

**ASSESSING THE ROLE OF SOFT LOANS IN REDUCING GENDER
BASED VIOLENCE AMONG WOMEN IN MULEBA DISTRICT, TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF GENDER
STUDIES (MAGS)
DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK
OF THE OPEN UNIVERSITY OF TANZANIA**

2025

CERTIFICATION

The undersigned certifies that they have read and hereby recommend for acceptance by the Open University of Tanzania (OUT) a Research Report: **“Assessing Role of Soft Loans in Reducing Gender Based Violence among Entrepreneurial Women in Muleba District”** in partial fulfillment of the requirements for the award of the Degree of Master of Gender studies of the Open University of Tanzania.

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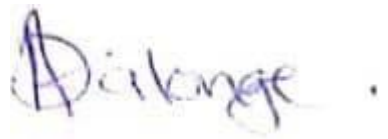
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DECLARATION

I, **Diana Daniel Mwakalonge**, declare that the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfilment of the requirements for the Degree of Master of Gender studies of the Open University of Tanzania.



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Signature

26/10/2025

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Date

DEDICATION

This dissertation is dedicated to my beloved husband Mr. Mboka Mwakanosya for his support and the immense sacrifices they have made to make sure that I completed this entire course.

ACKNOWLEDGEMENTS

First and foremost, I want to express my gratitude to God Almighty for providing me with the courage, guidance, and protection I required throughout my studies, as well as for his love, mercy, and grace provided throughout the dissertation writing process. Secondly, I want to express my gratitude to my supervisors, Dr Johnas Buhori and Dr Mariana Makuu, for their kind supervision, guidance, and encouragement, which helped me accomplish this dissertation. They devoted a lot of time to going through my dissertation and providing the appropriate comments and advice. Their constructive inputs on each stage of the research have contributed to the fruitful outcomes of this dissertation.

Additionally, I want to convey my sincere gratitude to my Husband for being my inspiration, a never-ending source of love, and a constant source of sacrifice throughout my studies. Special thanks to my lovely children for their encouragement and maximum support. Also, a special thanks to my peers at the Open University of Tanzania.

Finally, I would like to thank my friends who supported me in one way or another throughout the whole stages of accomplishing this dissertation and thank the Almighty God for being with me in all ways and helping me through this work. Also, my sincere thanks are extended to the Muleba District Executive Director, Community Development Officers, Social Welfare officers, women, and community leaders who made it possible to collect my research data; may God bless you all abundantly.

ABSTRACT

This study assessed the role of soft loans in reducing gender-based violence (GBV) among entrepreneurial women in Muleba District. Guided by Empowerment Theory and a pragmatic philosophical orientation, the study employed a mixed-methods approach involving 95 participants. Data were collected through structured questionnaires and in-depth interviews, with quantitative data analyzed using SPSS version 27 and qualitative data thematically analyzed using NVivo. Findings revealed that economic violence was the most prevalent form of GBV (37.1%), followed by emotional or psychological abuse (28.6%), physical violence (21.4%), and sexual violence (12.9%). The majority of respondents (89.5%) believed that access to soft loans significantly contributed to reducing GBV. Specifically, 38.2% of women reported increased financial independence, 26.3% experienced reduced household financial stress, and 17.1% gained greater decision-making power at home and in business. Despite these benefits, women entrepreneurs faced several challenges in accessing and utilizing soft loans effectively. Competition from established businesses (43%), limited transport facilities (30%), and male dominance in market spaces (27%) were major barriers to business growth and sustainability. The study concludes that soft loans play a crucial role in empowering women and mitigating GBV through economic independence and improved self-efficacy. It recommends that the government and relevant stakeholders expand access to soft loan programs and integrate complementary initiatives such as financial literacy, business management training, legal education, and gender-sensitive policy reforms to enhance women's socio-economic empowerment and protection.

Keywords: *Women Entrepreneurs, Soft Loans, Gender-Based Violence, Women.*

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LIST OF ABBREVIATIONS

UK	United Kingdom
NCADV	National coalition against Domestic violence
SBA	Small Businesses administration
CRB	Caribbean Development Bank
ANROWS	Australian National Research for women safety
ADB	Asian Development Bank
SAHRC	South Africa Human Rights Commission
UN	United Nations
GBV	Gender Based Violence
VIKOB	Village Community Banks
WHO	World health organization
DED	District Executive Director

CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 Chapter Overview

This chapter presents the problem the study is entitled to: 'The role of soft loans in reducing gender-based violence among entrepreneur's women in Muleba- Kagera Tanzania', aims at assessing its contribution towards the effort of fighting against women in Muleba. The chapter includes the following: Background to the study, statement of the problem, Research Objectives, research question, Significance of the study, Limitations and delimitations of the study and finally the Scope of the Study.

1.2 Background to Study

Gender-Based Violence (GBV) remains a global human rights and development concern affecting millions of women irrespective of their socio-economic status. According to the World Health Organization (WHO, 2023), nearly one in three women worldwide has experienced physical or sexual violence in her lifetime, most often from an intimate partner. The United Nations (UN, 2022) underscores that GBV is not only a manifestation of unequal gender relations but also a major impediment to achieving Sustainable Development Goals (SDG 5) on gender equality and women's empowerment.

Globally, efforts to address GBV have increasingly shifted from purely social and legal interventions to integrated economic empowerment approaches. Programs providing soft loans and microfinance have been recognised as tools to enhance women's autonomy and bargaining power, thereby reducing their susceptibility to abuse and exploitation (Kabeer, 2012; Heise & Kotsadam, 2015).

Across regions, empirical evidence shows that financial inclusion interventions can indirectly mitigate GBV by breaking cycles of dependency. In South Asia, microcredit schemes such as the Grameen Bank and BRAC initiatives have enabled millions of women to start small enterprises, leading to increased self-worth and reduced exposure to domestic violence (Rahman, 2021). Similarly, in Latin America, studies indicate that access to concessional loans and entrepreneurship programs enhances women's capacity to negotiate within households, thereby reducing economic and emotional violence (World Bank, 2020).

However, these outcomes are not uniform; in some contexts, the redistribution of power following women's economic advancement has triggered backlash from men who perceive loss of authority, occasionally leading to increased intimate partner conflicts (Schuler & Nazneen, 2018). Thus, while soft loans can be emancipatory, their impact depends on cultural acceptance and complementary social interventions. In Sub-Saharan Africa, GBV continues to be pervasive, with UN Women (2022) estimating that about 45% of women experience some form of violence in their lifetime. Economic dependency and limited access to credit remain key drivers of women's vulnerability.

Countries such as Kenya, Rwanda, and Uganda have implemented soft loan programs through women's enterprise funds and village savings groups, which have shown positive effects in enhancing women's income, confidence, and community participation (EAC, 2022). Yet, patriarchal norms and financial illiteracy often constrain the transformative potential of such interventions. In South Africa, the Human Rights Commission (SAHRC, 2021)** reported that financial empowerment

initiatives under the National Development Plan 2030 have strengthened women's resilience against abuse but require sustained gender-sensitive implementation to address cultural resistance and male dominance.

At the national level, Tanzania continues to experience widespread GBV, deeply entrenched in patriarchal traditions, economic inequality, and gender stereotypes. The Tanzania Demographic and Health Survey (TDHS, 2022) reveals that 39% of women aged 15–49 have experienced physical or sexual violence, while 28% have faced economic or emotional abuse. Despite progressive policies—such as the National Plan of Action to End Violence Against Women and Children (2021–2026) and the Women's Development Fund (WDF)—women's economic dependence on male partners remains a major factor perpetuating violence.

Many women lack access to formal credit due to inadequate collateral, discriminatory lending practices, and low financial literacy. The government and non-governmental actors have responded by expanding access to soft loans through the WDF, Tanzania Women's Bank, and Village Community Banks (VICOBA) to promote women's entrepreneurship. These initiatives are grounded in the belief that economic empowerment through soft loans can reduce GBV by enhancing women's self-reliance, decision-making power, and capacity to leave abusive relationships.

However, the relationship between economic empowerment and GBV is complex. While some women who gain financial independence experience improved household harmony and respect, others face hostility from partners who feel threatened by shifting power dynamics (Magesa, 2022). This suggests that financial

empowerment alone does not automatically translate into freedom from violence unless accompanied by awareness, social transformation, and gender-responsive policy support. Consequently, the need arises to explore empirically how soft loans—by promoting entrepreneurship—affect women’s exposure to different forms of GBV in specific socio-cultural settings.

In the context of Muleba District, Kagera Region, GBV remains prevalent, affecting women in both domestic and economic spaces. Local government reports (Muleba DED, 2023) indicate that many women entrepreneurs face spousal financial control, denial of business income, and verbal abuse when they attempt to manage their finances independently. Although the district implements government-funded soft loan schemes under the Women, Youth, and People with Disabilities Empowerment Fund, the extent to which these loans enhance women’s autonomy and reduce GBV has not been systematically examined. Muleba’s socio-economic landscape—dominated by small-scale agriculture, fishing, and petty trade—renders women’s enterprises vulnerable to both market and gender-based constraints. Understanding the intersection between GBV and access to soft loans in this setting is therefore critical.

Logically, the gap connecting GBV to soft loans lies in the role of economic dependency as both a cause and consequence of violence. When women lack independent income sources, they remain vulnerable to coercion, exploitation, and emotional or physical abuse. Conversely, access to soft loans provides the means for financial autonomy, enabling women to challenge subordination and assert decision-making power in households and communities. Yet, this empowerment may also

disrupt existing power relations, potentially provoking conflict where gender norms remain rigid. It is within this intersection—between financial empowerment and social dynamics—that the present study situates itself, aiming to assess how access to soft loans contributes to reducing gender-based violence among entrepreneurial women in Muleba District, Tanzania.

1.3 Statement of the Problem

Gender-Based Violence (GBV) continues to undermine women's rights and social development globally, with economic dependency identified as one of its strongest predictors. Despite global and national initiatives to empower women economically through programs such as microfinance, concessional credit, and soft loans, GBV remains prevalent and deeply rooted in patriarchal power structures. According to the World Health Organization (WHO, 2023), one in three women worldwide experiences physical or sexual violence, while the Tanzania Demographic and Health Survey (TDHS, 2022) reports that 39% of Tanzanian women have experienced some form of GBV.

In rural districts like Muleba, women's limited economic autonomy and reliance on male partners for financial support continue to perpetuate cycles of abuse. Although the government and development partners have introduced soft loan programs such as the Women's Development Fund (WDF) and VICOBA, little is known about the extent to which these financial interventions contribute to reducing GBV in local contexts. Existing literature on economic empowerment and microfinance tends to focus predominantly on financial outcomes—such as income generation, employment creation, and business expansion—while paying limited attention to the

social dimensions of empowerment, including how financial independence may alter power relations, decision-making dynamics, and exposure to violence (Kabeer, 2012; Heise & Kotsadam, 2015).

Furthermore, studies examining the linkage between soft loans and GBV have largely been conducted in Asian and Latin American settings, where socio-cultural norms and gender systems differ significantly from those in rural Tanzania. This has resulted in a contextual and empirical gap: there is limited localized evidence demonstrating how access to soft loans influences GBV patterns among entrepreneurial women in Tanzanian rural communities such as Muleba. Moreover, while some global evidence suggests that financial empowerment can reduce women's vulnerability to violence, other studies reveal that it may initially provoke backlash or conflict from male partners who feel threatened by women's economic independence (Schuler & Nazneen, 2018). These mixed outcomes indicate the need for a context-specific investigation to determine whether soft loans empower women in ways that genuinely protect them from GBV or inadvertently expose them to new forms of risk.

This study therefore seeks to fill this empirical and contextual gap by assessing the role of soft loans in reducing gender-based violence among entrepreneurial women in Muleba District. By integrating both quantitative and qualitative approaches, the study examines not only whether soft loans contribute to GBV reduction but also how and why such effects occur within the socio-cultural realities of Muleba. The study is significant academically because it advances understanding of the intersection between economic empowerment and gender relations, bridging

theoretical perspectives from empowerment theory with real-world evidence from rural Tanzania. It contributes new insights to social work and gender studies literature by highlighting the transformative potential of financial inclusion programs beyond mere income improvement.

Practically, the study provides evidence-based recommendations to policymakers, development agencies, and local government authorities on how soft loan schemes can be designed and implemented as integrated socio-economic tools to combat GBV. By linking economic empowerment to social protection, this study supports ongoing national efforts to achieve SDG 5 on gender equality and the National Plan of Action to End Violence Against Women and Children (2021–2026), thereby promoting both women's safety and sustainable community development in Tanzania.

1.4 General Objectives

This study aims to analyse the role of soft loans in reducing gender-based violence among entrepreneurs in Muleba, Kagera.

1.4.2 Specific Objectives

The following specific objectives guided this study

- i. To identify the types of gender based violence faced by women in Muleba District
- ii. To examine the significance of government loans provided to women in combating gender based violence in Muleba District
- iii. To explore the challenges faced by entrepreneurial women in the Muleba

District

1.5 Research Questions

This study, entitled “Assess the role of soft loans in reducing gender based violence among women entrepreneurs in Muleba”, be guided by the following questions,

- i. What are the types of gender based violence faced by entrepreneurs in Muleba?
- ii. How are the soft loans provided to women useful in combating gender based violence?
- iii. What challenges do entrepreneurial women face in Muleba?

1.6 Significance of the Study

The study contributed to enhancing knowledge on how economic empowerment interventions could serve as tools for promoting social change. By examining the relationship between the availability of soft loans and the prevalence of gender-based violence (GBV), the study provided evidence that financial independence reduced women's vulnerability to abuse within both intimate and social relationships. In many low-income settings, women's financial dependence on male partners was identified as a key factor perpetuating GBV. Therefore, the findings illustrated the extent to which soft loans empowered women to improve their economic status, enhance their decision-making capacity, and assert their rights in both domestic and business settings (UN Women, 2020).

Furthermore, the study's findings had practical implications for development agencies, microfinance institutions, and policymakers committed to promoting

gender equality and economic inclusion. While soft loan programs had been widely implemented to boost women's income levels, their broader social effects especially in terms of reducing GBV—had remained underexplored. This study helped fill that gap by offering empirical data that could inform the formulation of integrated policies that combine financial support with social protection mechanisms. Institutions such as the World Bank and UNDP, which prioritize inclusive financing, could benefit from the study's insights into how access to loans mitigated women's exposure to economic, emotional, and physical abuse (World Bank, 2019; UNDP, 2021).

Lastly, the study contributed to academic discourse on gender, development, and financial inclusion. It established a critical link between soft loan access and the reduction of GBV, creating a foundation for further investigations into gender-responsive financial programming. The findings also opened avenues for comparative research across different regions and socio-economic groups, enabling a deeper understanding of how contextual factors influenced the effectiveness of economic empowerment interventions. In addressing a pressing social issue, the study offered not only theoretical insights but also practical recommendations that could inspire policy reforms and community-based actions aimed at empowering women and eradicating gender-based violence.

1.7 Scope of the Study

The study was conducted in Muleba District in Kagera region, Tanzania, and focuses on assessing the role of soft loans provided to women entrepreneurs in reducing gender based violence. The study focused on the nature of gender based violence, the

significance of the soft loans provided to women in fighting against gender based violence and the challenge that entrepreneurs face in the Muleba district. The study employed Mixed research methods while the population target, where the respondents were drawn from women entrepreneurs, local government officers, including social welfare officers and community development officers, who are involved in the provision of soft loans and women empowerment programs in the study area.

1.8 Organisation of the Study

This study consists of five chapters. The first chapter is composed of the background of the study, a statement of the research problem, the objectives of the study, research questions, the significance of the study and the scope of the study. The second chapter consists of an overview, the definition of key terms, a theoretical literature review, an empirical literature review, a research gap, and a conceptual framework. The third chapter constitutes the research methodology, which covers the research philosophy, research design, research approach, population of the study, sampling procedures, and sample size. Other components of chapter three are data collection methods, data analysis, validity and reliability of the research instruments, and ethical considerations. The fourth chapter involves data analysis, interpretation, presentation, and discussion of the findings. The fifth chapter presents the summary, conclusion, and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter Overview

This chapter provides a comprehensive review of existing literature pertinent to the study entitled "The Role of Soft Loans in Reducing Gender-Based Violence (GBV) among Entrepreneurial Women in Muleba." The review encompasses the conceptualisation of key terms, theoretical frameworks, empirical literature review, identification of research gaps, and a conceptual framework.

2.2 Conceptualisation of Key Terms

Conceptualisation of Key Terms refers to the process of clearly defining the main concepts used in a research study to ensure shared understanding among readers, researchers, and participants (Neuman, 2020). The following key terms guided this study.

2.2.1 Gender-Based Violence

Gender-based violence (GBV) refers to harmful acts directed at individuals based on their gender. It encompasses physical, sexual, emotional, and psychological abuse, as well as threats, coercion, and deprivation of liberty. The United Nations defines GBV as violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or private life (UN Women, 2020). This study focused on women who are survivors of GBV and have benefited from the soft loan provided at the district level

2.2.2 Soft Loans

Soft loans are financing arrangements with lenient terms compared to standard market loans. They typically feature below-market interest rates, extended repayment periods, and may include grace periods. Governments or international organisations often provide such loans to support specific sectors or promote socio-economic development. Soft loans, also known as concessional loans, are loans that are offered with more favourable terms than regular market loans, lower interest rates, longer repayment periods, and more flexible repayment schedules (World Bank, 2022). In relation to this study, soft loans are those financial support that aims to support women economically, which can rescue women from gender based violence economically and socially.

2.2.3 Women Entrepreneurs

Women entrepreneurs are females who initiate, organise, and manage business ventures. They play a crucial role in economic development by creating employment opportunities and contributing to poverty reduction. Women entrepreneurs can operate in various sectors aimed at creating employment, generating profit, and contributing to economic development. The United Nations UN, 2022) states that women entrepreneurs act as the drivers in economic development. In this study, the entrepreneurial women are those who have survived GBV and have benefited from the soft loans provided by the office of community development at the district level in Muleba.

2.3 Theoretical Review

Empowerment Theory serves as the theoretical foundation for the research project

"The Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women." According to empowerment theory, having access to resources like soft loans can improve a person's capacity for making wise decisions in life, particularly in situations where they were previously denied this kind of authority (Kabeer, 1999). Women can question gender norms, lessen their reliance on violent relationships, and achieve economic and personal autonomy by becoming financially independent through soft loans.

In support of this, feminist economic theory emphasises how economic systems are gendered and contends that economic interventions need to address the social and power factors that support gender-based violence in addition to income disparities (Folbre, 1994). Together, these theories offer a prism through which the research examines how soft loans might be used as a means of reducing GBV among women entrepreneurs and addressing gender inequality, in addition to being used as financial instruments. The theoretical framework underpins the study by linking existing theories to the research objectives. For this study, the following theories are pertinent.

2.3.1 Empowerment Theory

The theory originates from the work of Brazilian educator and philosopher Paulo Freire in his work *Pedagogy of the Oppressed* (1970). Empowerment Theory posits that providing individuals with resources, opportunities, and capabilities enhances their control over personal and socio-economic conditions. Theory examines how individuals and groups gain control over their lives by enhancing their capacities to make decisions, access resources, and influence outcomes. It emphasises both psychological empowerment and structural empowerment (Rapport, 1987). The

study "The Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women" is heavily reliant on empowerment theory, which holds that marginalised people, especially women, can challenge social norms, take charge of their lives, and become less vulnerable to abuse by having access to resources like credit and income-generating opportunities (Kabeer, 1999).

The theory holds that empowerment is a multifaceted process that includes accomplishments, agency, and resource access, all of which work together to improve a person's capacity for making wise decisions in life. Financial reliance frequently hinders women's ability to escape abusive relationships or oppose exploitation in the context of gender-based violence (GBV). Soft loans give women access to entrepreneurial prospects and financial capital, which boosts their autonomy, self-worth, and decision-making ability, all of which are vital for preventing and minimising GBV (Malhotra et al., 2002).

Additionally, research has demonstrated that economically empowered women are less likely to encounter or put up with domestic abuse and are more likely to stand up for their rights (Heise & Kotsadam, 2015). As a result, Empowerment Theory offers a strong framework for comprehending how soft loans can act as both economic instruments and accelerators for changing gender power dynamics and advancing the safety and dignity of women entrepreneurs. In the context of this study, soft loans serve as a resource that empowers women entrepreneurs, potentially reducing their vulnerability to GBV by increasing financial independence and decision-making power.

2.3.2 Relevance of the Theory

The theory is relevant to the study objective in the following ways. Empowerment theory emphasises understanding the multifaceted forms of gender based violence (GBV) encountered by entrepreneurial women. Psychological empowerment through fostering self-efficacy and critical awareness enables women to recognise and challenge abusive behaviour. Structural empowerment addresses the societal and institutional barriers that sustain gender based violence (Heise et al, 2019). By viewing gender based violence as personal and systemic issues, empowerment theory guides the findings to examine how entrenched gender norms, cultural expectations, and power imbalances contribute to various forms of gender based violence, from physical, economic, to psychological and sexual harassment.

This study seeks to find out the role of soft loans in combating violence against entrepreneurial women in the Muleba district. Soft loans represent a form of structural empowerment by providing access to financial resources that can break the cycle of dependency and vulnerability to GBV. Empowerment theory suggests that when women acquire economic assets, they are more likely to experience psychological empowerment as well as gain confidence and autonomy in both their personal lives and business decisions (Malhotra &Schuler, 2005). This dual impact helps women overcome abusive situations and reduces their susceptibility to violence.

Soft loans not only fund business ventures but also serve as a critical tool in enabling women to assert greater control over their lives. This study seeks to find out how soft loans beneficiaries are able to fight against gender based violence in different

settings, ranging from personal to systemic causes of violence among women beneficiaries from the funds provided. From the perspective of empowerment theory, the challenges in accessing soft loans can be seen as both structural and psychological barriers that limit women's empowerment. Issues such as discriminatory lending practices, lack of collateral, and limited financial literacy reflect broader systemic constraints that inhibit structural empowerment (Ledgerwood, 2013).

Moreover, these barriers can erode psychological empowerment by fostering a sense of inadequacy and dependency. By framing these challenges within the empowerment paradigm, it becomes clear that addressing both the systemic obstacles and the individual capacities of women is essential for improving access to financial resources, in relation to this study entitled. *The Role of Soft Loans in Reducing Violence Against Women*, the study seeks to find out what challenges women entrepreneurs face in reducing the associated issues with gender based issues and other structured concerns in the field of studies.

2.4 Empirical Literature Review

Empirical Literature Review refers to the process of reviewing and synthesising studies that are based on observed and measured phenomena and derive knowledge from experience rather than theory or belief (Khan, 2025). In the context of the study "The Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women," an empirical literature review is a critical evaluation and synthesis of earlier research studies that offer empirical support for the link between financial empowerment and a decrease in gender-based violence (GBV).

2.4.1 Types of Gender-Based Violence Faced by Women Entrepreneurs

Gender-based violence (GBV) among women entrepreneurs manifests in various forms, including physical, emotional, economic, and sexual violence. Studies indicate that women entrepreneurs, particularly in developing countries, face multiple challenges due to GBV, which hinders their business growth and personal well-being. Further, UN Women (2021) highlights that physical violence, including assault and domestic abuse, significantly impacts the productivity of women entrepreneurs.

Women experiencing physical violence are often unable to engage fully in their business activities due to injuries and trauma. Cultural influences and economic factors highly influence the occurrence of gender based violence in different regions. (World Health Organisation (WHO), 2024). Reports show that 1 in 3 women globally have experienced physical or sexual intimate partner violence or non-partner sexual violence in their lifetime. This study focus on assessing the role of soft loans to women as a method of fighting against gender based violence.

Kabeer (2012) emphasises that economic violence, such as financial control by male family members, prevents women from making independent financial decisions. This limits their ability to reinvest in their businesses and achieve economic growth. Psychological violence, including verbal abuse and intimidation, creates an environment of fear that discourages women from pursuing entrepreneurship (Heise et al., 2019). On the same note, women who face such violence often struggle with self-confidence, which affects their decision-making and leadership abilities. Moreover, sexual violence in business settings, including harassment from customers

or lenders, is a significant barrier to women's economic participation (ILO, 2020). Such exploitation discourages women from seeking financial support or expanding their businesses. This study seek to assess the role of soft loans as a tool for empowering women to reduce the issues of gender based violence in Mleba District.

Studies in Sub-Saharan Africa reveal that gender norms play a crucial role in sustaining GBV against women entrepreneurs (Goetz & Gupta, 1996). Women are often expected to prioritise household responsibilities over business activities, limiting their ability to grow financially. Agarwal (1994) highlights that asset ownership disparities exacerbate economic violence, as women often lack collateral to access loans. This financial dependence makes them more vulnerable to coercion and exploitation. Adding on, Swain & Wallentin (2009) noted that many women entrepreneurs face discrimination in male-dominated markets, further exposing them to economic and psychological violence. Discrimination reduces market opportunities and limits women's ability to build profitable enterprises. This study focus on assessing the way in which government policies and other stakeholders fight to reduce violence by offering soft loans that can enable them to depend on themselves rather than on their spouses, whose aid is a consequence of gender based violence.

The study by Hassan and Birungi (2021) highlighted that the main causes of Gender based violence, especially in domestic settings, are financial dependency when women rely on male partners for financial support; they often endure abuse due to economic control. The study shows that soft loans enable women to start or expand their businesses, allowing them to generate their income. The study seek to assess

how provisions of soft loans among women entrepreneurs deal with gender based violence in the community, especially in Muleba district.

The study conducted by Mayoux (2017) argues that women entrepreneurs who resist GBV by asserting financial independence often face backlash, including threats and further economic restrictions from male counterparts. The region with high gender roles and focuses on the patriarchal system is highly affected by gender based violence, and most of them are not even considered for financial support in the community. This study focuses on assessing the role of women in fighting against gender based violence by providing them with soft loans.

Like many women in Tanzania's rural and semi-urban areas, Muleba's entrepreneurial women experience many types of gender-based violence (GBV) that stem from social, cultural, and economic injustices. Economic violence, which includes denying someone access to resources, property, or financial decision-making, is one prevalent kind. Spouses or family members frequently prevent women who manage small businesses from managing their income or obtaining loans without authorisation (UN Women, 2020). In addition to restricting their company's expansion, this economic control exposes them to ongoing manipulation and dependence. Furthermore, according to some female entrepreneurs, their enterprises are sabotaged by partners or family members who are afraid of women's economic independence (World Bank, 2019). This shows how financial empowerment initiatives can cause backlash if social reform is not also implemented.

Psychological and emotional violence is another common type that frequently takes the form of threats, intimidation, verbal abuse, and public humiliation. Muleba women who try to make their economic voices heard may be branded as disobedient or morally reprehensible, leading to social disapproval and interpersonal conflict at home (Heise & Kotsadam, 2015). They may be isolated from networks of support, have their confidence damaged, or be discouraged from participating in business because of emotional abuse. Although less obvious than physical abuse, this type of violence has long-term impacts on women's productivity and mental health. It is underreported in official records because of normalisation and fear of reprisals (UNFPA, 2021).

Finally, some entrepreneurial women are also victims of physical and sexual assault, especially if they defy gender norms or outearn their male partners. When women resist financial constraints or exercise their right to self-determination, physical violence may be used as a method of control or punishment. Women may also be further disempowered in both private and public domains when sexual coercion is employed as a form of dominance in personal relationships (Garcia-Moreno et al., 2006).

In addition to posing a risk to their health and safety, this kind of violence also interferes with corporate operations, restricts mobility, and deters investment in expansion. To safeguard and advance women's rights in business, addressing GBV in Muleba necessitates a comprehensive strategy that connects economic empowerment with social, legal, and psychological support networks.

2.4.2 Significance of Soft Loans to Entrepreneurial Women in Fighting Against GBV

Soft loans play a crucial role in economically empowering women, thereby reducing their vulnerability to GBV. Access to financial resources enables women to achieve economic independence, making them less susceptible to coercion and abuse. A study by UN Women (2022) found that countries with strong microfinance and women's business support programs saw a decline in gender-based violence cases due to increased awareness and reporting mechanisms. This study focus on assessing the role of soft loans and their influence in preventing gender based violence among women entrepreneurs in Muleba. This study focus on the ways through which the soft loans be useful in dealing with gender based violence in the district.

Malhotra & Schuler (2005) argue that economic empowerment through soft loans reduces financial dependence on abusive partners, thereby giving women greater autonomy. Financial independence allows women to leave abusive relationships and invest in their personal growth. Most of the entrepreneurial women are forced to surrender their earnings to their husbands. Provision of soft loans help women to fight against gender based violence among women entrepreneurs in the district and the region as a whole. Swain & Wallentin (2009) further emphasise that microfinance programs increase women's decision-making power, enabling them to negotiate better conditions within their households.

World Bank (2018) highlights that access to soft loans allows women to expand their businesses, leading to community development and employment generation. Women

who become employers contribute to reducing societal GBV risks by creating safe work environments for other women. Mayoux (2017) asserts that when women-led businesses thrive, they challenge traditional gender roles and shift power dynamics in favour of gender equality.

Further, studies in South Asia have shown that microfinance initiatives contribute to women's confidence and self-sufficiency (Ledgerwood, 2013). Women who have financial stability are more likely to advocate for their rights and resist economic exploitation. The studies show that the women who receive soft loans have managed to reduce gender based family households and at the community level, as they managed to become independent for themselves rather than depending on their partner. This study focus on assessing the contribution of soft loans in reducing gender based violence.

According to Sengupta & Aubuchon (2008), soft loans provide women with the ability to invest in business skills training, which enhances their competitiveness and resilience against market challenges. Soft loans aim to promote economic empowerment among entrepreneurs, reduce poverty, enhance financial inclusion and reduce gender based violence. This study focus on how soft loans enable gender-based violence against entrepreneurial women gender based violence in the Muleba district. Arguing in favour, the research by UN Women (2021) indicates that financial empowerment leads to improved mental well-being among women entrepreneurs, reducing the psychological impact of GBV. Women with access to resources report lower levels of stress and a higher sense of self-worth. Furthermore, access to financial services enables women to invest in their children's education,

breaking the cycle of economic dependence and GBV (Heise et al., 2019). A study by the International Finance Corporation (IFC, 2020) found that women who own businesses were 40% less likely to experience economic abuse compared to those who were financially dependent on their spouses.

This study find out the role played by soft loans in reducing gender based violence among women entrepreneurs in the community and the way soft loans empower women economically and socially in their own lives, rather than depending on their spouse. Further, financial dependency often leads to low self-esteem and psychological stress, making women more vulnerable to emotional and psychological abuse (WHO, 2022). Provision gives women the confidence and resources to seek independence, improving their overall mental health, being and resilience against gender based violence. Soft loans provided to women entrepreneurs enable them to strive for the betterment of their lives and enable them to fight against gender based violence.

In many societies, women engage in exploitation due to financial constraints. Young women, for instance, may depend on male partners for financial support, leading to sexual abuse (Kabeer,2020). Soft loans provide an alternative income source, allowing women to be self-reliant and avoid coercive relationships. This study focus on the role of soft loans in fighting against gender based violence in countries in the Muleba district, and how these soft loans enable women to fight against violence in the region. Adding on, a study in East Africa (Kilonzo, 2021) found that women entrepreneurs who had access to financial support were less likely to report cases of depression, anxiety and stress caused by financial abuse. Providing soft loans enable

women to be free from gender based violence in different settings and ensure women's ability to depend on themselves so that they can reduce the occurrence of gender based violence.

By fostering economic empowerment and lowering women's financial dependence, government loans given to enterprising women in Muleba District are essential in tackling the systemic causes of gender-based violence (GBV). Due to their restricted access to possibilities for earning a living, women have historically held subordinate positions in many rural Tanzanian communities, making them more susceptible to abuse, including domestic violence (UN Women, 2020). The government helps women to start or grow small companies by offering soft or subsidised loans through programs like the Youth and Women Empowerment Scheme or the Women Development Fund (WDF). This increases women's financial independence and decision-making authority in the home. This change in the economy frequently upends long-standing power disparities, which are a major cause of GBV. It empowers women to make more assertive statements in social and familial contexts (World Bank, 2019).

Government loan programs frequently include training and group-based lending models that offer legal understanding, business education, and social support networks in addition to financial independence. In addition to helping women run their businesses more successfully, these elements give them the self-assurance, fortitude, and group voice they need to confront mistreatment and fight for their rights (Malhotra et al., 2002). Women who take part in loan groups, for instance, are more likely to exchange stories, get information on GBV prevention, and encourage

one another to challenge abusive behaviour in Muleba District. Especially in rural places where stigma and fear frequently prevent reporting, this peer empowerment approach is crucial in ending the silence around GBV. Therefore, government-backed loan programs act as social and economic platforms for combating gender-based violence.

Moreover, the importance of government loans goes beyond long-term social change. As more Muleba women engage in the workforce and become more visible in society, they help to change how the community views gender roles and talents. This change fosters a more equal society where women's contributions are respected and safeguarded, challenging the patriarchal norms that uphold GBV (Heise & Kotsadam, 2015). Such systemic adjustments eventually lessen the social acceptance of violence and foster an environment that is conducive to the advancement of gender justice and law enforcement. As a result, government loan programs are strategic instruments in the larger endeavour to prevent gender-based violence and advance inclusive development rather than just financial initiatives.

2.4.3 Challenges Faced by Women Entrepreneurs in Accessing Soft Loans

Despite the benefits, women entrepreneurs face numerous barriers when seeking soft loans, which may perpetuate their exposure to GBV. Agarwal (1994) points out that the lack of collateral due to asset ownership inequalities remains a significant obstacle for women entrepreneurs. Women in many societies do not have legal ownership of land or property, which prevents them from qualifying for traditional loans. This study focuses on assessing the challenges faced by women entrepreneurs in the Muleba district.

Goetz & Gupta (1996) argue that social and cultural norms continue to restrict women's financial independence, making it difficult for them to secure funding without male approval. This study focus on assessing the role of soft loans in preventing violence against women entrepreneurs in Muleba and challenges in their households and the community as a whole. On this point, Ledgerwood (2013) pointed out that high-interest rates and bureaucratic loan application processes discourage many women from pursuing loans.

Financial institutions often impose stricter conditions on women borrowers due to perceived risk, reducing their access to capital. This study suggests that soft loans should be adhered to help navigate from gender-based violence influenced by economic dependency on their spouse or partner. This study seeks to examine the soft women who enable women to navigate from gender based violence in both urban and local areas like Muleba, where economic dependency among women is high and the rate of economic violence is pervasive in the district.

Sengupta & Aubuchon (2008) found that gender biases within banks and microfinance institutions lead to discriminatory practices, limiting women's access to fair loan terms. This study focus on the influence of role soft loans in reducing violence against women in the area while involving entrepreneurs and other stakeholders in combating gender based violence. Further, the World Bank (2018) reports that many women lack financial literacy, which prevents them from navigating the complexities of loan applications and business finance management. Training programs are often inadequate or inaccessible due to cultural barriers. Many entrepreneurial women lack awareness of how to utilise resources, including loans

provided by the government and other organisations, which aim to empower women financially and economically. Lack of awareness among women entrepreneurs marked the roots of dependency on their spouses and partners, who act in a patriarchal system with the prevalence of gender based violence against women in the community. This study focus on assessing how this provision of loans to women entrepreneurs rescue them from the gender based violence.

Swain & Wallentin (2009) emphasise that inadequate networking opportunities restrict women's ability to gain financial support, as many lending institutions prioritise established business connections. Some women struggle to expand their business due to market constraints. This study focus on assessing the soft loans' influence in fighting against women in the Muleba district among women entrepreneurs in the country. This study employed different policies and their influence on women entrepreneurs and the way they fight against violence in the Muleba district.

Mayoux (2017) highlights that government policies and legal frameworks in some regions do not adequately support women's financial inclusion, leading to systemic inequalities. Without proactive policies to address these disparities, women remain vulnerable to economic exploitation and gender based violence. This study focus on assessing the role of the soft loans provided to women entrepreneurs. Further to note, Heise et al. (2019) suggest that fear of debt and financial failure also discourages women from taking loans, particularly in societies where financial loss can result in family disapproval or social stigma. The study assesses the challenges faced by women entrepreneurs in their community, based on gender violence among women

in the Muleba district. Significant financial barriers prevent Muleba District's entrepreneurial women from launching, maintaining, and expanding their enterprises.

Lack of collateral, low income, and gendered biases in lending procedures are the key reasons why people still have limited access to credit and capital, particularly from formal financial institutions (World Bank, 2019). Despite efforts by NGOs and the government, including the Women's Development Fund, to increase financial inclusion, many women are either unaware of these opportunities or encounter administrative barriers when trying to take advantage of them. They consequently frequently turn to unofficial, high-interest financing options, which might increase their financial susceptibility and lower their profitability. Due to this financial isolation, many women remain stuck in small, subsistence-level companies and are less able to pursue entrepreneurial endeavours.

The sociocultural and gender-based discrimination that still marginalises Muleba's female entrepreneurs is another significant issue. Women are frequently discouraged from starting their businesses or restricted to low-wage, informal industries like food selling or tailoring due to deeply ingrained patriarchal practices (UN Women, 2020). Male family members or partners can deliberately sabotage women's economic endeavours out of a fear of losing authority or social standing. Furthermore, women may experience social stigma or even gender-based violence for deviating from traditional household responsibilities, and their entrepreneurial endeavours are commonly disregarded or underestimated (Heise & Kotsadam, 2015). These cultural barriers limit women's mobility and access to markets and networks, in addition to

affecting their self-esteem and ability to make decisions.

In addition, women entrepreneurs in Muleba face additional difficulties due to a lack of education and commercial acumen. The low levels of formal education among many women, particularly those in rural regions, have an impact on their capacity to understand legislation, handle finances, and use new technology in their companies (FAO, 2011). The dearth of focused capacity-building initiatives that cater to the requirements of female entrepreneurs exacerbates this disparity. Women are less competitive in larger economic sectors and find it difficult to go beyond microbusinesses without proper training and mentoring. To address these issues and establish an environment that supports women's entrepreneurship in Muleba, coordinated interventions that incorporate financial access, skill development, and gender-sensitive legislative reforms are needed.

2.5 Research Gap

The lack of empirical data relating financial interventions, in particular soft loans, to the decrease of gender-based violence (GBV) in rural Tanzanian contexts represents the research gap in the study "Assessing the Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women in Muleba District." Few studies have explicitly looked at how these financial tools affect women's experiences of GBV, particularly in marginalised places like Muleba, even though several have addressed women's economic empowerment through microfinance and soft loans (Kabeer, 2001; World Bank, 2019). The social aspects, such as changes in home power dynamics and susceptibility to violence, are frequently overlooked in the literature that currently exists, which frequently concentrates on economic results

like income generation and business growth (Kim et al., 2007). Furthermore, there is a dearth of regional research that considers the sociocultural and economic circumstances that Muleba's female entrepreneurs face. By examining if and how soft loans help lower GBV, this study seeks to close that knowledge gap and provide a more comprehensive understanding of financial empowerment and its wider social effects.

The lack of localised, gender-sensitive analysis linking access to soft loans with real reductions in gender-based violence (GBV) outcomes is one of the research gaps identified in the study "Assessing the Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women in Muleba District." Fewer studies have examined the causal or correlational relationship between financial empowerment and the reduction of GBV, especially in rural Tanzanian settings like Muleba, even though larger studies have documented the economic benefits of microfinance and soft loan programs in empowering women (Kabeer, 2005; World Bank, 2019). The work currently in publication frequently views women's economic empowerment as a goal unto itself, failing to sufficiently evaluate whether greater credit availability results in appreciable declines in emotional abuse, economic control, or domestic violence (Rahman, 1999; Kim et al., 2007).

This disparity offers a chance to investigate whether soft loans lower GBV and under what circumstances they work best, providing data that can guide more comprehensive and gender-responsive financial and social policy initiatives. Research in the fields of women's financial support, gender-based violence (GBV),

and empowerment has often treated these domains separately. Although theories such as Freire's (1970) empowerment theory provide a robust framework for understanding how financial empowerment can transform lives, few studies have conceptually integrated this theory with the mechanisms through which soft loans may reduce gender based violence (GBV) among entrepreneurial women.

The study conducted by Kabeer (2012) and Malhotra & Schuler (2005) explores women's economic empowerment; however, they do not fully bridge the gap between financial interventions and the mitigation of GBV. This conceptual gap calls for a framework that holistically links empowerment, economic independence, and the reduction of Gender-Based Violence (GBV). From this, the study entitled *The Role of Soft Loans in reducing gender based violence among the entrepreneurial women* seeks to integrate the variable between soft loans, empowerment and its influence on combating violence against women in Muleba district, Kagera region.

Several studies using diverse research designs highlight that the effectiveness of financial interventions is highly context-dependent. Qualitative research in South Asia by Agarwal (1994) and quantitative analyses in Bangladesh conducted by Goetz & Gupta (1996) demonstrate that local cultural norms and socio-economic conditions critically shape the outcomes of microfinance initiatives. However, these studies often do not account for the nuanced contextual factors, such as social, cultural, and institutional barriers that specifically influence entrepreneurial women in regions like Muleba. This gap indicates the need for context-specific research that combines both qualitative insights and quantitative data to capture the full spectrum of influences. In relation to this gap, the study employed a mixed research method to

find out how soft loans provided among women influence women's ability to fight against gender based violence in different settings and sustain their lives.

Most of the existing empirical work on soft loans and gender based violence (GBV) reduction has been concentrated in regions like South Asia, Latin America, and a few selected areas in Africa. The study conducted by Ledgerwood (2013) and reports by the World Bank (2018) provide broad regional analyses but rarely focus on smaller or less-studied areas such as Muleba. This geographical gap limits our understanding of how local socio-cultural dynamics interact with financial empowerment strategies in specific contexts. It underscores the importance of conducting localised studies to generate findings that are directly applicable to the unique challenges and opportunities in Muleba. This study focuses on assessing the role of soft loans provided to women in reducing gender based violence and bridging the geographical gaps. The study was conducted in Muleba district in Kagera region, Tanzania, as one among the local settings where the issues of gender based violence are prevalent and persistent.

2.6 Conceptual Framework

Conceptual Framework refers to a system of concepts, assumptions, expectations, beliefs, and theories that support and inform a research study (Saldaña, 2020). The theoretical and practical connections between soft loan availability and the decrease in gender-based violence (GBV) are described in the conceptual framework for the study "Assessing the Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women in Muleba District." The framework's central claim is that soft loans, which are low-interest, flexible credit given to women, can result in more

economic empowerment, including higher incomes, business ownership, and the ability to make financial decisions. It is hypothesised that this economic empowerment boost women's negotiating power in households, encourage confidence and autonomy, and lessen their reliance on abusive spouses (Kabeer, 1999; Malhotra et al., 2002).

Therefore, it is anticipated that the prevalence and intensity of GBV, including physical harm, emotional aggression, and economic abuse, decrease. Mediating factors, including cultural norms, community support, and financial knowledge, are also included in the framework; these factors may have an impact on how strongly soft loan use is associated with a decrease in GBV. The conceptual framework directs data collection and analysis by organising the study through this lens, guaranteeing a thorough investigation of the ways in which financial interventions might be used as instruments for social and economic change in rural Tanzania.

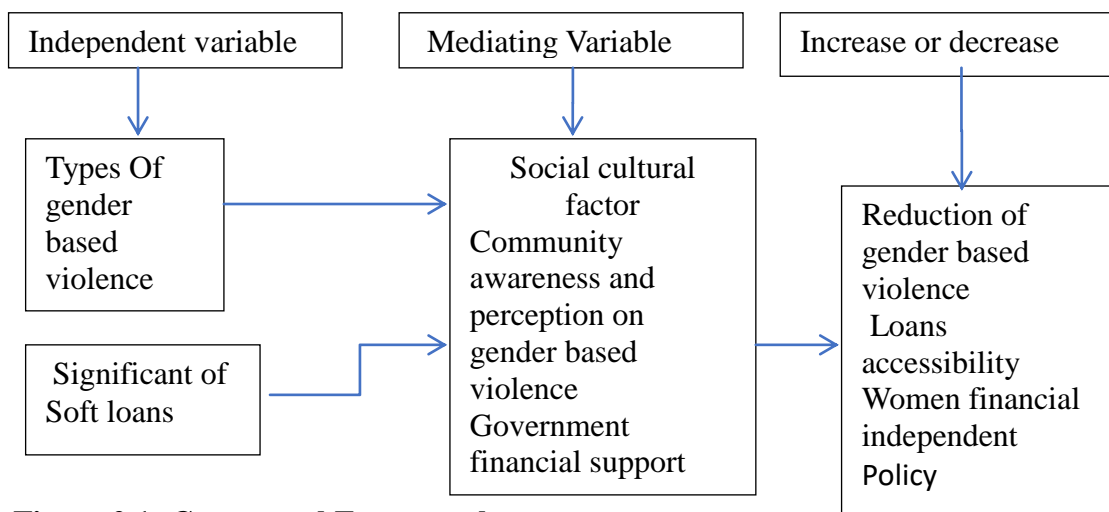


Figure 2.1: Conceptual Framework

The conceptual framework for the study of the research topic "The Challenges Facing Entrepreneurial Women in Muleba District" is based on the idea that several

structural, sociocultural, and economic constraints work together to restrict the success of women entrepreneurs. These obstacles, which collectively make it more difficult for women to run and expand their enterprises, include restricted financing availability, a lack of business training, discrimination based on gender, and household duties (World Bank, 2019).

These factors—financial, social, and institutional constraints—interact to influence women's entrepreneurial outcomes, frequently perpetuating cycles of poverty and dependency, as the conceptual framework illustrates. Crucially, the framework also recognises how enabling elements like mentorship, legal protection, soft loan availability, and supporting policies can lessen these obstacles and increase women's economic participation.

Empowerment Theory, which emphasises that people become truly empowered when they have the resources, agency, and opportunity needed to make wise life decisions, is in perfect harmony with this conceptual framework (Kabeer, 1999). Empowerment Theory contends that issues like discriminatory standards and limited access to finance are structural barriers that restrict women's control over their lives rather than merely being impediments to economic participation. According to this perspective, changing women's economic and social status requires empowering them through social support, education, and financial services. This is supported by the conceptual framework, which shows how resolving the issues raised can provide Muleba's female entrepreneurs more autonomy, self-assurance, and decision-making authority.

Additionally, by adding a multifaceted view of success, not only company profitability, but also increased self-efficacy, decreased susceptibility to exploitation, and strengthened family bargaining power from Empowerment Theory, enhances the conceptual framework (Malhotra et al., 2002). By using this theoretical lens, the framework links business success to more general objectives of social change and gender equity rather than treating it as solely a financial one. As a result, the conceptual framework and empowerment theory work well together to offer a strong basis for evaluating and addressing the practical issues that Muleba District's female entrepreneurs face.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Chapter Overview

This chapter presented a comprehensive methodology that integrated both qualitative and quantitative methods to assess the role of soft loans in reducing gender-based violence among entrepreneurial women in Muleba District. The chapter covered the following components: research philosophy, research design, research approach, area of the study, population of the study, sampling procedure, sample and sample size, criteria for inclusion and exclusion, sources of data (primary and secondary), data collection tools, validity and reliability, qualitative data rigour, data analysis and presentation techniques, and ethical considerations.

3.2 Research Philosophy

Research philosophy or paradigm referred to the underlying assumptions and beliefs guiding a researcher's understanding of reality, formulation of research questions, data collection, and interpretation (Creswell, 2018). This study adopted a pragmatic research philosophy, which acknowledged the complexity of reality and the value of using multiple methods to gain comprehensive insights. The pragmatic philosophy was appropriate for this study as it supported the integration of both quantitative and qualitative approaches. This allowed the researcher to explore the measurable impact of soft loans on gender-based violence while also capturing contextual and experiential dimensions of the issue.

A pragmatic approach facilitated the combination of surveys, interviews, and case studies, making it possible to examine both statistical patterns such as access to

loans, frequency of GBV) and subjective experiences (e.g., empowerment, household dynamics). This philosophy bridged theory and practice, ensuring that findings were relevant for policy and intervention strategies in Muleba District.

3.2.1 Research Design

Research designs are plans and procedures for research that span decisions from assumptions to detailed methods of data collection and analysis. This plan involves several decisions, and they are not to be taken in the order in which they make sense in their presentation (Creswell, 2018). The study employed a descriptive research design. Descriptive designs allow researchers to systematically describe phenomena, events, or behaviours without manipulating variables. It was chosen because it was effective in documenting the types of gender-based violence experienced by women, the nature of soft loans available, how they were accessed, and the perceived impacts of those loans.

Descriptive design enabled the collection of both quantitative data through structured questionnaires and qualitative data through in-depth interviews, which helped paint a clear and comprehensive picture of the relationship between economic empowerment through soft loans and gender-based violence. This design was especially valuable in the Muleba District context, where social and cultural dynamics shaped both entrepreneurial activities and GBV experiences.

3.2.3 Research Approaches

Research approach is the theory on how a research question must be analysed (Kothari, 2011). Research approaches serve as structured plans for a project, guiding

the steps from broad assumptions to detailed data collection, analysis and interpretation, ensuring clarity and consistency (Grover, 2015). This study employed a Mixed research approach to integrate information from both qualitative and quantitative data based on the research question addressed in the study entitled *The Role of Soft Loans in reducing gender based violence among Entrepreneurial Women in Muleba District*.

Tashakkori & Teddie (2010) argue that mixed approaches allow researchers to explore both the “why” qualitative and how much Quantitative research questions during data collection. Because it allows for a thorough understanding of both the quantifiable results and lived experiences related to soft loan access and its impact on gender-based violence (GBV), the study "Assessing the Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women in Muleba District" justifies the use of a mixed research approach. The mixed approach offers a deeper, more nuanced understanding of the problem by combining quantitative techniques (like surveys and statistical analysis) to evaluate patterns, prevalence, and correlations with qualitative techniques (like focus groups and interviews) to investigate individual narratives and contextual factors (Creswell & Plano Clark, 2011).

From the viewpoint of women themselves, this combination helps reveal not only if soft loans are associated with a decrease in GBV but also how and why such changes take place. A combined approach guarantees both depth and breadth in findings, improving the validity and usefulness of the research for policymaking and program design, especially in rural settings like Muleba, where cultural and social dynamics

are complex (Tashakkori & Teddlie, 2010).

3.3 Area of the Study

The area of study implies the specific domain or field that a research project focuses on. It encompasses the subject matter, context and boundaries within which they are to be conducted (Creswell, 2014). The study was conducted in Muleba District, Kagera Region, located in northwestern Tanzania. Muleba was selected due to the high reported prevalence of gender-based violence and the presence of women involved in microenterprise activities. According to the 2015–2016 Tanzania Demographic and Health Survey (TDHS), approximately 45% of women in the district had experienced some form of GBV. This made Muleba an appropriate site for assessing the impact of financial empowerment, through soft loans, on mitigating such violence.

3.4 Population of the Study

Kothari (2011) identifies population as a collection of individuals who share at least one common or organising characteristic and are the focus of the researcher's investigation. It is the complete set of elements that researchers study and draw a conclusion about, and from which a smaller sample is typically selected for data collection (Creswell & Creswell, 2018). The target population for this study included women entrepreneurs who had received soft loans, as well as stakeholders involved in women's rights and financial empowerment. These included social welfare officers, community development officers, microfinance institution staff, community leaders, police gender desk representatives, and the District Executive Director.

According to the 2022 Tanzania Population and Housing Census, Muleba District had a population of 637,659, of whom 322,586 were women. Approximately 20–30% of these women were engaged in entrepreneurial activities, and a portion of these had accessed soft loans from microfinance institutions or government programs. The study treated this group as the population frame.

3.5 Probability and Non-Probability Sampling

The study used both probability and non-probability sampling techniques. Stratified random sampling was employed to ensure representation across different categories of women entrepreneurs based on age, business size, and type of loan received. Non-probability sampling was applied in selecting key informants, such as government and institutional officers, who were purposefully chosen based on their relevance to the study.

3.6 Sampling and Sample Size

Sampling refers to the systematic process by which researchers select a subset of individuals or cases from a larger population for the purpose of gathering information or data. These procedures ensure that the sample represents the population well enough to allow for generalisation of the findings. It allows researchers to study a smaller, manageable group while ensuring that the findings are representative of the overall population (Creswell, 2014). Unlike sampling, as the process of selecting a subset from the entire population, sample size is the total number of individual observations or units selected from a larger population for inclusion in a research study (Saunders et al, 2019).

The study used Slovin's formula to determine an appropriate sample size from the estimated population of 322,586 women in Muleba District

$$n = N / (1 + N \times e^2)$$

Where:

n = required sample size

N = Total population Size

E = margin of error (0.1)

Therefore;

$$n = 322,586 / 1 + 322,586 \times 0.01$$

$$n = 322,586 / 1 + 300$$

$$n = 322,586 / 301$$

$$n = 95$$

The sample size from this study was 95 respondents, including women entrepreneurs, government officials and other stakeholders involved in women empowerment and women protection in Muleba District.

Table 3.1: Population Categories under Study

S/N	Population Categories	Total Number
1	Women Survivors of GBV	70
2	Community Development Officers	5
3	Microfinance Institutions representatives	3
4	Community Leaders	10
5	Social Welfare Officers	3
6	Police Gender Desk Representatives	3
7	District Executive Director	1
	Total	95

Source: Field Data, 2025

3.7 Criteria for Inclusion and Exclusion

Participants included in the study were women aged 18 and above, residing in Muleba District, involved in entrepreneurship for at least one year, and recipients of soft loans within the last three years. This criterion ensured that participants had sufficient exposure to both entrepreneurship and soft loan programs to reflect meaningfully on their experiences. Women who had never accessed soft loans or who declined to provide informed consent were excluded. Additionally, women unable to participate due to severe illness or communication barriers were also excluded.

3.8 Sources of Data

In the context of research, there are two sources of data, namely the secondary and primary data, as indicated below,

3.8.1 Secondary Data Sources

Secondary data were obtained from government reports, such as the 2022 Tanzania Census, TDHS, microfinance program reports, and scholarly literature on GBV and economic empowerment. These sources were used to contextualize findings, validate trends, and support interpretation.

3.8.2 Primary Data Sources

Primary data were collected directly from participants using structured questionnaires and interview guides. These tools were developed based on the study objectives and administered in both Kiswahili and English to ensure clarity and cultural relevance.

3.9 Data Collection Tools

Data collection tools are instruments, methods or techniques used by researchers to gather, measure and analyse information relevant to their study. These tools help in collecting accurate, reliable and valid data from respondents to answer questions and test hypotheses (Creswell, 2014). This study employed the following tools to gather information from the research respondents.

3.9.1 Questionnaire

A Questionnaire is a structured tool consisting of a series of standardised questions designed to collect quantitative and qualitative data from respondents. It's typically used in surveys to gather information from a larger sample efficiently (Saunders, Lewis, & Thornhill, 2016). Structured questionnaires were distributed to 70 respondents. These were designed to collect both closed-ended quantitative data and some qualitative responses through open-ended questions. The questionnaire was piloted with a sample similar to the target group to refine clarity and flow. Respondents were given between three and five days to complete and return the questionnaires. Each participant took approximately 15–20 minutes to fill out the questionnaire. Research assistants were stationed in key areas to assist with interpretation or clarification as needed, particularly for women with limited literacy.

1.9.2 Interview Guide

Interview Guide composed of a structured set of qualitative questions used to conduct face-to-face or virtual interviews with selected participants, unlike structured questions, it allows for in-depth exploration of specific issues, through specific probes (Bryman, 2012). Semi-structured interviews were conducted with 25

selected participants, including 10 women entrepreneurs and 10 stakeholders. The interviews lasted between 20 and 30 minutes each, depending on the availability and comfort level of the respondent. The interview guide consisted of open-ended questions designed to explore the lived experiences of women, the perceived role of soft loans, and institutional perspectives on challenges and opportunities. The interviews were audio-recorded with consent, transcribed, and later translated into English for thematic analysis.

3.9 Validity and Reliability

This section presented the measures taken to ensure the accuracy, consistency, trustworthiness, and credibility of the study instruments and findings during data collection.

3.9.1 Validity

Validity referred to the degree to which the instruments accurately measured what they were intended to measure (Creswell, 2014). In this study, titled “Assessing the Role of Soft Loans in Reducing Gender-Based Violence among Entrepreneurial Women in Muleba District,” several strategies were employed to ensure validity and enhance the accuracy and reliability of the results. Initially, triangulation was utilized by merging data from various sources, including surveys, interviews, and secondary documents. This approach helped minimize bias and allowed cross-verification of the data (Creswell & Plano Clark, 2011).

To ensure comprehensive coverage of all relevant aspects related to soft loans and gender-based violence (GBV), research instruments such as questionnaires were

developed based on well-established frameworks, particularly the Empowerment Theory. Additionally, the instruments were reviewed and validated by subject matter experts to enhance content validity. A pilot study was conducted with a sample population similar to the target group to identify and correct any ambiguities, inconsistencies, or errors before actual data collection. The study further ensured construct validity by clearly operationalizing key variables and applying consistent measurement techniques throughout the research process. These combined strategies strengthened the credibility and applicability of the findings. Moreover, the researcher applied Cronbach's Alpha to assess the internal consistency reliability of the collected quantitative data.

3.9.2 Reliability

Reliability referred to the consistency and stability of the research findings when repeated under similar conditions (Saunders et al., 2019). The study was considered reliable if it produced similar results when tested on the same population over time. To assure the consistency and dependability of both data and findings, multiple tactics were employed. Firstly, standardized data collection instruments, particularly structured questionnaires, were used to minimize variability caused by differing interpretations among respondents (Kothari, 2004).

Secondly, the instruments were pilot tested on a small, comparable sample to evaluate their clarity, appropriateness, and consistency. Feedback from the pilot led to necessary revisions. Thirdly, to minimize interviewer bias, the data collectors were trained to thoroughly understand the instruments and adhere strictly to the data collection protocols. Where applicable, test-retest methods were employed to verify

the stability of results over time, especially for quantitative data. These measures improved the internal consistency and overall reliability of the study findings.

3.10 Qualitative Data Rigour

Qualitative data rigour implied ensuring the trustworthiness, credibility, and reliability of the qualitative findings. Unlike quantitative studies that rely on statistical measures of validity and reliability, qualitative rigour was established through methodological integrity and systematic procedural checks (Lincoln et al., 1985). The study applied the following criteria to uphold qualitative rigour

3.10.1 Credibility

Credibility referred to the truthfulness and accuracy of the findings, ensuring the interpretations genuinely reflected participants' experiences (Morse, 2015). To ensure credibility, the study employed member checking, allowing participants to verify and validate the findings. Additionally, triangulation was used by comparing and corroborating data from multiple sources to strengthen the trustworthiness of the results.

3.10.2 Transferability

Transferability referred to the degree to which the study findings could be applied to other contexts or settings (Polit & Beck, 2017). This study ensured transferability by providing detailed contextual descriptions of Muleba District, including its cultural, economic, and gender-related characteristics. Such thorough descriptions allowed readers and future researchers to judge the applicability of the findings to other similar settings.

3.10.3 Dependability

Dependability related to the stability and consistency of the study findings over time. The study maintained comprehensive documentation of the entire research process, including data collection tools, coding schemes, and analytical decisions (Merriam, 2009). Additionally, the researcher engaged colleagues to review data analysis and interpretation processes to confirm that findings were stable and consistent in relation to the research questions on soft loans and GBV in Muleba District.

3.10.4 Confirmability

Confirmability concerned the objectivity and neutrality of the study, ensuring conclusions was based on participants' experiences rather than researcher bias (Shenton, 2004). To enhance confirmability, an independent reviewer was involved in assessing the research process and findings. The study conclusions were drawn strictly based on the respondents' views and evidence gathered, thus demonstrating that the findings regarding the role of soft loans in reducing GBV among women in Muleba were grounded in empirical data.

3.11 Data Analysis

Data analysis was defined as the systematic examination of collected data to identify patterns, relationships, and characteristics relevant to the research objectives (Creswell & Creswell, 2019). Quantitative data were analyzed using descriptive statistics with the aid of the Statistical Package for Social Sciences (SPSS) version 27 to facilitate interpretation. Qualitative data from interviews were subjected to thematic analysis, involving coding, categorizing, and organizing the data into

themes. These themes were then interpreted and presented through narratives and direct quotations to illustrate key findings.

3.12 Data Presentation

Data presentation involved organizing and displaying the research findings in a clear, logical, and meaningful manner (Creswell, 2014). Quantitative data, such as respondents' demographic information, were presented using tables and percentages for easy comprehension. Qualitative data collected via interviews were presented narratively with supportive visual representations, allowing for in-depth insight into participants' perceptions, experiences, and opinions related to the study objectives.

3.13 Ethical Considerations

Ethical considerations guided the study's conduct to protect the rights and welfare of all participants (Beauchamp & Childress, 2001). The study observed the following ethical principles

3.13.1 Research Permit and Ethical Approval

The researcher obtained ethical clearance from the Open University of Tanzania's Postgraduate Office. Subsequently, permission letters were submitted to the Muleba District Commissioner, who authorized data collection. This ensured compliance with national and institutional research regulations involving human participants (Creswell, 2014).

3.13.2 Risk of Harm (Do No Harm)

The study strictly adhered to the principle of non-maleficence, avoiding any psychological or emotional harm to respondents. Strategies included the use of

neutral and respectful language throughout the research process, thereby preventing re-traumatization, especially among survivors of gender-based violence (Orb, Eisenhauer, & Wynaden, 2001).

3.13.3 Confidentiality and Anonymity

To protect participant privacy, all identifying information, such as names, locations, and contacts, were removed from the data (Orb, Eisenhauer, & Wynaden, 2001). Data including questionnaires, interview transcripts, and recordings were securely stored and accessed only by authorized personnel.

3.13.4 Informed Consent

Participants were fully informed about the study's objectives, procedures, potential risks, and benefits before participation. Consent was obtained verbally and in writing through a formal informed consent form, ensuring participants' voluntary and knowledgeable agreement.

3.13.5 Voluntary Participation and Right of Withdrawal

The study emphasized the voluntary nature of participation, making it clear that respondents could decline or withdraw at any point without penalty or negative consequences (Flick, 2018). Participants were reassured of their freedom to make decisions regarding their involvement throughout the study.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Chapter Overview

This chapter presents the findings collected using structured questionnaires and semi-structured interviews. The presentation is aligned with the study's specific objectives and is supported by descriptive statistics, tables, and narrative interpretations. The chapter begins by providing an overview of the demographic characteristics of the respondents, such as age, marital status, and educational level, which are essential for understanding the context in which gender-based violence and access to soft loans occur. It then presents findings related to the types of gender-based violence experienced by women entrepreneurs. Additionally, the chapter explores the significance of soft loans in improving women's economic independence and reducing their exposure to gender-based violence. Lastly, it presents the challenges women face in accessing soft loans.

4.2 Social Demographic Characteristics of the Respondents

This section presents the social and demographic characteristics of the respondents who participated in the study. Understanding these characteristics is essential for interpreting the findings within the appropriate social, cultural, and economic contexts. The demographic characteristics includes respondents' age, marital status, and level of education. The cross-tabulation analysis of 70 respondents revealed significant patterns regarding awareness of soft loans among women entrepreneurs in Muleba District. In terms of age, the highest awareness levels were found among women aged 25–34 (80%) and 35–44 (83.3%), indicating that women in their prime

productive and reproductive years are most informed about soft loan services. In contrast, lower awareness levels were recorded among the youngest age group (under 18 at 33.3%) and older women aged 55–64 (57.1%), suggesting that younger and older women may face barriers in accessing financial information or programs.

Table 4.1: Social Demographic Characteristics of the Respondents

Demographic Variable	Category	Aware of Soft Loans	Not Aware of Soft Loans	Total	% Aware
Age	Under 18	1	2	3	33.3
	18–24	5	3	8	62.5
	25–34	12	3	15	80.0
	35–44	10	2	12	83.3
	45–54	8	2	10	80.0
	55–64	4	3	7	57.1
	65 or older	3	2	5	60.0
Marital Status	Single	8	2	10	80.0
	Married	20	6	26	76.9
	Divorced	5	2	7	71.4
	Widowed	3	2	5	60.0
	Separated	4	1	5	80.0
	Domestic Partnership	2	0	2	100.0
Education Level	No Formal Education	2	3	5	40.0
	Primary Education	10	4	14	71.4
	Secondary Education	15	3	18	83.3
	Vocational Training	8	1	9	88.9
	Bachelor's Degree+	7	0	7	100
Total		49	21	70	100

Sources: Field Data, 2025

Looking at marital status, women in domestic partnerships (100%) and those who were separated (80%) demonstrated the highest awareness, possibly because of their increased need for financial autonomy. Married women (76.9%) also had relatively high awareness, likely due to shared household financial responsibilities. However,

awareness was notably lower among widowed (60%) and divorced (71.4%) respondents, groups that may be economically marginalized or lack support networks to access such programs.

When considering educational level, there was a clear positive correlation between education and awareness. Women with vocational training (88.9%) and those with a bachelor's degree or higher (100%) showed the highest awareness, underscoring the critical role of education in improving financial literacy. In contrast, only 40% of women with no formal education were aware of soft loan opportunities, suggesting that low education levels significantly limit access to financial empowerment tools.

4.2.1 Discussion of Findings on Social Demographic Characteristics of Respondents

The findings from the cross-tabulation provide crucial insights into how age, education, and marital status shape awareness of soft loans among women entrepreneurs in Muleba District. These patterns align strongly with the Empowerment Theory (Freire, 1970; Kabeer, 1999), which emphasizes that access to resources and information is a prerequisite for individuals especially marginalized women to gain control over their lives and challenge oppressive systems such as gender-based violence (GBV).

The high awareness levels among women aged 25–44 reflect that women in this age range are typically the most active economically, socially, and intellectually. These are the years when women are more likely to engage in income-generating activities, attend training programs, and access formal institutions. According to Malhotra et al.

(2022), access to credit and information at this stage enhances women's autonomy, giving them the tools needed to resist dependency-based abuse.

In terms of marital status, the highest awareness among women in domestic partnerships and those who were separated suggests that women who are navigating or have experienced unstable or abusive relationships are more likely to seek financial independence. This supports Swain and Wallentin (2019), who argue that economic empowerment through soft loans improves women's decision-making capacity and ability to negotiate safer environments, thus reducing their exposure to GBV.

Education appears to be a strong predictor of awareness, where women with vocational training and higher education displayed the greatest knowledge about soft loan opportunities. This is in line with Ledgerwood (2023), who emphasized that financial literacy and formal education increase women's access to microfinance services and reduce institutional barriers. Women with no formal education, however, showed alarmingly low awareness, reflecting the continuing challenges of financial exclusion among low-literate groups. This gap not only reinforces economic dependency but also perpetuates psychological and economic forms of violence.

These results further substantiate the Empowerment Theory by highlighting how access to soft loans (as resources) and the ability to act upon financial information (as agency) contribute to structural changes in women's roles, particularly in reducing GBV. Therefore, the provision of soft loans must be coupled with

education, sensitization, and community engagement programs, particularly targeting under-informed groups such as older women, widows, and those without formal education.

4.3 Types of Gender-Based Violence Experienced by Women Entrepreneurs

This section presents the findings related to the types of gender-based violence (GBV) experienced by women entrepreneurs in Muleba District. The data presented herein were collected through structured questionnaires administered to 70 women entrepreneurs, as summarized in Table 4.2. To complement and enrich the quantitative findings, additional qualitative data were gathered through interviews with key informants.

Table 4.2: Types of Gender-Based Violence Experienced by Women Entrepreneurs

Type of GBV Experienced	Frequency (n)	Percentage (%)
Economic violence	26	37.1
Emotional/Psychological abuse	20	28.6
Physical violence	15	21.4
Sexual violence	9	12.9
Total	70	100

Sources: Field data, 2025

4.3.1 Economic Violence

Table 4.1 revealed that the most common form of violence experienced by women entrepreneurs in Muleba was economic violence, reported by 26 respondents (37.1%). This type of abuse involved control over income, denial of access to household financial resources, or interference with the use of business profits. Many women indicated that their male partners limited or seized their earnings, often

justifying their actions as "family management." The trend was particularly prevalent among women who had recently become economically active or started their own businesses.

One key informant, a Community Development Officer, was quoted saying:

“Some men feel very insecure when their wives start earning money. Instead of celebrating their progress, they demand control over the money or ask them to quit. One woman told me her husband forces her to give him all her business income and if she refuses, he accuses her of disrespecting him as the head of the family.”(CDO-01 Interview, 2025).

This insight illustrates the power struggle that arises when women’s economic roles shift, revealing the deeply patriarchal norms that equate male control with authority.

4.3.2 Emotional/Psychological Abuse

The second most reported form of GBV was emotional or psychological abuse, affecting 20 respondents (28.6%). This included experiences of verbal insults, threats, belittlement, intimidation, and silent treatment. These forms of abuse were often used by spouses or in-laws to undermine women's confidence, particularly when women gained more visibility or financial stability through their business.

According to a Social Welfare Officer who participated as a key informant reported that;

“Psychological violence is common but hidden. Many women are called names like ‘greedy’ or ‘stubborn’ just because they want to run their own businesses. Others are constantly insulted, not allowed to speak in family meetings, or are made to feel guilty for being successful. It's hard for these women to grow when they are emotionally torn down every day.”(SWO-01 Interview 2025)

This insight reflects how emotional violence is used as a tool of control and suppression, often going unreported and unaddressed due to its invisible nature.

4.3.3 Physical Violence

Physical violence was reported by 15 women (21.4%), making it the third most common form of GBV. These incidents typically arose during disagreements over business income, loan repayments, or accusations of disobedience. In several cases, physical assault occurred after the woman refused to hand over her earnings or asked for help managing loan stress.

One Police Gender Desk Representative shared this during the interview:

“We have had cases where women are beaten after attending loan group meetings or when they refuse to hand over money to their husbands. Some men don’t like their wives participating in business because they feel threatened. Violence becomes a way of regaining control.”(PGDO Interview 2025)

The quote underscores that economic advancement can provoke violent backlash, especially in households where traditional gender roles are strictly enforced and male identity is tied to financial dominance.

4.3.4 Sexual Violence

Sexual violence was the least reported type, experienced by 9 respondents (12.9%). This included acts of sexual coercion, forced sex, or being denied sexual autonomy—usually in connection with financial disputes or power struggles. While reported less frequently, this type of violence is often underreported due to cultural stigma, fear of shame, and lack of legal protection. A Community Leader provided this insight:

“Sexual violence is very sensitive here. Most women won’t talk about it unless you gain their full trust. One woman confided that her husband refuses intimacy unless she gives him her entire profit for the week. Others are forced into sex as a form of punishment if they fail to repay loans on time. These are violations, but people don’t recognize them as such.”

This reflects the intersections between economic control and sexual coercion, and the silence enforced by cultural norms, which continues to protect perpetrators and stigmatize survivors.

Table 4.3: Perpetrators of Gender-Based Violences

Perpetrator	Frequency (n)	Percentage (% of 70)
Family member	46	65.7
Business partner	8	11.4
Customer	5	7.1
Lender	4	5.7
Neighbors	7	10.0
Total	70	100

Sources: Field Data, 2025

Family Members as Perpetrators

Table 4.3 reveals that the majority of gender-based violence incidents 65.7% (46) were committed by family members, including husbands, brothers, and in-laws. These perpetrators were often unsupportive of the women's economic activities and used violence to assert control or express resentment toward their growing independence.

One key informant, a Community Development Officer, shared:

“In many homes, men are not prepared to see their wives succeed. If she starts a business or takes a loan, he feels she's challenging his authority. That's when you see beatings, threats, or money being taken by force. It's a control tactic disguised as cultural or family order.”(CDO-02, Interview 2025)

This comment illustrates that GBV within the household is often triggered by shifts in financial power, exposing the patriarchal structures that dominate intimate relationships.

Business Partners as Perpetrators

A smaller portion of women 11.4%, (8) identified business partners as sources of abuse. These cases often involved verbal mistreatment, emotional manipulation, unequal profit sharing, or denial of ownership recognition. In many instances, the male partner viewed the woman as a subordinate despite her financial input.

As explained by a Microfinance Institution Representative:

“We have women who take loans and team up with men to run a business. But when profits come in, the man claims ownership or silences the woman in decision-making. Some even block her from accessing the money she helped raise. It’s not physical violence, but it’s abused all the same.”(MIR Interview 2025)

This quote reflects how economic violence and gender inequality extend beyond the household into professional partnerships, limiting women’s autonomy even in spaces of entrepreneurship.

Customers as Perpetrators

The findings revealed that 7.1% of respondents (n = 5) reported experiencing harassment or intimidation from customers. These interactions often involved verbal abuse, refusal to pay, or demeaning comments, particularly in male-dominated marketplaces. A Community Leader elaborated:

“Some women are insulted by customers just because they’re women in business. One told me a customer said she should ‘go back home and let her husband sell.’ Others are threatened when they ask for payment. It shows that even in the market, women’s place is questioned.”

This reflects how public spaces can also be hostile, showing that economic participation does not guarantee social acceptance, especially when gender roles are challenged in visible ways.

Lenders as Perpetrators

The finding revealed that 5.7% of respondents identified lenders both formal and informal as perpetrators of GBV. Women cited experiences of coercion, threats, or public humiliation, especially when they failed to meet repayment deadlines.

A District Executive Director commented:

“There are reports of lenders especially unregulated ones who threaten women, shout at them in public, or seize their goods. Instead of supporting their growth, some lenders use fear to control repayment. This is financial bullying, and it can be traumatizing.”(DED Interview 2025)

This insight highlights that financial institutions and actors can perpetuate violence, especially in contexts where loan policies lack gender sensitivity or legal oversight.

Neighbors and Community Members

Lastly, the finding revealed that 10% (n = 7) of respondents cited neighbors, landlords, or other community members as perpetrators. These forms of abuse included gossip, exclusion, public shaming, or accusations of arrogance or promiscuity, often stemming from jealousy or resistance to women’s independence.

According to a Social Welfare Officer:

“Some women are labeled as ‘too proud’ or ‘not submissive’ just because they run a business. One woman said she was called a prostitute for attending loan meetings. Community stigma is a silent weapon that isolates women and discourages them from growing.”(SWO 02 Interview 2025)

This quote demonstrates how social stigma and harmful stereotypes function as tools of emotional and reputational violence, limiting women's entrepreneurial freedom and subjecting them to community-based control mechanisms.

4.3.5 Discussion of Findings on Types of Gender Based Violence Faced by Women

The findings of this study revealed that economic violence was the most frequently reported form of gender-based violence among women entrepreneurs in Muleba District, accounting for 43% of respondents. This involved restrictions on income usage, denial of access to finances, and coercive control by male partners or family members. These results align with Kabeer (2012), who emphasized that economic control by male relatives' limits women's financial autonomy, restricting reinvestment in business activities and maintaining dependence. Similarly, the World Bank (2019) and UN Women (2020) reported that such forms of economic suppression are prevalent in patriarchal communities where women's financial independence is perceived as a threat to traditional power structures.

Physical violence was also significantly reported by 25% of the respondents. Many of the women disclosed that disputes over business income, loan access, or financial decisions led to physical assault from intimate partners. This finding supports the conclusions of UN Women (2021), who noted that women's attempts to assert economic independence often provoke violent resistance in households where male dominance is deeply entrenched. Likewise, Heise & Kotsadam (2015) observed that violence is frequently used as a tool to enforce traditional gender norms and punish women who challenge male authority.

Sexual violence accounted for 17% of reported cases and primarily involved sexual coercion within intimate partnerships, often triggered by conflicts over financial independence. Although it appeared less prevalent than other forms, the findings are

consistent with WHO (2024), which emphasized that sexual violence is often underreported due to cultural taboos, fear of stigma, and lack of legal recourse. The International Labour Organization (ILO, 2020) also acknowledged sexual harassment and exploitation as persistent threats faced by women in male-dominated business environments.

Psychological and emotional abuse constituted 15% of the reported cases. This form of violence included insults, threats, intimidation, and emotional manipulation, often from partners who felt challenged by women's growing entrepreneurial roles. These findings echo the arguments of Heise et al. (2019), who found that emotional violence undermines women's self-esteem, disrupts business confidence, and inhibits effective participation in the economic sphere. Mayoux (2017) further contended that women asserting financial autonomy frequently encounter backlash in the form of emotional and psychological abuse, particularly in communities that reinforce rigid gender roles.

The findings of this study on the types of gender-based violence faced by women entrepreneurs in Muleba District closely align with Empowerment Theory as described by Freire (1970) and expanded by Rappaport (1987). The high prevalence of economic, physical, sexual, and psychological violence reported by participants illustrates the multidimensional barriers that women face in asserting control over their lives. Empowerment Theory posits that access to resources such as soft loans enhances both psychological empowerment through increased confidence and self-worth and structural empowerment through greater control over financial and business decisions (Kabeer, 1999). In this study, women's access to soft loans

enabled them to begin resisting economic dependency and the control mechanisms that fuel GBV. Therefore, this study validates Empowerment Theory by showing that while access to financial capital through soft loans can initiate personal agency and reduce vulnerability to violence, real empowerment also requires dismantling social norms that reinforce gendered power imbalances

4.4 Significance of Soft Loans in Reducing Gender-Based Violence in Muleba-Kagera

This section presents findings related to the perceived significances of soft loans on reducing gender-based violence (GBV) among women entrepreneurs in Muleba District. Respondents were asked whether and how soft loans had contributed to reducing instances of violence in their lives. Their responses were categorized into key thematic areas as shown in Table 4.4.

Table 4.4: Perceived Significance of Soft Loans in Reducing GBV (N = 70)

Perceived Impact	Frequency	Percentages
Increased financial independence reduced partner control	26	37.1
Reduced economic stress and household conflicts	18	25.7
Boosted confidence and decision-making ability	12	17.1
Enabled women to leave abusive relationships	6	8.6
No noticeable change in GBV	8	11.4
Total	70	100

Sources: Field Data, 2025

Increased Financial Independence

The most commonly reported benefit of soft loans was increased financial independence, cited by 37.1% (n = 26) of respondents. Women explained that having

their own income helped them avoid financial dependence on partners, reduced quarrels over money, and gave them a voice in household decisions. One key informant, a Microfinance Institution Representative, explained:

“We’ve seen women who used to beg their husbands for every basic need. After accessing soft loans, they started small businesses and could support themselves and their children. This reduces daily tension at home because the husband no longer feels all the pressure, and the woman no longer feels helpless.”

This quote highlights how access to soft loans empowers women economically, and in doing so, disrupts the power imbalance that often fuels financial-related violence.

Reduction of Household Economic Stress and Conflict

The second major benefit was that soft loans helped to reduce financial stress in the home, reported by 25.7% (n = 18) of the respondents. When women were able to contribute to household needs like food, school fees, or rent, this relieved tension that might otherwise result in conflict or abuse. A Community Development Officer stated:

“In homes where poverty was a trigger for fights, the woman’s small business became a lifeline. When a woman brings home income, it lowers pressure on the man. We’ve seen fewer cases of violence in homes where both partners contribute economically.”(CDO-02 Interview, 2025)

This indicates that soft loans do not only empower women they create more balanced and peaceful household environments by reducing financial strain.

Improved Confidence and Empowerment

Another significant outcome, cited by 17.1% (n = 12) of the respondents, was gaining confidence and a sense of empowerment. These women shared that

managing a business and handling finances allowed them to speak up in their homes and communities. According to a Social Welfare Officer:

“Before getting the loan, many women would say ‘I’m just a woman, I can’t decide anything.’ But after they start earning, they begin to take initiative. They speak with confidence, they manage budgets, they even educate others. Empowerment is not just about money it’s a mindset change.” (SWO 02 Interview 2025)

This reflects how economic opportunities lead to social empowerment, allowing women to redefine their roles and challenge traditional gender hierarchies.

Ability to Exit Abusive Relationships

The finding revealed that 8.6% (n = 6) of women shared that accessing soft loans gave them the means to leave abusive relationships. They used the loans to start over, move out, or support their children independently, something that would have been difficult without financial support. A Police Gender Desk Representative gave this account:

“We had a case where a woman came to the station crying. Her husband had been abusing her for years. After receiving a soft loan and starting a tailoring business, she got the courage to leave. That small loan saved her life.”

This powerful testimony shows that financial empowerment can be a pathway to safety and autonomy, especially for women trapped in violent relationships.

No Significant Effect

However, not all experiences were positive. 11.4% (n = 8) of women felt that soft loans had no impact on their vulnerability to GBV. Some even said violence worsened when their financial success was perceived as a threat by their partners.

One Community Leader reflected:

“There are cases where the woman succeeds in business, but the man feels humiliated. He thinks she is showing off or replacing him. In such homes, we see emotional and sometimes physical violence increase. So, money alone is not enough our community needs to change its mindset.”

This suggests that while soft loans are helpful, they are not a standalone solution.

Without addressing social norms and power dynamics, financial empowerment can be met with resistance or even retaliation.

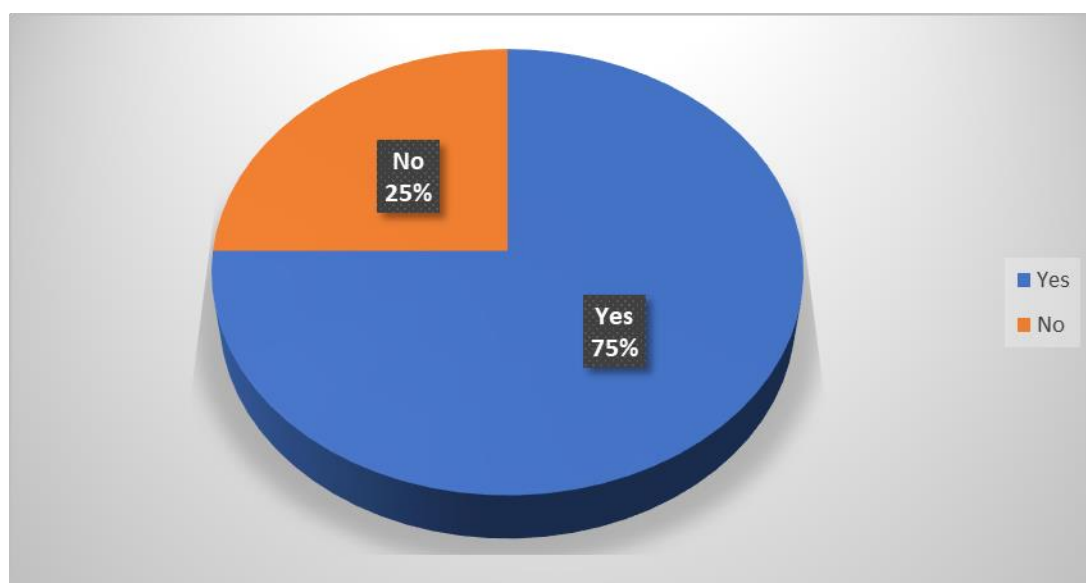


Figure 4.1: Feeling of Empowerment to Make Business Decisions after Receiving Soft Loans (N = 70)

Sources: Field Data, 2025

As figure 4.1 indicates, 74.3% (n = 52) of women reported that receiving soft loans made them feel more empowered to make business decisions. This reflects a shift in autonomy and control over their economic activities, where women began to plan, budget, and expand their enterprises with confidence.

One key informant, a Community Development Officer, observed:

“Before accessing loans, many women were afraid to make even the smallest business decision without their husband’s approval. But now, we see them planning stock, marketing their products, and joining groups. They believe in themselves more, and that changes everything—from their homes to the market.”(CDO-03 Interview, 2025)

This finding confirms that soft loans do more than provide capital they stimulate internal confidence and reshape social power dynamics by enabling women to become active decision-makers. However, 25.7% (n = 18) of the women indicated that they did not feel empowered, despite receiving soft loans. This suggests that for some, external influences such as controlling spouses or cultural expectations still override financial gains.

A Social Welfare Officer reflected on this limitation:

“Some women get the loans, yes, but the man controls everything. She fears speaking up or using the money without his approval. So even though she has the funds, she doesn’t have the freedom. Empowerment must be psychological too not just economic.” (SWO 03 Interview 2025)

This highlights that empowerment is multifaceted, and while financial tools are essential, support systems and attitude change are equally critical.

Table 4.5: Perceived Reduction in Vulnerability to GBV After Accessing Soft Loans

Degree of Reduction	Frequencies	Percentages
Significantly	26	37.1
Moderately	24	34.3
Slightly	12	17.1
Not at all	8	11.4
Total	70	100

Sources: Field Data, 2025.

According to the data, a total of 71.4% of respondents (n = 50) perceived a significant or moderate reduction in their vulnerability to gender-based violence (GBV) after accessing soft loans. This suggests that economic empowerment through soft loans can play a substantial role in enhancing women's safety and independence by reducing financial dependence and conflict triggers.

A Microfinance Institution Representative explained:

“Women who earn their own income can walk away from toxic dependency. Even men become less aggressive when they see the woman contributing to bills and food. It doesn't fix everything, but it reduces stress and gives the woman options she didn't have before.”

Meanwhile, 17.1% (n = 12) reported only slight reduction, and 11.4% (n = 8) stated that the loans had no impact on their vulnerability to GBV. These findings highlight that for some women, soft loans alone are insufficient, and deeper societal or relational challenges remain. Thus, interventions must integrate economic tools with psychosocial support, legal protection, and community sensitization to ensure sustainable safety and empowerment. A Police Gender Desk Representative warned:

“Some men take a woman's success as an insult. They respond with more violence, especially if the woman gains independence. In these cases, the soft loan becomes a threat to the man's identity. That's why GBV interventions must go hand-in-hand with awareness and male engagement.”

This insight demonstrates that without broader cultural transformation and supportive interventions, soft loans alone may not protect all women from violence.

4.4.1 Discussion of Findings on significance of Soft Loans to Entrepreneurial Women

The findings from the second objective of this study revealed that soft loans

significantly contributed to the economic empowerment of women entrepreneurs in Muleba District, thereby reducing their vulnerability to various forms of gender-based violence (GBV). Respondents reported that access to soft loans enhanced their financial independence, enabling them to make independent economic decisions and reduce reliance on male partners, which is often a root cause of economic abuse. This is consistent with Malhotra & Schuler (2005), who argued that economic empowerment reduces women's dependency on abusive partners and enhances their autonomy.

Furthermore, 36% of respondents in this study reported improved financial independence after receiving soft loans, while 22% experienced increased income and 23% improved their saving habits. These results affirm earlier findings by Swain & Wallentin (2009), who noted that microfinance and credit access improve women's decision-making power and position within households. As women become more financially stable, they are better able to resist coercive and exploitative situations, which are key dimensions of GBV.

Additionally, the research uncovered that government soft loan programs not only facilitated business expansion but also fostered self-esteem and mental well-being, thus reducing the psychological consequences of abuse. This aligns with UN Women (2021) and WHO (2022), who found that financial empowerment correlates with reduced levels of stress, depression, and anxiety among women who have experienced violence. Women who accessed soft loans in Muleba were better positioned to challenge abusive behaviors, seek support, and engage in community-level activities, suggesting that economic empowerment has ripple effects beyond

the household.

Moreover, these findings echo the conclusions of Mayoux (2017) and Ledgerwood (2013), who found that women's economic involvement through microfinance and soft loan schemes challenges traditional gender roles and shifts community power dynamics. In Muleba District, women's participation in small-scale businesses funded through soft loans has contributed to reshaping local perceptions of women's roles, thereby reducing the cultural justification of GBV. Respondents indicated that women-led businesses not only provide income but also serve as models of empowerment for others, creating a collective push against harmful gender norms.

The study also noted the positive impact of group-based lending models embedded in soft loan programs, which facilitated peer support, knowledge-sharing, and collective resistance against abuse. Women in loan groups exchanged experiences and gained access to GBV information and legal awareness, which reflects Malhotra et al. (2002), who emphasized the need for both economic and social empowerment to sustain long-term change.

From a structural perspective, government-backed soft loans in Muleba were seen as instrumental in altering gendered power imbalances. The programs—such as the Women Development Fund (WDF) enabled women to contribute significantly to household income, make joint decisions, and challenge traditional norms that often silence GBV survivors. This is supported by World Bank (2018) and Heise & Kotsadam (2015), who observed that when women are economically visible, they help transform societal expectations and reduce community tolerance of violence.

4.4.2 Relevance of Findings to Empowerment Theory

The results from this objective are in strong alignment with Empowerment Theory, which posits that individuals gain control over their lives by accessing resources and enhancing their capabilities (Freire, 1970; Rappaport, 1987). The access to soft loans served as a crucial structural resource that enabled both psychological empowerment through improved self-esteem, confidence, and assertiveness and structural empowerment through enhanced decision-making and financial independence.

As Kabeer (1999) argued, empowerment involves the interplay of resources, agency, and achievements. In this study, soft loans served as the "resource," which enabled women to exercise "agency" in resisting GBV and achieving "economic participation" and social influence in their communities. The findings therefore validate Empowerment Theory by demonstrating that economic tools such as soft loans can act as transformative mechanisms for combating GBV when paired with supportive social structures and awareness.

4.5 Challenges Faced by Women Entrepreneurs in Accessing Soft Loans

Table 4.6: Challenges Faced in Accessing Soft Loans

Challenge	Frequencies	Percentages
Lack of collateral/property ownership	33	47.10
Complex and bureaucratic loan procedures	22	31.40
Limited financial literacy/documentation	18	25.70
Gender discrimination by loan officers	15	21.40
Lack of information about loan programs	13	18.60
High interest rates or unfavorable terms	10	14.30
Inadequate loan amounts	8	11.40

Sources: Field Data, 2025.

Lack of Collateral or Financial Security

The most frequently reported challenge was lack of collateral or required financial guarantees, cited by 31.4% (n = 22) of respondents. Many women indicated that they did not own land or property in their name making it difficult to qualify for loans, especially from formal institutions. A Community Development Officer explained:

“Most women don’t have anything legally under their name. Even if they run the household, the title deed is in the husband’s name, or the land belongs to the father-in-law. When a bank or lender asks for security, these women are automatically disqualified.”

This reveals that structural inequalities in asset ownership disproportionately block women from economic advancement.

Complex Application Procedures

The finding revealed that, 25.7% (n = 18) of women pointed to complicated application processes as a major barrier. These procedures often required multiple forms, financial records, or guarantors none of which many informal women entrepreneurs could easily provide. A Microfinance Institution Representative shared:

“We sometimes forget that not every woman has a formal education or access to a smartphone. Some cannot read the loan terms, others are scared by the paperwork. Unless we simplify the process, these women remain excluded from financial services.”

This highlights the need for inclusive and accessible loan systems, particularly for rural or semi-literate women.

High Interest Rates or Hidden Charges

Another finding revealed that 17.1% (n = 12) of women raised concerns about high

interest rates or unexpected costs, which made them reluctant to take loans. Some were charged extra fees for late payments or mandatory group contributions.

A Social Welfare Officer stated:

“Women are shocked when they find they owe more than what was agreed. Some lenders don’t explain the terms clearly. This causes stress, fear, and mistrust in the entire loan system. And when they fail to repay, it opens the door to more abuse at home.”

Such challenges not only deter loan uptake—they may expose women to financial exploitation and even increase vulnerability to GBV if repayment pressure triggers partner conflict.

Limited Awareness of Loan Services

The finding revealed that 14.3% (n = 10) of the respondents admitted they were unaware of loan opportunities or didn’t understand how to apply. In rural areas, poor communication, low literacy, and lack of outreach contribute to this information gap.

A Community Development Officer commented:

“We can’t assume information reaches everyone. Many women don’t know soft loans exist, or they hear about them too late. We need to take these programs to the grassroots through women’s groups, markets, churches, and local leaders.”

This points to the importance of grassroots outreach and tailored financial education to ensure women are not left behind.

1. Cultural and Gender Discrimination

The finding revealed that 11.5% (n = 8) of women shared that they faced gender bias or cultural discouragement when trying to access loans. Some were told by male relatives or even officials that business was not for women, or were denied support

due to marital status. A Community Leader shared:

“There are still beliefs here that women shouldn’t borrow money or lead businesses. One woman told me her application was rejected because the officer didn’t think a widow could manage a loan. We need to change these mindsets to open financial doors for women.”

This shows how patriarchal norms and institutional bias intersect to marginalize women from economic support systems.

Table 4.7: Effects of Challenges on Decision to Apply for Soft Loans (N = 70)

Effect on Loan Application Decision	Frequencies	Percentages
Discouraged application	26	37.1
Delayed application	18	25.7
Sought alternative financing	14	20
No effect	12	17.2
Total	70	100

Sources: Field Data, 2025.

Table 4.8 shows that 40% of respondents were discouraged from applying for loans due to the challenges they faced, such as lack of collateral or fear of being rejected. Another 25.7% delayed applying, while 20% sought alternatives, including informal lenders or family support. A Microfinance Representative offered this observation:

“Even before submitting the application, many women give up. They’ve heard stories of rejections or feel unqualified. The system is intimidating. Unless we create a supportive environment, we’ll keep losing these potential entrepreneurs.”

This finding confirms that barriers don’t just block access they deter ambition and delay financial inclusion, perpetuating gender-based economic marginalization.

4.5.1 Discussion of Findings on Challenges Faced by Women Entrepreneurs in Accessing Soft Loans

Findings from the third objective revealed that women entrepreneurs in Muleba District face numerous structural, social, and economic challenges when trying to

access soft loans, despite these loans being intended as tools for empowerment. One of the most frequently reported issues by respondents was the lack of collateral, especially land or property, which prevents many women from qualifying for loans. This aligns with Agarwal (1994), who highlighted that legal and customary land ownership inequalities often deny women access to credit. In Muleba, most women do not hold legal title to assets, which undermines their bargaining power with lenders and perpetuates financial dependency on male relatives or spouses.

Additionally, the study found that gendered cultural norms and patriarchal family dynamics create significant barriers for women attempting to secure or utilize soft loans independently. Many respondents shared that they must seek permission from male family members before applying for loans, and others feared household conflict or violence if they were perceived as becoming too financially autonomous. This reflects Goetz & Gupta's (2016) findings that entrenched cultural expectations limit women's financial independence and reinforce gender-based violence. Such control mechanisms make women less likely to pursue entrepreneurial ventures, even when loan opportunities are available.

Respondents also pointed to bureaucratic loan application procedures, high interest rates, and unfriendly loan officers, which discouraged many from engaging with financial institutions. These issues echo Ledgerwood's (2020) concern that women often face harsher terms or discriminatory treatment in formal lending environments. Some women in Muleba reported giving up on formal loan applications due to the complexity of requirements and lack of support, resulting in reliance on informal lenders with exploitative terms. This financial exclusion limits their ability to expand

businesses and puts them at greater risk of economic abuse.

Another key challenge reported was a lack of financial literacy and limited access to training, which makes it difficult for many women to understand loan terms, manage finances, or develop bankable business plans. This finding supports World Bank (2018) and Swain & Wallentin (2019), who argued that poor financial knowledge prevents women from fully benefiting from available financial services. In Muleba, several women indicated they had never received formal training on loan application processes or entrepreneurship, leaving them vulnerable to mismanagement and indebtedness.

The findings also show that social stigma and fear of debt were major psychological barriers. Some respondents said they feared taking loans because failure to repay could result in public shame, strained family relationships, or even GBV from partners. This resonates with Heise et al. (2019), who documented how social expectations and fear of financial failure discourage women from pursuing economic opportunities. In rural areas of Muleba, economic failure by a woman is often viewed as a reflection of moral or domestic failure, reinforcing stigma and dependency.

Lastly, the study found that networking limitations and poor market access further hinder women's ability to grow their businesses even when loans are obtained. As Mayoux (2017) noted, women's exclusion from male-dominated business networks, as well as a lack of infrastructure and support services, reduces the returns on borrowed capital and contributes to economic stagnation. Without access to broader markets or mentorship, women entrepreneurs remain confined to small-scale, low-

profit ventures, which limit the potential impact of soft loans on their empowerment.

4.5.2 Relevance of Findings to Empowerment Theory

These findings strongly support the tenets of Empowerment Theory, which emphasizes that true empowerment involves more than just access to resources it also requires the removal of social, structural, and psychological barriers that restrict individual agency (Freire, 1970; Rappaport, 1987). According to Kabeer (1999), empowerment is the process by which people gain the ability to make strategic life choices in a context where this ability was previously denied. In the case of women entrepreneurs in Muleba, although soft loans theoretically provide access to financial resources, the existence of deep-rooted gender inequalities, lack of institutional support, and limited agency severely constrain women's ability to use these resources effectively.

The inability of women to access loans due to lack of collateral or financial knowledge reflects a deficiency in structural empowerment, where systems and institutions fail to accommodate the needs and realities of marginalized groups. Likewise, the fear of familial backlash or social judgment for seeking loans indicates a deficit in psychological empowerment, as women lack the confidence or social support to act on their own interests. These limitations reaffirm that empowerment must be multidimensional, combining economic tools like soft loans with education, legal protections, and cultural transformation to ensure women can exercise meaningful agency.

Therefore, the findings underscore the importance of designing soft loan programs within a holistic empowerment framework one that addresses institutional

discrimination, supports capacity-building, and challenges patriarchal norms that keep women vulnerable to gender-based violence. Only by integrating these dimensions can soft loans truly serve as catalysts for women's empowerment and sustainable social change,

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Chapter Overview

This chapter presents a summary of the key findings based on the study objectives, offers conclusions derived from those findings, and provides practical recommendations for various stakeholders. It also includes suggestions for further research on the relationship between soft loans and gender-based violence among women entrepreneurs in Muleba District, Kagera Region.

5.2 Summary of the Findings

This study investigated the role of soft loans in reducing gender-based violence among women entrepreneurs. Data were collected from 70 women as well as key informants, including microfinance officers, social welfare officers, community leaders, and police gender desk representatives. The findings are summarized below based on the three research objectives.

5.2.1 Types of Gender-Based Violence Experienced by Women Entrepreneurs

The study revealed that women entrepreneurs in Muleba are subjected to different forms of gender-based violence. Economic violence was found to be the most prevalent, followed by emotional or psychological abuse, physical violence, and lastly, sexual violence. The majority of this violence originated from family members such as husbands and in-laws, who were often unsupportive of women's entrepreneurial activities. In some cases, violence was perpetrated by business partners, customers, lenders, or community members. These forms of violence reflect underlying societal beliefs that resist women's economic independence and

attempt to maintain male dominance within households and communities.

5.2.2 Significance of Soft Loans in Reducing Gender-Based Violence

The study found that soft loans had a significant influence on women's sense of empowerment and their experience of violence. Many respondents reported that access to soft loans enhanced their ability to make business decisions, supported household needs, and reduced financial dependency on their partners. This financial independence contributed to a reduction in conflict and vulnerability to gender-based violence. In some cases, women were able to exit abusive relationships due to improved income stability. However, a small number of participants indicated that loans had little to no impact on their situation, mainly due to continued resistance from male partners or negative cultural perceptions regarding women's success.

5.2.3 Challenges Faced by Women Entrepreneurs in Accessing Soft Loans

Despite the positive outcomes, women still faced numerous challenges in accessing soft loans. The most significant barriers included lack of collateral, complex loan application procedures, high interest rates, and limited awareness about loan opportunities. Some women also reported facing gender discrimination and cultural discouragement from pursuing financial support. These challenges led some women to delay loan applications, seek alternative financing methods, or abandon the idea of borrowing altogether. The findings show that even when loan schemes exist, their accessibility remains limited due to systemic and cultural obstacles.

5.3 Conclusion

This study set out to assess the role of soft loans in reducing gender-based violence (GBV) among entrepreneurial women in Muleba District, Tanzania. Guided by the

Empowerment Theory and anchored in a mixed-methods design, the study examined the types of GBV faced by women, the significance of soft loans in reducing violence, and the challenges women encounter in accessing these financial resources. The findings, when viewed collectively, reveal a consistent narrative that economic empowerment through soft loans can significantly enhance women's agency, reduce dependence on abusive relationships, and promote gender equality—provided that such initiatives are implemented in contexts that also address prevailing social and cultural barriers.

The study found that economic and emotional violence are the most prevalent forms of GBV among women entrepreneurs in Muleba. Many women reported financial control, intimidation, and emotional abuse from partners who felt threatened by their economic independence. This pattern mirrors global and national evidence that economic dependency perpetuates vulnerability to GBV. However, women who accessed soft loans experienced positive shifts in their household and community status. Financial autonomy, achieved through these loans, allowed them to participate in decision-making, improve household welfare, and invest in business growth. These outcomes directly support the central tenet of Empowerment Theory, which posits that access to resources enhances both psychological and structural power, enabling individuals—particularly women—to make and act upon meaningful choices.

At the same time, the study uncovered that empowerment through soft loans is not a linear process. Some women experienced initial resistance and tension within their households, as economic empowerment challenged entrenched patriarchal norms.

This observation underscores the complex relationship between financial independence and social change: while soft loans can strengthen women's voices and economic standing, the sustainability of their empowerment depends on broader cultural acceptance and support systems. Hence, addressing GBV requires an integrated approach that combines economic initiatives with social transformation strategies, gender sensitization, and legal protection mechanisms.

Furthermore, the study revealed persistent structural barriers—including limited access to capital, lack of collateral, and low financial literacy—that hinder the full potential of soft loan programs. These challenges reaffirm that financial inclusion efforts must be complemented by policy reforms and capacity-building measures to ensure equitable access and long-term success. The Muleba experience demonstrates that when women's entrepreneurship is supported not only financially but also socially, communities experience a ripple effect of improved well-being, reduced household conflicts, and strengthened social cohesion.

In sum, this study ties together the interrelated dimensions of theory, evidence, and practice. Theoretically, it extends the application of Empowerment Theory to explain how financial resources can transform gender relations and reduce violence. Empirically, it fills a contextual gap by providing localized evidence from rural Tanzania, an area often underrepresented in global discussions of economic empowerment and GBV reduction. Practically, it contributes to the design of gender-responsive financial programs that integrate social work interventions to enhance their transformative potential.

Ultimately, the study concludes that soft loans are not merely financial instruments but catalysts for social change. When coupled with training, mentorship, and community sensitization, they can disrupt cycles of dependency and violence that limit women's potential. Therefore, sustainable reduction of GBV in Muleba and similar contexts depends on an inclusive model that merges economic empowerment with social, psychological, and institutional support. This comprehensive approach aligns with Tanzania's commitment to achieving Sustainable Development Goal 5 on gender equality and advancing the National Plan of Action to End Violence Against Women and Children (2021–2026), reaffirming that women's financial independence is both a human right and a pathway to lasting peace and development.

5.4 Recommendations

To make soft loans more effective in addressing gender-based violence, a number of actions should be taken. Financial institutions and policymakers should design loan programs that are sensitive to women's realities. This includes allowing for alternative forms of collateral and simplifying application procedures to accommodate women with limited formal education. Legal reforms should be enacted and enforced to protect women from economic and domestic abuse associated with their financial independence.

Microfinance institutions should ensure that women are well-informed about loan terms and repayment responsibilities. Financial literacy programs should be provided to equip women with the skills needed to manage loans successfully. Additionally, community leaders, religious institutions, and local authorities should be engaged to address harmful gender norms that hinder women's access to economic resources.

Women themselves are encouraged to form or join cooperative groups that offer financial and emotional support, as these networks can enhance solidarity and resilience. Community education initiatives should also involve men, fostering a supportive environment that encourages shared financial responsibilities and respect for women's business roles.

5.5 Recommendations for Further Study

This study was limited to Muleba District and involved a relatively small sample of women entrepreneurs. Future research should be conducted in other districts or regions to explore the generalizability of the findings. Longitudinal studies are recommended to examine the long-term effects of soft loans on women's empowerment and safety. Future studies could also include male perspectives to better understand how men perceive and respond to women's economic independence. Moreover, further investigation could be done on the effectiveness of digital financial services in improving access to soft loans and addressing challenges faced by rural women entrepreneurs.

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APPENDICES**APPENDIX: QUESTIONNAIRE**

Put a tick (✓) on relevant options

Part 1: Demographic information questions

1. What is your age?

- Under 18 []
- 18-24 []
- 25-34 []
- 35-44 []
- 45-54 []
- 55-64 []
- 65 or older []

2. What is your gender?

- Male []
- Female []
- Prefer not to say []

3. What is your current marital status?

- Single []
- Married []
- Divorced []
- Widowed []
- Separated []
- In a domestic partnership

4. What is the highest level of education you have completed?

- No formal education
- Primary education []
- Secondary education []
- Vocational training []
- Bachelor's degree and above

5. What is your current employment status?

- Employed full-time []
- Employed part-time []
- Self-employed []
- Unemployed []
- Student []
- Retired []

6. How many dependents do you have?

- None []
- 1 []
- 2 or more []

PART 2: Questionnaire based on the study objectives

Objective 1: Identify the Types of Gender-Based Violence Faced by Women
Entrepreneurs in Muleba District

1. Have you ever experienced any form of violence related to your entrepreneurial activities?

- Yes []
- No []

2. What type(s) of violence have you experienced? (Select all that apply.)

- Physical violence []
- Emotional/Psychological violence []
- Economic violence []
- Sexual violence []

3. Who was the perpetrator of the violence? (Select all that apply.)

- Family member []
- Business partner []
- Customer []
- Lender []
- Other (please specify) _____

4. How frequently have you experienced such violence in the past year?

- Never []
- Rarely (1-2 times) []
- Frequently (More than 5 times) []

5. Did the experience of violence affect your business operations?

- Yes []
- No []

Objective 2: Assess the Significance of Soft Loans in Empowering Women
Entrepreneurs to fight against gender based violence GBV

1. Have you ever accessed a soft loan for your business?

- Yes []
- No []

If yes, was it supportive of your business Growth?

2. How has the soft loan impacted your business? (Select all that apply.)

- Increased income []
- Business expansion []
- Improved business skills []
- No significant impact []

3. Do you feel more empowered to make decisions in your business after receiving the soft loan?

- Yes []
- No []
- If yes, how? []

4. Has access to soft loans reduced your vulnerability to GBV?

- Significantly []
- Moderately []
- Slightly []
- Not at all []

5. Would you recommend soft loan programs to other women entrepreneurs facing GBV?

- Yes []
- No []

Objective 3: Identify the Challenges Faced by Women Entrepreneurs in Accessing Soft Loans

1. Have you ever faced challenges in accessing soft loans?
 - Yes ☐
 - No ☐
2. If yes, what challenges have you encountered? (Select all that apply.)
 - Lack of collateral ☐
 - High-interest rates ☐
 - Complex application procedures ☐
 - Gender discrimination ☐
 - Lack of financial literacy ☐
3. How did these challenges affect your decision to apply for a soft loan?
 - Discouraged application ☐
 - Delayed application ☐
 - Sought alternative financing ☐
 - No effect ☐
4. Have you received any support or training to overcome these challenges?
 - Yes ☐
 - No ☐
5. What support mechanisms would you suggest to improve access to soft loans for women entrepreneurs? (Select all that apply.)
 - Financial literacy programs ☐
 - Simplified loan application processes ☐
 - Lower collateral requirements ☐
 - Support groups for women entrepreneurs ☐
 - Other (please specify) _____

APPENDIX 2; INTERVIEW GUIDE

OBJECTIVE 1: Identify the Types of Gender-Based Violence Faced by Women Entrepreneurs in Muleba District

1. Can you describe any instances where you faced physical violence related to your business?
2. How has verbal abuse or intimidation affected your entrepreneurial journey?
3. In what ways have economic restrictions impacted your business decisions?
4. Can you share experiences of sexual harassment in your business context?
5. How do local gender norms influence your role as a business owner?

OBJECTIVE 2: Examine the significance of soft loans in empowering entrepreneurial women to combat GBV.


1. How has access to soft loans influenced your financial independence?
2. Can you describe how soft loans have impacted your decision-making power in your business?
3. In what ways have soft loans helped you address or prevent GBV?
4. How has your overall quality of life changed after receiving soft loans?
5. What challenges have you faced in utilising soft loans effectively?

OBJECTIVE 3: Identify the challenges faced by women entrepreneurs in accessing soft loans.


1. Can you discuss the specific challenges you faced regarding collateral when seeking soft loans?
2. How has the loan application process affected your ability to obtain financing?
3. Can you share any experiences of discrimination by financial institutions?

4. In what ways has financial literacy impacted your loan acquisition process?
5. How do cultural norms in Muleba influence your access to soft loans?

APPENDIX 2: CLEARANCE LETTERS



THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY
THE OPEN UNIVERSITY OF TANZANIA



Ref.NoOUT/PG202300553

18th June, 2025

District Commissioner Officer,
P.O Box 03,
MULEBA-KAGERA.


Dear Permanent Secretary,

RE:RESEARCH CLEARANCE FOR A STUDENT DIANA DANIEL MWAKALONGE PG202300553

2. The Open University of Tanzania was established, by an Act of Parliament No.17 of 1992, which became operational on the 1st March 1993 by public notice No.55 in the official Gazette. The Act was however replaced by the Open University of Tanzania Charter of 2005, which became operational on 1st January 2007. In line with the Charter, the Open University of Tanzania missions to generate and apply knowledge through research.

3. To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief back ground, the purpose of this letter is to introduce to you **Ms.Diana Daniel Mwakalonge (Registration no PG202300553)**, pursuing **Master of Social Work (MSW)**. We hereby grant this clearance to conduct a search titled **" Assessing Role of Soft Loans in Reducing Gender Based Entrepreneurs Women Muleba . "** He will collect her data at your office from 25th June to 15th July, 2025

4. In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O.Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thank you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,
THE OPEN UNIVERSITY OF TANZANIA

Prof. Gwahula Raphael Kimamala
For: VICE CHANCELLOR



MULEBA DISTRICT COUNCIL
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL
GOVERNMENT
MULEBA DISTRICT COUNCIL



When reply quote
Ref. No. JB.32/392/01/22

Date: 27/06/2025

Vice Chancellor,
The Open University of Tanzania,
P.O. Box 23409,
DAR ES SALAAM.

RE: PERMISSION TO CONDUCT RESEARCH

The heading above is concerned.

2. Kindly, refer to your letter with Ref. No. Ref. No. OUT/PG202300553 of 18th June, 2025 bearing the above heading.
3. I am pleased to inform you that, permission has been granted to Ms. Diana Daniel Mwakalonge, to conduct research on "Assessing Role of Soft Loans in Reducing Gender Based Entrepreneurs Women Muleba" as scheduled from 25th June, 2025 to 15th July, 2025.
4. While conducting her research, she has to abide to the rules and regulations of the District Council.

Wanyenda Ph. Kutta,

For: **DISTRICT EXECUTIVE DIRECTOR.**



CC: DCDO - MULEBA
Assist her to accomplish her task

Ms. Diana Daniel Mwakalonge,
P.O. Box 23409,
DAR ES SALAAM- For attachment

Ofisi ya Mkurugenzi Mtendaji Holimashauni ya Wilaya S.L.P 131 Muleba, Kagera Barua Pepu:
andilimishwa: na ta Simu +255 28 2224013 Fax +255 28 2224168