipziger, (2004), under-investing in women's economic opportunities limits economic growth and slows down progress in poverty reduction. At the global level, different initiatives have been put forward to address the problem of women's underdevelopment. For instance, the UNDP has started the so-called "micro start" pilot projects, predominantly in developing countries with the aim of uplifting women economically.

If handled correctly, micro credit might be the most powerful tool in helping people, particularly women, out of poverty. Women can be economically independent, gain higher status and better standard of living, and their capacity to feed their children

and the rest of their family members with nutritional food thereby giving them hope for a brighter future.

The important contribution to be made by micro-credit projects was underscored by Wolfensohn, (1996), the President of the World Bank in the following words: *"Micro credit programs have brought the vibrancy of the market economy to the poorest villages and people of the world. This business approach to the alleviation of poverty has allowed millions of individuals to work their way out of poverty with dignity."*

Thus, loans, support services, and networking opportunities are important factors to a successful business and which micro credit systems can provide. Savings offer stability and emergency reserves that the poor seldom enjoy.

The Global Fund for Women, on the other hand, provides flexible and timely grants to women groups striving to improve women's human rights around the world. The Global Fund for Women believes that women themselves know best how to determine their needs and propose solutions for lasting change. Similarly, UNIFEM promotes women's empowerment and gender equality. It works to ensure the participation of women at all levels of development planning and practice, and acts as a catalyst within the UN system, supporting efforts that link the needs and concerns of women to all critical issues on the national, regional and global agendas.

The participatory approach has been encouraged in order to identify some of the potential economic opportunities that women's groups and/or communities at large could exploit in order to create more decent employment and income. This in turn expected to help to eradicate poverty, boosting the income and improving welfare of

women and their families and more specifically their children, as well as empowering women economically and socially.

In addressing the problem of absolute poverty among women the government of the United Republic of Tanzania encouraged both governmental and non-governmental agencies to support and assist women with loans and grants, as a strategy of reducing women income-poverty. These agencies include FINCA, PRIDE, BRAC, and regular banks and financial institutions.

The current approach being used by donors is through the initiation and enforcement of interventions by donors, governments and NGOs, in which women have been encouraged to organise themselves into groups and associations since it had been difficult for those agencies to assist them individually.

However, despite concerted efforts of poverty reduction initiatives through increased access to skills training and micro-credit to women, the efforts made have not tapped the growth potential of women involved. Their situation is continually getting worse. It was thus the aim of this study to investigate the relationship among women conducting economic group projects in order to understand why they still lag behind economically.



## **1.2 Statement of the Problem**

Women play an important role in economic development of any country including Tanzania. However, they constitute the poorest group in the country. About 60% of women in Tanzania live in absolute poverty with low education, low knowledge, skills and poor technology. About 12.6% of these women ranging from 15 to 65 years are unemployed (URT 2007:11). To overcome the problem of poverty among women in Tanzania, the government committed itself to enhancing women's economic capacity through making credit facilities available to them. Similarly, a number of non-governmental organisations and donor agencies have made various efforts to advance credit to women in Tanzania. And on their side, women in Tanzania are very active in organising and initiating various rotating saving and credit associations (ROSCAs) at different levels. The most common activity done at very basic level by women is known, in their own term, as *Mchezo*, which means a number of women collecting money in a group and giving the amount collected to one member at a time on rotational basis.

However, despite different interventions on the part of both government and development agencies, as well as the participation of women in various economic activities, yet their economic status lag behind. This has raised concerns on the part of observers and as a result, various questions have been raised as to why women do not advance economically? What are the factors that lead to the perpetual low economic status of women? The factors could be many. However, one of these factors could be the poor relationship among women who are supposed to do business in groups in order to qualify to get loans. This study therefore looked into

the factor of poor relationships among women working in economic group business to see whether it has an impact on their income generating activities done in groups. The findings from this study provide information that lead to suggesting ways of solving the problem.

### **1.3 Research Question**

What are the implications of women relationships to their economic development?

### **1.4 Objectives of the Study**

#### **1.4.1 General Objective**

The primary objective of this study was to find out the causal relationships and the implications of women relationships to their economic development.

#### **1.4.2 Specific Objectives**

The specific objectives were to:

- (i) Identify the economic activities run by women in the groups based on friendship relations
- (ii) Investigate the relationship that prevails among women in running group economic activities
- (iii) Assess women conflicts and the causes of the said conflicts in their group projects
- (iv) Determine the impact the said conflicts on the successes of their economic group projects

### **1.5 Field Study Questions**

This study answered the following specific questions:

- (i) What are the economic activities run by women in their groups based on their relationship?
- (ii) What is the type of relationship among women in economic group projects?
- (iii) What are the conflicts and the causes of the conflicts arising in their group projects?
- (iv) What is the impact of the said conflicts on the successes of their economic group projects?

### **1.5 Significance of the Study**

Despite the formulation of gender policies and other initiatives at both international and national levels, gender differences remain a great and alarming issue in Tanzania, as women continue to be the most disadvantaged and economically poor group in the country. Therefore, the findings of this study will help to raise awareness on the urgency of improving women economic status in Tanzania. They will similarly provide further information about gender inequality and help academicians, policy and law makers to find and suggest new ways of addressing women economic problems, and on the other hand the findings will act as a reference for other researchers to identify viable areas for further investigations.

## **1.6 Operational Definitions of Terms**

### ***“Conflict”***

The concept “conflict” has got a complex range of meanings. However, the commonly understood meaning connects Conflict to the actual or perceived opposition of needs, values, interests, and meanings, which have impact on social relations. This concept can help to explain many aspect of social life such as social disagreement and differences between individuals, groups or organisations.

### ***“Economic Activity”***

This denotes any initiatives that affect the economic aspects of women lives, through the use of different economic tools such as rotating contributions and credit groups and businesses led by women themselves. This entails the way women interact and cooperate among themselves in dealing with their businesses.

### ***“Economic Development”***

“Economic development” is the increase in the standard of living in a nation's population with sustained growth from a simple, low-income economy to a modern, high-income economy, (Myint, H. and Krueger, A. O. (2009) and Britannica *Encyclopædia*). Its scope includes the process and policies by which a nation improves the economic, political, and social well-being of its people.

### ***“Friendship”***

Bell and Coleman (1999), defined “friendship” as a special relationship between two equal individuals involved in a uniquely constituted pair of mutual liking, trust, respect, and often even love and unconditional acceptance. They usually imply the

discovery or establishment of similarities or common ground between the individuals.

### ***“Interpersonal Relationship”***

Byrne, (1961) defined an interpersonal relationship as an association between two or more people that may range from fleeting to enduring. This association may be based on love, liking, and regular business interactions, or some other type of social commitment. Interpersonal relationships take place in a great variety of contexts, such as family, friends, marriage, associates, work, clubs, neighbourhoods, and churches. They may be regulated by law, custom, or mutual agreement, and are the basis of social groups and society as a whole.

### ***“Petty Business Woman”***

This refers to any woman engaging herself in conducting any type of economic activity to generate income for either meeting basic needs or for the wellbeing of her family.

### ***“Relationship”***

The term relationship denotes different meanings depending on the field wherein she is affiliating to. In the context of this study, it refers to the ways two or more people or groups of people behave and interact with each other. The relationship usually involves some level of interdependence. People in a relationship tend to influence each other, share their thoughts and feelings, and engage in activities together. Because of this interdependence, most things that change or impact one member of the relationship will have some level of impact on the other members.

### **1.7 Limitation of the Study**

The challenges met in this study included, the unwillingness of a number of women to reveal information touching them directly; and their reluctance to respond and participate to both interview and group discussions, due to what one respondent termed as "wastage of time" because despite their being interviewed now and again, on several issues that dog them there is so far no any apparent action taken on what they report. Another encountered limitation was the scarcity of reading materials and literature on the information relating to this study topic. The limitations were overcome by ensuring the respondents the ethical right of confidentiality, anonymity, and the freedom of their participation.

Despite, the aforementioned constraints the study was successfully carried out and strictly focussed to its intended goals.

## **CHAPTER TWO**

### **THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

#### **2. 1 Theoretical Framework**

This study used the social exchange theory as a model theory and guide to the research project.

##### **2.1.1 Social Exchange Theory**

Social exchange theory is a sociological perspective whereby social change and stability are considered to be a process for negotiation of exchanges between different parties. Social exchange theory posits that all human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives. Social exchange theory takes an economic approach to explain relationships. The premise under this theory is that in relationships, just as in life, you do not get something for nothing (Sasse, 1999). Relationships have rewards and costs. Rewards are anything that brings pleasure or satisfaction in a relationship. People look for different kinds of rewards from their contacts with others, such as support, stability; excitement, love, or material benefits. Costs in a relationship are the physical, mental, and emotional contributions that are made. Currently, Social exchange theory is applicable in many different situations with the same idea of the exchange of resources.

In this study, social exchange theory focuses much on the anticipated reciprocity within relationships, the influence of benefits and direct rewards people receive from both sides and on the altruism and the perception of relationship efficacy.

As people anticipate reciprocity within their relationships, however, both actors in the relationships must supply each other with different things with either great or less intensity that Wellman, (1982) termed as symmetric and asymmetric network among actors.

Similarly, as relationship is concerned with the issue of cost and reward, the unequal distribution of scarce resources leads to both collaboration and competition. Some groups band together to acquire scarce resources collaboratively, whereas others compete and conflict over resources.

The other reason of using the social exchange theory in this study was where it helps assessing the transitivity of the relationships among women running economic activities in groups. There is thus, among women a transitive kind of network where person A networks with person B and B with person C and vice versa.

## **2.2 Literature Review**

So far, there are hardly or little studies conducted on the implications of women relationship to their economic development. The few studies so far done include those by O'Leary (1988), Berrie (1993), Goodwin (2006), Elira and Cohen (2001), Ely (1994), ILO (2008), Zewde and Associate (2002) and UDEC (2002).

A study by O'Leary (1988) on *the quality of women's same-sex work relationships* gave in two contradictory results. The study revealed that, women are insecure, domineering, and unable to engage in team play; their relationships are therefore, competitive and difficult. Further, the study revealed that women relationship is non-



hierarchical, and interested in sharing power and information, which reinforces the notion of solidarity among women and portrays their relationships as mutually supportive.

However, O'Leary's first result failed to demonstrate how the competition in women work relationships could either impinge or enhance the work performance, while the second result aligning women to relationship-oriented, non-hierarchical, and interested in sharing power and information did not show the type of relationship built among women themselves and anticipate the consequences of the information they share towards their social and economic. Therefore, the current study has as its vision, determining the type of relationships and the implications of women competition and shared information to their group economic activities.

Similarly, Therne Barrie (1993) in her study on *Gender play: girls and boys in school* revealed that, the pairs of females friendship relations are not constant. She discovered that, females friendship relations consist of more pairs moving into triads which result in quite complex social networks. Therne saw that because females are often keen looking best friends their relationships usually break off of the time.

Despite the fact that the work of Therne was limited to examining the relationships among girls and boys in school as two different genders, this my study went further to investigate how the inconstancy in females' friendship relations and females' relationships break offs usually slowdown women's economic group activities.

In her study on *the hidden life of Girls* Goodwin, M. H., (2006) explores the discursive practices that girls employ in the ongoing processes of coalition formation, in policing the boundaries of their cliques, and in sanctioning the behavior of girls who put on airs or claim superiority over others. The findings are replete with examples of exclusionary practices adopted by group members in their efforts to differentiate in-group and out-group membership. These include various forms of negative commentary, rude behavior, mockery, humiliation, negative assessments, and group exclusion, or the use of nonverbal means (such as collusive smiles).

The analysis is made particularly vivid and poignant as the researcher follows the degradation and exclusion suffered by a "Tagalog" girl whom the girls' clique treats as contaminating and tries to shake off. All these observations lead the researcher to question the view promoted by many psychologists whereby direct or overt aggression is associated with boys, while indirect forms of aggression are associated with girls. The author points out that "direct and indirect forms of aggression among girls are by no means mutually exclusive" (Goodwin, M. H., 2006).

Since Goodwin, (2006) was focused on the exploration of the *hidden life of girls*, especially, their formation of coalitions, group boundaries, and exclusionary behaviours, this study, therefore, related all of those noticed aspects to the actual situation facing women in conducting their economic group activities. In their work on a cross-level analysis of the effects of organisational sex composition on individual turnover, Elvira, M. M. and Cohen, L. E. (2001) came up with the view that, women are less likely to leave when more women are employed at their job

level but the effects of the proportion of women immediately above and in executive levels vary with women's rank. They, therefore, found out that, women and men may respond differently to organisational sex composition and that, both respond differently to composition at different organisation levels. For women, the effects vary depending on the level at which composition was measured and the woman's rank.

Women at all job levels are less likely to leave when more women are employed at their job level. Women in low-ranking jobs are more likely to leave when there are more women in the level immediately above them and in executive levels. Mid-rank women are less likely to leave when more women are employed in executive levels. For men, the only significant effect of composition was that increases in the proportion of male executives decreased men's turnover.

According to their analysis, it was obvious that, women can work harmoniously when their job statuses rank the same and not otherwise. However, the gap I found in their work resides where it did not identify what really motivate this kind of attitude among women and what could be the effects of this attitudes towards women economic advancement and development in general. This situation required an investigation.

Ely, R. J, (1994), in his study on *the effects of organisational demographics and social identity on relationship among women* has revealed that, if there are few women at higher organizational levels, gender may continue to be a negative status indicator for women, despite balanced representation at lower organizational levels.

On the other hand, Women's proportional representation in senior positions of an organization may signal to junior women the extent to which positions of power are attainable by women. This helps to shape the meaning and significance women attach to being female in that organization which, in turn, may influence the nature and quality of their work relationships with other women.

It is important to note that Ely (1994), was only keen on examining the nature and quality of women work relationships within heterogeneous organisations and ignored to consider the nature and quality of their work relationships within organisations or groups made of women in isolation. However, from this gap this study was done to assess how women organise themselves in carrying their own group activities.

The findings of a secondary research conducted by a team of ILO (2005), revealed mixed views about women entrepreneurs' use of business networks and associations such as associations of women entrepreneurs, as a source of business development support. Some women entrepreneurs make extensive use of these organizations as part of their overall business development strategies, but many are either unaware of the existence of such associations or feel that, they are not able to access them. Membership of these women's business associations seems to be relatively low, and this in turn results in the associations themselves struggling for sustainability and credibility (Zewde & Associates, 2002). Women's membership of more formal, traditional business associations such as employers' organizations or Chambers of Commerce is also very low (UDEEC, 2002).

Despite the fact that most of studies quoted in this study focused on various aspects of women relationships, none had examined the implications of such relationships to the development of their economic group activities. It was thus due to the lack of information on women relationships and its implication on their economic development which prompted me to carry out this research in order to establish this missing link.

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

#### **3.1 Research Design**

The research design determines what is going to be observed and analysed, why and how. This study aimed at investigating women relationships and its implications to their economic development in Kinondoni District in Dar es salaam Region, Tanzania. Thus, the nature of the problem under study prompted the researcher to apply a case study research approach for this study.

This study used a case study design to get an intensive and comprehensive insight of the important variables influencing women's poor economic development as particular group of individuals. Another drive behind the use of this particular study design stood on provision of detailed descriptive information in order to establish cause and effect processes as well as providing an explanation as to why women still lag behind economically despite numerous efforts and interventions to rectify the situation at both global and national levels.

##### **3.1.1 Study Area**

This study was conducted in Kinondoni District, Dar es Salaam. Kinondoni municipality is located in the Northern part of Dar es Salaam region. The district is bordered in its east by the Indian Ocean, Coastal region on its Northern and part of its western part while Ilala is on its southern and partly western part. The area of Kinondoni district is 531 km<sup>2</sup>, which is administratively broken into four divisions,

namely *Magomeni, Kinondoni, Kibamba and Kawe*. The district has twenty-seven (27) wards, which in turn are sub-divided into 113 streets (Dar es Salaam city council report, 2004). The district executes its administrative duties through the municipal council, ward development committees under the chairmanship of the council, and local governments at the level of *Mitaa*<sup>1</sup> and villages as indicated in the map contained in Figure 3.1.1.



**Figure 3.1.1: Kinondoni Municipality Map: Spatial Distribution by Wards**

Source: Dar es Salaam City Council Report, 2004

### **3.1.2. Study Population**

The target population of this study were petty business women in Kinondoni District. According to Tanzania census statistics (2002), the District is inhabited by 1,088,867 people of whom 549,929 are males and 538,938 females. About 360,000 adults are employed in both private and public sectors. The majority of these residents are involved in petty business, fishing, livestock keeping and farming which include horticulture (Kinondoni district census report, 2003).

### **3.1.3 Sampling Procedures and Location of Study Area**

Given that this study intended to get both qualitative and quantitative data, non-probability sampling techniques were used for the purpose of this study. These included purposive sampling and snowball sampling procedures. The two procedures were used in two different occasions as it is illustrated hereunder. Purposive sampling was applied at ward and village or streets levels. Streets located around market places within the wards of study were intentionally selected. These places were targeted in order to easily get women who were targeted respondents in the study, and where different business activities are conducted. In addition, the researcher intended to select those market approximating streets to be better sources of information. The study sample included women involved in different businesses perspective or those with common experiences and special knowledge.

The second sampling procedure used was snowball sampling. The aim of using this sampling procedure in this study was the need to avoid hardship in accessing



potential respondents within the selected streets for study. However, the initial respondents were asked to identify other new potential respondents as they would have been aware of others in businesses similar to their own in their respective streets. Using this sampling procedure, a total of 93 respondents were obtained 51 of who were to women groups, while 42 were independent petty businesses women. However, the obtained respondents classified themselves into 12 women groups as given in Table 4.3.2.

Later focus group discussions were conducted in order to enrich the data collected by using structured and unstructured questions. The information is shown in Table 3.1.1.

**Table 3.1.1: Surveyed Streets and Number of Respondents per Ward**

Selected Wards	Surveyed Streets per Ward	Number of Respondents per Ward		Total
		Respondents in Groups Projects	Non Group Respondents	
Kinondoni	- Urambo, - Togo - Sekenke	6 (6.5%)	4 (4.3%)	10 (10.8%)
Manzese	- Uzuri - Midizini	17 (18.3%)	13 (13.9%)	30 (32.2%)
Msasani	- Bonde la mpunga - Mikoroshini	14 (15.0%)	16 (17.2%)	30 (32.2%)
Mbezi	- Mbezi - Temboni	14 (15.0%)	9 (9.7%)	23 (24.7%)
<b>Total :</b>		<b>51 (54.8%)</b>	<b>42 (45.1%)</b>	<b>93 (99.9%)</b>

**Source: Research Findings, 2011**

## **3.2. Research Methods**

### **3.2.1 Primary Data**

Primary data for this study were obtained through interview, focus group discussion, and direct observation methods.

#### **3.2.1.1 Interview Method**

The interview technique used in this study was face to face interview. The list of interview questions was prepared in advance as a guide during the interview process. The interview schedule was prepared in Kiswahili, the familiar language to all the respondents.

#### **3.2.1.2 Focus Group Discussions**

One focus group discussion was conducted in each selected ward. Each focus group discussion consisted of eight participants randomly picked out from different women economic groups which were purposively selected after being identified by the interviewees.

#### **3.2.1.3 Observations**

Another technique which was used in this study was the observation technique. The aim of using this technique was to capture the actual behaviour of women in their natural setting and compare that with what the woman said in their responses to the interview schedule in order to find out if there is any correlation between the two.

### **3.2.2 Secondary Data**

The secondary data of this study was obtained through the reading of various existing documents and records from different sources, inter alia, libraries, internet and media.

### **3.2.3 Data Processing and Analysis**

The study included both qualitative and quantitative methods of data collection. Likewise, the analysis was also based on both qualitative and quantitative data analysis. Analysis of data was made according to the objectives of the research.

#### **3.2.3.1 Qualitative Data**

The bulk of qualitative data were collected using focus group discussions and formal interviews including open ended questions. These data were analysed qualitatively since they were provided differently with each individual responding to the questions in their own terms and in a detailed manner. The obtained information were written in simple and clear sentences and arranged in the order of their respective questions. After screening all relevant information, the researcher went on to validate the data and making conclusions.

#### **3.2.3.2 Quantitative Data**

The quantitative data included all data obtained through structured interviews which included closed ended questions and which were analysed using descriptive statistics by means of a Statistical Package for Social Sciences (SPSS). The data were analysed and presented in form of graph and tables in order to establish percentage

and frequency rates of variables mostly identified as the main problems facing women in their relationship and economic groups.

### **3.3 Ethical Considerations**

In order to assure their security the respondents were assured in advance that, the information gathered was treated as confidential and anonymous. Before collecting any information from the respondent the importance and objectives of the study were clarified to all informants so as to ensure the transparency between the researcher and the respondents. Similarly, the participation in the discussions or interview depended on the consent and willingness of the respondents in order that respect between both researcher and respondents is maintained.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND DISCUSSION**

#### **4.1 General Description of Study Population and Study Area**

##### **4.1.1 Description of Study Area**

The study was conducted in four wards respectively, Msasani, Manzese, Kinondoni, and Mbezi. Each ward represented its specific division in Kinondoni municipality. The ward of Msasani stood as representative for Kawe Division while Kinondoni ward stood for the Division of Kinondoni, with Manzese ward representing the Magomeni division and while Mbezi ward representing Kibamba Division.

**Table 4.1.1: Number of Wards by Respondents and Percentage**

<b>Ward</b>	<b>No. Surveyed Streets</b>	<b>No. of Respondents per Ward</b>	<b>Percentage</b>
Mbezi	2	23	24.8
Msasani	2	30	32.2
Kinondoni	3	10	10.8
Manzese	2	30	32.2
<b>Total</b>	<b>8</b>	<b>93</b>	<b>100.0</b>

##### **4.1.2 Description of Study Population**

This section provides a short description of the study population, especially their sex, age, marital status, and level of education as well as their religious denominations and income levels. All respondents of this study were petty business women aging between 14 and 59 years old. However, the ages of the respondents were arranged into five groups among which 9.6% was between 14-19 years old, 34.4% was

between 20-29 years old, 32.2% was between 30-39, 12.9% between 40-49 years old, and 10.7% was between 50-59 years old.

The respondents level of education was categorized into four groups, whereby the majority of respondents 59.1% (55) attended either standard seven or below, 25.8% (24) was between form one and form four, and 5.3% (5) had the level of form six, while 9.6% (9) attended tertiary education. As regards the respondents' marital status, respondents were also grouped into four categories with 51.6% (48) of the respondents being married, and 40.8% (38) single while 7.5% (7) were divorced and none of the respondent said she was a widow. On the side of religious affiliation, the majority of respondents 56% (52) were Muslims, while Christians constituted 44% (41).

Finally, concerning the respondents' income levels, respondents were grouped into seven groups with 48.3 (45) of respondents being of an average income of Tshs. 1,000.00-50,000.00 per month reflecting the lowest monthly average income of all respondents in the study while 4.3% (4) an average income of Tshs. 300,000.00-350,000.00 which represents the highest average income per month in the study. In addition, 23.6% (22) of respondents had an average income of Tshs. 51,000.00 - 100,000.00 while 7.5% (7) an average income of 101,000.00-150,000.00 and Tshs. 151,000.00-200,000.00 respectively, and 6.4% (6) a monthly average income of between Tshs 201,000.00-250,000.00 whereas 2.1% (2) an average income of Tshs. 251,000.00-250,000.00 per month. The data are as shown in Table 4.1.2 below:

**Table 4:1.2: General Description of Respondents**

	<b>Variables</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Category of Respondents	Petty Business Women	93	100
	<b>Total</b>	<b>93</b>	<b>100</b>
Age of Respondents	14-19	9	9.6
	20-29	32	34.4
	30-39	30	32.2
	40-49	12	12.9
	50-59	10	10.7
	<b>Total</b>	<b>93</b>	<b>100</b>
Marital Status	Married	48	51.6
	Single	38	40.8
	Divorced	7	7.5
	Widow	0	0.0
	<b>Total</b>	<b>93</b>	<b>100</b>
Education	Primary Education	55	59.1
	Ordinary Level	24	25.8
	Advanced level	5	5.3
	Tertiary Education	9	9.6
	<b>Total</b>	<b>93</b>	<b>100</b>
Religion	Christian	41	44
	Muslim	52	56
	<b>Total</b>	<b>81</b>	<b>100</b>
Income Levels	Tshs.1,000-50,000	45	48.3
	Tshs.51,000-100,000	22	23.6
	Tshs.101,000-150,000	7	7.5
	Tshs.151,000-200,000	7	7.5
	Tshs.201,000-250,000	6	6.4
	Tshs.251,000-300,000	2	2.1
	Tshs.301,000-350,000	4	4.3
	<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

#### **4.2 Women Economic Group Activities in Kinondoni Municipality**

An assessment was made on the economic activities of women groups to determine how those activities help in improving the involved women's economic standing in the community. The assessment was done using various questions expecting to get information on women engagement to economic groups, the types of business done,

the income accrued from the activities, and the challenges they face in conducting their economic activities. The details of the findings from each of the questions under this objective were as follows.

#### **4.2.1 Women Economic Group Formation**

A question was asked on the adherence of women to economic groups in their respective wards and streets in particular. The question was asked to all women respondents using face to face interview. Their responses reveal that, 51 (54.8%) of respondents were affiliated to different women economic groups found in their respective wards as members. In addition, 42 respondents, representing 45.2% of the sample, said that they were not affiliated or associated to any group. The findings are indicated in Table 4.2.1.

**Table 4.2.1 Women Group Membership**

	<b>Number of Respondents</b>	<b>Percentage</b>
Yes	51	54.8
No	42	45.2
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

In relation to the findings in Table 4.2.1, it can be said that, the majority of women in the study area are motivated to be involved into economic groups. This was established after women involved in economic groups projects indicated that such groups were useful to them in increasing and improving the level of their incomes.



This was further attested by statements by different respondents who stated as follows: *“I joined this group, for the purpose of getting a loan to start my business.”* *“My aim of joining this group was to associate with my fellow women in order to share different life experiences, and assist one another in different social events, such as wedding, death, etc.”* *“We started our group with the aim of doing our savings, because we saw that doing savings individually may be too difficult for one to accumulate the amount for capital to start her business.”*

In particular, the data in Table 4.2.1 reflect that, there were women who were interested in doing business in groups, and those who were not interested. The petty-business women in the study were also asked to name their respective economic groups. The results are given in Table 4.2.2.

**Table 4.2.2: Women Groups Found in the Study Area**

<b>Women Groups</b>	<b>No. of Women in Groups</b>	<b>Percentage</b>
Tushikamane Women Group	10	11
Mbezi Women Group	8	9
Amani Women Group	7	7.5
Undugu Kufaana Women Group	6	6.4
Mshikamano Women Group	8	9
Women empowering group	5	5.3
Upendo group	6	6.4
Twikende	7	7.5
Tujijenge	5	5.3
Muungano group	10	11
Mwanamke tailoring	4	4.3
Mchezo	17	18.2
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

The information reflects that, most women in the study area are or have at one given time been affiliated or attached to a particular women economic group operating in their respective ward. All of these groups are constituted and led by women themselves.

#### **4.2.2 Types of Business Activities**

After identifying women economic groups operating in the study area, a question was also asked to the respondents to specify the type of business activities they were dealing with in their economic groups. The information from this question was collected using observation and face to face interviews. The responses indicate that, the majority of women groups in the study area were dealing with rotating micro-credits activities (33.3%), followed by those dealing with food vending/informal restaurant (25%), tailoring/designing (16.6%), vegetable selling (8.3%), hair saloon (8.3%), and selling of clothes (8.3%), (See Table 4.2.3)

**Table 4.2.3: Women Economic Activities**

<b>Income Generating Activities</b>	<b>Frequency/Group</b>	<b>Percentage</b>
Selling cloth	1	8.3
Hair saloon	1	8.3
Food vending/informal restaurant	3	25
Vegetables Selling	1	8.3
Rotating micro credits	4	33.3
Tailoring/designing	2	16.6
<b>Total</b>	<b>12</b>	<b>100</b>

**Source: Research Findings, 2011**

The findings in Table 4.2.3 provide evidence that, there is a diversification of economic activities performed by women within their economic groups in the study area. However, despite the diversification of activities, the more prominent activities were rotating micro-credits and informal restaurant or food vending activities. This was because most of women in the study area did not have enough business skills and start up capital that could enable them to launch formal businesses. The figure 4.2.1 illustrates some of the women activities in Manzese area.



**Figure 4.2.1: Women Involved in Tailoring Activities at Manzese**

**Source: Research Findings, 2011**

#### 4.2.3 Challenges Women Face in Running Economic Group Activities

The study also pinpointed the challenges women in the survey sample faced while running their economic group businesses. And data on this question were obtained through formal interviews by use of a questionnaire that was administered to all the respondents. The finding indicates that, women face a variety of challenges in running their economic activities. These challenges include conflicts/clashes among women themselves (20.4%) women's low level of education and illiteracy (10.8%); women's low business skills (10.8%); delay in loan repayment (8.4%); laziness/inactivity (2.2%), jealousy (6.4%), lack of dedication to group activities (6.4%); self-interest/ego (5.4), inconsistent contribution (6.4%), and patriarchy (2.2%) as indicated in Table 4.2.4 below..

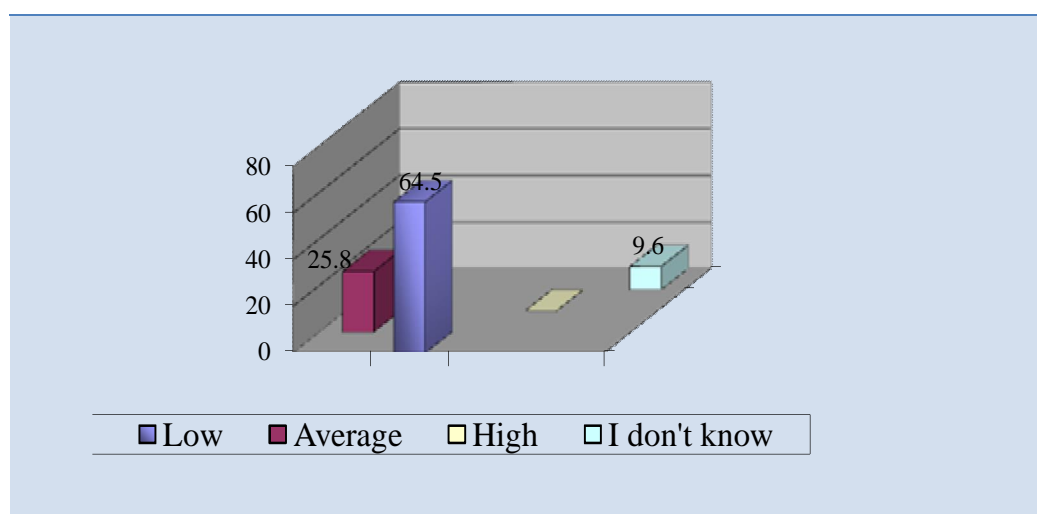
**Table 4.2.4: Challenges in Running Group Business**

<b>Challenges</b>	<b>Respondents</b>	<b>Percentage</b>
Lack of enough capital	4	4.3
Absence from group meetings	6	6.4
Low Level of Education/illiteracy	10	10.8
Jealousy	6	6.4
Laziness	2	2.2
Low business skills	10	10.8
Patriarchy	1	1.1
Excessive gossiping	10	10.8
Discordances/conflicts	19	20.4
Self interest/egoism	5	5.4
Delay in loans repayment	8	8.6
Inconsistent contribution	6	6.4
Lack of dedication to group activities	6	6.4
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

The results in Table 4.2.4 were further backed up by a statement by one of the respondents who stated that: *First of all, we, women, most of us are too lazy, and not willing to engage in economic activities. Most of us usually say: why bothering myself doing business while my husband is there. He should take charge of me and provide me with all necessities I want. Second, despite our involvement in different economic activities, still many of us don't have enough skills to successfully perform the business of our choice. And I think, all of this is due to the education level of most of us which is too low.* This concurs with findings by Mahigi *et al*, (2000) who said that, the majority of women in Tanzania have low level of education and lack business skills that could enhance survival of women economic groups in business.

In addition, the economic status of women in the study area was sorted out into three standings with 64.5% (60) of respondents ranking under low economic status, and 25.8% (24) on average economic status while none of respondent said she was with high economic status (Figure 4.1.2 below):



**Figure 4.2.2: Women Economic Status in the Study Area**

Finally, about the extent to which their earnings enabled them to meet their basic needs, the finding revealed that, 57% (53) of respondents indicated that their incomes were not enough to meet their basic needs while 43% (40) said, their incomes adequately suffice their basic needs.. The information is concisely shown in Table 4.2.5.

**Table 4.2.5: Women Earnings and Basic Needs**

	<b>Number of Respondents</b>	<b>Percentage</b>
Yes	40	43
No	53	57
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

In connection with this, women in the study area can be categorized as poor the results which concur with the Tanzania Economic Report (2007) stating that, the majority of women in Tanzania are absolutely poor.

## **2.2.4 Summary of the Findings**

This section presents a summary on the economic activities assessment of women groups, women adherence to economic groups, types of business done, the income accrued from the activities, and challenges they face in running their economic activities. The study aimed also at uncovering women's affiliation to economic groups, and the finding indicated that, the majority of respondents (54.8%) in the study area were affiliated to different women economic groups found in their

respective wards. Forty-five women, representing 45.2% of respondents said, they were not affiliated to any group. Accordingly, 12 economic groups were identified with rotating micro credit groups, being the most popular of all groups in the study area. A question was asked on determining the type of women economic activities; and the findings revealed a variety of economic activities run by women in the study area. These were mutual micro credits; food vending (informal restaurants known as *Mama Ntilie*), selling vegetables; tailoring; hair dressing, and cloth selling activities. In addition, a question was asked to determine challenges women face in running their economic group activities, and the results indicated that, women encountered a wide range of challenges in their groups. These were excessive gossiping among them; members low education level; loans un-imbursement; discordances or conflicts resulting between/among women in their respective groups; jealousy; absence from group meetings; irregular members' contributions; members low business skills; lack of dedication to engaging in group activities; insufficient financial capital; self interest or egoism among group members; laziness, and patriarchy.

#### **2.2.5 Discussion of the Findings**

On economic activities, it was indicated that, the majority of women (54.8%) in the study area do their economic activities in groups. This means that, most women in the study area have found it expedient and a valuable move towards their economic development, and satisfaction of their basic socio-economic needs. On women groups operating in the study area, it was found out that, there are a number of women groups operating in the study area among which *õMchezoõ*, literally as

Gameø has been indicated as the most popular and informal group activity. In addition, these economic groups performed a wide range of economic activities which included mutual micro-credits, food vending or informal restaurant activities, hairdressing, tailoring; cloth and vegetable selling.

Despite womenø involvement in different economic activities, the findings also revealed that, women still remained among poor people with low economic status in the study area. This information is in line with Tanzania Economic Report, (2007) which revealed that, the majority of women (60%) in Tanzania live under absolute poverty. Therefore, women should be mobilized so that they can identify and sort out all unfavourable situations to their economic development, and suggest essential mechanisms that should create an environment conducive for their economic development in the community.

Finally, on women activities and status, it was found out that, their economic activities are undermined by different factors such as, their low level of education and illiteracy; lack of financial capital; their low business skills; idleness/inactivity; jealousy, persisting patriarchy system in the community, egoistic behaviour; gossiping; conflicts among themselves, failure to loan reimbursement; lack of commitment to their group activities, and inconsistent contributions of group members.

This finding also coheres with Mahigi *et al*, (2000) who said that, the majority of women in Tanzania have low level of education and lack business skills that could enhance survival of women economic groups in business. In this regard, efforts need



to be addressed by both women themselves and community in general so that women education is promoted, financial resources are available, and women negative attitudes are changed.

### **4.3 Relationship among Women Involved in Economic Group Projects**

The relationship among women running economic group projects was assessed using various questions. The details of the findings from each of the questions under this objective were as follows.

#### **4.3.1. Women Friendship Relations in Group Projects**

The study inquired on women friendship relations in carrying out their economic activities within the study area. A question on whether they have got friends in their group activities was asked to 93 women. It was revealed that, 79 (85%) of respondents said that, they have friends, whereas 14 (15%) of the respondents said no.

**Table 4.3.1: Women Friendship Relations**

<b>Friendship Relations</b>	<b>Number of respondents</b>	<b>Percentage</b>
Yes	79	85
No	14	15
Total	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

From the information revealed in Table 4.3.1 above, women just like any other human beings, are actively involved in relationships among themselves. And only a few of them might be attached to a group without having a friend within that particular group. This means that, most of them try to get friends once they have joined the groups.

A related additional question was asked to explore in which age group that relationship prevailed the most. The responses showed that, among the five age groups presented in Table 4.3.2, those in the 20-29 age group were found to be the group mostly engaged in relationship followed by those belonging to 30-39 age group. It can thus be said that, women in age groups 20-29, and 30-39 are mostly engaged in friendship relations than any other age groups.

**Table 4.3.2: Friendship by Age Group**

AGE	Women Friendship By Age Group		Total
	Yes	No	
14-19	7 (7.5%)	2 (2.2%)	9 (9.6%)
20-29	30 (32.3%)	2 (2.2%)	32 (34.4%)
30-39	24 (25.8%)	6 (6.5%)	28 (32.2%)
40-49	8 (8.6%)	4 (4.3%)	12 (12.9%)
50-59	10 (10.8%)	0 (0%)	10 (10.7%)
<b>Total</b>	<b>79 (84.9%)</b>	<b>14 (15.2%)</b>	<b>93 (100%)</b>

**Source: Research Findings, 2011**

Deducting from the findings in Table 4.3.2, it can be said that, women are mostly engaged in relationship during their full youth period than in any other period of their life.

A question was also asked to determine the number of friends each woman had within the group. The findings indicated that, the majority of women respondents 50 (53.8%) said they have more than one friendship ties, followed by those with one friendship tie 17 (18.2%), and then respondents with two friendship ties 12 (12.9%). The detailed results are contained in Table 4.3.3.

**Table 4.3.3 Number of Friends per Year**

Number of Friendships	Number of Respondents	Percentage
More than two	50	53.8
One	17	18.2
Two	12	12.9
No friends	14	15
<b>Total</b>	<b>93</b>	<b>100.0</b>

**Source: Research Findings, 2011**

Findings contained in Table 4.3.3 indicate that, the majority of women in the study area are involved in relationships with many friends as possible within the group to which they are members. These results are consistent with those by Therne (1994), who in her study on *“Gender Play: girls and boys in school”* found out *that*, women mostly engage in relationship with more than a pair of friends hence resulting in quite complex social networks. According to her, the engagements of women with consecutive pairs of friends are related to women being keen on looking for best friends, the friends with whom they can help each other in different situations, such as social and cultural events, and economic activities.

It can be deduced from the findings that, a great proportion of women within the study areas create friendship relations with other fellow women within the same group at a time. And it was evident that only a few women can be in a group without or with only a single friend.

In addition, a question was asked on the number of friends in relation to the level of education within their group projects. The aim was to find out whether there could be any differences in number of friendship engagement between women of low education level and those with higher levels education in their economic groups. The findings indicate that, 29 out of 93 (31.1%) respondents who have attended between standard one and seven had more than two friendship ties, followed by those of form IV (13.9%). Women with A level and Tertiary education had the lowest with 6.4% for Tertiary and 2.1% for A level. The results are as shown in Table 4.3.4 below.

**Table 4.3.4 Number of Friendships by Level of Education**

<b>Education Level</b>	<b>Number of friends per year</b>			
	1	2	More than two	No friends
Primary Ed.	12 (12.9%)	8 (8.6%)	29 (31.1%)	6 (6.4%)
Oølevel Ed.	5 (5.3%)	2 (2.1%)	13 (13.9%)	4 (4.3%)
Aølevel Ed.	0 (0.0%)	2 (2.1%)	2 (2.1%)	1 (1.0%)
Tertiary Ed.	0 (0.0%)	0 (0.0%)	6 (6.4%)	3 (3.2%)
<b>Total</b>	<b>17 (18.2%)</b>	<b>12 (12.8%)</b>	<b>50 (53.5%)</b>	<b>14 (14.9%)</b>

**Source: Research Findings, 2011**

According to what is presented in Table 4.3.4, it is evident that women with low levels of education have higher number of friends than women of high levels of

education. This can be viewed in two ways. One is that, less educated women are not as occupied as educated ones which enable them to have time for intermingling with different people as friends. They thus have enough time to spend in interacting with their friends than it is for women with high education level. On the other side, women with low level of education lack confidence to do anything on their own. However, as they seek opinion from many people they are obliged to build a number of friendships as possible. Those with high level of education it is hereby stipulated, have confidence ó can think, make decision and act independently.

#### **4.3.2 Selection of Friends among Women Involved in Group Projects**

The study inquired on the criteria used by women in selecting their friends within their group project settings. Both interviews and focus group discussion methods were used to collect information relating to this question among women in the survey sample..

As far as the findings in Table 4.3.5 are concerned, the most typical criteria used by women in the study area included judicious, good habit or candidness, business orientation, good counselling, and mutuality or caring aspects, as well as sincerity within the friendship context. This was further supported by one of the respondents who stated that: *I choose one to be my friend depending on her behaviour in the group. She must first of all, have a noticeable good character, affection and trust, and dedication to our business group activities. Second, I do not like to be in relationship or doing business with a fraudulent, insincere or idle person in my life.*

*In addition, I prefer to be in relationship with someone I expect to get assistance from in all circumstances.*

**Table 4.3.5: Criteria Used by Women in the Selection of their Friends**

<b>Attribute</b>	<b>Frequency</b>
Good counsellor/advisor	11
Mutual support/ caring	24
Good habit/candid	7
Business oriented	21
Judicious/wisdom	11
Frankness/sincerity	20
<b>Total</b>	<b>93</b>

**Source: Research Findings, 2011**

The finding above is supportive of social exchange theory, which is built under the premise that in relationships, just as in life, you do not get something for nothing (Sasse, 1999:100). Relationships that people built have rewards and costs. Therefore, women have intention of networking with those from whom they expect to get something good and not otherwise.

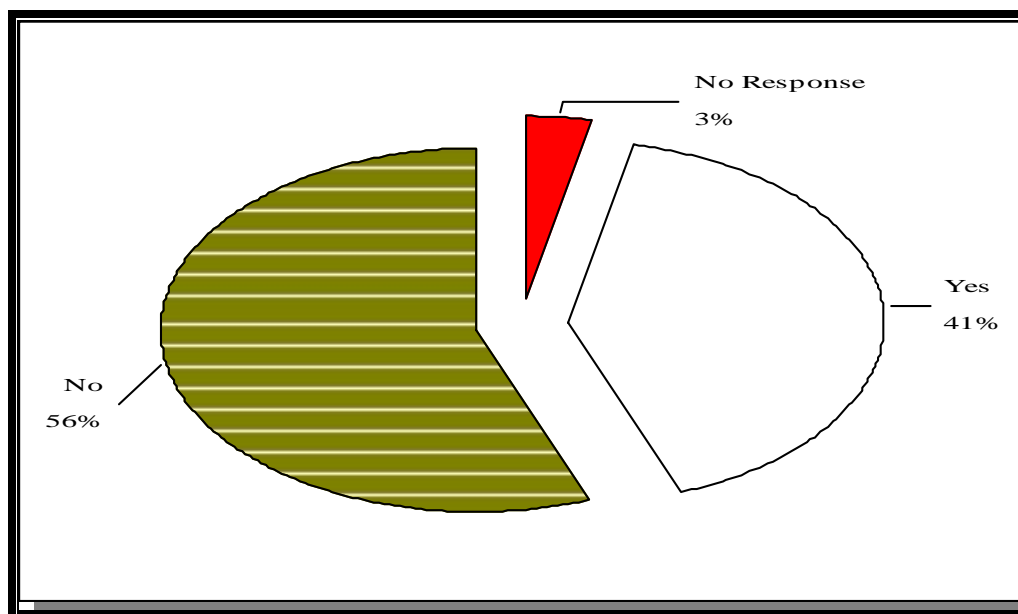
However, all attributes used by women in doing the selection of their intimates remain applicable in all their economic, social, religious and cultural settings. Therefore, in connection to the situation revealed in Table 4.3.5 above, it is remarkable that, there is no relationship among women unless there is a reciprocal enjoyment and satisfactions toward one another in the group. This means that, the

choice of friendship among women depends on how much one expects to get from the other. This concurs with the belief of many social exchange theorists that people anticipate reciprocity in their interaction with others. They therefore, engage in friendship relations in order to get benefits.

#### **4.3.3 Women's Relationship Cut-Off**

As used in this study, relationship 'cut-off' refers to the break off or interruption of link or alliance between two or more individuals who share common interests and happiness. It was deemed worth inquiring on the women friendship cut-off as a starting point to know the causes for conflicts among women. A question was asked to all respondents to determine the relationship cut off occurring among them while involved in their economic group projects.

Out of a total of 93 women respondents, 38 (41%) of the sample said that their relationships had cut off within the period of one year. In addition, about 52 (56 %) of respondents reported no cut-off relationship within the same period; and 3(3.2 %) respondents did not respond to this question in either way. Information based on statistics in Figure 4.3.1, reveals that about 41% of respondents had cut off their relationships with their friends within the period of one year. It can therefore be inferred that, the relationships among women running economic group projects in the study area are to some extent not stable. The Figure 4.3.1 below presents this in a concise way.



**Figure 4.3.1: Relationship Cut-off Among Women**

Indicated in Table 4.3.6 are the results of the rates of cut-off friendship among women by their age categories. The data in Table 4.3.6 reveals that the majority of respondents who showed a high rate of friendship relations cut-off were from the age groups ranging between 15 to 39 years old. This implies that, the more aged a woman is, the more stable is her friendship. Meaning that, the age also plays an important role to the life span of women relationships.

**Table 4.3.6: Cut-off Relationship by Age Category**

Age	Cut-off Relationship With a Friend					Total
	Yes	No	No Response			
15-19	5 (5.4%)	4 (4.3%)	0 (0.0%)			9 (9.7%)
20-29	16 (17.2%)	16 (17.2%)	0 (0.0%)			32 (34.4%)
30-39	12 (12.9%)	15 (16.1%)	3 (3.2%)			30 (32.3%)
40-49	0 (0.0%)	12 (12.9%)	0 (0.0%)			12 (12.9%)
50-59	5 (5.4%)	5 (5.4%)	0 (0.0%)			10 (10.8%)
<b>Total</b>	<b>48 (40.9%)</b>	<b>52 (55.9%)</b>	<b>3 (3.2%)</b>			<b>93 (100.0%)</b>

Source: Research Findings, 2011



The investigation was further extended to determine whether religious affiliation may also influence women to maintain or cut off the relationships among themselves. The finding reveals that, 21.5% of Christian respondents against 19.4% of Muslims respondents had cut off their relationship with their friends in their group projects. The results are presented in Table 4.3.7.

**Table 4.3.7 Women Cut-off Relationship by Religious Denomination**

Religion	Cut-off Relationship with a Friend			Total
	Yes	No	No answer	
Christian	20 (21.5%)	20 (21.5%)	3 (3.2%)	43 (46.2%)
Muslim	18 (19.4%)	32 (34.4%)	0 (0%)	50 (53.8%)
<b>Total</b>	<b>38 (40.9%)</b>	<b>52 (55.9%)</b>	<b>3 (3.2%)</b>	<b>93 (100%)</b>

**Source: Research Findings, 2011**

In line with what is presented in Table 4.3.7, Muslim women are stable in their friendship relations than their Christian counterparts. Put in other words is that the relationship established among Muslim women in a group can persist longer than that of Christians. This might be due to the fact that the culture and teachings in Muslim denomination regarding women socialization are better than in Christian denominations.

Cross tabulation was made on rates of friendships cut off by women levels of education. The result indicates that, among all respondents education level indicated in Table 4.3.8 women with primary education level had the highest rate of friendships cut-off (25.8%), followed by those of O level Education (8.6%), then

women of Aø level education (4.3%), and finally those with tertiary education (2.2%).

**Table 4.3.8: Women Relationship Cut Off by Education Level**

Education	Relationship Cut Off with a Friend			Total
	Yes	No	No answer	
Primary Ed.	24 (25.8%)	31 (33.3%)	0 (0%)	55 (59.1%)
Oølevel Ed.	8 (8.6%)	17 (18.3%)	3 (3.2%)	28 (30.1%)
Aølevel Ed.	4 (4.3%)	0 (0%)	0 (0%)	4 (4.3%)
Tertiary Ed.	2 (2.2%)	4 (4.3%)	0 (0%)	6 (6.5%)
<b>Total</b>	<b>38 (40.9%)</b>	<b>52 (55.9%)</b>	<b>3 (3.2%)</b>	<b>93 (100%)</b>

**Source: Research Findings, 2011**

This implies that women with low level of education dominate in cut-off relationships than women of high level of education. However, it can be said that, the higher the education level of a woman, the better is her relationship with other women within the group. Therefore, women education is of paramount importance, especially for the sustainability of their relationships and economic development in general.

A cross tabulation was made on friendships relations cut off by religion and education level. The findings reveal that, the number of relationships cut-off was high both among Christian and Muslim women of low level of education with 13.9% for Christians and 11.9% for Muslims respondents. Women with OøLevel, AøLevel and Tertiary education among both Christian and Muslim denominations had low number of relationships cut off with 5.4% for Christians and 3.2% for Muslims with

O level; and 2.2% both for Muslims and Christians of A level, and only 2% for Muslim of tertiary education. The results are presented in Table 4.3.9.

**Table 4.3.9 Women Friendship Cut-off by Religious and Education Level**

Friendship Cut-off	Education Level		Religion		Total
			Christian	Muslim	
No Response	Education	O Level Ed	3 (3.2%)	0 (%)	3 (3.2%)
	Total		3 (3.2%)	0 (%)	3 (3.2%)
Yes	Education	Primary Ed	13 (3.9%)	11 (11.9%)	24 (25.8%)
		O Level Ed	5 (5.4%)	3 (3.2%)	8 (8.6%)
		A Level Ed	2 (2.2%)	2 (2.2%)	4 (4.4%)
		Tertiary Ed	0 (%)	2 (2.2%)	2 (2.2%)
	Total		20 (21.5%)	18 (19.4%)	38 (40.9%)
No	Education	Primary Ed	7 (7.5%)	24 (25.8%)	31 (33.3%)
		O Level Ed	13 (13.9%)	4 (4.4%)	17 (18.3%)
		Tertiary Ed	0 (%)	4 (4.4%)	4 (4.3%)
	Total		20 (21.5%)	32 (34.4%)	52 (55.9%)

Source: Research Findings, 2011

Deducing from the information presented in Table 4.3.9, it can be said that, regardless of their religious affiliation both Christian and Muslim respondents with low education level indicated to have cut off the relationships with their partners; Christian women had the outstanding number of cut off relationships than their counterpart Muslims in the study area.

In line with the results of the cross tabulation above, it can now be inferred that, women of low level of education dominate in cut-off relationships than women of high level of education. This was confirmed by the findings that, the majority of respondents from both denominations who terminated the friendships with their partners in the study area were of primary education level. Therefore, an inference

can be made that, the higher is the education level of a woman; the lower is the probability of relationships cut off with her group partners. This can be a sign of educated women not being in frequent contact with their friends, and which on the other hand prevent them from unnecessary confrontations with their partners. This means that, the cut-off relationship among uneducated women can be viewed as a consequence of spending most of their time together. On the other hand, this can be a result of their inability to accommodate problems and make rational decision due to their low level of education.

From the findings mentioned above, it is also evident that all Christian women with the exception of those with tertiary education are not as resilient as Muslim women in their friendship relations with their partners. This proves how belief systems, religious cultures, and education level can affect women relationship, especially in economic settings. The study also tried to establish the number of relationship cut off by women marital status categories. The data presented in Table 4.3.10 reveals that, 18.3% of single women had cut off their friendship; and so did 17.2% of married women, and 5.4% of divorced women respectively.

**Table 4.3.10 Women Cut-off Relationship by Marital Status**

<b>Marital status</b>	<b>Cut-off Relationship with a Friend</b>			<b>Total</b>
	<b>Yes</b>	<b>No</b>	<b>No Answer</b>	
Married	16 (17.2%)	35 (37.6%)	3 (3.2%)	54 (58.%)
Single	17 (18.3%)	17 (18.3%)	0 (0%)	34 (36.6%)
Divorced	5 (5.4%)	0 (0%)	0 (0%)	5 (5.4 %)
<b>Total</b>	<b>38 (40.9%)</b>	<b>52 (55.9%)</b>	<b>3 (3.2%)</b>	<b>93 (100.0%)</b>

**Source: Research Findings, 2011**

From the findings contained in Table 4.3.10, it can be deduced that, single women are uncommitted in their friendship relations than women of other marital status groups; that is to say the relationship among single women is weak compared to that of women in other status categories. This is further supported by the information presented in a cross tabulation on friendships cut off by women age group and marital status. The findings reveal that, the number of friendships cut off was high among single women in the age category between 20-29 years (10.8%) followed by that of married women between the 30-39 years age category (9.7%).

**Table 4.3.11 Relationship Cut Off by Age and Marital Status**

Marital Status			Relationship Cut Off			Total
			Yes	No	No response	
Married	AGE	15-19	1 (1.1%)	1 (1.1%)	-	2 (2.2%)
		20-29	6 (6.4%)	6 (6.4)	-	12 (12.8%)
		30-39	9 (9.7%)	15 (16.1%)	3 (3.2%)	27 (29.1%)
		40-49	-	8 (8.6%)	-	8 (8.6%)
		50-59	-	5 (5.4%)	-	5 (5.4%)
Total			16 (17.2%)	35 (37.6%)	3 (3.2%)	54 (58%)
Single	AGE	15-19	4 (4.3%)	3 (3.2%)	-	7 (7.5%)
		20-29	10 (10.8%)	10 (10.8%)	-	20 (21.6%)
		30-39	3 (3.2%)	-	-	3 (3.2%)
		40-49	-	4 (4.3%)	-	4 (4.3%)
Total			17 (18.3%)	17 (18.3%)	-	34 (36.6%)
Divorced	AGE	50-59	5 (5.4%)	-	-	5 (5.4%)
Total			5 (5.4%)	-	-	5 (5.4%)
Grand Total			38 (40.8%)	52(55.9%)	3 (3.2%)	93 (100%)

Source: Research Findings, 2011

Information contained in Table 4.3.11, also indicates that, women friendships relations are not quite stable for those in 20-39 years age group. This is for both single and married women. Given that this is the youthful period for women, it can thus be deduced that, the youth stage to women, especially single ones, is mostly characterised by friendship instability. This is determined by the fact that, most single women are of low ages compared to women in other status groups. They therefore feel uneasy to break and create new relationships. On the contrary, the majority of married and divorced women are relatively matured and sometime ashamed to be seen switching partners constantly.

#### **4.3.4 Causes for Women Relationships Cut Off**

The data in Table 4.3.12 provide different causes pertaining to the causes of termination of friendship relations among women in the study.

**Table 4.3.12 Causes for Women Relationship Cut Off**

<b>Causes of Friendship Cut Off</b>	<b>Frequency</b>	<b>Percentage</b>
Aversion	6	6.4
Lack of Respect	16	17.2
Gossiping	14	15
Jealousy	18	19.4
Lack of trust	14	15
Lack of Confidentiality	4	4.3
Show off/Arrogance	4	4.3
Lack of unity	8	8.7
I don't know	9	9.7
<b>Total :</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

According to the findings presented in Table 4.3.12, women terminate the relationship among themselves due to a number of factors, which inter alia, include lack of respect toward one another, gossiping among them, hatred and mistrust between them, jealousy and lack of confidentiality, as well as arrogance and lack of unity among women involved.

This was further supported by statements made by different respondents who stated that: *“They did not want to continue the friendships with them because of their hypocrite attitudes and the way they spread false information. Their friends were very arrogant, and they wanted them to always be submissive to them to the extent that they could not tolerate it, and suggested to end our friendships.” “The end of our relationship resulted from differences in our character. My friend was a liar, untrustworthy and someone of bad advice and conduct” “Lack of mutual respect and discipline among us led to our relationship cut-off. Likewise, my friend felt jealous whenever my things went better than hers.”*

As it can be seen findings in Table 4.3.12 and the statements quoted above, aspects such as lack of respect, gossiping, hatred, lack of trust, jealousy, lack of confidentiality, aversion and arrogance were identified as the main factors contributing to the persistence of friendship cut off among women. These factors were identified after they have been indicated by almost all respondents selected from different wards within the district of the study location.

### **2.3.5 Summary of the Findings**

This part provides a summary of the findings of objective one of the study concerning the relationship among women in economic group projects which was assessed using various questions. It was discovered from the study that majority of women (85%) in economic group activities were in relationships with one another in their groups, while only a few of the respondents (15%) were without any friends. By way of these findings, it was found out that, women of the age category ranging between 20 and 39 were mostly engaged in relationship compared to women other age categories in their respective groups.

The study also determined the annual rate of friendship relations that women were usually bound to in their groups. It was revealed that the majority (53.8%) had friendship relations with their fellow women (more than two) within the same group. It was further indicated that, the majority of respondents with more than two friendship ties were women with low level of education. Attempts were also made to identify the basis of women friendship relations in their respective groups, and the findings showed that most women in the surveyed groups engaged into relationship with fellow women who manifested certain attributes such as *“sincerity, candidness, caring or showing mutual respects, wise and with constructive advice, and those inhibiting business intention”*. All of these aspects should be perceived in both economic and social perspectives or settings..

On top of that, analysis was also done on the sustainability of the relationship among women in group projects. On this, it was revealed that, about 41% of all established relationships among women in the study area were broken. It was found out that,



women friendships relations are not quite stable for women in the ages between 20-39 years, and among women with low level of education. This is for both single and married women. Given that 20-39 years is the youthful period for women, it can be deduced that the youth period for women, especially single ones, is mostly characterised by friendship instability.

Finally, the study attempted to establish the main causes of friendship cut-off among women. A number of possible causes were provided for respondents to indicate their responses on. These included lack of mutual respect among women, overbearing character, gossiping and jealousy, lack of confidentiality, lack of trust and unity and arrogance.

#### **2.3.6 Discussion of the Findings**

By reference to the information in Table 4.3.1, it is for instance established that, women within economic group projects in the surveyed area in Kinondoni district are engaged in friendship relations with members of their respective groups. This implies that, most of women groups existing in the district were inspired by the relationships that were existed among the women before the establishment of their groups in their respective streets or wards in general. This was noted after findings that only a few women (15 %) in the sample had indicated to have no friends within their economic project groups. In this regard, relationship among women is an important feature in contributing to the establishment and development of their respective economic groups in the community.

In addition, it was also evidenced that, women of ages between 20 to 30 years were dominants in both number and involvement in the said relationships in the study area. However, most if not all women relationships in economic groups originated from, sincerity, candidness, caring or mutuality; wise and constructive advice, and the business intention of the partners. This reflected the fact that women get into relationships with someone they expect to get reciprocity or rewards from both economic and social circumstances. In this case, unconditional friendship is an indispensable means for the preservation and sustenance of women relationships in their respective groups.

On relationship cut-offs it was found out that, 41% of respondents dissipated their relationships due to the persistence of negative attributes such as disloyalty and infidelity among some of women involved in the economic projects. The rate of cut-off friendship is shown to be high among women within the 19 to 39 years age category. In addition, the rate of friendship cut-off was also prevalent among single women, women of primary level education, and Christian women. On the basis of these findings, it can be stated that, women's literacy is an essential tool for women to acquire confidence, take rational decisions and act responsively.

Furthermore, the findings had also indicated that, the cut-off relationships within women groups was influenced by a variety of factors. These were lack of mutual respect toward one another, aversion, gossiping; jealousy, lack of confidentiality, arrogance; lack of trust; and disunity among partners within the same group. As a researcher, this provided me with an alternative way to understand the causes of

women's relationship cut-offs in the study area. It shows that, women relationships can not be successful as long as the above mentioned negative factors or attributes remain unchecked among the women involved.

All in all, it is pertinent to note that, this finding is consistent with the belief of Aristotle that: "we, human beings are social creatures, surrounded with other human beings, our friends". This is based on the fact that, the majority (85%) of the study respondents said, they were involved into friendships. It also reflected the major assumption of social exchange theorists that, people anticipate reciprocity from others and that they therefore engage in friendship relations in order to be rewarded (Schaefer, 2006). For this reason, the type of relationships among women in their group projects are relationships based on sincerity, candidness, caring or mutuality, wisdom, constructive advice, and business intention of the partners, which could be said to be much more disposed to attractive attributes or profits and not otherwise.

#### **4.4 Prevalence and Causes of Conflicts among Women in Group Projects**

Questions were asked in order to assess conflicts and the causes of the said conflicts among women involved in economic group projects. Research findings were as follows:

##### **4.4.1 Conflicts among Women Involved in Economic Group Activities**

The respondents were also asked to indicate the prevalence of conflicts among them in the conduct of their economic group activities. Their responses indicate that, 54.8% (51) of respondents have gotten into conflicts with their partners in the

groups, and 45.2% (42) of respondents said, they did not have any conflict with their group partners. The results are shown in Table 4.4.1.

**Table 4.4.1: Conflicts in Running Group Projects**

	<b>Number of Respondents</b>	<b>Percentage</b>
Yes	51	54.8
No	42	45.2
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

In connection with the information given in Table 4.4.1, it can be deduced that, there is a high rate of conflicts among women running economic group projects in the study. This was also supported by one respondent who stated the following during a group discussion at Msasani: *“You cannot isolate women from conflicts, since it is our nature and part of our life”*.

The interviewed women were also asked to mention the most dominant types of conflict that prevail among them while running their economic group activities. Data presented in Table 4.4.2 reveal that, there are various types of conflicts among women involved in economic group activities in the study area. The most notable amongst them include conflicts of personalities (19.3%) which includes women developing unnecessary hatred against their colleagues due to differences in success or one's achievement in the group; conflict of success (18.2%) which includes one's feeling of jealous of her partner's good business performance; verbal conflicts (15%) which result from gossiping and ridiculous words against one another in the group; conflicts of stereotype and prejudice among group members whereby some group

members feel superior to others in the group, and fighting against each other (11.8%) showing aggression towards one another.

Results presented in Table 4.4.2 attest to the fact that women are dominated by indirect type of conflicts. This concurs with findings by Goodwin, (2006) on: *öThe Hidden Life of Girls: Games of Stance, Status, and Exclusionö*, which discovered that girlsösocialisation and interactions are mostly characterised by indirect forms of conflicts, a fact which makes the difference between female and male within their groups.

**Table 4.4.2: Types of Conflicts Among Women**

<b>Types of Conflicts</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Fighting against each other	3	3.2
Conflicts of personalities	18	19.3
Conflicts of success	17	18.2
Verbal conflicts (insults)	14	15
Conflict of prejudice or Stereotype	11	11.8
I donö know any	30	32.2
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

A question was also asked to find out the rate of conflicts prevalence among the study sample in the study area. The responses to the question reveal that, 25.8% of respondents were involved in conflict only once in a year; 12.9% of respondents were in conflict twice, while 6.5% of respondents were in conflict for more than twice within annually. The results are contained in Table 4.4.3:

**Table 4.4.3: Conflicts Among Women Involved in Group Projects per Year**

<b>Number of Conflicts</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Once	24	25.8
Twice	12	12.9
More than 2	6	6.5
Total no. of conflicts	42	45.2
Not even once	51	54.8
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

In connection with the findings in Table 4.5.3, the conflicts incidence among women in group projects in the study area range from one and two or more conflicts per annum. This indicates that, women group projects at some extent encounter several forms of confrontations during their implementation.

#### **4.4.2 Causes of Conflicts among Women Involved in Group Projects**

Questions were also asked in order to determine the causes of conflicts among women involved in group projects. Research findings do indicate that indicate that, there are a wide range of factors that contribute to conflicts and clashes among women in economic group projects (Table 4.4.4). These include personal hatred (15.1%); gossiping (14%); jealousy (14%); low level of education (14%); lack of sufficient resources (12.9%); and arrogance (4.3%). Other factors include prejudices (3.2%); ill feeling toward one another (2.2%); lack of mutual respect (2.2%); hypocrisy (1.1%); lack of confidence (1.1%), use of insensitive languages (1.1), and women's own nature (3.2%).

The information in Table 4.4.4 was further supported by statements by respondents who stated that: *"The factors, which bring us, women, into recurrent conflicts, are lack of love, everyone feel to be the best; prevailing gossiping, and dissatisfaction as regards the success of another woman, as well as personal hatred" "The fact, which brings conflicts among us, women, is that the majority of us are unconfident, and unoccupied, that most of women remain at home all day long discussing other women's issues instead of keeping themselves busy with interesting business."*

**Table 4.4.4: Causes of Women Conflicts**

<b>Causes for Conflicts</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Women's nature	3	3.2
Ill feeling	2	2.2
Arrogance	4	4.3
Gossiping	13	14.0
Personal Hatred	14	15.1
Hypocrisy	1	1.1
Prejudices	3	3.2
Jealousy	13	14.0
Lack of confidence	1	1.1
Lack of mutual respect	2	2.2
Lack of sufficient resources	12	12.9
Low level of education	13	14
Insensitive language	1	1.1
I don't know	11	11.8
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

Findings in Table 4.4.4 above succinctly indicate can be deduced that, conflicts among women are a function of a number of factors and which require well articulated interventions. For instance, women should be mobilized and encouraged to sort out their own problem together. Similarly, they should develop a spirit of

being appreciative and be supportive to their fellow women who demonstrate talent in the respective groups. In this stance, women should not discourage or criticize one another, but should promote and create an atmosphere of a group working for the same interest.

#### **4.4.3 Summary of the Findings**

Results from this research study did indicate that, a total number of 51 women, representing (54.8%) of respondents go involved in conflicts with their colleagues in their respective groups, and 42 or 45.2% of respondents said they did not. The types of conflict that occurred among women in their group projects include conflict of personalities, conflict of success; verbal conflicts, conflicts of stereotyping and prejudicing; and fighting. On the rate of the prevalence of conflicts performance, it was revealed that, the high rate of conflicts was identified among respondents who got into conflict once per annum (25.8%), followed by those of conflict occurring twice (12.9%); and finally 6.5% of other respondents of conflict taking place several times within a period of one year.

Findings from the study under review did also identify the main causes of the outstanding conflicts among women involved in economic group activities. These causes are said to include personal hatred, low education level, jealousy, and persistent gossiping. As indicated in Table 4.4.1 other causes include, lack of commitment to group activities, arrogance, prejudices, ill feeling toward one another, lack of mutual respect, hypocrisy, lack of confidence, use of insensitive languages; and women's nature in general.



#### **4.4.4 Discussion of the Findings**

Findings from the study under review did revealed on conflicts and causes of conflicts among women involved in economic group projects that, about 41% of conflicts had taken place among women involved economic group activities. This was supported by a statement from one respondent who said that: *“You cannot isolate women from conflict and clashes, since it is our nature and part of our life.”*

Taking into account the types of conflicts that were identified among women in the study area, it is unmistakable to declare that, women are mostly involved in by indirect type of conflicts than direct ones. This directly coheres with the work of Goodwin, (2006) on *“The Hidden Life of Girls: Games of Stance, Status, and Exclusion”* which demonstrated that, girls’ socialisations and interactions are mostly characterised by indirect forms of conflicts the fact which make difference between female and male within their groups.

The findings revealed that women involved in economic group activities in the study area were to some extent, involved in conflicts caused by different factors. These factors include, poor relationship, low level of education or illiteracy, jealousy, lack of confidence and lack of mutual respect, arrogance, gossiping, hypocrisy, lack of commitment to group activities, insensitive language toward one another, and finally their own nature. In this regard, women need to be educated and promoted to love each other, build confidence, and develop a team and appreciative attitudes so that

conflicts can be minimized among their groups and take a move toward a sustainable economic development.

#### **4.5 The Impact of Conflicts on the Successes of Their Economic Projects**

This section presents an assessment of the impact of women's conflicts on the successes of their economic projects. This entailed the determination of the types of conflict that emerge among women involved in group projects, and the impacts of those conflicts to both their group projects and friendship relations.

##### **4.5.1 Impacts of Conflicts on the Performance of Women Group Projects**

The study investigated the impacts of conflicts to women group projects in the study area. The study found out that, conflicts have affected women economic group activities in a number of ways. These effects include weakening of their economic group performance (45.2%); impediment of their economic group activities (20.4%); division among group partners (11.8%); collapse of their groups (8.6%); extinction of business networks (4.3%), and mistrust among group members (1.1%).

Findings in Table 4.5.1 indicate that conflict contributes, at great pace, to the low economic performance of women group projects. This inference is due to the fact that, conflict inflicts division, mistrust among group members, business network cut off, and impediment of their group economic activities. This is in line with the work of Pellissery and Paul (2007) on "*social network of street vendors*" which shows that, the breaking of a relationship determines the success or failure of the business. In the informal economy, getting a job is a matter of relationship. The qualifications

of the candidate and the requirements of the employer could all be compromised for the sake of maintaining a relationship. The inter-relationship between economy and relationships show that livelihoods are based on relations, rather than commodities or resources. Even the risk is mitigated through relations (Pellissery, S. 2008). For instance, in Bangladesh the collective credit groups or self-help groups used the group insurance as a means of loan repayment. This has built mutual trust that has forced the individual members to pay up the loans in time. More information is shown in Table 4.5.1.

**Table 4.5.1: Impacts of Conflicts to Women Group Projects**

<b>Repercussions</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Extinction of Business networks	4	4.3
Group collapse	8	8.6
Division among Group partners	11	11.8
Weakening of economic Group performance	42	45.2
Mistrust among group members	1	1.1
Impediment of group activities	19	20.4
I don't know	6	6.5
No effect	2	2.2
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

#### **4.5.2 Impacts of Conflicts on Women Social Relationships**

A question was also asked to all respondents to state the impacts of conflicts to their social relations and status in the study area. Their responses reveal that, clashes or conflicts that prevail among women in the study area brought about a variety of

repercussions to their social relations and status in the community. A significant number of respondents 36 (36.6%) said that, conflict has harmed their social networks; followed by those who said that, it has created poor social relations 18 (19.4%). The other groups said, it has brought loss to their social respect 14 (15.1); declining the degree of their intimacy 9 (9.7%); poor interaction or communication 7 (7.5%), and conflict has induced internal hatred among them in the community 6 (6.5). More information is shown in Table 4.5.5.

**Table 4.5.2: Impacts of Conflicts on Women Social Status**

<b>Impacts of Conflict</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Cut Social network	34	36.6
Personal Hatred	6	6.5
Decrease degree of intimacy	9	9.7
Loss of social respect	14	15.1
Poor communication/interaction	7	7.5
Poor social relations	18	19.4
No response	5	5.4
<b>Total</b>	<b>93</b>	<b>100</b>

**Source: Research Findings, 2011**

This information was further supplement by one respondent who stated as follows:

*Our conflict is always contagious, since it always incorporates even the relatives, peer group members or friends of both rivals. For instance, once Fatuma is in conflict with Neema, there should necessarily be revulsion between Neema and Fatuma's relatives and vice versa. This is the way we are.*

Deducing from the findings in Table 4.5.5, it can be stated that, conflicts and clashes that prevail among women jeopardize both, their social relations and status in the community.

#### **4.5.3 Summary of the Findings**

Research findings in this study did uncover the extent to which conflicts have affected women's economic group activities in a number of ways. These are weakening of their group economic performance, impediment of their economic activities, division among group partners, group collapse, cut-off business networks, as well as spawning mistrust among group members. Finally, it was indicated that, clash or conflict among women in the study area distressed both their social relations and status in the community.

#### **4.5.4 Discussion of the Findings**

From the findings it is however admissible to say that, the rate of prevalence of conflicts among women involved in economic group projects varies from one to two or more conflicts per annum. This means that, most of occasions, if not always women get into conflicts of different forms. By way of this information, it can thus be admitted that, there are a lot of quarrels among the women under study. This concurs with the work of Pellissery and Paul (2007) on "*social network of street vendors*" which shows that the breaking of a relationship determines the success or failure of a business. In the informal economy argues the author, getting a job is a matter of relationship and the qualifications of the candidate and the requirements of the employer could all be compromised so long as the relationship could be

maintained. The inter-relationship between economy and relationships show that livelihoods are based on relations, rather than commodities or resources. Even the risk is mitigated through relations (Pellissery, 2008). Finally, it can be admitted that, women loose their social status due to recurring number of conflicts and subsequent clashes that result among them within the community.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Summary of the Findings**

This section presents the summary of the findings basing on the study objectives and questions as follows.

##### ***(a) Economic Activities Conducted by Women in Group Projects***

This section presents a summary of an assessment on the economic activities of women groups, and the information obtained on women adherence to economic groups, the types of business done, the income accrued from the activities, and the challenges they face in running their economic activities. It was further revealed that, a variety of economic activities were being run by women in the study area. These were rotating micro credits; food vending (informal restaurants), selling vegetables; tailoring; hair dressing, and cloth selling activities.

On women affiliation to economic groups, it was indicated that, the majority of respondents (54.8%) in the study area were affiliated to different women economic groups found in their respective wards. A significant number of 45 women, representing 45.2% of respondents however said, they were not affiliated to any group. A total of 12 economic groups were identified with rotating micro credits, being the most popular of all groups. As regards the challenges women face in running their economic group activities, results showed that, women encountered a wide range of challenges in their groups. These were excessive gossiping among

them; members' low level of education; loans un-imbursement; discordances or conflicts resulting between/among women in their groups; jealousy; absenteeism from group meetings; inconsistent members' contributions; members' low business skills; lack of dedication to engaging to group activities; insufficient financial capital; self interest or egoism among group members; laziness, and patriarchy system.

Finally, on the monthly average income, it was found out that majority of women (48%) in the study area had an average monthly income of up to Tshs 50,000 per month. This has been further supported by 57% respondents who indicated that, the income accrued from their economic group activities could not enable them to meet their basic needs. This reflected that, the group economic profit is not sufficient; a fact which determines their economic capacity to be very low and attested by 65% of respondents who said that, the economic status of most women in the study community is still low.

#### ***(b) Relationship Among Women Involved in Economic Group Projects***

This part provides a summary of the findings of objective one of the study concerning the relationship among women running economic group projects which was assessed using various questions. It was found out that, the majority of women (85%) in economic group activities were in friendship relationship with one another in their groups, while only a few of the respondents (15%) were without any friends. By way of these findings, it was indicated that, women in the age category of between 20 and 39 were mostly engaged in relationship compared to other age



categories in their respective groups. On the annual rate of friendship relations, it was indicated that, women were usually bound to their groups, and that the majority of them (53.8%) were bound to more than two friendship ties within the same group. It was further indicated that, the majority of respondents with more than two friendship ties were those with low level of education.

Regarding the basis of women friendship relations in their respective groups, results showed that, most women in the surveyed groups were involved in some form of relationship. The following traits were pinpointed as the dominant basis of relationships: sincerity, candidness, caring or showing mutual aspects; wise and constructive advice, and showing business intention. All of these aspects should be perceived in both economic and social perspective.

Moreover, questions were further asked to analyse the sustainability of the relationship among women in group projects, and it was remarkable that, 41% of all established relationships among women in the study area were dissipated. It was found out that, women friendship relations are not quite stable in the ages between 20-39 years, and among women with low level of education. This is for both single and married women. Given that 20-39 years is the youthful period, it can thus be deduced that, the youth period to women, especially single ones, is mostly characterised by friendship instability.

Finally, the study inquired on the main causes of cut-off of the established friendship relations among women within the surveyed groups. The survey identified a number of factors that impede friendly relationships among women including lack of mutual

respect among women, aversive character, arrogance, gossiping and jealousy; lack of confidentiality, and lack of trust and unity.

***(c) Prevalence and Causes of Conflicts among Women Involved in Group***

***Projects***

This study also reported a relatively high rate of the prevalence of conflicts between and among women under study. A significant number of 51 (54.8%) of all respondents indicated to have been involved in conflicts with their partners and different factors identified as main causes of the conflicts between and among women involved in economic group activities include personal hatred, low level of education, jealousy, and gossiping persisting among them in their groups. As indicated, other causes include arrogance, prejudices, ill feeling toward one another, lack of mutual respect, hypocrisy, lack of confidence, insensitive languages, and women nature in general.

***(d) The Impact of Women Conflicts on the Success of Women's Economic***

***Projects***

Research findings in this study did uncover the extent to which that, conflicts have affected women's economic group activities in a number of ways. These are weakening of their group economic performance, impediment of their economic activities, division among group partners, group collapse, cut-off business networks, as well as spawning mistrust among group members. Finally, it was indicated that,

clash or conflict among women in the study area distressed both their social relations and status in the community.

## **5.2 Conclusion**

In relation to the objectives of this study, it was discovered that, women are mostly involved in relationships with one another in their groups, relationships which to some great extent seem unstable and non persistent as attested by about 41% of women relationships which were terminated in a seemingly short period. This reflects that, women are not fully bound to their relationships.

It was revealed that, women were involved in economic group projects in order to access income and successfully perform their businesses. However, these women have faced different challenges which have infringed and disturbed their economic progress and performance in general. In principle, women economic group activities are expected to be of significant contribution to their economic empowerment. However, most members of these groups are said have been involved conflicts and confrontations amongst themselves which in turn has weakened their friendship relations and consequently retarded their economic development.

There is however a linkage between the findings of this study and the exchange theory principles due to the fact that most of the friendship relations among women involved in economic group activities in the study area evolved from the expectations of rewards, particularly the pleasures, satisfactions, gratifications, trust and commitment that every member could bring in their relationship or group. As the

expected rewards are not obtained from the group, this ends at conflicts and confrontations among women involved in the economic group.

Hence, conflict remains one among the major factors contributing to women low economic performance, low income development, the split and collapse of women's business networks; women's group business drop out and loss of trust among group members.

### **5.3 Recommendations**

In order to rectify the aforementioned negative state of affairs as regards the success and further development of women's economic group projects the study suggests the following recommendations to the government; the women involved, sponsors of this study and to any other policy makers and development finalists

#### **5.3.1 Recommendations to the Government**

- (a) The government should ensure that women education is given priority and promoted.
- (b) The government and community in general should support women initiatives, and give them more opportunities to education and other essential needs that could enable them overcoming the challenges they come across in their groups.
- (c) The government should setup a training program to impart conflict management skills to women involved in such economic projects who could

then serve as instruments of enforcing women liaison, unity and dignity in all spheres of their socialization and life in general,

- (d) The government should promote deliberate efforts to ensure that, women get access to savings and credits.

### **5.3.2 Recommendations to Women**

The challenges faced by women involved in economic group projects in the study area included both external and internal factors. Some challenges are inherent in the nature and characteristics of women themselves and require their own efforts to overcome them. As regards,

- (a) Women should strive to manage all conflicts among themselves, commit themselves to the group activities and contributions, avoid gossiping, develop confidence, and learn from their fellow women.
- (b) They should, on their own, strive to consolidate their relationships by promoting mutual respect, unity, team spirit among themselves, and weeding out all negative aspects that lead to superfluous clashes in their groups,
- (c) Women organizations should plan and set programs which should encourage and raise women's awareness on working together, unity, mutual respect and trust towards each other, and develop their technical skills for the economic group development, and
- (d) Women should make every effort to encourage and organise themselves to promote good relationships between themselves by enforcing higher

commitment and dedication to their economic group activities in order to create a better position from which to influence authorities, projects and institutions to guarantee an enabling environment for their enterprise and to facilitate their access to resources.

### **5.3.3 Recommendations to Sponsors**

- (a) DAFI program should sensitize and encourage women to get education and knowledge in business skills that can help them to improve their small income generating businesses
- (b) DAFI program should mobilize resources that can be used to educate women and also train them to acquire skills in business.

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**INTERVIEW GUIDING QUESTIONS**

NOTE: These questions are for academic research purpose only, and its answers will never be used for other different purposes rather than the intended one. Neither your name, nor any confidential information can be revealed to any other person. Therefore, we ask you to be open and veridical by providing the accurate situation and information as they take place in your group. Through the information you will provide, the goal of this study may successfully be achieved. The interview will take only ten minutes per respondent.

**A. Respondent's Personal Details**

- Age: \_\_\_\_\_
- Occupation: \_\_\_\_\_
- Religion: \_\_\_\_\_

**B. Level of Education:**

- Primary Education ( )
- Ordinary Level ( )
- Advanced Level ( )
- Tertiary Education ( )

**C. Marital Status:**

- Married ( )
- Separated ( )
- Divorced ( )
- Widow ( )
- Single ( )

**D. Relationship among Women in Group Economic Activities**

1. Do you have friends?
2. How many in the last one year?
3. How do you select your friends?
4. What are the attributes you consider in selecting your friends?
5. Have you ever cut off the friendship with any friend of yours?
6. If yes, what was the cause?

7. How many in the period of one year from now?
8. How is your relationship with other women at your work/business area?

#### **E. Women Related Income Generating Activities**

1. Are you a member of any self-help women group in your area?  
(      ) Yes      (      ) No
2. If yes, indicate the name of the organisation  
\_\_\_\_\_
3. How did you join the group?  
\_\_\_\_\_
4. Why did you join the group?  
\_\_\_\_\_  
\_\_\_\_\_
5. What is your average income per month?  
\_\_\_\_\_
6. How long have you been in the group?  
\_\_\_\_\_
7. What are economic activities that your group engage in?  
\_\_\_\_\_  
\_\_\_\_\_
8. Does your income generating activity operate as you planned?  
(      ) Yes (      ) No
9. If yes, what factors influence the success of your business?  
\_\_\_\_\_  
\_\_\_\_\_
10. If not what are factors hindering the success of your business?  
\_\_\_\_\_  
\_\_\_\_\_
11. Does your business or project help you meet your basic needs?  
(      ) Yes      (      ) No
12. If you think your earnings do not suffice your needs, what are the reasons behind?  
\_\_\_\_\_  
\_\_\_\_\_
13. How do you distribute the profit of project?  
\_\_\_\_\_  
\_\_\_\_\_
14. What successes have you achieved in your group business?  
\_\_\_\_\_  
\_\_\_\_\_
15. What problems do you face in conducting your group project?  
\_\_\_\_\_  
\_\_\_\_\_

16. Suggest ways to improve your income generating activity

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**F. Causes of Conflicts among Women in Group Projects**

1. What are the main causes for the conflicts of women in your Groups?

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2. Under which circumstances do you (women) usually come into conflicts in your Groups?

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3. Suggest ways of reducing women conflicts in your community.

---

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**G. Women Conflicts and Its Impacts to their Economic Activities**

**a. Conflicts Among Women Running Economic Group Projects**

1. Have you ever come into conflict with any of your friends in your group? ( ) Yes ( ) No

2. How many times in the period of last one year? \_\_\_\_\_

3. What was the nature of your conflict?

---

---

4. Have you ever get into clashes with any members of your group while conducting your business? ( ) Yes ( ) No

5. If yes, can you briefly describe in which aspect did that arise?

---

---

6. How did you handle the differences among yourselves?

---

---

7. Have you handled the conflict by yourselves or you had to have somebody to intervene? Yourselves ( ) Somebody else ( )

**b. Impacts of Conflicts To Women Economic Group Activities**

1. How has conflicts affected your economic activities?

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2. What are the implications of such conflicts to women economic status?

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---

3. What are the implications of such conflicts to your social status?

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---

4. In your opinion, what are factors to consider in avoiding conflict among your group members when carrying your economic activities?

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---

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5. How was the general business performance before the occurrence of the conflict? (Tick only one answer)

- a) High ( )                      c) Good ( )  
b) Average ( )                      d) Poor ( )

1. What effects did your business encounter after the conflict? (You can select even more than one answer if possible)

- a) The business performance improved at high pace ( )  
b) The business performance improved at a lower pace ( )  
c) The business performance declined at some extent ( )  
d) The business performance totally declined ( )  
e) Other (specify) \_\_\_\_\_

2. How has your income performance been affected?

3. How did conflicts affect your relationship?

---

4. How was your relationship before the conflict? (Tick only one response)

- a) Strong ( )  
b) On average ( )  
c) Not so good ( )  
d) Weak ( )

5. Suggest ways of improving your relationship \_\_\_\_\_

---

6. In your opinion, what are problems undermining your business development? (You are free to tick even more than one answer)

- a) Lack of business skills ( )  
b) Misbehaviour of group leaders ( )  
c) Lack of commitment ( )  
d) Unequal share of the profit ( )  
e) Other (specify) \_\_\_\_\_



7. How is the women general economic status within your group?

a) High ( )

b) Average ( )

c) Low ( )

8. Suggest ways suitable for sustaining performance of your business activities?\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Thank you for your good cooperation

## APPENDICES

## II

### TIME FRAME AND BUDGET

No	Time	Activity	Related budget
1	1 <sup>st</sup> week	Preparation and Pre-testing of research tools	visiting research sites (Transportation cost), Preparation of research tools (interview work sheets, pens, note books, flip charts, marker pens, etc.) <b>@450,000 /=</b>
2	2 <sup>nd</sup> -4 <sup>thrd</sup> week	Data collection	Per diem, transportation, and soft drink for participants of group discussions <b>@700,000 /=</b>
3	5 <sup>th</sup> -8 <sup>th</sup> week	Data processing and data analysis	Hiring a research assistant, Per diem <b>@ 800,000 /=</b>
4	9 <sup>th</sup> - 20 <sup>th</sup> week	Report writing, production and presentation	Writing, printing out the report, communication, and contingencies <b>@1,200,000 /=</b>