

**THE ROLE OF MICROFINANCE ON WOMEN EMPOWERMENT:
A CASE STUDY OF PRIDE (T), AND WOMEN FOOD VENDORS IN
KARIAKOO, ILALA DISTRICT, DAR ES SALAAM REGION, UNITED
REPUBLIC OF TANZANIA**

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REQUIREMENTS OF THE DEGREE OF MASTER OF BUSINESS
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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by The Open University of Tanzania, a Dissertation titled: **“The Role of Microfinance on Women Empowerment: A Case Study of PRIDE (T), and Women Food Vendors in Kariakoo, Ilala District, Dar es Salaam Region, United Republic of Tanzania”** in partial fulfillment of the requirements for the award of a degree of Master of Business Administration of The Open University of Tanzania.

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Date:

DECLARATION

I, GOGADI BLANDINA SELLE declare that this research is my own original work and that it has not been presented and will not be presented to any other university for a similar or any other degree award.

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DEDICATION

I dedicate this work to my loving daughters Jacqueline and Tekla for their love, prayers, support, patience and understanding. This success is equally theirs.

ACKNOWLEDGEMENT

My first and foremost thanks go to the Almighty God for giving me the strength and courage to pursue my studies, and for enabling me to conduct this research study. I also thank my family for supporting me morally, spiritually and financially during the whole period of my studies and while I was conducting the research study. I sincerely appreciate their unending love, encouragement, inspiration, advice and support, without which I would not have been able to conclude this study successfully.

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ABSTRACT

The main objective of the study was to evaluate whether access to microfinance leads to women empowerment by focusing on PRIDE as a case study. Specifically, the study aimed to investigate services offered by PRIDE in empowering women, assess the impact of services offered by PRIDE on women empowerment and identify the factors hindering PRIDE in empowering women economically

The methodology used to conduct this study was descriptive in nature and the researcher used primary data collection tools such as questionnaires, interviews and observation. The researcher also used secondary data collection tool which was documentation. The study involved 100 respondents who were selected among members of staff and customers of PRIDE (T), in Kariakoo, Ilala district Dar es Salaam.

From the findings of the study, the researcher concludes that services offered by PRIDE (T) help to empower women economically by leading to high level of entrepreneurship skills, contribute to reduction of poverty, leading to job creation and helping them to improve their standard of living. The researcher recommends that PRIDE (T) should start offering credit management training to women, and in particular to women food vendors in order to help them to repay loans in time, and thus help to empower women economically. Also, the government should support MFIs which deal with Women because in doing so, MFIs such as PRIDE (T) will be in a better position to empower more women economically.

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LIST OF ABBREVIATIONS

BELITA	Better Life for Tanzania Trust Fund
BOT	Bank of Tanzania
FINCA	Foundation for International Community Assistance
GER	Gross Enrolment Rate
MBA	Masters Degree in Business Administration
MFI	Microfinance Institutions
NER	Net Enrolment Rate
NGOs	Non-Governmental Organizations
NMB	National Microfinance Bank
OUT	Open University of Tanzania
PRIDE	Promotion of Rural Initiative and Development Enterprises
REPOA	Research on Poverty Alleviation
SEDA	Savannah Economic Development Authority
SEP	Small Scale Enterprises Promotion SMEs
SIDO	Small Industries Development Organization
TCWG	Traditional Cultural Women Groups
UNDAW	United Nations Division for the Advancement of Women
UNIFEM	United Nations Development Fund for Women
URT	United Republic of Tanzania
WEG	Women Economic Groups

CHAPTER ONE

1.0 INTRODUCTION

1.1 Overview of the Study

This chapter gives the background information of the financial services offered to women entrepreneurs offered by MFI's specifically in Tanzania. It states the context of the study and the historical background. It also defines or states the research problem and the research questions. Furthermore, states the main and specific research objectives, the relevance or significance of the research and the limitations encountered.

1.2 The Context of the Study

In the past, women in African societies were perceived as home based creatures as they were segregated economically, socially, politically as well as culturally. They were more likely than men to be poor and illiterate. They had relatively very little, medical care, property ownership, credit, training and employment, far less likely than men to be politically active and more likely to be victims of domestic violence (Sigalla, 2007). Even today, according to the International Monetary Fund, the World Bank and much literature published on developmental issues, the poorest person on earth lives somewhere in Sub-Saharan Africa and is probably a woman. Women still undergo pressures and problems. They have no access to credit, and no access to education. They have no means to earn their own income. Most women who are employed are not easily progressing at the work place and they are prone to job discrimination. This situation is attributable either to law or to custom. All of these inequalities lead the women population to be perceived as economically unproductive and dependent on their husbands, whereas in reality in a country like

Tanzania, when one refers to the Tanzanian farmer, based on population actively engaged in cultivation alone, then the Tanzanian farmer is a woman.

The concept of empowerment raised women's awareness and they started to participate in various sectors namely economic, political, cultural and social activities. Since then, most governments in African countries including the government of Tanzania made several efforts to formalize the empowerment and empowerment procedures. The 1990's witnessed a progressive awareness of the role of micro credit in eradication of poverty. Such awareness is shown in the resolution adopted by the United Nations in 1998, proclaiming the year 2005 as the "International Year of Microcredit". The declaration specifically mentions microcredit programs to have "especially benefited women and have resulted in the achievement of their empowerment" (UN, 1999).

Microfinance services are considered a key development tool, particularly for women (Guérin, 2006). It has been argued that not only do female borrowers have better repayment records (Sharma and Zeller, 1997), but return on investments seem to better reach all household members, particularly so in the context of improving children's health and facilitating their schooling (Pitt and Khandker, 1998). It has also been argued that microfinance services have had a positive impact by improving women's self esteem as well as their families' status (Amin et al., 1998; Panjaitan et al., 1999). However, further evaluation of the effects of microfinance programs on women's empowerment generates mixed results. While some are supportive of microfinance's ability to induce a process of economic, social and political

empowerment, others are more skeptical and even point to deterioration of women's overall wellbeing (Holvoet, 2005).

The world of Microfinance Institutions (MFIs) is diverse and exists in various legal forms such as; Non-Governmental Organizations (NGOs), credit unions, non-bank financial intermediaries, and commercial banks. MFIs fill the gap between demand and supply for microfinance. MFIs were recently defined as "those which provide thrift, credit and other financial services and products of very small amounts, mainly to the poor (Murdoch, 2009). Lack of credit is a major obstacle faced by women around the world who want to improve their livelihoods. Without capital, women cannot invest in productive activities, fuel existing businesses, and/or smooth consumption when needed, thus significantly limiting their chances of eliminating or at least alleviating poverty. Recently, the microfinance industry has received much attention for its ability to lend successfully to poor people (Graham, 2005).

In Tanzania, microfinance is one of the approaches that the government has focused its attention in recent years in pursuit of its long-term vision of providing sustainable financial services (URT, 1998). The government's choice of microfinance was influenced by the conviction that, given adequate attention, microfinance has the potential to contribute considerably to economic development. The Grameen Bank in Bangladesh, which was founded by Muhammad Yunus in 1976 was the first to offer microfinance services to the poor, proved two important facts. It proved that the poor are loanable, and that microfinance business can be quite profitable. Since then, Microfinance Institutions (MFIs) have sprung up all over the world. The purpose of

microfinance is to provide financial loans to the poor that are not made available to them through the traditional banking system (Brandsma and Chaouli, 1998).

Because MFIs operate primarily (though not exclusively) in Third World countries, they are faced with unique difficulties; namely, lack of collateral and lack of infrastructure or mobility. Consequently, MFIs have adopted several innovative practices to accommodate these difficulties. These practices are the use of village banks, trust and group lending at high interest rates (Brandsma and Chaouli, 1998). MFIs operating in Tanzania include amongst others; PRIDE (T), FINCA, Faulu, Tujijenge and, BELITA,. This study will focus on PRIDE (T) as a case study.

PRIDE (T) was among the first MFIs to open shop in Tanzania. It was incorporated under Cap 212 as a company limited by guarantee on 5th May 1993, with the objective of providing financial and non-financial services to micro, small and medium enterprises operating primarily in the informal sector (BOT, 2010). PRIDE (T) was set up with the specific ambition of acting as a change agent for poor entrepreneurs by assisting them to improve their economic base through provision of credit, technical and training assistance. It caters for entrepreneurs who have nothing to start with. Both, small-scale entrepreneurs who intend to start a business and entrepreneurs who already have small businesses are eligible for loans.

1.3 Statement of the Research Problem

Women's empowerment is defined as "the capacity of women to be economically self-sufficient and self-reliant (i.e. access to land, property, credit) with control over decisions (including family planning) affecting their life options and

freedom from violence”. Women suffer from different types of powerlessness in the social and economic spheres of life (Rao and Kelleher (1995:70).

Some differences in loan sizes may be a result of women’s greater poverty or the limited capacity of women’s businesses to absorb capital. But they can also indicate broader social discrimination against women, which limits the opportunities open to them, raising the question of whether microenterprise development programs should do more to address these issues. In principle, microfinance programs have the potential to transform power relations and empower the poor—both men and women. In well-run microfinance programs, there is a relationship of respect between the provider and the client that is inherently empowering. As a consequence, microfinance has become a central component of many donor agencies’, NGO’s and national governments’ gender, poverty alleviation, and community development strategies.

However, several studies and the experiences of a number of MFIs have shown that simply putting financial resources in the hands of poor women is not enough to bring about empowerment and improved welfare. Moreover, there is insufficient information as to the extent to which microfinance brings about empowerment of women and this raises the demand for further study on this matter. This study provides a better understanding of this situation and focuses specifically on women food vendors in Kariakoo, Ilala District, Dar es Salaam, Tanzania.

1.4 Research Questions

The study was guided by the following research questions;

- a) What are the services offered by PRIDE for empowering women, if any?
- b) What are the impacts of services offered by PRIDE on women empowerment?
- c) Are there any factors hindering PRIDE in empowering women economically?

1.5 Research Objectives

1.5.1 Main/Overall Objective

The main objective of the study was to evaluate whether access to microfinance leads to women empowerment, and this has been done by focusing on a specific group of women who access microfinance from PRIDE as a case study.

1.5.2 Specific Research Objectives

In order to sustain the Main/Overall Objective, the study was guided by the following three specific objectives;

- a) To investigate the types and quality of services offered by PRIDE for empowering women.
- b) To assess the impact of services offered by PRIDE on women empowerment.
- c) To identify any factors hindering PRIDE in empowering women economically.

1.6 Relevance/Significance of the Research

The findings of the study will help policy makers and MFI managers to understand the existence of the problem of access to microfinance loans among women, in this case food vendors and the extent to which it has affected the target group. Findings of the study will also help women food vendors to become aware of various sources

of, and ways and means of accessing and investing microfinance funds and how it can help them to become more successful and also better empowered. The findings of the study will help stakeholders to get a better understanding of how microfinance loans lead to women empowerment. Successful completion of the study will also help the researcher to partially fulfill the requirements for the award of a Masters Degree in Business Administration (MBA) offered by the Open University of Tanzania (OUT), but more importantly inform microfinance business and policy decision-makers.

1.7 Limitations of the Research

In conducting this study, the researcher encountered the following limitations:

1.7.1 Time Constraint

The study was conducted within a very short and tight timeframe. This was so because it had to be conducted and completed within the timeframe set by the academic calendar of the Open University of Tanzania. This time constraint might have affected both the quality and quantity of the research study because the researcher had to use fewer respondents i.e. women food vendors, only one microfinance institution i.e. PRIDE and only one district i.e. Ilala, Dar es Salaam Tanzania as a case study.

1.7.2 Financial Limitation

Inadequate finances might have affected the quality and quantity of data collected during the study. This hampered the researcher to conduct the study more effectively because the researcher was not be able to interview as many respondents as i.e. larger

sample compared to if funds were sufficient. The researcher had to use her own meagre funds, and she also had to obtain financial assistance from relatives and friends.

CHAPTER TWO

2.0 LITERATURE REVIEW

This chapter presents a review of both theoretical, as well as empirical literature

2.7 Overview

Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. Microfinance refers to a collection of banking practices built around providing small loans (typically without collateral) and accepting tiny deposits (Cheston and Kuhn, 1995). Microfinance for the poor in general, and poor women in particular has received extensive recognition as a strategy for poverty reduction and for women's economic empowerment. Women generally are poorer and more disadvantaged than men (Cheston and Kuhn, 1995). There are good reasons to target women. These include the fact that women bear almost all responsibility for meeting basic needs of the family, yet are systematically denied the resources they need to fulfill this responsibility. According to Yunus Muhammad "women have plans for themselves, for their children, about their homes and the meals. They have a vision".(Yunus, 2003)

Gender equality turns out to be good for everybody. The World Bank reports that societies that discriminate on the basis of gender have greater poverty, slower economic growth, weaker governance, and a lower standard of living. Women are poorer and more disadvantaged than men (Cheston and Kuhn, 1995). Microfinance institutions around the world have been quite creative in developing products and services that avoid barriers that have traditionally kept women from accessing formal

financial services such as collateral requirements, male or salaried guarantor requirements, documentation requirements, cultural barriers, limited mobility, and literacy. Nevertheless, in a number of countries and areas few or no institutions offer financial services under terms and conditions that are favorable to women (Burjorjee, 2002).

2.8 Conceptual Definitions

The keywords in this study are “microfinance” and “empowerment” According to UNIFEM (2000) the term “empowerment” has been defined as the gaining of the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one’s ability to secure desired changes. The right to control one’s life are important elements of women’s empowerment. The term "empowerment" has been used to represent a wide range of concepts and to describe a proliferation of outcomes. The term has been used more often to advocate for certain types of policies and intervention strategies than to analyze them (UNDAW 2001). Feminist writings often promote empowerment of women but vary in the extent to which they conceptualize it (Sen and Grown 1987; Jahan, 1995; Kumar 1993). In this study the term “microfinance refers to a collection of banking practices built around providing small loans (typically without collateral) and accepting tiny deposits (Cheston and Kuhn, 2002). Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy.

2.9 Critical Review of Supporting Theories

2.3.1 Women Empowerment

Capitalism, top-down approaches to development, and/or poverty itself are seen as sources of disempowerment that must be challenged by "lowering"—the poor and disenfranchised (Chambers, 1997) into the management of community and development processes. The growth of civil society and participatory development methods are usually proposed as the mechanisms by which empowerment takes place (Friedmann, 1992; Chambers 1997).

To this extent, Narayan et al. (2000) focus on state and civil society institutions at national level including informal institutions such as kinship and neighborhood networks. Institutions at the micro level, such as those of marriage and the household, are not considered part of the state or of civil society, but interpersonal gender dynamics within the household are considered part of the equation of social exclusion and in need of directed efforts at change. Bennett (2002) has developed a framework in which "empowerment" and "social inclusion" are closely related but separate concepts. Drawing on Narayan (2002), Bennett describes empowerment as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them".

Social inclusion is defined as "the removal of institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to assets and development opportunities." Bennett (2002) notes that the empowerment process operates 'from below' and involves agency as exercised by individuals and groups. Social inclusion, in contrast, requires systemic change, which may be initiated "from above." Ravallion and Chen (2001) argue that systemic change is necessary to sustain empowerment over time. It is through the process of social

inclusion that the "rules of the game" are modified and institutions transformed so that economic growth is widely shared. The distinction between empowerment and social inclusion is important because the World Bank's comparative advantage is at the system or policy level. Early studies of "women's status" often covered aspects of empowerment without explicitly labeling it as such. One of the earliest empirical studies in this area, for example, used the more general term "women's status" but located a nexus of gender-related power differentials in the household, noting how important the family unit is to understanding the operation of gender in a society (Acharya and Bennett, 1981).

2.3.2 Types of Empowerment

2.3.2.1 Economic Empowerment

Women's access to savings and credit should give them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect (Acharya and Bennett, 1981). The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment (ibid).

Access to credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on their own and their children's wellbeing. This is the main concern in the poverty alleviation paradigm; women's control over decision-making also benefits men through preventing leakage of household income (ibid) and perhaps even allowing for savings and investments. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, and health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes (ibid).

2.3.2.2 Social and Political Empowerment

A combination of women's increased economic activity and control over income results from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks, and status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change (Narayan et al., 2000). The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro-levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at household and community levels.

2.4 Empirical Analysis of Relevant Studies

2.4.1 The Status of Women in Tanzania

Traditionally, for most Tanzanian women, their place is in the home, and women are socialized away from actions, behaviors and models that challenge male authority. However, women could be entrepreneurs within the accepted and permitted areas. In addition, different traditions and customs, which are influenced by religion such as in Moslem societies, place women away from man's activities. For example, in Pakistan, the society limits women's mobility and places restrictions on their behavior and activities. Space is allocated to and used differently by men and women. Women are separated from men both physically and symbolically. The Christian religion classified women as help-mates to their husbands. Thus women contribute their quota to social development (Matthew, 2011). Actually, women's workload stems from their many chores (Mack, et al, 1996).

These traditional values and norms, which have characteristics of "primitive society" have attributed a great deal to the women's weaker participation in credit facilities and have a bearing on the barriers faced by women in accessing credit facilities. For those women who choose to become entrepreneurs by involving themselves in various businesses in the informal sector, face many challenges in accessing credit from financial institutions (Mack et al, 1996). Poor women in Tanzania have devised various ways and means, all aimed at poverty alleviation and improvement of their welfare. However, most of the means used under the category of the so called "collectivism culture" in the sense that they form Traditional Cultural Women Groups (TCWG). Normally these TCWGs are not formed with the main objective of

facilitating the starting of business. These groups are normally formed voluntarily with the primary and main objective of enhancing social bonds (social capital). Tanzanian women come together in such groups so as to cooperate in consoling their members who have been bereaved by making contributions, by making group contributions to members who are facing unusual financial difficulties or to members on whom calamities have befallen, e.g. a member whose house has been brazed by fire, or whose roof has been blown off by a rainstorm etc. Members also contribute money to facilitate the wedding, sendoff party, baptismal party, Holy Communion party and other functions involving close family members per their establishing constitution. Any rational woman in Tanzania is expected to belong to a certain TCWGs as a social security mechanism, regardless of whether she is residing in the rural or urban area (Meghji, 1987).

After independence, in 1961, women were provided with credit to start their own businesses. The credit provision policies aimed at transforming traditional women groups into income generating activities. Also women were encouraged to form Women Economic Groups (WEG) (ibid). WEGs override TCWGs by being the centers for income generating activities among women, and hence tools for poverty alleviation. In the WEG, women are provided with credit services. Women receive credit services in a group and start a group owned business or receive credit in a group and divide the capital among them. In these groups every member starts her own business or they can form a single group and use the credit as a group investment. The collateral is to be decided among themselves and the methodologies to repay the interest and principal is done group-wise. Their small credit leveraged

businesses contributes to their personal incomes, household level incomes; children school fees, health services and other utilities. They also pay taxes to the government; hence contribute to the national income and economic growth (Makombe et al 1998).

2.4.2 Sources of Funding for Women

In the course of conducting this study the researcher established that the most common source of lending for women in Tanzania is that which is known as rotating funds. Each member is compulsorily required to make a contribution to a fund on a regular basis. The amount to be deposited by each member is paid into the fund either daily, weekly or even on a monthly basis, and the UPATU system is a good example. Members of UPATU receive the funds on a rotational basis and then systematically pay back while allowing the main fund to grow. The system of women self-funding has been found to be very useful in financing their small projects (Daniel, 2001).

According to Daniels, 2001, in Tanzania, 36.3% women operating in the SMEs sector get finance to start businesses from friends, husbands or relatives, followed by 27.3% who get finance from Credit Unions, 18.2% who get their finance from money lenders, and 9.1% get their finance from SACCOS and commercial banks at 9.1% each (Daniels, 2001). The table below shows sources of funding for women in Tanzania. According to the table above, 36.3% women operating in the SMEs sector get finance to start businesses from friends, husbands or relatives, followed by 27.3% who get

finance from Credit Unions, 18.2% who get their finance from money lenders, and 18.2% get their finance from SACCOS and commercial banks at 9.1% each.

The importance of the informal credit system of funding which are funds that come from either friends or relatives is widely acknowledged in Tanzania. One of the main advantages of borrowing from relatives is that the requests usually involve small amounts and requests for small amounts of capital are rarely rejected.

Table 2:1 Sources of Funding for Women in Tanzania

SOURCES	PERCENTAGE %
Money Lenders	18.2
Commercial Banks	9.1
Credit Unions	27.3
Savings & Credit Association	9.1
Others: Friends, Husbands, Relatives,	36.3

Source: (Daniels, 2001)

Moreover, they do not charge interest. Relatives know each other's needs for financial assistance and neighbors can readily understand the dynamics of cash problems (Kazi, 2003). There is another group from which women access loans. These are the unofficial moneylenders who provide loans with little or no collateral requirements and are flexible with regards to repayment arrangements. Moneylenders are people who conduct the business of lending money to the needy and charge them interest. These are not registered businesses and are done underground. Despite the high interest rates that the moneylenders charge, it is an immediate and flexible financial service that is highly valued (Kazi, 2003).

However, there are disadvantages of borrowing from the informal sources, particularly from moneylenders. Moneylenders easily exploit the borrowers. This exploitation is not confined to women only since it applies equally to male borrowers, although the rate of exploitation is higher with women (Kazi, 2003). Even the nature of exploitation may differ between men and women. Moneylenders in most cases exploit women due to their weaker position in society. There are times when moneylenders cheat women by means similar to those used to cheat men. However, women face double jeopardy because there are times when male moneylenders use this system to sexually abuse women. They do this by seeking sexual favours in return for a favour in the repayment schedule, or in return for reduction of the amount due.

2.4.3 Women and Access to Credit in Tanzania

Women credit service schemes in Tanzania became popular between 1961 and 1985. In fact many started in the 1980s. In some cases, these small businesses were given loans as a strategy for promoting small-scale activities for poverty alleviation. Such schemes were established through government initiatives (Kashuliza, 1995). Recent evidence suggests that there are some serious limitations to the development influence of such credit facilities. One of the factors hindering women's empowerment and poverty alleviation is small capital and inadequate loans (Makombe, Temba and Kihambo, 2001). The research established that women's lack of access to credit in Tanzania is mostly caused by the preconditions attached to the receipt of credit. Financial institutions especially commercial banks have more or less similar requirements as pre-requisites to credits. These conditions/regulations are not

gender neutral and they affect women differently due to the social and economic realities in society (Sigalla, 2007).

If women were better able to own property they would have the security needed to secure loans and if they could get loans they would be able to expand their businesses and improve the quality of their lives and livelihoods. It is a kind of chain reaction or domino effect. But according to Sigalla (2007), first it becomes imperative to start from the bottom and find out why it is not easy for women to own property in the form of real estate or perhaps any other valuable assets. Lack of education has been established as another factor that limits women's access to facilities available to the public. The effect of this in practice vis-a-vis access to credit has a negative impact on the female small scale entrepreneur who in most cases lacks the necessary education and business skills to be able to articulate in "business language" what it is they require and justify this need (URT 2003).

The general conditions and application procedures to access cash resources in the form of loans and/or micro-credit are cumbersome. They include membership to of an institution. The person concerned must be a registered or paid-up member of the institution. This entails some initial charges, for example, passport size photos, identification cards, registration fees, minimum initial deposit, fiscal stamp duty and even a hand written application (ibid). Interest rates are high, the loans are spread over a short period of time without considering their average daily incomes, and failure to pay entails penalties. The high interest rates were one of the major reasons why women were, and still are reluctant to approach financial institutions for loans, although there

exist some special loan schemes for small-scale farmers. These schemes have a mission to provide small loans (ibid). This research has also revealed that another reason why female entrepreneurs do not apply for credit is because they do not maintain bank accounts. Other considerations taken by banks are the trade performance of the business if it is already in existence. This means submitting the cash flow of the business for the last 3 years, Audited Accounts, Balance Sheets and Proposed Budget. To cap it all, the technical terms are too much for the simple entrepreneur with no formal training (URT, 2003). The Small Industries Development Organization (SIDO) and small Scale Enterprises Promotion (SEP) are two such organizations that have such requirements. SIDO's officers visit the premises of eligible applicants to see where their businesses are conducted. SIDO insists that the business undertaking to be funded must be an incorporated company - a not so common feature among women (URT, 2002). Moreover they require security for loans given out much in the same way as commercial banks. The security can range from assets worth more than the amount sought as a loan to acquire the machinery required in cases where loans are sought for such purpose. Banks also require an equitable contribution of 10% of the amount borrowed, which sometimes can be too much (URT 2003).

2.4.4 Barriers of Access to Credit Among Women

This research has also revealed that women in Tanzania have very limited access to credit facilities due to the fact that they are perceived as high-risk borrowers, and also due to their inability to fulfill the collateral requirements. Isern and Porleous (2005) observe that, bureaucratic procedures in accessing credit facilities from financial institutions tend to hinder women; also Kazi (2003) notes that most credit

schemes focus mainly on large businesses. Banks find it risky and expensive to offer loans to the informal sector and believe that the unit cost of giving small loans to the informal sector are greater than the unit costs of giving big loans to big businesses. To them, this makes business sense. Thus, women operating in the informal sector are confronted with the reluctance of banks to lend in small amounts. Even when such loans are available the procedures for getting them are complex (Some, 2006).

More importantly, loan application requirements and conditions are too difficult for women to fulfill. Most banks require a loan applicant to have an operating account. That account must meet a minimum savings requirement. Most rural and urban poor women (and indeed men) are unable to fulfill with this requirement. What they need is money for capital and not money to deposit in the banks. Some banks require a deposit amounting to 25% of the total amount being sought as a loan (Some, 2006).

Banks also require submission of a Business Plan that has to show the Business Cash Flow of at least 18 months, Audited Accounts, Balance Sheets and the Proposed Budget. These requirements, according to bank officials, are very important as an assurance of the viability of the project for which the loan is requested. Most women cannot afford the costs of engaging an expert to prepare the required documentation, which are also too technical for them to understand (Mwaniki, 2006).

Banks also require collateral security as one of the conditions. The term “collateral security” is a technical term used to represent property in a banking sector. The term denotes an asset provided by a customer who has taken a loan from the bank, with the aim that if the customer fails to repay, the bank would resort to the asset to recover the money plus interest loaned through either selling or leasing the asset,

often some immovable property. Banks also tend to discriminate the types of projects they give loans to. For instance, NMB does not provide short term loans specifically for capital requirements such as seed, fertilizer, stock feeds, payments of salaries and wages and so on. Successful applicants are required to find their own sources of working capital such as commercial bank overdrafts. NMB does not consider a loan application unless the source of working capital is adequately ascertained (Mwaniki, 2006). Another challenge is that procedures for getting a loan are very bureaucratic (FACET, 2001). The application has to pass through several offices and be scrutinized by various officers and hence attracts bank officials to engage in rent seeking and favours.

2.4.5 Microfinance and Women's Empowerment

Microfinance can provide the economic opportunities that women need to control their lives. Poverty alleviation strategies that focus on empowering women not only improve the lives of women, but also positively affect entire families and communities. Studies show that when women are given greater autonomy over their lives and the lives of their children, living conditions tend to improve (Cheston and Kuhn 2002). This is mostly due to the fact that women are most apt to use household income to better the nutrition, health and educational opportunities of their children. Societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth and lower living standard of their people. Evidence is mounting that improved gender equality is a critical component of any development strategy (ibid).

Microfinance is an integral component to new development strategies because it allows women greater autonomy and control over their economic well-being. A study conducted by Kazi (2007) found that running a successful business not only contributes to women's improved welfare, it also contributes both directly and indirectly to their empowerment. Access to start-up and working capital increase in working capital is particularly important for women's empowerment. In the course of this research it has been established that access to credit and business training has helped women to expand and improve their businesses, leading to increased respect and decision-making power in the home and community. Advice and peer support has helped women manage their triple roles as mothers, wives, and businesswomen. Education and experience in leadership have helped women become more confident and capable leaders (Cheston and Kuhn, 2002). A study conducted by REPOA (2005) in northern Tanzania showed that microcredit programs positively affect a woman's decision-making role, her marital stability, and her control over resources and mobility. The findings of the study establish that a woman's contribution to her household's income is a significant factor towards her economic empowerment.

The impact of microfinance on women's empowerment is clear and impressive. Because economic advancement of women is crucial to poverty alleviation, it can be deduced that access to financial services is also an integral component to the eradication of poverty. Women are traditionally treated as inferior to men because of lack of economic opportunity and authority over income generation (REPOA, 2005). Microfinance enables women to gain access to all of these empowerment tools. Borrowing credit to start a microenterprise gives women control over household income and entry into the public domain, as well as providing them with economic

and educational opportunities. When women have control over household income, children's nutrition, health, and education improve more than when men control the income (Cheston and Kuhn 2002).

2.4.6 Government Incentives and Women Business Survival Inhibitors

In 1991 the government of Tanzania issued a policy statement on the financial sector reform designed to stimulate competition and lessen government interference in the private sector. This was proved by the pilot project report on Gender Cluster Researches conducted by Mahigi et al, (2000) which explains how and why women groups in Tanzania were encouraged to establish small credit groups. However, the majority of women in Tanzania lack business skills, which could enhance survival of women economic groups in businesses. Women in Tanzania have a lower level of education compared to men. Women food vendors have an even lower level of education compared to women in other business. The findings from the research conducted by Narayan (1997) revealed that more girls drop out of schools compared to boys. When parents were asked as to why they were pulling girls out of school, they cite the following reasons:

Girls will get married (25%) and therefore there was no need of investing too much in them. Girls attending school faced the risk of getting pregnant (24%). Educating girls is wastage of money (7%); about 16% of respondents were indifferent. The need for the boys' education was reported to be that boys bring income (12%); boys are home guardians (8%), and others (9%). The Gross Enrolment Rate (GER) rose from 98.6 percent in 2002 to 105.3 percent in 2003. The net enrolment rate (NER) increased from 80.7 percent in 2002 to 88.5 percent in 2003. Furthermore, out of

these, girls constituted 48.7 percent and boys 51.3 percent. Hashemi, et al. (1996) shows that participation in credit programs is associated with a woman's level of empowerment as a function of her relative physical mobility, economic security, ability to make various purchases on her own, freedom from domination and violence within the family, political and legal awareness, and participation in public protests and political campaigning (ADB, 1997:15). This implies that women's participation in economic activities can automatically increase the overall status of women and make them empowered. A number of studies in South Asia find that economic empowerment has been the entry point for overall empowerment of women if they are organized under a common platform (Carr et al., 1996).

Pitt and Khandke (1999) estimate how participation in a credit program impacts household consumption, depending on the participant's gender. They conclude that household consumption increases more if a woman takes out a loan than a man. On the other hand, Morduch (1999) finds that participation in a credit program in Bangladesh, everything else being equal, tends to imply lower household consumption. Hashemi et al. (1996) did a study on "Rural Credit Programs and Women Empowerment in Bangladesh:" in which they attempt to measure a woman's empowerment using indicators such as level of mobility, ability to make large purchases, and political and legal awareness. However, Goetz and Sen Gupta (1996) argue that a woman's participation in a credit program reinforces her dominated role in the household.

However, it portrayed that microfinance only facilitates, to a limited extent, few facets of clients' livelihood asset hexagon. Thus, it is noted that taking a loan does not automatically lead to securing a good life. As such, microfinance on its own is inadequate as a policy strategy for fighting poverty.

2.4.7 The impact of Microfinance on Poverty Alleviation

Microfinance clearly contributes to a greater economic stability and well-being of poor families through increase in income, health, nutrition, education, and empowerment. Microfinance is proven to improve the standard of living of many families to such a degree that they are completely lifted out of their impoverished situation. REPOA (2005), reports that 58% of borrowers had crossed over the extreme poverty line. In the same study, of the 42% of the borrowers who failed to cross the poverty line, 60% had experienced a serious illness in the family—most commonly tuberculosis, typhoid, jaundice, and gastric ulcers. Loans prevented these families from becoming destitute, but they were insufficient to overcome their crises (REPOA, 2005).

Another study by Sata (2008) investigated the percentage of families who were able to lift themselves out of poverty through access to microcredit and found out that microfinance reduces poverty by increasing per capita consumption. Poverty reduction estimates based on consumption impacts of credit show that about 5% participants can lift their families out of poverty by borrowing from microfinance institutions. According to Sata (2008), when joining the microcredit program, 64% of clients were classified as “very poor” and 36% as “moderately poor. Later, 7.2%

of clients were still classified as “very poor,” 56.8% as “moderately poor” and 36% were “no longer poor.” Also, two thirds of women who participate in microfinance programs were able to break free from their previous levels of poverty. Evidence is mounting to show that microfinance can be used as a means not only to increase household income, but also to completely lift poor families out of poverty. Currently, it is estimated that about 30 million families worldwide participate in MFI programs and enjoy benefits such as increased income and decreased vulnerability to economic shock. Five percent of microfinance participants are lifted out of poverty each year (UNDP, 2009). The literature review in this study also included literature by Muhammad Yunus because a literature review without reference to Muhammad Yunus would have been wanting. Yunus, the 2005 Noble Peace Prize winner is the founder of Grameen Bank in Bangladesh, which created a new category of banking by granting millions of small loans to the poor people without collateral and one of his first moves was focus on women which was a radical step in a traditional Muslim society.

Yunus once commented that “this is not charity. This is a business with a social objective which is to help people get out of poverty” (Yunus, 2003). Amartya Sen an, Indian economist and 1998 Noble Prize Winner in Economic Sciences is another guru who has conducted quite a number of studies in microfinance and microcredit, although he is best known for his work on the causes of famine. A literature review was also conducted of other supporters of microcredit and microfinance who have done a number of studies. These include Mohamed Arifujjaman Khan and Mohamed Arisur Rahaman who concluded that microcredit and microfinance have a positive impact on the standard of living of the poor and their lifestyles (Khan, Rahaman,

2007). The literature review revealed that microfinance and microcredit is not short of critics. In recent time there has been increased questioning of whether microcredit is the most effective approach to economic empowerment of the poorest and among them women in particular. This study therefore critically examined the literature of such critics including Jeffrey Tucker who said that the effects of the Grameen strategy has not been to reduce poverty but only to create a debt trap for borrowers (Tucker, 2011).

Another critic whose literature was critically examined during this study is Prema Gopalan who argues that microcredit and credit for empowerment are different in terms of goals and process. Literature shows that practitioners in India and some other developing countries argue that the exaggerated focus on microcredit as a panacea for the poor has led to neglect by the state and public institutions in addressing employment and livelihood needs of the poor.(Gopalan, 2011). The literature review also included a review of the critics Susan Feiner and Drucilla Barker who have argued that evidence on microcredit and womens empowerment is ambiguous. They assert that access to credit is not the sole determinant of womens' power and autonomy.(Feiner,Barker 2011).

The literature review revealed yet another critic Kanya D'Almeida who argues that debt doesn't equal emancipation and that microcredit compliments the neoliberal supposition that the only way out of poverty is for the poor, particularly women who already strain under the yoke of unpaid domestic labour to work even harder at a pittance (D'Almeida, 2011). Consequently, since it was established that there is

abundant literature by supporters of microfinance and microcredit, and equally abundant literature by critics of microfinance and microcredit and how it impacts on women, the literature review in this study covered both sides.

2.5 The Analytical Framework For Studying The Problem And Analysing The Data

2.5.1 The Underlying Theory of Assumptions

Every microfinance institution has stories of women who not only are better off economically as a result of access to financial services, but who are empowered as well. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turns gives them the chance to contribute financially to their households and communities (Cheston and Kuhn, 1995).

Women's use of financial services can increase their income and economic security, enhance their independence, reduce the vulnerability of their families, and stimulate local economies. However, neither women's access to financial services nor the benefits of those services are guaranteed. Although microfinance is seen by some as synonymous with "women's finance," in some parts of the world women remain marginalized as microfinance clients. And even where women's access to microfinance has been established, the virtuous spiral of access and empowerment for women is not automatic (Burjorjee, 2002). Making financial services available to women clients, without adapting those services to the special constraints and coping strategies that arise from women's multiple social roles, misses the opportunity to

achieve both significant outreach and economic and social empowerment. As financial sustainability continues to be a priority for donors and MFIs struggling to meet their double bottom line, it is extremely important to find cost-effective methods of ensuring links between availability, accessibility, and impact for women (Burjorjee, 2002).

2.5.2 The Elements or Variables

The variables for the study include dependent and independent variables. The dependent variable for the study is women empowerment. The independent variables include types of services offered by PRIDE, impact of the services and the factors hindering PRIDE operations.

2.5.3 Relationships Between Elements

The focus of this study is to examine the relationship between credit, savings, training and social capital, and women entrepreneurs' performance. The conceptual framework for this study is as shown below:

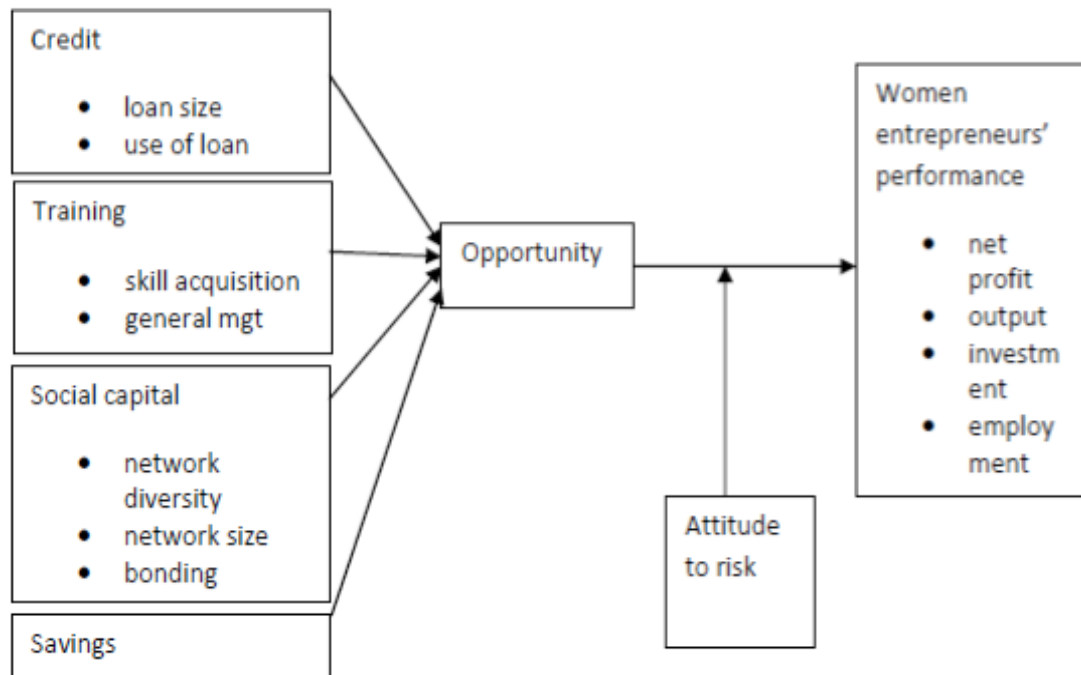


Figure 2:1 Conceptual Framework

2.6 Research Gap

Despite the plethora of empirical studies showing the positive outcomes of micro-credit, in many developing countries, there has been concern about the extent that such credit facilities can really help women who are very poor and semi or illiterate. In this respect then, the study has assessed and availed an understanding of the range of services offered by PRIDE to such women, and also an understanding of the impact of services offered by PRIDE on women empowerment. Finally the study has identified the factors hindering PRIDE in empowering women. Moreover, since there is no documented study that has been conducted specifically targeting women food vendors in Kariakoo, Ilala, Dar es salaam the findings and recommendations from this study have bridged this gap.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.3 Overview

This chapter presents the overall research design, area of the study, sample of the study, sample size, sampling techniques that have been used to select respondents, nature of the study, data collection techniques that were used to collect relevant information and data analysis as well as sources of data collection techniques.

3.4 Research Strategies/Design

Due to the nature of this research, the research took the form of a case study because such research design excels at bringing to an understanding of a complex issue or object and can extend experience or add strength to what is already known through previous research. Case studies emphasize detailed contextual analysis of a limited number of events or conditions and their relationships. The case study is a research approach, situated between concrete data taking techniques and methodological paradigms.

3.4.1 Exploratory Research Design

The researcher employed the exploratory research design which is suitable for exploratory studies that emphasize on formulating a problem for more precise investigation or developing a working hypothesis from an operational point of view. The major emphasis on such design is on the discovery of ideas and insight; as such the research design appropriate for such studies must be flexible enough to provide opportunity for different aspects of a problem under study (Saunders, 2000).

The researcher employed the exploratory research design because the nature of the study pre-supposed prior knowledge about the phenomenon being studied, and the research problem which is clearly defined in the Statement of the Problem.

3.4.2 Survey Population

The population of the study included 53 women food vendors, 10 of whom have received loans from Pride (T), 40 women operating SMEs, and 7 Pride (T) employees as shown in Table No.2 below. The survey population was chosen because most women who carry on the business of food vending, and in particular the "mama lische" business are those who do not have access to credit

Table 3:1 Respondents Distribution

S/N	RESPONDENTS CATEGORY	EXPECTED NUMBER
1	Women Food Vendors in Kariakoo Area	43
2	Women Food Vendors in Kariakoo who have received Loans from PRIDE	10
3	Other Businesswomen in Kariakoo Area	40
4	PRIDE Staff	7
	Total	100

Source: Research Activities and Schedule (2011)

3.4.3 Geographical Coverage

Kariakoo area was chosen as the area to be covered in this research because Kariakoo area is a very busy and centrally located commercial area that is bustling with all types of businesses. Thus this area has many women food vendors offering their services to the businessmen and women in the area, as well as shoppers.

The study commenced at the Head Offices of PRIDE that are located in Kariakoo area, and focused mainly on women food vendors in Kariakoo, Ilala district. The researcher decided to use PRIDE as an institution for the research because PRIDE is among the pioneers of microfinance in Tanzania, and is thus one of the ideal MFI for this study on microfinance and women empowerment. Ilala District has been chosen because it is the centre of business activities in Dar es Salaam Region, Tanzania

3.6 Sampling Design, Techniques, Procedures And Sample Size

Kothari (2006) defines a sample as a collection of some parts of the population on the basis of which judgment is made, small enough for convenient data collection and large enough to be a true representative of the population from which it has been selected. Sample size refers to a number of items to be selected from the universe to constitute a sample. The sample must be sufficient. A sample size of 100 women in Kariakoo, Ilala District, Dar es Salaam was purposively selected. The reason of having this sample was because of the deemed large number of women food vendors in the area, as well as a need of getting a good number of responses. This was done with the aim of ensuring accessibility, easy management and cost reduction on data collection by the researcher.

3.4 Data Collection Methods and Tools

In order to accomplish the objectives in this research and come up with correct results the researcher used both Primary Data as well as Secondary Data. The Primary Data Collection Methods that were used during the study included questionnaires, interviews, and participant observation. The Secondary Data Collection Method that was used is documentation.

3.4.1 Questionnaires

A questionnaire is a set of questions, which are usually sent to selected respondents to answer at their own convenient time and return back the filled questionnaire to the researcher. Questionnaires were distributed to selected respondents who were requested to fill them and the researcher collected them at a later date as agreed. The questionnaires were in Kiswahili because a pre-test had shown that a majority of the targeted group in this research do not read or speak English. However, the questionnaires for Pride staff were in English. They contained both open ended and closed questions. The researcher first clarified all the questions to each respondent. The researcher found this method to be advantageous because the respondents were all exposed to exactly the same structured questions. She therefore received responses which were all relevant to the questions asked in the questionnaires.

3.4.2 Interviews

According to (Kothari, 2006), an interview is a set of questions administered through oral or verbal communication between the researcher and the interviewee respondent. Both group and individual interviews will be conducted with respondents by using both, open ended and close-ended interview questions. The advantage of using interviews is that they enable the researcher to get supplementary information obtained by using questionnaires. The researcher in this study talked to the women food vendors individually as well as to groups for those who have formed groups. Discussions and talks with all women food vendors who were interviewed were conducted in Kiswahili at their business premises at a time that was convenient to them, so as not to waste their valuable time.

3.4.3 Observation

According to (Kothari, 2006) observation is a method where the information is sought by way of own direct observation and environment scanning without involving respondents. The researcher observed how members of staff of PRIDE interacted with their clients and particularly the women food vendors of Ilala. The researcher also observed the procedures applied by PRIDE in dealing with applications received from such applicants, and how they are treated after being granted the loans e.g. the nature of follow-up by PRIDE, and what assistance they are offered when business does not turn out to be as good as was expected. Employment of this method allowed the researcher to personally see, assess and understand the situation facing women.

3.4.4 Documentation

The documentation method which the researcher also used enabled the researcher to obtain readily available data and information by going through various documents such as; books and journals on the topic in question. The researcher also studied reports, booklets and brochures issued by PRIDE.

3.4.5 Pre-test of Data Collection Tools

A pre-test of guiding questions and the questionnaires was done on the field in Ilala District. The pre-test helped in streamlining and shaping the research tools. This facilitated the provision of more accurate and reliable data and information which were suitable for answering the research questions and fulfilling the research objectives.

3.5 Data Reliability And Validity, Processing, Management And Analysis

This section explains the meaning and importance of reliability and validity in data collection, processing, management and analysis.

3.5.1 Data Reliability and Validity

Reliability of data is the ability to obtain similar results by measuring an object, trait or construct with independent but comparable measures. The researcher examines the internal consistency of the scale by computing the coefficient of reliability. In order to ascertain reliability of the study, a pilot study was conducted whereby questionnaires were distributed to 10 respondents in order to identify questions that might be unclear or ambiguous to them. The pilot study also helped the researcher to identify any non-verbal behaviour of respondents that could have possibly shown discomfort or embarrassment about the content or wording. To make the data collection instruments, which in this case were questionnaires, valid and worth, twenty questionnaires were distributed to five respondents. The pre-test aimed at testing understandability of the questions presented in the questionnaires. As regards external validity the researcher assumed and believed that each respondent chosen had rich information, which was crosschecked with the officials of PRIDE. The researcher also explained the purpose of the exercise.

3.5.2 Data Processing, Management and Analysis

After data was collected, it was reduced into summary form. The summary was processed by using Spreadsheet Computer Programme (Microsoft Excel). The

research findings have been organized and presented in tables, charts and graphs by using numbers and percentages. Data analysis and interpretation has enabled the researcher to answer the research questions, address the research objectives and the research problem and she has eventually been able to give her recommendations.

3.5.2.1 Data Processing

Data processing implies editing, coding, classification and tabulation of the collected data so that they are amenable to analysis (Kothari 1990), this is an immediate stage between data collection and data analysis. This process was done to prepare the collected raw data and pave way for smooth analysis. This was done through the followings stages:

3.5.2.2 Data Editing

This was be done by examining the collected data (raw data) to be in a position to identify errors and omissions (if any) and finding a way to rectify the situation where possible. This was done in order to secure the standard of quality standard of the data. This process also involved a careful checking of the returned questionnaires (i.e. filled questionnaires) in order to ensure that data contained therein were accurate and consistent with other facts gathered, uniformly entered, complete as possible and were well arranged to facilitate coding and tabulation.

3.5.2.3 Data Coding

Coding refers to the process of assigning numerals or other symbols to classes (Kothari, 1990) This was done by specifying the categories or classes into which the

responses were to be placed. It was done in order to improve the efficiency of analysis.

3.5.2.4 Data Classification

This is a process of arranging data in groups or classes on the basis of common characteristics. Data having similar traits were kept together and in this way all the data were divided into a number of categories. This reduced the volume of raw data into homogeneous groups.

CHAPTER FOUR

4.0 RESEARCH FINDINGS, ANALYSIS AND DISCUSSION

4.1 Introduction

This particular chapter is concerned with the presentation, discussion and analysis of the findings. The data collected during the study was carefully checked for correctness, completeness, accuracy, clarity and uniformity. Numerical data was analyzed by computing percentages for quantification purposes. The findings from observation and documentation were analyzed quantitatively and qualitatively. The data was then processed by using spreadsheet computer programme (Microsoft Excel) where by all required measurements were presented in tables by using words, numbers and percentages and then into charts and graphs.

4.2 Approaches used by Pride (T) to Empower Women

To establish approaches used by PRIDE (T) LTD in empowering women economically, the researcher asked respondents to mention how PRIDE (T) LTD empowers women economically. Feed back from respondents was recorded as shown in the table:

Table 4:1 How PRIDE (T) empowers women economically

	Number of respondents	Percentage
Financial services	28	28%

Business training	17	17%
Loans	42	42%
Business advice	13	13%
Total	100	100

Source: Field data, (2011)

According to the findings, PRIDE (T) empowers women economically by offering banking services, providing business training, providing loans and other credit facilities and providing business advice and supervision. The combination of these services offered by PRIDE (T) empower women economically by helping women to become more efficient in running their businesses successfully and in doing so help them to achieve their objectives, which includes making profit.

4.2 Financial Services Offered by Pride (T)

After finding out that the PRIDE (T) empowers women economically by providing financial services, the researcher asked respondents to mention financial services offered by PRIDE (T). The objective of conducting the survey was to determine whether financial services offered by PRIDE (T) help to empower women economically.

Table 4:2 Financial services offered by PRIDE (T)

	Number of respondents	Percentage
Money transfers	4	4%
Holding deposits	23	23%
Offering loans	65	65%
Payment services	8	8%
Total	100	100

Source: Field data, (2011)

According to findings of the survey respondents said that PRIDE (T) empowers women economically by offering various services such as offering loans (65%), holding deposits (23%), offering payment services (8%) and offering money transfer services (4%). By offering these services, PRIDE (T) helps to empower women economically by enabling them to transfer money, make payments, save money and get capital for running their businesses.

4.3 Size of Loans Offered By Pride (T)

The following data was gathered by analyzing the size of loans offered by PRIDE (T) to women. The objective of asking this question was to establish to what extent PRIDE (T) helps to empower women economically. The results are presented below:

Table 4:3 Size of loans offered by PRIDE (T)

	Number of respondents	Percentage of respondents
Above TShs 10 million	8	8%
TShs 6 – 10 million	28	28%
Below TShs 5 million	64	64%
Total	100	100%

Source: Field data, (2011)

The study revealed that most loans offered by PRIDE in the case of women food vendors account for 64% of all such loans. However, few loans exceed the amount of 5 million Tanzanian Shillings. These findings show that PRIDE (T) empowers women economically by offering them loans which are used as capital or for

purposes of business expansion. Since lack of capital is among the factors that cause flourishing of poverty, provision of loans to Women is one way of empowering women economically by encouraging more and more people to become entrepreneurs and start their own businesses.

4.4 Types of Training Offered by Pride (T)

After finding out that PRIDE (T) empowers women economically by offering training to Women, the researcher asked respondents to mention various types of training offered by PRIDE (T) that helps to empower women economically. The feedback from respondents was recorded as follows:

Table 4:4 Types of training offered by PRIDE (T)

	Bookkeeping	Marketing	Credit Management	Customer care
No. of respondents	40	26	24	10
Percentage	40%	26%	24%	10%

Source: Field data, (2011)

The study found out that PRIDE (T) empowers women economically by offering various business management skills training which includes bookkeeping skills, marketing skills. Credit management skills and customer care skills. The respondents said that busies management skills training offered by PRIDE (T) helps them to conduct their businesses successfully, record their businesses properly, find markets for their products and services, manage their loans and take care of their customers. Thus, by training Women to conduct their businesses successfully, PRIDE (T) helps to empower women economically.

4.5 Role of Pride (T) In Empowering Women Economically

To assess the role played by PRIDE (T) in empowering women economically, the researcher asked respondents to give their assessment on the role played by PRIDE (T) in empowering women economically. The objective of this survey was to determine the effectiveness of PRIDE (T) in empowering women economically. The feedback from respondents was presented as shown below:

Table 4:5 Role of PRIDE (T) in empowering women economically

	Very effective	Effective	Less effective	Not effective
No. of respondents	10	60	25	5
Percentage	10%	60%	25%	5%

Source: Field data, (2011)

As shown above, 70% of respondents said that PRIDE (T) was either very effective or effective in empowering women economically while a total of 30% of respondents said that PRIDE (T) is either less effective or not effective in empowering women economically. These findings show that since majority of respondents agreed that services offered by PRIDE (T) help to empower women economically.

4.6 Challenges Faced By Pride (T) In Empowering Women

The researcher asked respondents to mention challenges faced by PRIDE (T) in empowering women economically. The objective of conducting this survey was to determine whether or not PRIDE (T) faces any challenges in empowering women economically in order to solve them. The feedback from respondents was recorded as shown in the table below:

Table 4:6 Challenges faced by PRIDE (T) in empowering women economically

	Number of respondents	Percentage
Lack of business experience	4	4%
Low level of education	43	43%
Low level of loan repayments	45	45%
Poor entrepreneurship skills	8	8%
Total	100	100

Source: Field data, (2011)

The findings of the survey show that PRIDE (T) faces many challenges in empowering women economically such as poor entrepreneurship skills, low loan repayment rates, low level of education and lack of business experience. The researcher found out that these challenges hinder the efforts of PRIDE (T) in empowering women economically by reducing the effectiveness and efficiency of services offered by PRIDE (T).

4.7 Level of Business Experience

To analyse the level of experience among respondents, the researcher wanted to assess the level of business experience among respondents by asking them to mention the number of years in which they have been in business. The feedback from respondents was recorded as shown in the below:

The results show that 48% of respondents have business experience of less than 2 years while 35% of respondents have business experience of 3 up to 4 years, 10% have business experience of 5-6 years, 4% have business experience of 7-8 years and 3% have business experience of more than 8 years. These findings suggest that efforts of PRIDE (T) to empower women economically by giving loans are hampered by lack business experience.

Table 4:7 Level of business experience

Experience	Number of respondents	Percentage of respondents
0-5 years	48	48%
6-10 years	35	35%
11-15 years	10	10%
16-20 years	4	4%
21 years and above	3	3%
Total	100	100%

Source: Field data, (2011)

4.8 Causes of Low Loan Repayment Rates

After finding out that one of the challenges faced by Women in empowering women economically, the researcher asked respondents to mention the causes of low repayment. The objective of conducting this survey was to establish whether low loan repayment rates are among challenges faced by PRIDE (T). The feedback from respondent was recorded as shown below:

Table 4:8 Causes of low loan repayment rates

	High interest rates	Poor credit management	Short repayment period	Poor business skills
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No. of respondents	40	26	24	10
Percentage	40%	26%	24%	10%

Source: Field data, (2011)

The study revealed that causes of low loan repayment rates are high interest rates charged by MFIs for various types of loans, poor credit management skills among SME owners, shorter loan repayment period and poor business management skills. These factors together affect the effectiveness and efficiency of PRIDE (T) in empowering women economically. The researcher found out that low repayment rates discourage PRIDE (T) and other MFIs in their effort to empower women economically.

4.9 Level of Entrepreneurship Skills

After finding out that poor entrepreneurship skills is among the challenges faced by PRIDE (T) in empowering women economically, the researcher wanted to establish the level of entrepreneurship skills among respondents and asked them to assess their entrepreneurship skills. Results of the assessment were recorded as shown in the table below:

Table 4:9 Level of entrepreneurship skills

	Maximum	Average	Minimum	None
Number of respondents	17	34	22	27
Percentage	17%	34%	22%	27%

Source: Field data, (2011)

The data shows that only 17% of respondents said their level of entrepreneurship skills was maximum. Thirty four percent of respondents said their level of entrepreneurship skills was average, 22% of respondents said their level of entrepreneurship skills was minimum and 27% of respondents said that they have no entrepreneurship skills at all. These findings suggest that majority of operators of Women have poor entrepreneurship skills. Poor entrepreneurship skills prevent them from running their businesses successfully, and their businesses struggle to survive.

4.10 The Impact of Services Offered by Pride (T)

The researcher asked respondents to mention the impact offered by PRIDE (T) on women. The objective of asking this question was to establish how services offered by PRIDE (T) help to empower women economically. The feedback from respondents is shown below.

Table 4:10 The impact of services offered by PRIDE (T) on women

	Number of respondents	Percentage
Reduction of poverty	10	10%
Economic growth of Women	44	44%
High entrepreneurship skills	41	41%
Job creating	5	5%
Total	100	100

Source: Field Data, (2011)

As shown above, 44% of respondents said that services offered by PRIDE (T) lead to growth of Women, 41% of respondents said that the services offered lead to high level of entrepreneurship skills, 10% of respondents said that services offered lead to reduction of poverty while 5% of respondents said that the services lead to job

creating. Thus, according to the findings of the study, the services offered by PRIDE (T) are very helpful to women because they help them to grow economically, create jobs and contribute to poverty alleviation.

4.11 Duration in Business

The women have been in business at different durations. 44.1 percent of respondents have existed for about 6-10 years. 25.8 of respondents have been in business between 11-15 years. 18.3 percent of respondents have operated their businesses for about 1-5 years. While 8.6 percent of respondents have been in business for more than 15 years, 3.2 percent of respondents have operated their business for a period of below 1 year. Seven respondents did not respond to this question, as shown in the table below:

Table 4:11 Duration in Business

	Frequency	Percent
Below 1 Year	3	3.2
1-5 Years	17	18.3
6-10 Years	41	41.1
11-15 Years	24	25.8
More than 15 Years	8	8.6
Total	n=93	100

Source: Field Data, (2011)

4.12 Position in PRIDE

The study involved PRIDE staff from senior, middle and operational staff positions. This composition was important for getting views from all levels of PRIDE staff from the higher level to the lower level. 42 percent of respondents were middle officer, 28.6 percent of respondents were senior officers and the other 28.6 percent were operational officers.

4.13 Types and Quality of Services

4.13.1 Service Satisfaction

Respondents were asked whether there was any difficulty securing loans and to identify reasons for any difficulties in securing loans from PRIDE. These results indicated that to a large extent the services provided by PRIDE are satisfactory, whereby women who access these services are comfortable. The table below reflects the level of satisfaction of services offered by PRIDE (T).

Table 4:12 Service Satisfaction

	Frequency	Percent
Very Dissatisfied	8	8.6
Dissatisfied	29	31.2
Satisfied	43	46.2
Very Satisfied	13	14.0
Total	N=93	100

Source: Field Data, (2011)

4.14 Women Loans Availability

Respondents were asked to state the reasons as to why loans to women are not easily accessible. The results as shown in table 15 indicate that at least 45.2 percent of respondents said difficult conditions from the borrowers is a major reason for inaccessibility of loans to women. 28 percent of respondents said inadequate MFIs' knowledge on food vending business importance leads to unavailability of loans to women. 19.4 percent of respondents reported that presence of few MFIs targeting women is the reasons as to limited availability of loans to women. 7.5 percent of

respondents said that the low availability of loans for women is caused by poor loan repayment behavior among women.

Based to these finding, it is clearly evidenced that there are some reasons pertaining to limited availability of loans to women. Women accessibility to loans is mostly affected by difficult conditions from the borrowing institutions. Although 28% of women food vendors expressed concern especially relating to the lack of understanding of the food vending business by Pride this aspect occupies the second position as an issue as shown in the table below. The women commented that food vending involves perishable goods. The weather can also affect the business as for example when there are heavy rains, the number of customers dwindles. However, as mentioned earlier, difficult loan conditions form a greater percentage. It was strange but true to establish that poor loan repayment occupied the last position

Table 4:13 Issues with the Loan Availability to Women

	Frequency	Percent
Presence of few MFI's targeting women	18	19.4
Difficult Loan Conditions	42	45.2
MFI's poor knowledge of the food vending business	26	28.0
Poor Loan Repayment Behaviour	7	7.5
Total	n=93	100

Source: Field Data, (2011)

4.14.1 Adequacy of Loans from PRIDE

While 60.2 percent of respondents said the amount provided as a loan is not adequate, 39.8 percent of respondents said the amount of loan provided is adequate.

This means that, while women seeking loans would normally need higher amount for their businesses, or other needs, however, due to conditions outlined especially on the loan trend, they always required receiving limited amounts which are not adequate for financing their activities. It was learned that women are getting loans from PRIDE at different levels, since they join. They start to receive low amount of loan as new entrants and the amount increases as they manage to repay the first amount. Thus, this is contrary to actual needs of money to women, that is why they find that the loans are inadequate.

4.14.2 Loan Application Modality

Loans are advanced using various models. Respondents were asked to state in which model they have been mostly applying for loans. The results as shown in figure No. 2 reflect that 59.1 percent of respondents depend on groups to apply for loans from PRIDE whereas 40.9 percent of respondents apply for loans as individuals. However, it was generally found that one of the requirements to acquire loans from PRIDE is through groups. This lending scheme was adopted in order to increase loan security by sharing non repayment risk among group members. The scheme was said to be effective in ensuring better repayment. Women monitor themselves for loan repayment which is a support to PRIDE by helping each other to ensure repayments.

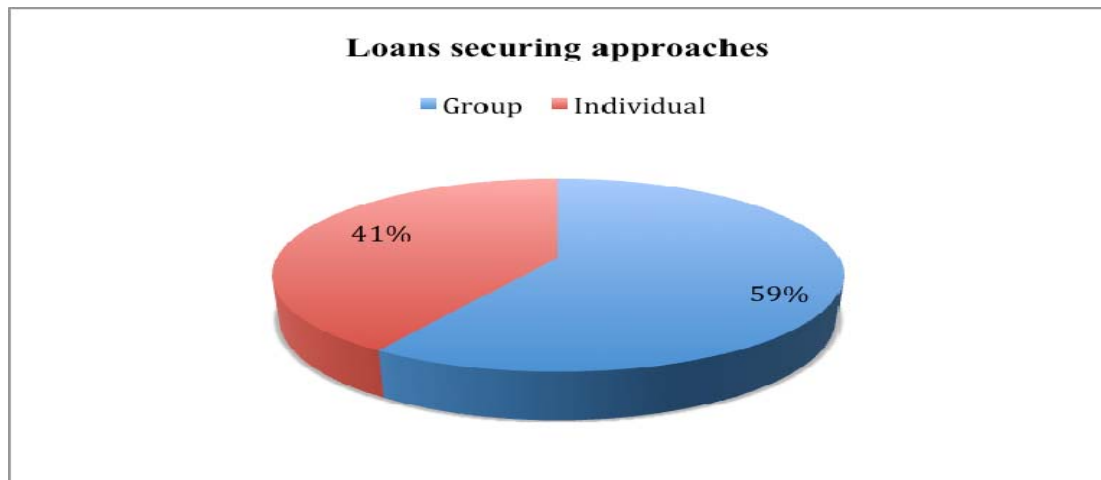


Figure 4:1 Proportion of women using different approaches to secure loans from PRIDE

Source: Field Data, (2011)

4.14.3 Problems in Loan Application Process

Respondents were asked to state whether or not, they faced any problems in the loan application process. As shown in figure No. 3 It was found that there are problems in accordance to 73.1 percent of respondents who reported to experience different problems during the application process. . However, 26.9 percent of respondents said they did not face any problems during loan application process. These results reflect the situation face by the women at the time women process loan requests. During this period, they are required to submit certain information as per laid down conditions. Then they have to wait for assessment and during this time, they are also trained on good management of the loans that they have applied for loans. Women consider this as a cumbersome procedure and they wish they could access the loans as soon as possible after submission of the applications. The women who did not experience any problems are oft en the ones who are on their second or third round of loan

application and therefore do not have to go through same process as the new applicants.

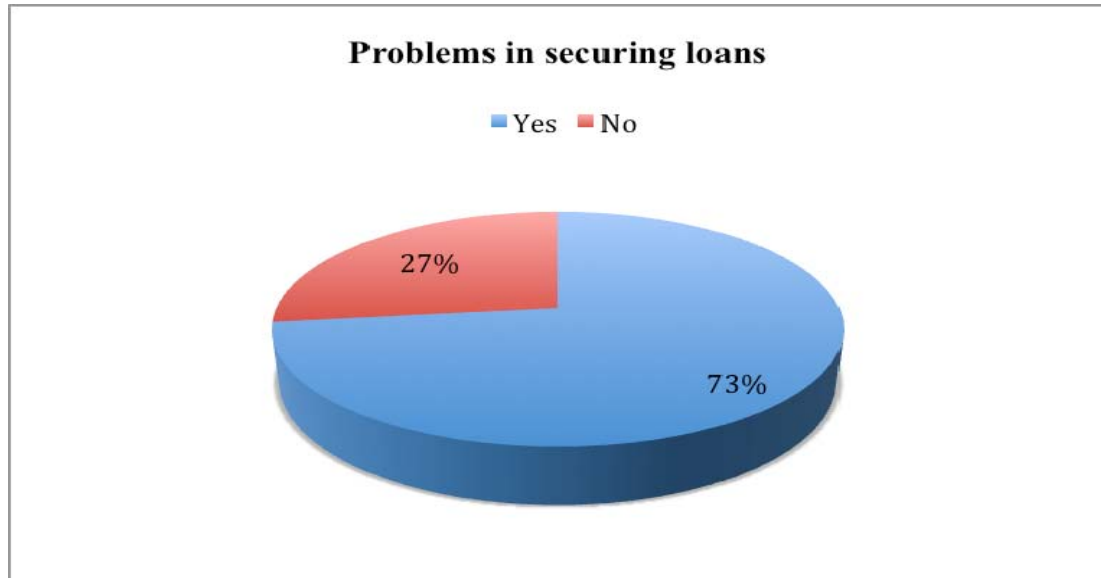


Figure 4:2 Problems in the Loan Application Process

Source: Survey Data, (2011)

4.14.4 Loan Repayment Status

Figure No. 4 below shows the loan repayment status. The results shows that 62.4 percent of respondents managed to repay their loans within the given time frame, whereas 38 percent of respondents could not manage to do so. It was established through discussion with the women, that the repayment performance depends a lot on the business performance, which in turn depends on the demand for food at different times of the month and other demand and supply related problems such as food prices and availability. Delays and defaults on loans repayments implies that those who do so are less likely to secure loans in the future or will have to do so under much stricter conditions, and this in turn often reduces considerably the possibility of economic empowerment of the affected women **n = 93**.

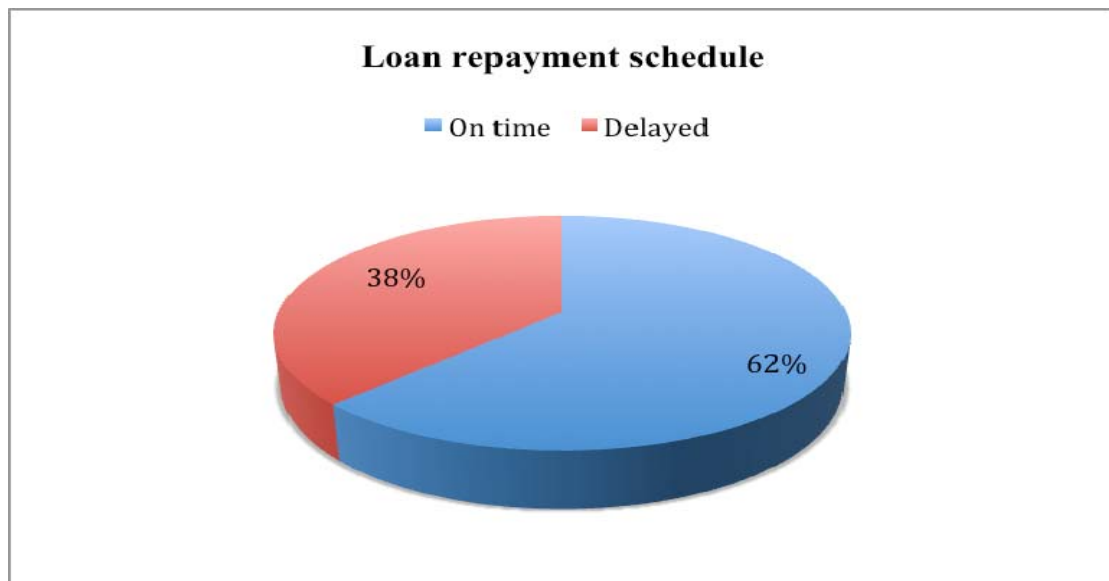


Figure 4:3 Loan Repayment

Source: Survey Data, (2011)

4.15 Impact of Services on Women Empowerment

4.15.1 House purchasing or construction

In terms of economic empowerment, it was important to understand that apart from energising or expanding their businesses, how else is the income utilised. The study established that after credit usage in their businesses, at least 43 percent of respondents were able to build houses from the money earned (Figure No.5). The other 57 percent said they managed to generate further income in their business which then helps them to make other investment or expenditures such as children's health and education. PRIDE has empowered women to a large extent in their business development. Most of the Women interviewed reported that they expect to have further increase in income as a result of the loan advanced to them **n = 93**.

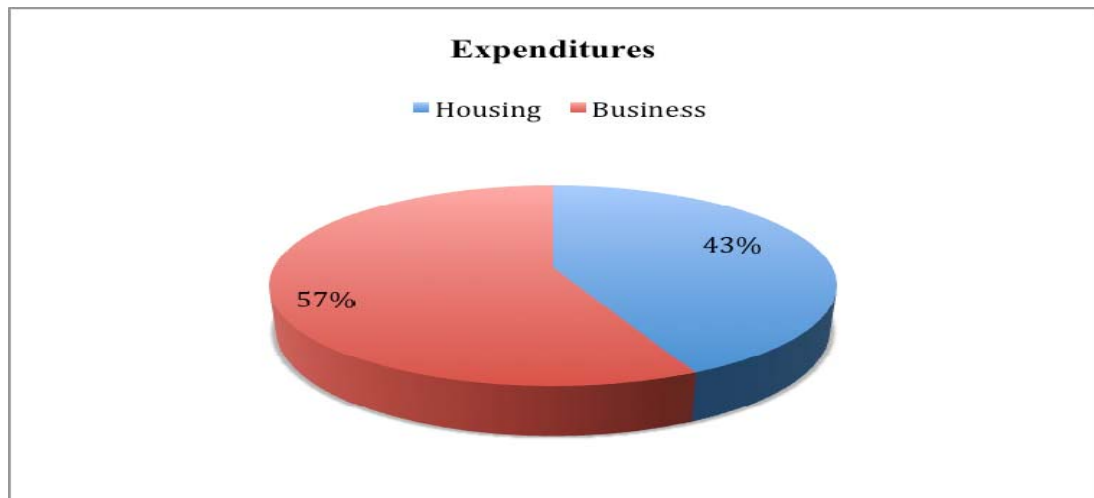


Figure 4:4 Major capital expenditures

Source: Survey Data, (2011)

4.15.2 Expenses: Rent Payment

Those who don't yet have housing of their own are obliged to rent houses or rooms, thus 57 percent of respondents are paying rent for their homes using income generated from the PRIDE loans (figure No. 6). The implication of these findings is that there is a support from PRIDE that supports women to even pay rent for the houses or rooms that they are renting, but more importantly the percentage that build or own houses is not insignificant, implying that they have not only their own shelter, but also an alternative source of income through renting to others $n = 93$.

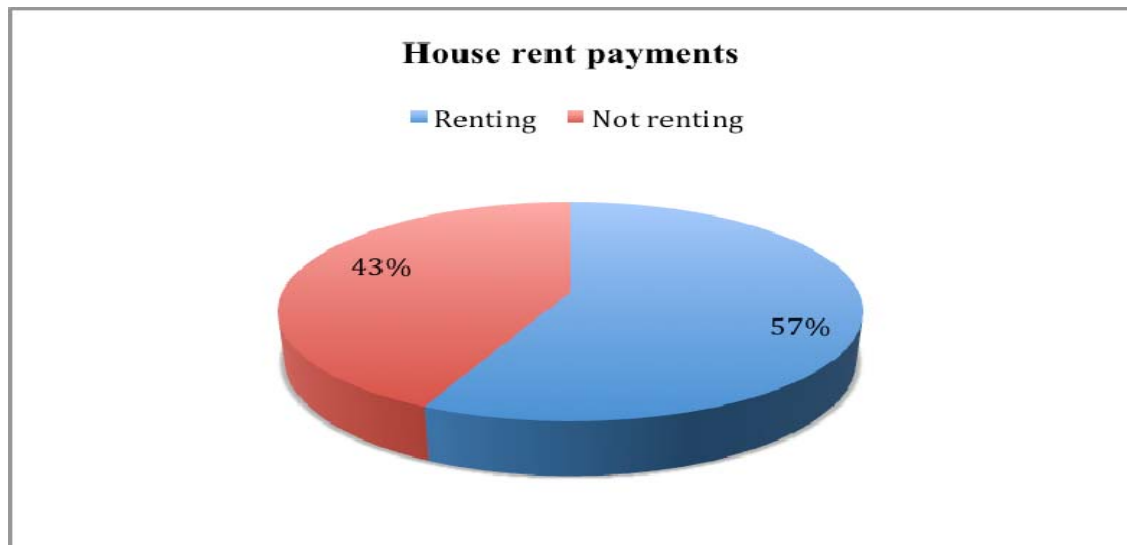


Figure 4:5 Rent Payments

Source: Field data, (2011)

4.15.3 Owning Transport Facilities

The other impact that measures the importance of loans to women is the ability to purchase transport facilities such as cars, bikes and motorcycles. Although figure 8 shows that only 39 percent of respondents managed to own transports facilities, it reflects a trend towards women beginning to invest in areas other than their traditional ones, in this case food vending. The transport equipment can assist in facilitating their businesses. This is an important business decision, i.e. diversification of incomes, which is also a form of business empowerment.

4.15.4 Acquisition of Domestic Appliances

From the study, it was found that most respondents own domestic appliances which include kitchen sets, TV sets, radio, furniture and other related properties. 82.8 percent of the respondents were found to buy such things as assets whereas 17.2 percent could not (Figure No.8).

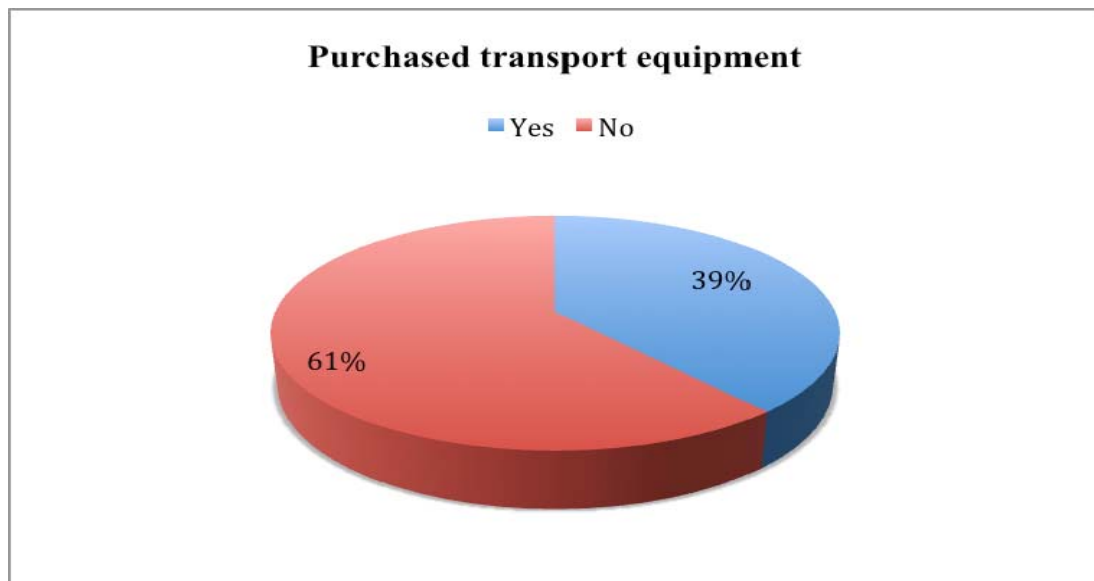


Figure 4:6 Purchase of Transport Facilities

Source: Field Data, (2011)

A property is one of the elements that indicate ones' wealth. It is through home assets owned a woman can measure her wealth. Likewise, home assets ownership is also used as development measurement. Changes from the time before accessing loan and the period after accessing loans can be directly examined from what she owns. However, there are other home assets which are bought out of the business financed by loans. For the purpose of this study, the concern is on the assets only bought as a result of accessing loans for businesses.

4.15.5 Financing Purchase of Food

When asked if PRIDE helps them to finance food, 79.6 percent of respondents reported that they can afford to cater for their food need and for their families, food needs as well whereas 20.4 percent of respondents could not (Figure No.9). The study shows that micro credit schemes have enabled most women either to produce food products or buy them.

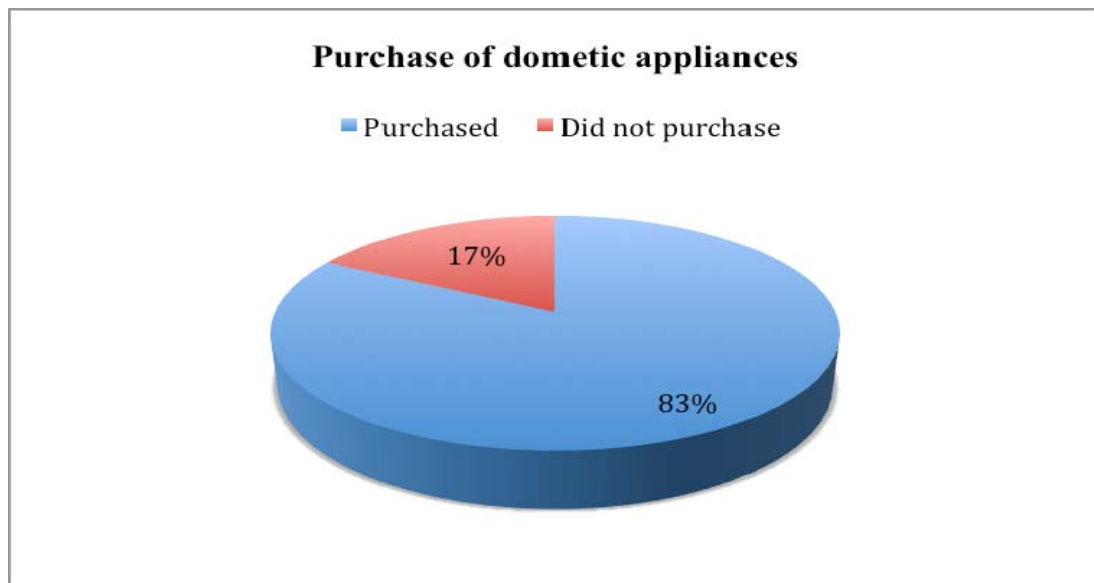


Figure 4:7 Purchases of Domestic Appliances

n = 93

Source: Field Data, (2011)

Being a source of financing, PRIDE has been an important part of source of capital. Therefore, PRIDE empowers women to overcome food problems in their household. There is an assurance of income from PRIDE through loan which is used to access food.

4.15.6 Financing Clothing

The other area of impact of PRIDE loans is the ability of women to buy their own clothes and clothes for their children and other family members. Figure No. 10 below shows that only 38.7 percent of respondents managed to use money generated from PRIDE loans to buy clothes whereas 61.7 percent of respondents couldn't. It was however noted that this is because most women don't use loaned money to buy clothes



Figure 4:8 Loans used to purchase food

n = 93

Source: Survey Data, (2011)

4.15.7 Financing Medical Expenses

As shown in Figure No. 11 below, 28 percent of respondents reported to have better access to health services as a result of obtaining credit from PRIDE. 22.6 percent of respondents reported to have limited access to health services even after joining credit schemes. It was found that, PRIDE has helped women to finance income generating activities. In turn it helps to cover basic requirements such as medical expenses.

4.15.8 Financing Education

The results in Figure No. 12 show that 47.3 percent of respondents reported that they are able to support their children in education. 52.7 percent respondents reported that

they could not afford to do so. The study established that PRIDE has enabled women to finance various needs, including education.



Figure 4:9:Purchase of Clothes

n = 93

Source: Survey Data, (2011)

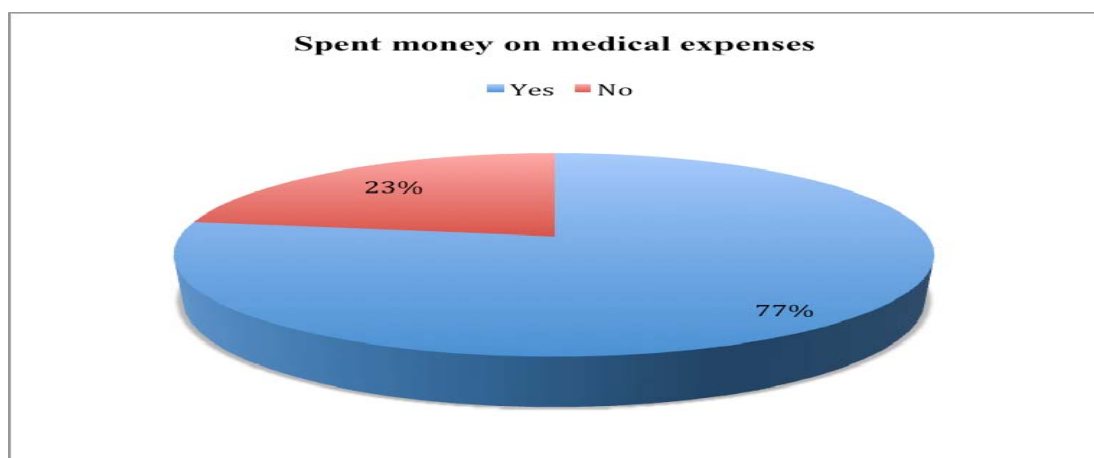


Figure 4:10 Financing Medical Expenses

n = 93

Source: Survey Data, (2011)

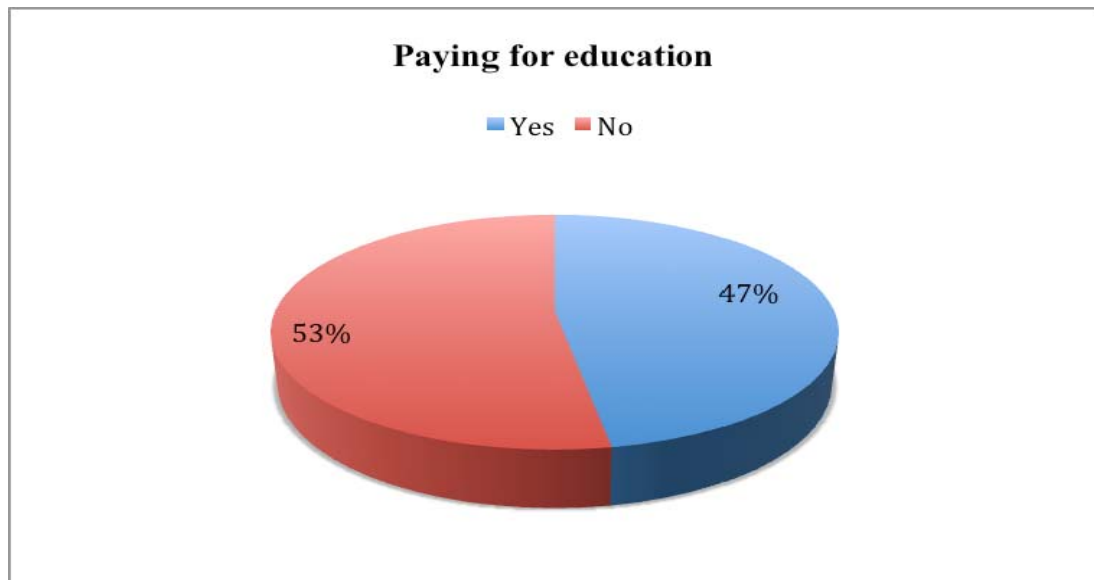


Figure 4:11 Education Financing

n = 93

Source: Field Data, (2011)

4.15.9 Bank Savings

As shown in Figure No. 13 below, income change was revealed to take place among women food vendors after getting profits. It was generally reported that 77.4 percent had been getting higher income compared to the period before credit access and therefore have the ability to save in a bank account. On the other hand 22.6 percent of respondents said they could not make any savings.

4.15.10 Respect in the Community

All women like men seek better life and respect in their societies, from the fact that poor families are not respected at all. Women food vendors' livelihood status has

improved drastically and they now earn respect in the communities in which they live. They are now given more respect as was reported by 44.1 percent of respondents compared to the time before accessing micro credit programs (Figure No 14). 55.9

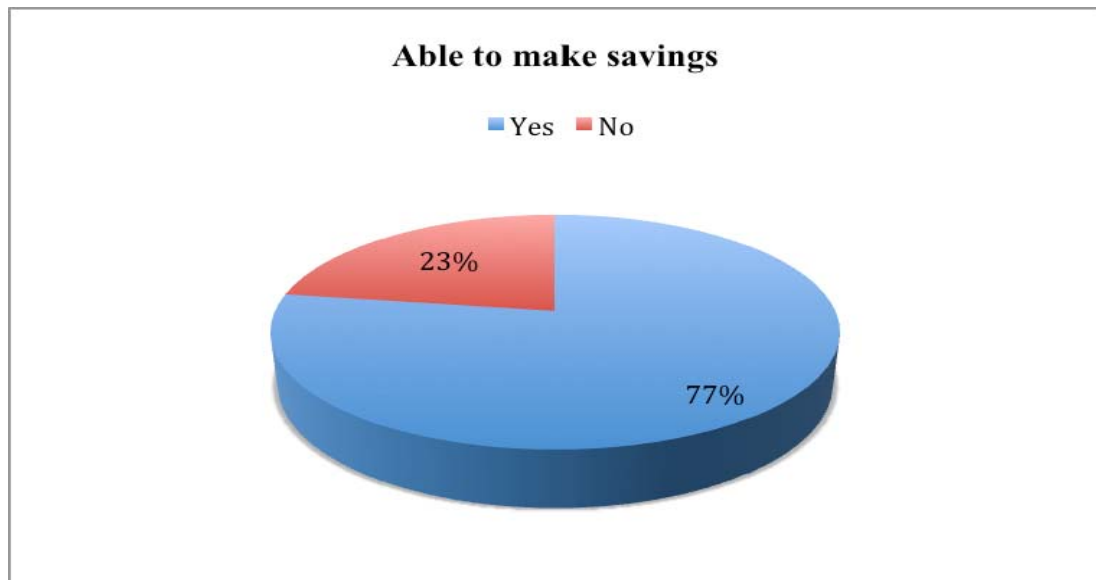


Figure 4:12 Bank Savings

n = 93

Source: Survey Data, (2011)

Percent of respondents said that they experienced no positive change to their lives. They reported that life is still difficult to them even after accessing credit from PRIDE. These respondents reported that they have not enjoyed the benefits of credit advanced to them by PRIDE since their businesses failed. Analysis of the data as shown in the table below proved that many women who were previously looked down upon in the community due to their financial positions became more respected as their economic conditions improved after receiving loans from PRIDE. The 56% respondents commented that they previously did not get enough respect even from their husbands and relatives. But after becoming empowered by PRIDE loans even

the number of dependants increased and they started being given the opportunity to air their views on different aspects within their communities, which was not the case before that.

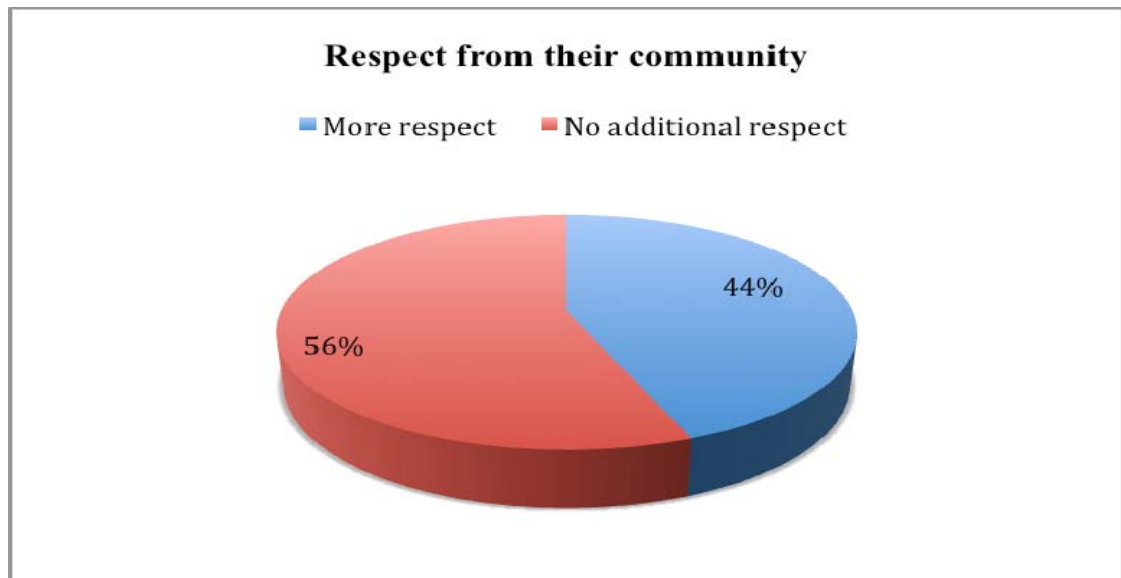


Figure 4:13 Respect in the community

n = 93

Source: Field Data, (2011)

4.16 Factors Hindering PRIDE in Empowering Women Economically

4.16.1 Outreach/coverage

Forty two percent of respondent said the outreach is good, whereas 28.6 percent of respondents said it is better and 28.6 percent said the outreach is poor. The results imply that, given the PRIDE operating area, currently the outreach is good in the sense that it managed to reach most women who are in need of their services,. This is because they have branches that various women to access their services. In case of Kariakoo Office, the outreach is good because many women in the area are actually the ones who need microcredit.

4.16.22 Loan Repayment

Staff respondents were asked to comment on the loan repayment record of individual women or women groups who have benefitted from loans granted by PRIDE in Kariakoo. The results show that loan repayment is better as reported by 42.9 percent of respondents. 28.6 percent of respondents said the loan repayment status among women has improved while the other 28.6 percent commented that the repayment situation is poor. However, these results imply that there is generally a positive trend of loan repayment. Women have been considered as being good in loan repayment behavior compared to men. It is because of this status, most of MFIs are now starting to target empowering women. This is because they are very important at household level as they are the ones who maintain families to a large extent compared to men.

CHAPTER FIVE

5.0 SUMMARY FINDINGS, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary of findings, implications of the results, conclusion and recommendations made with regard to the study findings and objectives, as well as areas for further research.

5.1 Summary of Findings

It has been argued that microfinance programs have the potential to transform power relations and empower the poor—especially women. This study has shown that simply putting financial resources in the hands of poor women is not enough to bring about empowerment and improved welfare. Moreover, it has proved that there is insufficient information as to the extent to which microfinance brings about empowerment of women and this raised the demand for further study on this matter.

5.2 Implications of the Results

This study has provided a better understanding of the situation of women food vendors and their business. The MFI's like PRIDE will be better placed to cater for the specific financial needs of this group. Because the study focused specifically on women food vendors in Kariakoo, Ilala District, Dar es Salaam, Tanzania. It also has implications on policy. Policy makers have benefited from the findings and will be

better placed in making policy relating to business operated by women, and women food vendors in particular while taking into consideration the peculiar nature of the said business.

5.3 Conclusion

The study has established the services offered by PRIDE for empowering women, and the impacts of services offered by PRIDE on women empowerment. It has also identified the factors hindering PRIDE in empowering women economically. The study has accomplished the main objective by evaluating whether access to microfinance leads to women empowerment. This has been achieved by focusing on a specific group of women who access microfinance from PRIDE as a case study. In order to sustain the Main/Overall Objective, the study investigated the types and quality of services offered by PRIDE for empowering women. It has also assessed the impact of services offered by PRIDE on women empowerment. And finally, it has identified the factors hindering PRIDE in empowering women economically.

The findings of the study has therefore helped policy makers and MFI managers to understand the existence of the problem of access to microfinance loans among women, in this case food vendors and the extent to which it has affected the target group. Findings of the study have also helped women food vendors to become aware of various sources of, and ways and means of accessing and investing microfinance funds and how it can help them to become more successful and also better empowered. The findings of the study have given stakeholders a better understanding of how microfinance loans lead to women empowerment. It has also helped to

inform microfinance business and policy decision-makers about access to microfinance by women food vendors. From the findings of the study, the researcher has been able to answer the research questions relating to the services offered by PRIDE and has answered the research question by establishing that PRIDE offers the services of money transfer, holding deposits, loans, and payment services and clothes,

As to whether the services provided by PRIDE empowers women economically or in other ways, the findings have established that PRIDE services have helped women to make major capital expenditures like expanding their businesses and constructing houses, payment of rent, purchase of transport facilities, purchase of domestic appliances, purchasing food, paying medical bills, education bills, making bank savings, and to earn respect in the community. To address the challenges faced by PRIDE (T) in empowering women economically; the findings have established the factors hindering PRIDE from empowering women. These include low outreach, and low loan repayment rate

5.4 Recommendations

The researcher recommends as follows:

- i. PRIDE (T) should start offering credit management training to more women in order to help them to repay loans in time, and thus help to empower women economically.
- ii. The government should support MFIs which deal with women because in doing so, MFIs such as PRIDE (T) will be in a better placed to assist more

women and help to develop more women, and empower women economically in the process.

- iii. PRIDE (T) and other MFI's should conduct awareness campaigns which will help women, and particularly women food vendors to become more successful and in the process encourage more people to become entrepreneurs and thus empower women economically.
- iv. The staff of PRIDE and other MFI's should try to understand and appreciate the nature of businesses to which they advance loans because businesses like the "mama lische" business involve perishable goods

5.5 Areas for Further Research

The researcher recommends that further research on the role played by men in financing women in business. This recommendation is based on the fact that this study was based on a moderate sample size of businesswomen. Research can also be conducted on other MFI's and their impact on women conducting other businesses eg tailoring

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APPENDICES

Appendix 1 MASWALI KWA AKINAMAMA WAFANYABIASHARA

KARIAKOO

Jina langu ni Blandina Gogadi, Mimi ni mwanafunzi wa mwaka wa pili katika Chuo Kikuu Huria, Tanzania.(OUT) Nafanya utafiti huu ili kutathmini endapo mikopo ya PRIDE kwa “Mama Lishe “ katika eneo la Kariakoo Ilala, Dar es Salaam inasaidia kuwainua kiuchumi au kwa namna nyingine yeyote . Utafiti huu ninaufanya ikiwa ni sehemu ya kukamilisha mahitaji au masharti ya Shahada ya Uzamili katika Uongozi katika Biashara Kwa Kiingereza “MBA” Nakuhakikishia kwamba taarifa utakazotoa zitatumika kwa ajili ya matumizi ya elimu tu

Jinsi ya kujaza fomu hii:

Penye alama ya () tafadhali weka ” ✓“ katika jibu sahihi, Penye tafadhali jaza maelezo

SEHEMU YA KWANZA: Taarifa Binafsi

1.. Jinsia yako: a) Mwanamke () b) Mwanamume ()

2. Umri wako

- a) Kati ya miaka 18-22 () c) Kati ya miaka 30-40 ()
b) Kati ya miaka 23-29 () d) Zaidi ya miaka 40 ()

3. Umeifanya biashara ya “Mama Lishe “ kwa muda gani sasa ?

- a) Chini ya mwaka mmoja () c) Chini ya miaka kumi ()
b) Chini ya miaka mitano () d) Zaidi ya miaka kumi ()

SEHEMU YA PILI

Tathmini ya huduma za PRIDE kwa Mama Lishe

1. Je unaridhika na kiwango cha huduma za PRIDE?

- a) **Siridhiki hata kidogo ()** c) **Naridhika ()**
b) **Naridhika kidogo ()** d) **Naridhika sana ()**

2. Unadhani kwa nini mikopo kwa akina mama lishe haipatikani kwa urahisi?

- a) Kuwepo kwa Taasisi au vyombo vichache vinavyotoa mikopo kwa kundi hili ()
b) Masharti magumu ya wakopeshaji ()
c) Ufahamu mdogo wa wakopeshaji kuhusu umuhimu wa biashara ya mama lishe i ()
d) Urejeshaji mbovu wa waliopata mikopo ()

3. Je unadhani PRIDE inatoa mikopo ya kutosha kwa mama lishe?

- a) Ndio () Hapana ()

4. Umewahi kuomba mkopo kutoka PRIDE? ulipata kiasi gani? Je kilitosha ?

Kama hujawahi kuomba, au uliomba hukupata, tafadhali eleza sababu

.....

.....

5. Je uliomba mkopo kama kikundi au kama mtu binafsi peke yako?

- a) Kama kikundi ()
- b) Kama mtu binafsi ()

6. Je ulikumbana na matatizo gani ulipowasilisha maombi yako ya mkopo?

.....

7. Je umekwisharejesha mkopo wako wote?

- Ndio ()
- Hapana ()

8. Mkopo uliopata kutoka PRIDE umekusaidiaje kama mwanamke?

- a) Kujenga nyumba ()
- g) Kulipia kodi ya upangaji ()
- b) Kununua chombo cha usafiri ()
- h) Kusomesha watoto ()
- c) Ununuzi wa vifaa vya nyumbani ()
- i) Kujiendeleza katika biashara ()
- d) Kununua chakula ()
- j) Kugharamia matibabu ()
- e) Kuheshimika katika jamii ()
- k) Kuweka akiba benki ()
- f) Kununua nguo zako na za wanafamilia ()

9. Kama umewahi kupatiwa mkopo na taasisi nyingine inayotoa mikopo maalum kwa wanawake tafadhali itaje taasisi na ulinganishae huduma zake na za PRIDE. Kama hujapata mkopo kwenye taasis nyingine kama hiyo huhutaji kujibu swali hili

.....

.....

SEHEMU YA TATU

Mapendekezo au Maoni

1. Unapendekeza PRIDE ifanye nini kuboresha huduma zake?

.....

2. Serikali ifanye nini kuwasaidia mama lische wapate mitaji?

.....
.....

Appendix II: QUESTIONNAIRE FOR PRIDE STAFF

My name is Blandina Gogadi. I am a second year student at the Open University of Tanzania. I am conducting this research in order to assess whether the loans granted by PRIDE(T) to women food vendors in Kariakoo area, Ilala, Dar es Salaam are of assistance in empowering women economically, socially or in any other respect. This research is done in partial fulfillment for the award of a Master of Business Administration (MBA) I assure you that the information that you will provide will be used for academic purposes only

Instructions on how to complete this form:

Where there is () in any question below, please tick the correct answer

Where there are blanks, please fill in the blanks

SECTION ONE: Personal Information

1. What is your position in PRIDE?

.....

2. How long have you been working with PRIDE in Kariakoo?

.....

3. In your position, are you involved in any way in dealing with loans to women?

.....

4. If your answer in question 3 above is “yes”, please briefly explain your role and the challenges you face while performing your duties

.....
.....
.....

5. In your opinion, have the loans provided by PRIDE to women food vendors contributed towards women empowerment? Please explain

.....

6. What changes do you propose PRIDE should make to improve its system of providing Loans especially to women food vendors?

.....

7. Please suggest what you think the government should do to improve womens’ access to credit

.....
.....
.....

8. What are your comments on the loan repayment record of women or women groups who have benefitted from loans granted by PRIDE in Kariakoo?.

.....
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