

**THE ROLE OF SACCOS' MICROCREDITS ON THE EMPOWERMENT OF
RURAL FEMALE- HEADED HOUSEHOLDS IN NJOMBE REGION,
TANZANIA: MODERATING ROLE OF EDUCATION AND MEDIATING
ROLE OF CULTURE**

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**A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR
THE DEGREE OF DOCTOR OF PHILOSOPHY IN FINANCE
DEPARTMENT OF ACCOUNTING AND FINANCE
THE OPEN UNIVERSITY OF TANZANIA**

2024

CERTIFICATION

The undersigned, certify that they have read and hereby recommend for acceptance by the Open University of Tanzania (OUT), a thesis entitled **“The role of SACCOS microcredits on the empowerment of rural female-headed households (FHHs) in Tanzania: A case of Njombe region: Moderating Role of Education and Mediating Role of Culture”** in fulfillment of the Requirements for the Degree of Doctor of Philosophy (PhD) of the Open University of Tanzania (OUT).

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Signature

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Date

DEDICATION

Thanks to God Almighty, firstly, the work is dedicated to you, my primary source of knowledge, understanding, inspiration, help, strength, and success throughout my PhD study. Furthermore, I dedicate this work to my beloved parents, Mr. Christian Mwageni and the late Mrs. Getrude Mlolwa Mwageni (May God rest her soul in eternal peace, Amen), for your great support, care, and love. May the Lord God bless them, Amen.

ACKNOWLEDGEMENT

I am thankful to God Almighty for granting me protection, blessings, favour, and good health, which enabled me to complete this work. I sincerely thank Prof. Joseph Magali and Dr. Felician Mutasa for their guidance, and constructive criticism, which have helped me complete my thesis.

My gratitude is extended to my lovely husband, Mr Yono Stanley Kevela, for his great support and comfort. His unending support made me perform duties related to my PhD programme with focus, vigour, and enthusiasm. His encouragement enabled me to accomplish my studies as a mother and wife with love and happiness. May the Mighty God bless him. Amen.

I am deeply grateful to my lovely children Andrew Stanley Kevela, Agrey Stanley Kevela, Aman Stanley Kevela, Abel Stanley Kevela and the late Scholastika Junior Stanley Kevela (May God rest her soul in eternal peace, Amen). Their love, encouragement, faith and support in my PhD studies are deeply appreciated. May the Lord God Bless you more. Amen.

I am deeply thankful to the respondents who willingly provided information for this study. Their contributions were invaluable. I also extend my gratitude to the Yono Auction Mart Co. LTD workers, particularly, Mr Sadick Lihinda, Hilda Gabagambi and Mrs Esther Gabagambi for their support. Lastly, I thank Mr Elisha Bakuza for his advice and encouragement, which greatly facilitated the completion of this thesis.

ABSTRACT

The study investigated the role of SACCOS microcredits (SMCR) in empowering rural female household heads (FHHs) in the Njombe Region in Tanzania. The study's specific objectives were to examine the influence of SMCR on economic, social cultural and political empowerment, and the moderating role of education and the mediating role of culture in influencing SMCR and FHH empowerment. The primary data were randomly collected from the sample of 350 FHHs who were SACCOS borrowers. The structured questionnaire was used to collect data, The cross-sectional survey strategy and explanatory design facilitated data collection from four districts of the Njombe region. Data were analyzed using descriptive and regression analytical approaches concurrently with Hayes (2018) moderation and mediation processes. Findings showed that SMCR positively and significantly influenced economic and social-cultural empowerment. However, the influence of microcredits on political empowerment was positive but insignificant. Further, education positively and significantly moderated SMCR and FHHs' economic and social-cultural empowerment. The findings indicated that the moderating role of education on SMCR and political empowerment was insignificant. Moreover, culture mediated SMCR and FHHs' economic, social-cultural and political empowerment. The study emphasizes the government's formulation of policies that improve SACCOS services for marginalized groups such as FHHs. Moreover, the stakeholders should promote FHHs SACCOS services by providing financial support and training. They should also sensitize society to avoid social-cultural practices that hinder economic, social, and political empowerment of the FHHs.

Keywords: *SACCOS Microcredits, FHHs Empowerment, Education, Culture*

TABLE OF CONTENTS

CERTIFICATION	ii
COPYRIGHT	iii
DECLARATION.....	iv
DEDICATION.....	v
ACKNOWLEDGEMENT	vi
ABSTRACT	vii
LIST OF TABLES	xv
LIST OF FIGURES	xvii
LIST OF ABBREVIATIONS AND ACRONYMS	xviii
CHAPTER ONE.....	1
INTRODUCTION.....	1
1.1 Overview	1
1.2 Background to the Problem.....	1
1.3 Statement of the Problem	8
1.4 General Objective.....	9
1.4.1 General Objectives	9
1.4.2 Specific Objectives.....	9
1.4.3 Research Hypotheses.....	10
1.5 Significance of the Study	11
1.6 The Scope of the Study	11
1.7 Organization of the Study	12
CHAPTER TWO	13
LITERATURE REVIEW.....	13

2.1	Overview	13
2.2.	Theoretical Literature Review	13
2.2.1	Definition of Operational Terms	13
2.2.2.1	The Concept of Microfinance	13
2.2.2.2	Women Empowerment.....	14
2.2.2.3	Female-Headed Households.....	15
2.2.2.4	Microcredit	16
2.2.2.5	The SACCOS	17
2.3	Theoretical Framework	17
2.3.1	The Theory of Empowerment	17
2.3.2	The microcredit theory	20
2.4	Empirical Literature Review	26
2.4.1	The Relationship between Microcredit and Women Economic Empowerment	26
2.4.2	The Relationship between Microcredit and Women Social-Cultural Empowerment	30
2.4.3	The Relationship between Microcredit and Political Empowerment of Women	32
2.4.4	The Mediation and Moderating Variables in Women Empowerment Studies	33
2.4.5	The Moderation Role of Education.....	36
2.4.6	Culture as Intervening Variables in Women Empowerment	36
2.4.7	Critical Analysis of Empirical Studies on the Role of MFIs and SACCOS on Women Empowerment Done in Tanzania.....	38

2.4.7	Role of MFIs on Female-Headed Households Empowerment.....	40
2.5	The Research Gap Drawn from Empirical Literature Review	43
2.6	The Hypotheses Development	45
2.7	The Conceptual Framework	46
CHAPTER THREE		48
RESEARCH METHODOLOGY		48
3.1	Overview	48
3.2	Research Philosophy	48
3.3	Research Approach	49
3.4	The Research Design.....	49
3.5	Description of the Study Area.....	50
3.6	Population.....	52
3.7	Sample Size and Sampling Procedures	52
3.8	Data and Collection Procedures	54
3.9	Data Processing	54
3.10	Variables and Measurements	55
3.11	Univariate Regression Model.....	57
3.12	Research Models	57
3.13	Analytical Approaches Used for Mediation.....	59
3.14	Data Validity and Reliability.....	61
3.14.1	Validity.....	61
3.14.2	Reliability	62
3.15	Ethical Considerations.....	63
CHAPTER FOUR.....		65

RESULTS AND DISCUSSION	65
4.1 Overview	65
4.2 Response Rate	65
4.3 Socio-Economic Characteristics of the FHHs in SACCOS	
Microfinance	66
4.3.1 Distribution of the FHHs in SACCOS MFIs by Socio-Economic	
Characteristics	66
4.3.2 Education Level of the FHHs	66
4.3.3 Household size of the FHHs.....	67
4.3.4 Reasons for Being a female household head.....	68
4.3.5 The Period of Being Household Head.....	69
4.3.6 Distribution by Income Sources, Membership, Amount of Loan	
Received and Loan Use	71
4.3.7 Membership Period with SACCOS.....	71
4.3.8 Credit Amount Received from SACCOS.....	72
4.3.9 Loan use by the FHHs	73
4.4 Challenges Facing the FHHs in the Study Area.....	74
4.4.1 Economic Challenges	75
4.4.2 Social Challenges	75
4.4.3 Political Challenges.....	76
4.5 Effects of Microcredits on FHHs Empowerment: Descriptive	
Analysis	77
4.5.1 Effects of SACCOS Microcredits (SMCR) on FHHs Economic	
Empowerment	78

4.5.2	Effects of SMCR on FHHs Social-Cultural Empowerment.....	79
4.5.3	Effects of SMCR on FHHs Political Empowerment.....	80
4.5.4	Influence of Education and Culture on FHHs Empowerment	80
4.6	The Influence of Microcredits on Women Economic, Social-cultural and Political Empowerment: Regression Analysis	81
4.6.1	Regression Analysis Results for the SMCR Influence Estimate on Economic of FHHs.....	81
4.6.2	Regression Analysis: the Influence of SACCOS Microcredit on Social-Cultural Empowerment (SoCeMp) of FHHs	84
4.6.3	Regression Analysis: the Influence of Microcredit on Political Empowerment of FHHs	86
4.7	Hayes Process Macro: Moderating Role of Education on Relationship Between SMCR and FHHs Empowerment.....	89
4.7.1	Hayes Process Macro: Results on Moderation Role of Education on SMCR Influence for FHHs Economic Empowerment of FHHs.....	89
4.7.2	Hayes Process Macro: Moderating Role of Education on the Influence of SMCR on Social-Cultural Empowerment of the FHHs.....	91
4.7.3	Hayes Process Macro: Moderating Role of Education on Relationship Between SMCR and FHHs Political Empowerment (POEMP).....	93
4.8	Mediation Role of Culture on SMCR Empowerment Influence on the FHHs	95
4.8.1	Mediation Role of Culture on SMCR Influence on FHHs Economic Empowerment	95

4.8.2	Mediation Role of Culture on SMCR and Social-Cultural Empowerment	96
4.8.3	Mediation role of Culture on SMCR Influence on FHHs Political Empowerment	96
4.9	Final Conceptual Framework	98
CHAPTER FIVE.....		101
CONCLUSION AND RECOMMENDATIONS		101
5.1	Overview	101
5.2	Summary of Findings Based on the Specific Objectives	101
5.2.1	Assessment of the Influence of Microcredits on Economic Empowerment of the FHHs.....	101
5.2.2	Assessment of the Influence of Microcredits on Social-Cultural Empowerment of the FHHs.....	102
5.2.3	Assessment of the Influence of Microcredits on Political Empowerment of the FHHs.....	103
5.2.4	Assessment of the Effect of Moderating Role of Education on Microcredits Empowerment of FHHs Empowerment	103
5.2.5	Assessment of the Effect of Mediating role of Culture on SMCR for FHHs Empowerment.....	105
5.3	Conclusions	105
5.4	Recommendations/Implications	106
5.4.1	General Implication.....	106
5.4.2	Policy Implication	106
5.4.3	Practical Implication	107

5.4	Contribution of the Study to Theories.....	108
5.5	Limitations of the Study and Direction for Future Studies	110
	REFERENCES	112
	APPENDICES	136

LIST OF TABLES

Table 3. 1:	Sampling Frame and Sample size.....	54
Table 3. 2:	Variables and Measurement	56
Table 3. 3:	Reliability Test Results.....	62
Table 4.1:	Distribution of the FHHs by Socio-Economic Variables.....	70
Table 4.2:	Income Sources, Membership Period, the Amount Received and Loan use by FHHs	74
Table 4.3:	Multiple Response test Results for Economic, Social and Political Challenges for the FHHs	77
Table 4.4:	Descriptive Analysis Frequencies- Effect of Microcredits on FHHs Economic Empowerment N=350	78
Table 4.5:	Effect of Microcredits on FHHs Social-Cultural Empowerment N=350	79
Table 4.6:	Effect of Microcredits on FHHs Political Empowerment N=350	80
Table 4.7:	Effects of Education on FHHs Empowerment N=350.....	81
Table 4.8:	Model Estimate Coefficients for SMCR Influence on ECeMp of the FHHs.....	82
Table 4.9:	Model Summary for Regression LogSoCeMp on SMCR	85
Table 4.10:	Model Summary for Regression Analysis Results.....	86
Table 4.11:	Model Summary for Education Moderation Role on SMCR.....	90
Table 4. 12:	Regression Analysis Results on Moderation Roles of Education on SoCeMp of the FHHs	92
Table 4.13:	Moderation Role on SMCR in POEMP of FHHs	94

Table 4.14: Model Estimates for Culture Mediation Role on the SMCR	
Influence on FHHs Empowerment	98

LIST OF FIGURES

Figure 2.1:	The Conceptual Framework	46
Figure 3.1:	Education moderation role on empowerment.....	59
Figure 3. 2:	Illustration of the Mediating effect of Culture	61
Figure 4.1:	The Final Conceptual Framework	99

LIST OF ABBREVIATIONS AND ACRONYMS

ACSI	Amhara Credit and Saving Institution
ANOVA	Analysis of Variance
CUTR	Culture
ECeMp	Economic Empowerment
Educ/EDUC	Education level of the FHHs empowerment
FAO	The United Nations Food and Agriculture Organisation
FGDs	Focus Group Discussions
HIV/AIDS	The Human Immune Virus/ Acquire Immune Disease Syndrome
IGA	Income Generating Activity
ILO	The International Labour Organisation
MAFSC	Ministry of Agriculture Food Security and Cooperatives
MFI	Micro Finance Institutions
NBS	The National Bureau of Statistics
NDI	The National Democratic Institute
NGOs	Non-Government Organisation
PO_EMP/POEMP	Political Empowerment
RCCs	Rural Credit Cooperatives
SEDA	Small Enterprise Development Agency
SIDO	Small Industries Development Organization
SoCeMp	Social Empowerment
TFC	Tanzanian Federation of Cooperatives

TZS Tanzanian Shillings

USAID The United States of America International Development

CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter provides the background to the problem, a statement of the problem, objectives, and research hypothesis. It also presents the significance of the study, scope, limitations, and its structure.

1.2 Background to the Problem

Empowerment is the ability of the least privileged people to access productive resources that help them obtain the goods and services they need, increase their earnings, and participate in the development process and decision-making in the community (Oxfam, 2013). World Bank (2022) proved that most women lack access to assets, credit, social networks, and political opportunities relative to men. Majority of women globally live in absolute poverty because they lack power in social-culturally, economically and politically (Baruah, 2023). Women empowerment economically is shown by the participation of women in economic activities. Sinha et al.(2023) reported that the participation of women in businesses and work was low globally and much lower in developing countries. Sinha et al.(2023) indicated that the rate of participation in work-business activities was 45% in the USA, 43% in the UK, 42% in Canada, 40% in Indonesia, 35% in Sri Lanka and Brazil, 32% in France and 31.6% in India.

Women in Africa are less empowered, making them more susceptible to extreme poverty than men. African women bear heavier loads of unpaid labour, possess fewer

assets and productive resources than men, earn a small income and work more hours than men. Also, women's right to participate equally in social-economic decision-making is denied at all levels (Wanjala, 2021). Mrema (2015) revealed that in Monduli district, Tanzania, women lacked active participation in economic activities, particularly tourism activities. They also lacked full participation in local and regional decision-making. WFP (2017) asserted that most women in Tanzania don't have access to services such as post-harvest technologies, financing, insurance, extension, information, inputs services and this reduces their empowerment. Urassa (2023) revealed that some Tanzanians' cultural norms did not offer equal land inheritance. These social-cultural traditions limit women from transferring and controlling land. The findings revealed that women experienced low empowerment and gender inequality. Some unfavourable culture and norms deny economic empowerment for women. However, the study did not examine how microcredit enhances women's social, economic, cultural and political empowerment.

Mwanga (2016) found that 74 % of women microfinance institutions (MFIs) clients in the Siha district in the Kilimanjaro region had no opportunity to make decisions. However, the study did not concentrate on female-headed households. Wondimu et al. (2022) apprehended that FHHs in Ethiopia attained low education, had low access to employment and income and hence experienced insecure livelihood. The societies also isolated them and were susceptible to violence. Lebni et al. (2020) comprehended that the FHHs in Iran faced social stigma, unfavourable cultural and social norms and they felt that they were socially insecure.

Many studies assessing microcredit's role on women's empowerment do not concentrate on female-headed empowerment but generally on women's empowerment (Sheikh et al., 2015; Addai, 2017; Metrine, 2018; Rehman et al., 2020; Akter et al., 2021; Ali et al., 2022; Baskaran et al., 2022; Jhuma & Biswas, 2023; Mbotto et al., 2023). Scanty studies have investigated the role of MFI microcredits in the empowerment of female-headed households, and all were done outside Tanzania. However, some of them, such as Ayen (2016), Chirkos (2014), Siyoum et al. (2012) in Ethiopia, Mahmood et al. (2017), Busingye and Kazooba (2018) in Uganda, concentrated on economic empowerment. Studies, such as Cheng and Ahmed (2014), Giang et al. (2015), Dupas et al. (2012), and Mula and Sarker (2013), despite mentioning the role of microcredit in the empowerment of female-headed households, focused on all women and instead of female-headed households.

Wanjiku and Njiru (2016), Addai (2017), Poominathan et al. (2016), Rathirane (2017), Akter et al. (2021), Khursheed (2021), Chale and Medard (2020), Jhuma and Biswas (2023), Mbotto et al. (2023), Giri (2023), Kimaro (2023), Pal and Gupta (2023) assessed the role of MFIs variables of legal, political and economic empowerment. However, they focused on women and not female-headed households. Edafe et al. (2023) asserted that female-headed households were the most vulnerable. The studies show that the influence of microcredit on empowering women politically are rare (Besnier, 2023).

SACCOS are also known as credit unions (Ndiege et al., 2016). Credit unions globally face various challenges. Insufficient resources have challenged credit unions in the UK

(Mangan & French, 2017). The challenges of credit unions in Serbia included low financial integration, high competition in the financial sector, demanding regulatory requirements, financial illiteracy and inadequate client protection (Krišto et al., 2020). Furthermore, taxation debate, inactive members involvement, and mission drift between economic and social objectives also restrict the development of credit unions globally (McKillop et al., 2015). Australian credit unions had no adequate strategies to attract new customers and sometimes competed with other financial institutions that were not cooperative unions (Unda, 2023). Most of the credit unions in Ghana were not technically effective (Adusei et al., 2023). In Tanzania, SACCOS face the challenges of poor loan repayment, poor business management skills, poor loan appraisal, and failure to follow regulations (Pamuk et al., 2021; TCDC, 2023). Moreover, the low integrity of staff and clients in the processing and management of loans affects the Tanzanian SACCOS (Haule & Magali, 2020).

TCDC (2023) declared that SACCOS are operated under the principles of cooperatives of independence, economic gain, autonomy and democratic decision making. Magali (2014) showed that SACCOS were concerned with gathering savings in the form of shares. The money collected were later used as loans. Anania et al. (2015) argued that SACCOS issue loans for improving social economic activities, in urban and rural areas. SACCOS provide important financial and non-financial services to their clients including microcredits, savings, deposits, training insurance and remittances (URT, 2017a).

The government of Tanzania has recognized the contribution of SACCOS in enhancing socio-economic development in both urban and rural areas since their establishment in 1938 and hence encouraged their spread (Ndiege et al., 2016). The financial liberalization policies influenced the introduction of many SACCOS both in urban and rural areas in the 1990s, which promoted the accessibility of financial services in Tanzania (TCDC, 2023). SACCOS and other cooperatives employ most of the secondary school leavers by financing small and medium enterprises, which contribute to 40% of the GDP (Qin & Ndiege, 2013; Bwana & Mwakujonga, 2013).

It was declared by TCDC (2023) in 2022 that there were a total of 2,034 and 74 active SACCOS in Tanzania and the Njombe region, respectively. However, in 2021, the number of active SACCOS in Tanzania and the Njombe region were 2,541 and 93 respectively. The data shows a decreasing trend of SACCOS because of overdue loans accumulation. TCDC (2023) further reported that From 2021 to 2022, there was an increase in number of members in SACCOS from 1.3 million to 1.8 million. Moreover, the total Assets increased from Tanzanian Shillings (TZS) 889.53 billion to 1.22 trillion in the same period. TCDC (2023) further indicated that the total Savings and Deposits increased from TZS 678.81 billion in 2021 to TZS 897 billion. Furthermore, the total number of outstanding loans increased from 798.40 to TZS 1.05 trillion. Additionally, the number of employees in SACCOS increased from 14,976 to 15,321. Finally, the share capital increased from TZS 140.11 in 2021 to TZS 203 billion in 2022 and SACCOS investment increased from TZS 79.6 billion to 94.2 billion (TCDC, 2023).

The economic activities of the people of the Njombe region include the cultivation of crops (such as round potatoes, maize, and partly beans, timber), electric pole production, small businesses, mining, and livestock keeping (URT, 2017b). Njombe region has the potential for the operation of MFIs and SACCOS because households in the region engage in timber and round potato production and other lucrative economic activities (URT, 2018b). According to USAID (2023), 4.5% of Tanzanians were HIV positive. In Njombe region, the infection rate of HIV was higher (11.4%) than in other regions in Tanzania. The HIV disease generated widows and, hence, female-headed households (URT, 2018b). Moreover, only 39% of the SACCOS members in the Njombe region in 2023 were females, signifying that few females joined the SACCOS (URT, 2023).

TCDC (2023) reported that 65 SACCOS were operational as of December 2023, compared to 11 that were not. There were also 15,205 SACCOS members in the Njombe region. There were 42.5% men and 57.5% women among the members. Shares, savings, and deposits totalled Tanzanian Shillings (TZS) 1,962,718,670.20, 2,240,231,515.00 and 5,415,858,142.17, respectively. Moreover, the SACCOS had disbursed loans totalling TZS 29,446,840,240.39, and ZS 26,947,128,506.49 was the total amount of loans repaid. Nevertheless, TZS 2,499,711,733.90 was the number of loans in arrears (TCDC, 2023). After showing a high percentage of outstanding loans, the researchers were inspired to examine the influence of SACCOS microcredit on the empowerment of FHHs in the Njombe region.

This study integrated the variables of SACCOS microcredits and women empowerment theory. Despite scholars including Haldar and Stiglitz (2014), Huis et al. (2017), Agyemang et al. (2019), Partal and Gönel (2020), Akula and Singh (2021), Baskaran et al. (2022), Ranabahu and Tanima (2022), Jhuma and Biswas (2023), Giri (2023), and Pal and Gupta (2023) have presented the variables of women empowerment, not articulated how microcredits promote the women empowerment of the female headed households when integrating the mediating role of culture and moderating role of education.

The following studies: Ellis et al. (2007), Sutton-Brown (2011), Norwood (2014), Kabeta (2017), Mecha (2017), Josephat et al.(2017), Kittilaksanawong and Zhao (2018), Shaheen and Hussain (2019), Mengstie and Singh (2020), Al-Shami et al. (2021) and Sarpudin et al. (2023) showed that education and culture influence women's empowerment but did not analyze how can these variables influence empowerment for female-headed households who borrowed from SACCOS. Scholars such as Kyara (2013), Mwanga (2016), Shekilango (2012) and Kato and Kratzer (2013) explored the role of SACCOS in empowering women but they did not focus on female-headed households in Tanzania. Previous authors that explored the influence of microcredit on women and female-headed empowerment did not consider the moderating variable of education and the moderating variable of culture. Similarly, the influence of microcredit on women's empowerment has been scarcely studied in the literature (Besnier, 2023).

1.3 Statement of the Problem

Despite SACCOS being an essential accelerator of the economic growth of the Tanzanian and Njombe regions, they face the challenges of nonperforming loans (TCDC, 2023). WFP (2017) and Mrema (2015) assessed that services such as post-harvest technologies, financing, insurance, information, extension and inputs services were denied to most women in Tanzania, reducing their empowerment. Studies such as Shekilango (2012), Kyara (2013) Kato and Kratzer (2013), Magali (2014), Mwanga (2016) and Josephat et al. (2017) stated that SACCOS have empowered women social-culturally and economically in Tanzania. However, the variable of political empowerment was not intergrated in their studies. Meanwhile, these studies did not include the political variables and moderating role of education and mediating role of culture on women empowerment. The studies that link the role of microcredit on political empowerment are scanty (Besnier, 2023). Previous studies did not show how SACCOS have managed to empower the female-headed households in Tanzania. USAID (2023), Kessy et al (2010), and URT (2018b) showed that women, specifically widows in the Njombe region, were highly vulnerable since they frequently faced low social protection, property grabbing, and they were denied control of important assets. Studies such as Ellis et al. (2007), Sutton-Brown (2011), Rehman, Moazzam and Ansari (2015), Kabeta (2017), Mecha (2017), Josephat et al. (2017), Mengstie and Singh (2020), Al-Shami et al. (2021) and Sarpudin et al. (2023) showed that culture and education may influence women's empowerment but no empirical analysis was done to indicate the level of influence.

This study introduced the moderating role of education and the mediating role of culture in enhancing microcredit empowerment for female-headed households. The study concentrated on the SACCOS' microcredit role in empowering the female-headed households economically, socially, culturally, and politically in the Njombe region, which was the second region to have the highest percentage (38%) of Female-headed households in Tanzania (URT, 2022). The previous studies did not integrate the microcredit theory, empowerment theory, SACCOS microcredit, and empowerment of female-headed households in a single study. This is, therefore, the knowledge gap that this study covered.

1.4 General Objective

1.4.1 General Objectives

The general objective of the study was to assess the role SACCOS' microcredit on the empowerment of Female-headed Households in the Njombe region.

1.4.2 Specific Objectives

The study was enrolled by the given specific objectives.

- i. To examine the influence of microcredit on the economic empowerment of FHHs
- ii. To examine the influence of microcredit on the social-cultural empowerment of FHHs
- iii. To examine the influence of microcredit on the political empowerment of FHHs

- iv. To examine the influence of the moderating role of education on the relationship between microcredit and economic, social-cultural and political empowerment of FHHs
- v. To examine the influence of the mediating role of culture on the relationship between microcredit and economic, social-cultural and political empowerment of FHHs.

1.4.3 Research Hypotheses

The study tested the following research hypothesis

H₁: Microcredit positively influences the economic empowerment of FHHs

H₂: Microcredit positively influences the social-cultural empowerment of FHHs

H₃: Microcredit positively influences the political empowerment of FHHs

H₄: Education moderates the relationship between microcredit and economic empowerment of FHHs

H₅: Education moderates the relationship between microcredit and social-cultural empowerment of FHHs

H₆: Education moderates the relationship between microcredit and political empowerment of FHHs

H₇: Culture mediates the relationship between microcredit and economic empowerment of FHHs

H₈: Culture mediates the relationship between microcredit and social-cultural empowerment of FHHs

H₉: Education mediates the relationship between microcredit and political empowerment of FHHs

1.5 Significance of the Study

Developing countries such as Tanzania require special attention on female-headed households since they typically lack access to land, labour, insurance market and credit, and discriminated cultural norms (WFP, 2017). This study's findings help policymakers, microfinance institutions, NGOs, and the government establish mechanisms to improve female-headed households. The study guides and helps policymakers create policies that empower female-headed households and shows how education and culture should be used to foster the empowerment of women economically, socially, culturally, and politically.

This study contributes to the empowerment theory and microcredit theory by analyzing how the theory of empowerment and microcredit are integrated to explain the empowerment of female-headed households. The empowerment theory asserts that acquiring resources from the denied population promotes empowerment, and the microcredit theory contends that microcredit can empower the marginalized population. In this study, microcredit was acquired to empower female-headed households. The study also introduced the borrowers' education and culture as a variable to explain the relationship between microcredit and economic, social, cultural, and political empowerment. Previous scholars in Tanzania did not integrate these variables into the same study.

1.6 The Scope of the Study

The study provides the analysis on SACCOS which are semi-formal financial institutions and the study was done in the Njombe region. Also the study focus on the

political, social cultural and economic variables of women empowerment. The contemporary focus in the study of empowerment concentrates mostly on economic, social, cultural, and political factors (Reshi & Sudha, 2022). Integrating these variables broadens an understanding of the empowerment concepts (Kabeer, 2005).

1.7 Organization of the Study

This study has been arranged into five chapters: Chapter one explains the background of the study, the problem statement, objectives, contributions, and the structure of the study. Chapter two presents the literature review, in which the studies that assessed the role of microcredits on women empowerment were reviewed, as well as the impact of microfinance and microcredit programs on the empowerment of both married and female-headed households.

Chapter three describes the methodology employed in the study. It covers the research philosophy, study area description, research design, sampling procedures and the models and techniques used for data collection and analysis. It also entails the variables and measurement, validity and reliability and research ethics considerations. Chapter four includes the data presentation and discussion, providing practical insights that engaging and interesting the audience. Chapter five covers the summary of findings, conclusion, recommendations and policy implications for the study based on the study findings presented. The chapter also provides the limitations and directions for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This chapter reviews the literature on microfinance programs and their roles in empowering women and female-headed households. It also contains a theoretical and empirical literature review that shows the strengths and weaknesses of previous research on the potential of microcredit in empowering women. The chapter also presents the theoretical and empirical gaps and the conceptual framework.

2.2. Theoretical Literature Review

The theoretical literature review covers the definition of terms and concepts and the theoretical framework. The two theories covered are empowerment theory and microcredit theory. The two theories articulate how microcredits enhanced the empowerment of FHHs.

2.2.1 Definition of Operational Terms

This section defines the terms empowerment, microfinance, microcredit, female-headed household, and SACCOS. The definitions provide the proper meanings of the concepts under study and hence simplify the understanding of them. Understanding the concepts is essential for positioning the reader to discern the inferential relationship between the variables.

2.2.2.1 The Concept of Microfinance

Microfinance provides a broad range of financial services such as credit, savings, and

training to poor and low-income households and their micro-enterprises (Olugbenga & Mashigo, 2017). These services include loans, savings insurance, and remittance (Mayoux, 2005). The term microfinance covers all the institutional management and approaches, from small self-help groups with many members to huge organizations with nationwide coverage and millions of clients. MFIs can be non-governmental organizations (NGOs), savings and loan companies, and credit unions (for example, SACCOS) (Williams, 2011). The formal microfinance institutions operate in Government Banks, Commercial Banks, or Non-bank Financial Institutions. Microfinance organizations target poor women and usually those from socially excluded groups (Yimam, 2014). This study implements the definition of microfinance from Mayoux (2005), which stresses that microfinance has the power to promote women's empowerment.

2.2.2.2 Women Empowerment

Empowerment is defined as the least privileged people's ability to access productive resources that help them raise their earnings and obtain the goods and services they need (Chen & Tanaka, 2024). Empowerment promotes the participation of disadvantaged groups in the development process and decision-making (Oxfam, 2013). Women empowerment is a dynamic and multidimensional process that helps women to realize their full power in every aspect of life. It includes independence in making decisions, free from shackles forced by traditions, convictions, and practices, and a greater ability to build their own lives and control the situations that influence their lives (Sheikh & Sadaqat, 2015). Women empowerment is a method by which disempowered women can make their own choices and achieve control over their lives

(Kato & Kratzer, 2013). Malhotra et al. (2002), emphasized that women empowerment improves women's autonomy, decision-making, control gain over economic resources, political participation, social networks, and legal awareness at the household, community, and broader levels. The study adopts the definition of empowerment from Oxfam (2013), which emphasizes that empowerment enables the disadvantage group of the population to access resources and in this way they improve the wellbeing of the society.

2.2.2.3 Female-Headed Households

Kabeer (2005) and FAO (2016) classified women's ability to resource entitlement as household heads, into three groups. The first group was which all decisions are taken by a woman due to the absence of males. The second group is where women are the main providers due to male illness and unemployment, but where ultimate decision-making power is exercised by males. The last group consists of female-headed households where male members are temporarily absent and women run households on their behalf. Understanding these classifications is crucial in comprehending the dynamics of female-headed households and the roles women play in them.

Female-headed households encompass diverse family structures where women assume the primary role in decision-making and caregiving. This definition recognizes that female-headed households can result from various circumstances, such as divorce, separation, or the choice to parent independently (Vo & Ho, 2023). Female-headed households are families with a woman as the primary decision-maker and manager of the home. These households' makeup can result from several events, such as

widowhood, divorce, or women's deliberate decision to take the lead in their homes (Posel et al., 2023). This study adopts the definition of the FHH from Vo and Ho (2023), which assertet that FHH occurs when the husband is absent for any reason.

2.2.2.4 Microcredit

Microcredit, the provision of small loans by microfinance institutions to their clients (Zidana et al., 2024). Microcerdit services increases income, promotes acquisition of assets, improves health, better nutrition, and enhances access to education and housing (Mayoux, 2005). The primary aim of microcredit is to empower economically disadvantaged communities, alleviate poverty, promote economic self-sufficiency, and enhance financial inclusion in areas where traditional banking services are often out of reach (Armendáriz & Morduch, 2005).

Fundamentally, microcredit is the process of providing financial support to small-scale, usually in the form of loans, to people who have low chances of accessing standard banking services because of their low income or lack of collateral (Yunus, 2003). Microcredit promotes income increase, productivity, and acquisition of assets, hence promoting the economic growth (Partal & Gönel, 2020). The study adopted the definition of microcredit from Armendáriz and Morduch (2005), that recognizes the diverse role of microcredits in improving clients' livelihoods and empowering the disadvantaged population.

2.2.2.5 The SACCOS

Bwana and Mwakujonga (2013) explained that the Savings and Credit Cooperative (SACCOS) is a cooperative type that organizes the pooling of savings from the members and then issues loans from those savings. SACCOS are crucial in reaching marginalized communities and giving them access to official financial services. By bridging the gap between traditional banking and those who are underbanked or unbanked, these cooperative organizations promote a more inclusive financial environment (Anania et al., 2015). Savings and Credit Cooperative Societies (SACCOS) lay a strong emphasis on management and governance procedures and guarantee that the interests of all members are reflected and governance in SACCOS is maintained through elected boards and committees (Messabia et al., 2023). Mrema and Kinyondo (2024) declared that SACCOS are essential in empowering women and supporting their social and economic well-being. This study enriches Mrema and Kinyondo's (2024) definition, which acknowledged the power of SACCOS' microcredit in promoting empowerment for marginalized groups of the population in Tanzania.

2.3 Theoretical Framework

The theory of empowerment and theory of microcredit are discussed in this theoretical framework section.

2.3.1 The Theory of Empowerment

The empowerment theory mainly guided this study. The theory was early introduced by Julian Rappaport in 1981. Rappaport (1981) defined empowerment as increased

autonomy and self-determination of people in a given community. The empowerment gives power to those who had no such power before. Rappaport (1981) explained that powerless people can be empowered and by influencing decisions and allocate their resources independently. Various scholars have later developed the theory. Sevefjord and Olsson (2000) asserted that empowerment enables people to make strategic choices that were denied in the past. Malhotra et al. (2002) outlined the variables for measuring women's empowerment at individual, community, and a broader level. Malhotra et al. (2002) classified women's empowerment into economic, socio-cultural, familial/interpersonal, legal, and psychological categories. In each category, they specified the constructs for measurements..

According to Huis et al. (2017), empowerment occurs when groups or individuals gain the ability to influence outcomes. Rappaport (1984) stressed that through empowerment, individuals, organizations, and communities improve their livelihoods. Foster-Fishman et al. (1998) contended that at an individual, organizational, and community level, empowerment promotes the respective beneficiary's gain of resources, access efforts, and understanding of the working environment. Familiarization with the environment fosters achieving individual, organizational, and community goals.

Through the empowerment process, individuals, groups, and communities gain skills paramount in problem-solving and decision-making (Zimmerman, 2000). Therefore, empowerment theory combines available skills, resources, and opportunities to achieve the planned goals (Abebe & Kegne, 2023). The skills create self-awareness

and make individuals, organizations, and communities aware of the existing opportunities (Ranabahu & Tanima, 2022).

Kratzer and Kato (2013) regarded self-control, self-efficacy and self-esteem as variables in the empowerment theory. Rahman (2022) conceptualized the empowerment concept in an economic context by stating that microfinance can improve the clients' livelihood by offering financial services, employment opportunities, and training services. Malhotra et al. (2002) organized the empowerment variables into social, political, cultural, economic, interpersonal, and legal levels. He further organized the empowerment variables into individual, community and broader levels.

Strengths of women empowerment theory

This theory comprises various variables, making it easy for scholars to use it in different contexts (Magali, 2022). Kabeer (2005) highlighted that the theory establishes a framework for identifying and addressing systemic and historical injustices that have disadvantaged women. The theory elucidates how the acquired resources may be invested in education, health, and asset acquisition (Duflo, 2012).

This theory emphasizes empowerment in various contexts, such as economic, social, cultural, interpersonal, legal, and political participation for women. The theory encourages women and other disadvantaged groups to participate in political, sociocultural, and economic activities (Malhotra et al., 2002).

Weaknesses of women empowerment theory

Mama (1995) explained that the theory of empowerment risks forcing Western conceptions of empowerment upon nations with distinct norms and values. It may also fail to consider diverse cultural circumstances sufficiently. Malhotra et al. (2002) contended that quantifying empowerment is complex due to current methods that are unable to adequately account for its multifaceted nature. According to Mohanty (2006), focusing on personal empowerment could lead to people ignoring more significant problems like institutionalized discrimination and economic structures. Cornwall and Edwards (2010) argued that the idea of empowerment is frequently applied in a way that is too general, making it challenging to quantify and operationalize in real-world contexts.

2.3.2 The microcredit theory

According to Haque (2012), Muhammad Yunus initiated the microcredit theory in 1983. The microcredit theory states that injecting microcredit services into the poor and marginal populations promotes their livelihood and poverty alleviation (Agyemang et al., 2019). Gutiérrez-Nieto and Serrano-Cinca (2019) affirmed that microcredit serves the majority of poor people whom formal financial institutions can not serve. Haldar and Stiglitz (2014) showed that Mohamed Yunus proposed the group lending mechanism of microcredit, in which poor clients are organized into five to ten people. The lending type of this group was formerly known as a Grameen bank (Agyemang et al., 2019). The primary variable of microcredit theory is microcredit. However, some scholars relate the microcredit theory with other microfinance services such as microinsurance, savings and deposits and non-financial services such as

training (Mader, 2016). Awaworyi (2014) contended that microcredit promotes income increase, productivity, and acquisition of assets, hence promoting the economy's growth (Partal & Gönel, 2020).

Scholars have acknowledged the power of microcredit in improving clients' livelihoods (Mariyono, 2019). Amran and Mwasiaji (2019) examined how microcredit improved Kenyan small-scale business enterprise owners. Akula and Singh (2021) acknowledged the role of microcredit in enhancing the Indian MFI's women's decision-making. Maganga (2021) noted the role of microcredits in improving the women economic empowerment in Malawi. Baskaran et al. (2022) revealed how microcredit promoted Myanmar's economic empowerment. Akter et al.(2021) unveiled that microcredit promoted women's social and economic empowerment in Bangladesh while Al-Shami et al.(2021) exposed that microcredit enhanced the social-economic empowerment of women in Yemen.

Jinia (2016) asserted that Prof Mohammad Yunus, the father of microcredit theory, approved of the power of microcredits in encouraging the empowerment of marginalized groups, particularly women. Therefore, women's empowerment promotes poverty reduction and peace (Lwamba et al., 2022). Shakya (2016) emphasized that empowered women become independent, self-reliant, able to make the right choices, and control existing resources, hence facilitating the improvement of their livelihood, while Mecha (2017) applied the theory of empowerment to assess how microfinance may empower youths by creating building skills, leadership opportunities and employment. However, the study did not examine how microcredit

influences empowerment in female-headed households. The study involved moderating variables such as gender, age, lifestyle, and political stability.

The review of literature has revealed a series of positive outcomes on the influence of microcredits on empowering women. Rahman (2022) in Bangladesh, Al-shami et al. (2018) in Malaysia, Li et al. (2011) in China, Pal and Gupta (2023) in India, Giri (2023) in Nepal, and Mbotto et al. (2023) in Nigeria revealed the power of microcredit in promoting the economic empowerment, particularly income increase. Similarly, scholars have found that microcredits have improved social empowerment in terms of decision making, mobility, autonomy, and violence reduction in China, Ghana, and Bangladesh (Li, et al., 2011; Norwood, 2014; Jinia, 2016; Debnath et al., 2019; Rahman, 2022).

None influence of microcredits on FHHS economic empowerment was revealed by Busingye and Kazooba (2018) in Uganda. Drolet (2011) found that no association between microcredits and women's empowerment in Cairo, Egypt. Garikipati (2012) found a small effect of microcredit on women's time use empowerment in India. Al-shami et al. (2021) showed that microcredit did not emphasize decision-making in Arabian countries such as Yemen because of the dominance of a patriarchal system. Basumatary et al. (2022) found that the microcredits program in India did not empower women. Empowerment was measured in terms of time used for wage and non-market activities.

Strengths of microcredit theory

Microcredit theory's emphasis on financial inclusion, which enables people typically outside formal banking institutions to obtain credit, is one of its main strengths (Yunus, 1999). Microcredit encourages entrepreneurship and other revenue-generating endeavors by providing small loans to the underprivileged, often women (Armendáriz & Morduch, 2005). Mayoux (1998) highlights how microcredit empowers women by eliminating conventional gender norms and giving them chances to become financially independent. Banerjee et al. (2015) confirmed that microcredit raises borrowers' incomes and their standards of living and promotes the availability of health and educational services.

Weaknesses of the microcredit theory

The theory assumes a straightforward relationship between microcredit and the improved economic status of the clients without considering the broader socio-economic context (Banerjee et al., 2015). Morduch (1999) drew attention to the possibility that problems, including unequal resource distribution, limited access to education, and structural economic difficulties, may not be adequately addressed by microcredit. Although targeting women is frequently done with good intentions, Kabeer (2005) contends that it occasionally reinforces old gender norms and may not always result in greater female empowerment. High interest rates and frequently required to pay for operating expenses, can be burdensome for borrowers, particularly those struggling financially (Morduch & Armendariz, 2005). Although group lending can promote social capital, it can also result in peer pressure and make it difficult for borrowers to fulfill their repayment commitments (Karlan & Zinman, 2011).

The literature articulates that the studies assessing the role of microcredits on the political empowerment of women and female-headed households are scanty (Besnier, 2023). The current study assessed how the empowerment theory was applied to rural SACCOS female-headed households in Tanzania to empower them economically, socially-culturally, and politically. As a theoretical gap, This study included the moderating variable of education and the mediating variable of culture. The empirical literature review disclosed that the variables on the influence of microcredit on political dimensions for women were less studied by most of the previous scholars such as Shekilango (2012), Mwanga (2016), Kyara (2013) and this was also the gap the study filled. Bwana and Mwakujonga (2013) explained that cooperatives, including SACCOS in Tanzania by financing most rural SMEs, provide employment to unemployed youths and contribute approximately 40% of the Tanzanian GDP, motivating to assess how SACCOS empower female-headed households and the empowerment theory was applied to enable the contribution of the theory. Using thematic analysis, Jhuma and Biswas (2023) revealed that the microcredit system brought short-term liquidity for clients in Bangladesh. Nevertheless, social, cultural, and political forms of empowerment were not covered. Hinkosa (2023) concentrated only on Ethiopian microfinance program adoption determinants of the female-headed households.

Studies such as Malhotra et al. (2002), Kabeer (2005), Mecha (2017) Jhuma and Biswas (2023), Mbotto et al. (2023), Giri (2023), Kimaro (2023), Pal and Gupta (2023) ignored the variable of microcredit political influence and also their studies generalized all women. Previous studies such as Jhuma and Biswas (2023), Mbotto et

al. (2023), Giri (2023), Kimaro (2023) and Gupta (2023) did not analyze the influence of mediating variables of culture and moderating variables of education on the empowerment of female-headed households who borrowed microcredit from SACCOS. Therefore, a theoretical gap is the application of empowerment theory in Tanzanian rural SACCOS female-headed households while integrating economic, political, and social variables. This study applied economic, social-cultural, and political empowerment variables because the researcher perceived that these variables fit circumstances prevailed in the Njombe region. The women in the region lacked economic, social-cultural, and political empowerment (URT, 2023).

The empowerment and microcredit theories justify the formulation of the hypotheses that acknowledge microcredit's role in empowering female-headed households in economic, social, cultural, and political contexts. Mecha (2017) when reviewed the role of microfinance in empowering the youth and treated the education level as a moderator variable. Recognizing borrowers' education level contributes significantly to the theory of empowerment by empirically analyzing its moderation role in explaining the relationship between microcredit and empowerment.

Moreover, Josephat et al. (2017) stated that the bad tribal culture hindered the women from realizing microcredit empowerment for SACCOS clients in the Kondoa district in Tanzania. However, Josephat et al.(2017) did not analyze how culture explained the relationship between microcredit and economic, social, cultural, and political empowerment. Therefore, this study treated culture as a mediating variable to explain the relationship between microcredit and economic, social, cultural, and political empowerment for female-headed households in the Njombe region. The study,

therefore, predicted the hypotheses that the education level of the borrowers moderated the relationship between microcredit and economic, social, cultural, and political empowerment for female-headed households in the Njombe region. However, the study hypothesized that the tribal culture mediated the relationship between microcredit and economic, social, cultural, and political empowerment for female-headed households.

2.4 Empirical Literature Review

This section presents the empirical studies on the relationship between microcredit and women empowerment variables.

2.4.1 The Relationship between Microcredit and Women Economic Empowerment

Khan et al.(2013) confirmed that despite the expansion of microcredit, there seem to be divergent opinions regarding its effectiveness in women' economic empowerment, with an empirical study using descriptive analysis. The study unveiled that MFI microcredits empowered women economically in Pakistan. Similarly, Sheik and Sadaqat (2015), with the help of descriptive and regression analysis, measured the relationship between microcredit and women economic empowerment in Pakistan. The findings showed that 36% of women had lower, 56% moderate and only 8% attained the higher economic empowerment. The authors showed that empowering women and advancing their economic status might improve their social and economic progress prospects for the whole community and support their sustainable growth. Also, Wanjiku and Njiru (2016), using the descriptive analysis and 120 clients with

MFI women, examined the role of MFI services on women economic empowerment in Kenya. The study revealed that MFIs empowered women economically by providing them with start-up and working savings, capital, training, and household decision-making. Poominathan et al. (2016), using descriptive analysis, chi-square, one-way- ANOVA, and regression analysis and 100 MFI women clients, revealed that MFIs empowered women economically in terms of income increment in Karaikal district in India. All these studies concentrated on economic empowerment, ignoring social-cultural and political empowerment.

Fwamba et al. (2015) showed that MFIs empowered women economically through continuous involvement in decision making, control over resources, self-employment, and savings increase, advisory services and microcredit services in Kenya. However, the study revealed women's low participation in MFIs. The study included 10 MFIs and 40 MFIs clients and data was analyzed using descriptive and regression analysis. However, the sample size was too small to conclude the role of MFIs for Kenyan clients, emphasizing the need for larger sample sizes in future research.

Tarozzi et al. (2015) revealed that increased access to loans maintained significant empowerment of women borrowers on income from agriculture, animal husbandry, nonfarm self-employment, labor supply, and schooling in Ethiopia. The study used a regression data analysis. However, the the role of MFI on political empowerment was not assessed. Mula and Sarker (2013) used 144 MFIs clients, a t-test and a descriptive analysis to assess the effects of MFIs on women's economic empowerment in India. The study revealed that income, employment, investment, savings, assets, and consumption influenced women's economic empowerment. However, this study did

not discuss the role of MFIs on political empowerment. Poominathan et al. (2016), using descriptive analysis, one-way- ANOVA, chi-square, regression analysis, and 100 MFI women clients, revealed that MFIs empowered women economically regarding income provision in Karaikal districts in India. However, the study did not review the role of MFI in social-cultural and political empowerment, and the sample size was too small to generalize findings.

Aruna and Jyothirmayi (2011) assessed the role of MFIs on Women's empowerment in India using 150 borrowers and 150 non-borrowers, factor analysis and multivariate regression analysis. The study revealed that women's economic status, decision-making power, knowledge, and self-worth were linked with women's empowerment. The study found that more empowered women borrowed loans from MFI than non-borrowers. However, the study also revealed that MFI did not help the poorest women. On the other hand, Addai (2017) used 500 MFIs women clients and a probit model and found that MFIs empowered women economically and socially in Ghana. Al-shami et al. (2018) concluded that AIM microcredit improved women monthly income and facilitated households' expenditure in Malaysia, while Li et al. (2011) revealed microcredit's vivacious and significant influenced on women economic empowerment in China. Al-Shami et al. (2021) portrayed that although microcredit fostered entrepreneurship and income generation, in Arabian countries such as Yemen, patriarchal norms prevented decision-making and mobility empowerment.

Ali et al. (2022) manifested that MFIs microcredit influenced borrowers socially interpersonally, and economically in Djibouti. Ilavbarhe and Izekor (2022) revealed

that microcredit improved women's savings and income levels in Nigeria. Baskaran et al. (2022) revealed that microfinance promoted education and marriage for clients' children, investment and savings, and the power of making decisions in Myanmar. However, the study did not focus on political empowerment.

Busingye and Kazooba (2018) by using a descriptive and content analysis revealed that despite the microcredits improved domestic purchases, and incomes household welfare for clients in Uganda, no significant impacts were realized for FHHs. The study was based on descriptive and content analysis. Moreover, political and social-cultural variables were not covered. Furthermore, the study did not assess how education and culture moderated and mediated the variables of microcredit and empowerment of FHHs.

Mboto et al. (2023) using regression analysis demonstrated that microcredit positively influenced the empowerment of women economically in Cross River State in Nigeria. However, the study used only the Gender theory instead of women empowerment or microcredit theory and other forms of the empowerment were not assessed. Jhuma and Biswas (2023) using thematic analysis revealed that the microcredit system brought short term liquidity for clients in Bangladesh. Nevertheless, the other forms of empowerment include social cultural and political were not covered. Pal and Gupta (2023) using logistic regression analysis revealed that there was a positive influence of the microcredit access and women economic empowerment in India. However, the study concentrated only on economic empowerment.

Giri (2023), using descriptive analysis, found that in Nepal, microfinance programs positively influenced women's economic empowerment in terms of employment opportunities creation, alleviation of poverty, fostering, entrepreneurship, and saving attitudes. However, only economic empowerment was covered. Kimaro (2023), using descriptive and content analysis, revealed that microfinance positively influenced the economic and social economic empowerment of its clients in Kilimanjaro, Tanzania. However, the context of political empowerment was not included in the study.

Several studies have revealed the negative influence of microcredit on women's economic empowerment. For example, Tarozzi et al. (2015) revealed that increased loan access did not significantly empower women borrowers regarding income from agriculture, nonfarm self-employment, animal husbandry, labor supply, and schooling in Ethiopia. Also, Basumatary et al. (2022), Drolet (2011), and Garikipati (2012) found no association between microcredits and women empowerment in Egypt and India. The empirical literature shows that some studies examined the MFI role of SACCOS microcredits on economic women empowerment of FHHs.

2.4.2 The Relationship between Microcredit and Women Social-Cultural Empowerment

Awaworyi (2014), using multivariate meta-regression, found that MFIs had not significantly empowered women in power in decision-making, mobility, finance control, awareness, and assets. This study also did not focus on the role of MFIs in political empowerment. Shakya (2016) used descriptive analysis, and she revealed that

52% and 78% of women in the cities and villages were trusted to assume leadership positions and participate in decision-making in their families in Nepal due to their participation in MFIs. However, the study revealed poor village women did not benefit enough from microcredit because of the high interest rate of the loans. The study concentrated only on a few social and economic empowerment variables and did not focus on the role of MFIs in political empowerment. The descriptive analysis did not provide sufficient data to draw an overall conclusion on the influence of MFIs on women's empowerment.

Using qualitative analysis, Rehman et al. (2020) showed that women microfinance clients improved their purchase decisions in Pakistan. However, the study failed to reveal economic and political empowerment. Norwood (2014) revealed that microcredits in Ghana fostered autonomy for women with a high level of education, small wealth and long borrowing experience. The findings further explained that long borrowing experience and the small number of children determined the violence and reproductive control for women borrowers. Jinia (2016), Debnath et al. (2019), and Rahman (2022) revealed the reduction of domestic violence and the positive influence of microcredits on women's decision-making in Bangladesh. Al-shami et al. (2018) found that microcredit improved household mobility and decision making in Malaysia. Li et al. (2011) confirmed the significant positive influence of microcredit on social and legal dimensions in China. Al-shami et al. (2021) explained that microcredit did not promote decision making in Arabian countries such as Yemen because of the present patriarchal system's dominance. The literature indicates that the studies on microcredit's influence on social-cultural empowerment did not focus on

female-headed households. The empirical literature review shows that there is a paucity of studies done to assess the influence of microcredits on FHHs' social-cultural empowerment.

2.4.3 The Relationship between Microcredit and Political Empowerment of Women

Bayulgen (2015) conducted a thematic analysis in Kazakhstan and revealed that the socioeconomic condition of microloan clients had a slight improvement, with little change in their political empowerment. Notably, this study did not specifically focus on female-headed households. Similarly, Asher and Fatima (2014) used multivariate analysis to show an overall improvement in the political and social empowerment of women in Pakistan. However, like the previous study, this one also did not concentrate on FHHs. These findings underscored the urgent need for more research specifically targeting female-headed households in the context of microfinance.

Using Pearson chi-square analysis, Habib and Christine (2012) revealed that microfinance increased the voting participation of female clients in Bangladesh. Akter et al. (2021) revealed that microcredits positively and significantly empowered women economically, politically and legally in Bangladesh. The study used regression analysis to analyze data. There was no focus on female headed households in the two studies. Nawaz (2019), using qualitative analysis, revealed that in Bangladesh, only a few women were empowered politically since individual empowerment dominated microfinance clients more than political and social-cultural empowerment. However, the study did not focus on female-headed households.

Using qualitative thematic analysis, Khan et al.(2023) revealed that microfinance had little impact on social empowerment but a favourably significant but modest level of impact on the political, economic, and psychological aspects of women's empowerment in India. These qualitative findings needed to be proved by the quantitative study. Moreover, the study did not focus on female-headed households. Similarly, using descriptive analysis, Shiney et al.(2023) found the insignificant influence of microcredit and mediating the role of economic, social, and political empowerment and overall empowerment among clients in India. However, the study does not focus on female-headed households. The empirical literature review indicates that most studies on the influence of microcredit on political empowerment have been conducted in India and Bangladesh. However, the analysis revealed that the role of microcredits on political FHH empowerment, particularly from SACCOS, was less reviewed amongst the studies (Besnier, 2023).

2.4.4 The Mediation and Moderating Variables in Women Empowerment Studies

USAID (2015) revealed that most of the obstacles to women's political, social, and economic empowerment are the deeply embedded patriarchal, social, and cultural value systems. Moreover, the traditional women's role known as 'goddess' of the home demands a given woman to dedicate almost all of their time to household issues and family responsibilities (Malhotra et al., 2002). Women who chose different paths were often perceived as unsuccessful in their personal lives or simply losers. For example, USAID (2015) found that in Armenia, it was common for politically or economically

active Armenian women to be either single, divorced, widowed, or without small children.

Alshebami and Khandare (2015) showed that the factors affecting the empowerment of women through microfinance in Yemen were customs and traditions, high interest rates, financial literacy, wrong religious perceptions, and demand for collateral. This study used a literature review analysis and did not assess the role of MFIs in political empowerment. Ringkvis (2013), using the multiple regression analysis, found that women empowerment for MFI borrowers was influenced by being the head of household in Burma. Furthermore, the study revealed that the size of the loan reduced women's empowerment. However, variables of education and culture were not considered in the analysis.

Mecha (2017) reviewed the literature and concentrated only on how the moderating variables of gender, education, age, lifestyle, and political stability promote microfinance empowerment for youths. The culture variable was not considered in the explanation. Furthermore, this was a merely literature review study and hence did not test the hypotheses to signify the moderating role of education in enhancing youth empowerment. Moreover, the study did not consider the FHHs.

On the other hand, Addai (2017) revealed that marital status, educational level of women, and high interest rates mainly affected women's realization of empowerment. However, the study did not review the mediating role of culture on microcredits empowerment of women. Rathirane (2017), using the 337 MFIs women entrepreneur

clients, the factor analysis and multiple regression analysis revealed that MFIs influenced women empowerment by 17% regarding credit access, education, and training in Sri Lanka. However, the study did not analyze the influence of culture on MFI microcredit empowerment.

Modi et al. (2014) assessed the factors affecting rural women empowerment through MFIs in the North Gujarat Region in India using 205 MFI clients and correlation and multiple regression analysis. The study revealed that rural women empowerment through MFIs in rural India was influenced by women's socio-economic status, autonomy, life choices, and position of women in the family and society. However, this study did not assess the influence of moderating education and mediating culture on microcredits and women empowerment.

Khan et al. (2011) revealed that microcredit empowered women regarding children's education, health care, self-identity, literacy, budget and assets. The study utilized 75 clients, descriptive statistics, and the Wilcoxon sign rank test to assess microcredit's role in women's empowerment in Pakistan. However, the study did not explore the role of microcredit on social-cultural and political empowerment. The sample size also was too small to generalize the findings. Moreover, the role of education and culture as moderating and mediating variables were not considered. The study conducted by Rehman et al. (2015) using qualitative analysis revealed that age, education, marital status and family type were the contributing factors in influencing women's MFIs empowerment in Pakistan while of Al-Shami et al. (2014) using logistic regression

considered education as an intervening variable for MFIs women empowerment in Malaysia and Yemen.

2.4.5 The Moderation Role of Education

Using Hayes process macro, Mengstie and Singh (2020) considered education and age as moderating variables between microfinance and women's economic empowerment in Ethiopia. The study findings indicated that the influence was positive but not significant. Nevertheless, the study concentrated on microfinance and not microcredit. The study was conducted on all women and not only the female-headed households. Moreover, only economic empowerment was covered. Hence, the study ignored social, cultural, and political empowerment.

Norwood (2014) reported using education as a moderating variable in the context of microcredit and women's empowerment in Ghana. Despite using logistic regression analysis, the study did not provide details on analyzing the moderating variables. The focus was solely on the influence of social variables. Al-Shami et al. (2021) claimed to use income, education, and age as moderating variables. However, the study did not disclose the software and data analysis methodology used to analyze the moderating variables. The study examined how microcredit influenced socio-economic empowerment in Yemen.

2.4.6 Culture as Intervening Variables in Women Empowerment

Ellis et al. (2007) explained that culture and norms largely influence women to realize the social and economic effects in Tanzania, but the study did not assess how culture

influenced microcredit empowerment for female-headed households. Kabeta (2017) found that women empowerment in Ethiopia was greatly reduced due to women's cultural inferiority through microfinance. Moreover, the study did not assess the influence of culture as a mediating variable. Sutton-Brown (2011) found that women empowerment through microfinance was influenced by culture, religion, women's status in society, and socio-political factors. However, the study did not analyze the influence of culture and education on female-headed household microcredit empowerment.

Josephat et al. (2017) argued that culture limited women in the Kondoa district in Tanzania to realize women empowerment. However, the study did not examine the extent of influence since the culture variable was not included in the regression model. Therefore, empirical studies revealed a lack of cultural influence and the moderating influence of education and mediation on microcredit's empowerment for FHHs. Alshebami and Khandare (2015) asserted that customs and traditions, high interest rates, financial literacy, wrong religious perceptions, and demand for collateral were the moderating factors that impacted women's economic empowerment through microfinance in Yemen. The study treated culture as a moderating variable instead of a mediating variable.

Shaheen and Hussain (2019) analyzed the relationship between microfinance and women social-economic empowerment in Pakistan on positive moderated culture using the regression analysis. The study did not assess how the moderation variables were analyzed. Moreover, political empowerment was not included in the study

analysis. Using the hierarchical regression analysis, Kittilaksanawong and Zhao (2018) found that culture moderated the relationship between lending and the sustainability of microfinance for countries with less patriarch culture. Sarpudin et al. (2023) revealed that culture positively and significantly intervened in the relationship between leadership style and employee performance of the transmigration office in Indonesia. The literature review indicates that none of the studies treated culture as a mediating variable to explain the relationship between microcredit and women empowerment.

2.4.7 Critical Analysis of Empirical Studies on the Role of MFIs and SACCOS on Women Empowerment Done in Tanzania

Kyara (2013) found that MFI' women clients in the Kilimanjaro region in Tanzania were not adequately empowered because of loans' poor repayment, political interference, delay of funds, bureaucracy, corruption, and unfaithful staff. The study used descriptive analysis, and 70 clients and MFIs staff participated in it. This study did not focus on political, social-cultural, and economic empowerment. Opportunity Limited Moshi, BRAC Tanzania, VICOBA, and FINCA, MFIs, were included in the study, and the role of SACCOS in women empowerment was not covered.

Kato and Kratzer (2013) showed that MFIs women clients in Arusha, Manyara and Morogoro regions in Tanzania were empowered in savings, business control, self-efficacy and self-esteem, decision-making, freedom of mobility and increased outside home responsibilities. The study involved 305 and 149 women MFI members and non-members respectively. The study targeted the Promotion of Rural Initiative and

Development Enterprises Limited (PRIDE Tanzania), Small Enterprise Development Agency (SEDA) and Small Industries Development Organization (SIDO) and the Mann-Whitney test were used in data analysis. This study did not explain the role of MFIs on women's political empowerment and economic variables such as income. Also, SACCOS were not included in the analysis.

Mwanga (2016) used descriptive analysis in his study and interviewed 120 MFI clients and 30 small business women groups from Umoja SACCOS Magadini, Uchumi Commercial Bank, and Women Development Fund staff in Siha district in Kilimanjaro region Tanzania. The study revealed that MFIs helped empower women with assets, business capital, education, and health, and making abilities. However, the study revealed that decision-making for women in the given households increased from 24% to 26%, implying that 74 % of women lacked the opportunity to make decisions in their households. Moreover, the women MFI clients showed that confiscation of clients' assets to recover the loan made the women clients not realize the effects, hence limiting women's empowerment. However, this study did not look on the role of MFIs in political women empowerment. Also, the sample size was too small to meet a desired conclusion. The study was done in one district of the Kilimanjaro region, and descriptive analysis was used to generalize the findings. The study also did not specify the role of MFIs on female-headed households.

Shekilango (2012), using qualitative analysis and 12 SACCOS, found that the approach SACCOS empowered the women clients in Mbeya rural district in the Mbeya region, but the majority of women had limited access to microcredit. The study showed

the role of SACCOS on economic empowerment in business capital, assets, health and education and participation in SACCOS' leadership. This study focused on one SACCOS in a rural area; hence, the finding generalization was limited. Also, the study did not assess in depth the influence of SACCOS on political empowerment and social empowerment, especially the influence of SACCOS on decision-making in the family and the society. This study included married and female-headed households where only two female-headed households were reported to acknowledge the importance of SACCOS in reducing economic dependence. This study provided less review on whether or not the SACCOS empowered female-headed households.

Gwahula and Mrema (2016) evaluated the role of PRIDE Tanzania in empowering women in Shinyanga Municipality in Tanzania by using descriptive and regression analysis whereby 92 sample clients were involved in the study. The study found that participation of women in PRIDE Tanzania reduced harsh conditions, increased entrepreneurial skills, enabled saving, helped women save their money, and reduced the loan interest rate for women. However, the study used only one MFI serving women in urban and peri-urban areas and not rural areas. The sample size was also too small to generalize the study findings. Moreover, the study did not focus on the role of PRIDE in political empowerment.

2.4.7 Role of MFIs on Female-Headed Households Empowerment

The literature review shows that female-headed households who participated in MFIs earned a higher income than male-headed households. Mahmood et al. (2017) found that MFIs empowered the female than male-headed households. The findings indicated

that only a few scholars have studied the role of MFIs and microcredit in empowering female-headed households. However, the study analyzed the economic impacts of MFIs for both male and female-headed households, but the influence of MFIs on social and political empowerment for women-headed households was not covered.

Cheng and Ahmed (2014) found that despite MFIs in China reaching even the poorer households, Rural Credit Cooperatives (RCCs) had a policy of discriminating the female-headed households. The results show that the RCCs did not consider women empowerment. Giang et al. (2015) noted that in Vietnam, due to the high payment of women's labor and the presence of a culture of prejudice and social inequality, borrowers from male-headed poor households had a higher probability of earning a higher income than those female-headed households. However, the role of microcredit in empowering women politically and social culturally was not analyzed.

Ayen (2016) assessed the microfinance and microcredit influence on female-headed household empowerment for the poor people of rural Ethiopia, where 1092 females and a probit model were used in data analysis. The study revealed that participation in MFI had empowered female-headed households by raising their income, which has increased their annual expenditures. However, this study did not consider the influence of MFIs on variables of social and political variables. Chirkos (2014) found that 83% of female-headed households in Ethiopia reported an increase in household income due to their participation in Amhara Credit and Saving Institution (ACSI) credit services. However, some clients complained about the high interest rates charged by ACSI. Also, the study neither assessed the impact of ACSI on other variables of

economic empowerment, such as assets, food adequacy, productivity, and health and education improvement nor assessed the impacts of ACSI on social and political empowerment.

Siyoun et al. (2012) showed how hard female-headed households (FHHs) struggle to repay their loan as they could use their labor in farming activities since it is costly and thus exposes risk for agricultural loans for female-headed households and endangers the microcredit economic empowerment for female-headed households in Ethiopia. However, the study did not examine women's participation in microcredit schemes economically and socially. Dupas et al. (2012) revealed that Female-headed households in Kenya were (9%) less banked than married-headed households, which were 25% banked. The study showed that these female-headed households were using informal savings to overcome the problem of capital access. The results from the study did not consider other variables concerning women empowerment such as social-cultural and political empowerment.

Using descriptive and content analysis, Busingye and Kazooba (2018) revealed that despite the microcredits' improved domestic purchases and incomes and household welfare for clients in Uganda, no significant impacts were realized for FHHs. The study was based on descriptive and content analysis, which prohibited the testing of hypotheses and hence denied the generalization of the findings. Moreover, political and social-cultural variables were not covered. Furthermore, the study did not assess how education and culture moderated and mediated the variables of microcredit and empowerment of FHHs. Hinkosa (2023), using the regression, analyzed the

microfinance program adoption determinants for female-headed households in Ethiopia. The literature review viewed that none of the studies examined the influence of microcredit on the empowerment of economic, social, political, cultural, and empowerment, integrating the moderating role of education and the mediating role of culture.

2.5 The Research Gap Drawn from Empirical Literature Review

Most studies viewed MFIs and microcredit's influence on women's economic empowerment. For example, Rahman (2022) in India, Mula and Sarker (2013 and Poominathan et al. (2016) in India, Debnath et al. (2019) in Bangladesh, Wanjiku and Njiru (2016) in Kenya and Kyara (2013) and Mwanga (2016) in Tanzania focused on economic and social dimensions. Debnath et al. (2019) in Bangladesh, Rahman (2022) in India, Addai (2017) in Ghana, Rathiranee (2017) in Srilanka, Aruna and Jyothirmayi (2011) in India, Shakya (2016) in Nepal Fwamba et al. (2015) in Kenya Akter et al. (2021) analyzed the role of MFIs on women empowerment in Bangladesh. Also, some studies show the negative influence of MFIs on women empowerment. For example, Arunachalam (2007) explained that women's debts in MFIs in Uganda were increased, Goetz and Gupta (1996) reviewed the lack of loan control, Rahman (1998) mentioned that there was an increase in violence for women who participated in Grameen Bank. Driscoll (2010) asserted that MFIs and microcredits are not the means of reducing violence for women in developing countries. Ringkvis (2013) revealed that the loan's size reduced women's empowerment in Burma. Some scholars found no influence of MFIs on women empowerment, for example, Awaworyi (2014) and Tarozzi et al. (2015, and Busingye and Kazooba (2018). Basumatary et al. (2022), Drolet (2011) and

Garikipati (2012). The empirical literature indicates that studies that have reviewed the role of MFIs/SACCOS on the empowerment of females in Tanzania either mix SACCOS with other MFIs or do not focus on female-headed households (Kyara, 2013; Kato and Kratzer, 2013; Shekilango, 2012; Magali, 2014; Mwanga 2016; Gwahula & Mrema, 2016; Josephat et al., 2017).

The empirical literature shows that none of the studies has analyzed the role of SACCOS' microcredit in the empowerment of female-headed households adequately because they have used only the descriptive analysis to conclude the sample size of female-headed households used in the study as it was not enough to make a justifiable conclusion. Furthermore, none of the studies have linked the economic, social-cultural, and political empowerment of FHHs with the SACCOS' microcredit, including Busingye and Kazooba (2018), Chale and Medard (2020, and Akter et al. (2021). Moreover, none of it has analyzed the moderating effects of education and intervening effects of culture on the microcredit empowerment for female-headed households in Tanzania; therefore, the contextual gap is integrating microcredits with economic, social and political empowerment of FHHs in Tanzania. The methodological gap introduces the moderating value of education and the mediating value of culture on microcredits and empowerment of FHHs in three variables, and the theoretical gap introduces the variable of education and culture in the theory and focuses on FHHs, which is regarded as a marginal group.

The methodological gap elucidates the dynamics of the relationship between SACCOS microcredit and the multifaceted empowerment of Female-Headed Households

(FHHs) by incorporating the moderating influence of education and the mediating role of culture. The assessment of education and culture integration in the association between SACCOS microcredit and FHH empowerment is essential because it offers a comprehensive insight into how elucidation and cultural constructs promote the economic, social, cultural, and political empowerment of FHHs in the Njombe region.

2.6 The Hypotheses Development

The review of literature provided an opportunity to test the following hypotheses.

H₁: Microcredit positively influences the economic empowerment of FHHs

H₂: Microcredit positively influences the social-cultural empowerment of FHHs

H₃: Microcredit positively influences the political empowerment of FHHs

H₄: Education moderates the relationship between microcredit and economic empowerment of FHHs

H₅: Education moderates the relationship between microcredit and social-cultural empowerment of FHHs

H₆: Education moderates the relationship between microcredit and political empowerment of FHHs

H₇: Culture mediates the relationship between microcredit and economic empowerment of FHHs

H₈: Culture mediates the relationship between microcredit and social-cultural empowerment of FHHs

H₉: Education mediates the relationship between microcredit and political empowerment of FHHs

2.7 The Conceptual Framework

The entire research project is based on the conceptual framework (Engelbart, 2023). It identifies the variable relationships considered important to the problem in the study. In the present study, the independent variable is microcredit services offered by SACCOS and FHHs access to those credits. The microcredit variable was measured by the amount of loan the FHH borrowed. As presented in Fig 2.1, the dependent variable, economic empowerment of FHHs, was measured by the following parameters: women's control over income, ownership of assets, access to employment and land, involvement and/or representation in local trade associations, and access to markets. The social-cultural empowerment variable was measured by participation in domestic decision-making, self-efficacy, freedom of mobility and Self-esteem.

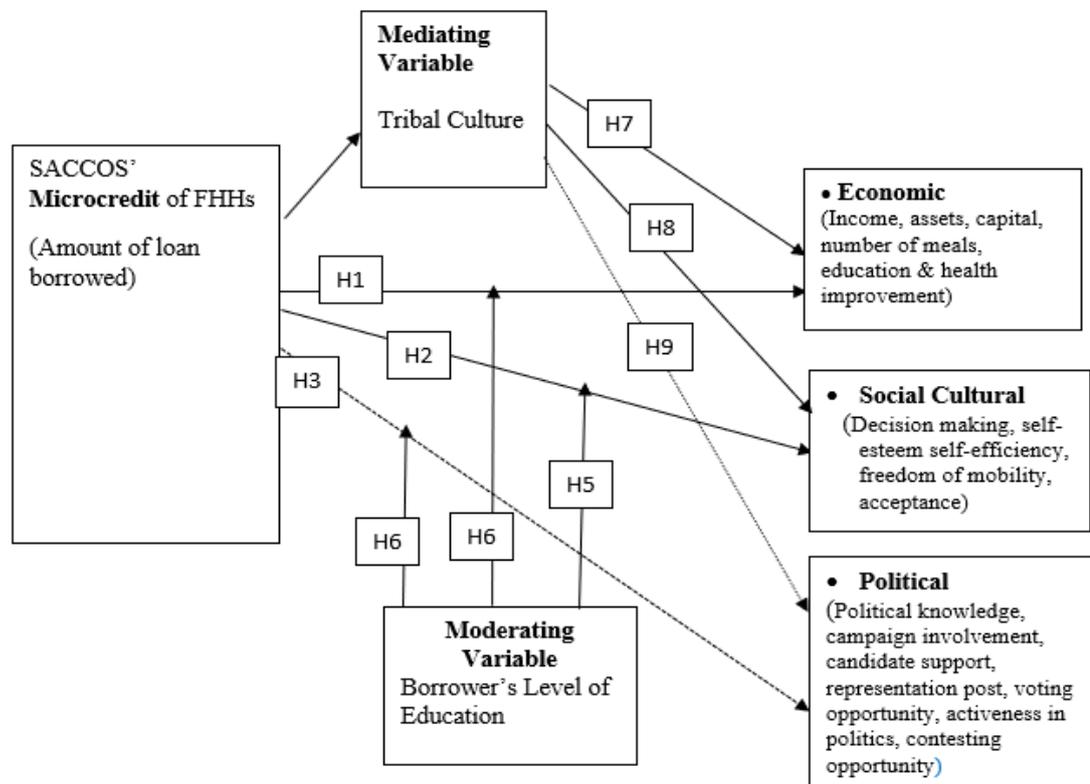


Figure 2.1: The Conceptual Framework

Source: Own construction based on the Empirical Literature Review

Political empowerment variables indicators included: women's involvement or mobilization in the local political system/campaigns, support for specific candidates or legislation, and representation in local government bodies. The study, therefore, assesses the moderating effect of education and the mediating effect of culture on microcredit's effects and empowerment of Female-headed Households (FHHs) in the Njombe region in Tanzania. The author hypothesized that microcredit can empower the FHHs in economic, social-cultural, and political contexts. However, education might moderate between the microcredit and three levels of empowerment. Nonetheless, culture would likely decrease the power of microcredit empowerment in the three dimensions.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

This chapter describes the methodology used to collect and analyze data. It presents the research philosophy, research approach, research design, and study area selection rationale. This chapter also consists of the sampling procedure, data collection and interpretation process, measurement of variables, and validity and reliability of research instruments. The chapter similarly includes a detailed data analysis process and explains ethical issues.

3.2 Research Philosophy

Saunders et al. (2019) describe philosophy as a set of shared assumptions or ways of thinking about some aspect of the world, mainly how research should be conducted. The philosophy portrays that researchers' beliefs and experiences shape how they perceive their environment and the world, affecting how knowledge is formed and developed. This study's main goal was to analyze the roles of SACCOS' microcredit in empowering female-headed households. The researcher adopted positivism as the research philosophy. Positivism is aligned with epistemological views, which prove the facts through scientific investigation and testing.

Positivism's key principle is that the role of the researchers is limited to collecting and interpreting data through an objective approach, with findings that are typically observable and quantifiable. Positivism relies on measurable observations that can be analyzed statistically. According to Saunders et al. (2019), positivism follows the

empiricist view that knowledge is derived from human experience. It has an automatic ontological perspective, viewing the world as made up of distinct, observable elements and events that interact in predictable ways. The livelihoods of female-headed households (FHHs) depend on their social, cultural, economic, and political interactions within their communities. The positivist philosophy is appropriate for this study because it allowed the researcher to investigate observable elements and events related to the impact of SACCOS' microcredit on the economic, social, cultural, and political empowerment of FHHs. Saunders et al. (2019) stressed that positivist studies adopted a deductive approach. Furthermore, positivism facilitated testing hypotheses that explained the relationship between microcredits and FHH empowerment.

3.3 Research Approach

The study employed the deductive approach, which is recommended by quantitative studies. The deductive approach permits testing the hypotheses from the theory to conclude the phenomena (Creswell, 2012). According to Creswell (2012), quantitative research usually focuses on specific, clearly defined questions that investigate the relationships between two events. Quantitative research often aims to test or verify particular theories or explanations. The strength of the deductive approach lies in the researcher's ability to identify variables for study and connect them to the hypotheses (Saunders et al., 2019).

3.4 The Research Design

This study employed a descriptive and explanatory design. According to Stangor (2011), the descriptive design provides a comprehensive overview of what is

happening during a given specific event, while the explanatory design makes inferences about the causal relationships among variables by utilizing an explanatory design, mainly through regression data analysis, a clear explanation of the relationship amongst independent and dependent variables can therefore be achieved. This study aimed to identify the relationship between microcredit and female-headed household (FHH) empowerment variables, including economic, social-cultural, and political aspects, while also analyzed the mediating role of culture and the moderating role of education on microcredit empowerment for FHHs. Furthermore, a cross-sectional design was employed, whereby data was collected at a single point in time due to constraints related to time and financial resources.

3.5 Description of the Study Area

A study was conducted in the Njombe region to examine the influence of SACCOS' microcredit on female-headed households (FHHs) empowerment. Njombe is one of Tanzania's 31 administrative regions, bordered by the Iringa Region to the north, the Ruvuma Region and the Republic of Malawi to the south via Lake Nyasa, and by the Mbeya and Morogoro Regions to the northwest and east, respectively. Covering an area of 24,994 km², Njombe is divided into Makete, Njombe, Ludewa, and Wanging'ombe districts. According to the Njombe Socio-economic Profile (2022), based on the 2022 Tanzania census, the region had a population of about 889,946 people, including 420,533 males and 469,413 females. The residents were involved in cultivating crops such as Irish potatoes, maize, and beans and producing timber and electric poles. Other economic activities in the Njombe region include livestock keeping, small businesses, and mining. The region has potential for

microfinance institutions (MFIs) due to its engagement in timber, potato production, and other profitable economic activities (URT, 2018b).

The region had 74 registered SACCOS in 2022. In December 2023, the number of active SACCOS was 65, while 11 SACCOS were inactive. The total number of members were 15,205. The composition of members were 42.5% males and 57.5% females. In December 2023, the total number of shares, savings and deposits were Tanzanian Shillings (TZS) 1,962,718,670.20, 2,240,231,515.00 and 5,415,858,142.17, respectively. The SACCOS in the Njombe region issued loans worth TZS 29,446,840,240.39 TZS. The amount of loans repaid was 26,947,128,506.49, while the loan arrears were TZS. 2,499,711,733.90 (TCDC, 2023). The data from the Njombe region showed that the amount of unpaid loans was high. This situation motivated the researchers to discuss the influence of SACCOS microcredit on the empowerment of FHHs in the Njombe region.

The Njombe region was considered for the study because it comprises many female-headed households (FHHs) in Tanzania.. According to Kessy et al. (2010), Avert (2018), and URT (2022), Njombe was the second region to have the highest proportions of FHHs in Tanzania, after the Kilimanjaro region. Additionally, Avert (2018) reported that 10% of women in the region were widows, making it the region with the highest number of widows in the country. A contributing factor to this issue was the high HIV/AIDS infection rate of 11.6%. Most FHHs in Njombe region struggled to access savings and credit services from formal financial services (Mwakalila, 2023). Njombe region population experienced little access to microcredit

(Ng'atigwa et al., 2020). The researchers hypothesized that providing SACCOS microcredit could empower women who head households economically, socially, culturally, and politically. Thus, this study evaluated the influence of SACCOS microcredit on the empowerment of FHHs in the Njombe region.

3.6 Population

According to the Njombe regional secretariat (2022), Njombe region had 93 active SACCOS distributed in four districts, as shown in Table 3.1. The data from TCDC showed that the total SACCOS in March 2022 were 107. However, 14 SACCOS were dormant. Therefore, the researchers considered the active population of 93 SACCOS. The region comprised 10,225 SACCOS clients (4,703 males and 5,522 females). The disbursed, repaid, and outstanding loans in 2022 were TZS 57,184,256,350, 48,226,312,160, and 8,957,944,190 respectively (Njombe Regional Secretariat, 2022). The data shows that at the end of December 2023, the number of SACCOS in the region were 74. However, when data collection was done, the study considered the data in 2022. The Njombe region had 2373 female-headed households in 2022 (URT, 2023).

3.7 Sample Size and Sampling Procedures

Determining the sample size needed for a study can be challenging, but it is essential to have a sensible way to estimate it (Singh & Masuku, 2014). Lund (2023) declared that a reasonable sample size can work for basic statistics, but a bigger sample is necessary for more detailed statistical tests. One method of determining the right sample size for sound analysis is to compare the number of variables in the model and

that of each variable. As the number of variables increases, the sample size must be larger.

Sampling is the act, process, or technique of choosing a suitable representative part of a population to determine specific parameters or characteristics of the whole population (Creswell, 2012). Firstly, the study employed stratified sampling to classify the male and female SACCOS borrowers. Then, the female clients were categorized into married and female-headed clients. After that, the female-headed households were listed on the paper in each district. Researchers selected the SACCOS in every district to ensure representation (Table 3.1). This was done to ensure that SACCOS from all districts participated in the study in the Njombe region. While random sampling was used to pick the SACCOS, Systematic random sampling was used to select FHHs participating in the study in each district. This probability sampling technique gave each respondent an equal chance of being selected.

The sample size calculation followed Bullen (2020), who recommended that 10% of the population may provide reliable results for social science studies if the estimated 10% of the population does not exceed 1,000 elements. As shown in Table 3.1, 350 FHHs were 14.47% of the population. The sample size was more than the minimum of 10% to overcome the challenges of the missing information. This was based on the recommendations of Jenkins and Quintana-Ascencio (2020).

Table 3. 1: Sampling Frame and Sample size

Districts in Njombe Region	Total number of SACCOS	Total number of Female Household	number of Head of SACCOS	Total no of sampled SACCOS	Sample size
Njombe	37	620		20	92
Ludewa	10	520		8	76
Wanging'ombe	23	580		15	85
Makete	23	653		15	97
TOTAL	93	2373		58	350

Source: Njombe Region statistics from the office of RAS, Njombe (2019); TCDC (2019)

3.8 Data and Collection Procedures

Primary data were collected using structured questionnaires, as recommended by Cooper and Schindler (2014). The questionnaire included closed-ended questions, and the survey strategy was used. Ward extension officers distributed the questionnaires to FHHs, with the questionnaire itself shown in Appendix 1. The questionnaire included demographic information that comprised age, sex, marital status, level of education, and the challenges faced by the FHHs in the Njombe region. The economic, social, cultural, and political empowerment variables were classified into five Likert scales: 1- strongly disagree-2-disagree, 3- neither disagree nor agree, 4-agree, and 5 strongly disagree.

3.9 Data Processing

Data from the survey questionnaires were coded and entered into SPSS (version 21) and validated. Tabachnick and Fidell (2012) stated that data should be cleaned, validated, and transformed to ensure accuracy in the data entry process. Precise planning and follow-up of the questionnaire reduced the challenge of the missing data. Since this study adopted a univariate regression model, assumptions of the multiple regression model were not tested. Also, the transformation of the figures with higher

values to log 10 was performed in SPSS to bring them into compliance with the requirements of analysis (Tabachnick & Fide, 2012). The outlier test was performed using Mahalanobis distance and confirmed no outliers in the data.

3.10 Variables and Measurements

The variables used to measure women's empowerment for FHHs in this study were based on the most commonly applied dimensions from a framework by Malhotra et al. (2002) (see Appendix 3). Table 3.2 outlines the variables' types, definitions, measurement scales, and the regression equation for analysis. The Likert scale variables followed the five-point scale provided by Joshi et al. (2015), with Strongly Disagree (SD = 1), Disagree (D = 2), Neutral (N = 3), Agree (A = 4), and Strongly Agree (SA = 5). The sources of variables are also indicated in the figure 3.2.

Table 3. 2: Variables and Measurement

S/ N	Independent variable	Dependent variable	Components of dependent variables	Measurement scale	Source(s)
i	SACCOS' Microcredit (SMCR)	FHHs Economic empowerment (ECeMp)	Women control over income, access to employment, ownership of assets, land and involvement in a local trade association, access to markets and capital increase, education and health; improvement, number of meals increase	Likert scale Strongly Disagree” (SD = 1) Disagree (D = 2), Neutral (N = 3), Agree (A = 4) and Strongly Agree (SA = 5)	Al-shami et al. (2021); Rahman (2022); Malhotra et al. (2002)
ii	SACCOS' Microcredit (SMCR)	FHHs Social-cultural empowerment (SoCeMp)	Participation in decision making, self-esteem self-efficiency, freedom of mobility, increased my acceptance in society cultural activities	SD = 1, D = 2, N = 3, A = 4, SA = 5	Rahman (2022); Malhotra et al. (2002)
ii	SACCOS' Microcredit (SMCR)	FHHs Political empowerment (POE_MP)	Increased knowledge on the political system, involvement in local political system campaigns, support for a specific candidate, representation in local bodies of government, voting for a particular candidate in the recent election, being an active member of an active political party and being a contestant in any political post in any level	SD = 1, D = 2, N = 3, A = 4, SA = 5	Akter et al.(2021); Malhotra et al. (2002)
iv	SACCOS' Microcredit (SMCR)	The moderating role of education on SMCR & empowerment of FHHs	Does the Level of education of FHH increase the FHHs SMC empowerment?	SD = 1, D = 2, N = 3, A = 4, SA = 5	Hayes (2018); Mengstie and Singh (2020)
v	SACCOS' Microcredit (SMCR)	The mediating role of culture on SMCR & FHHs empowerment	Does local culture increase FHHs microcredit empowerment?	SD = 1, D = 2, N = 3, A = 4, SA = 5	Hayes (2018); Sarpudin et al. (2023)

Source: Empirical Literature Review

3.11 Univariate Regression Model

This study used only two types of analyses: univariate regression and Hayes mediation and moderation process. The current study used the Ordinary Least Square (OLS) regression model. OLS not only accommodates diverse scales but also increases the precision of data. Moreover, OLS can be performed using multiple software, including SPSS (Chen, 2015).

3.12 Research Models

The following subsection presents research models as follows;

- i) The influence of Microcredit on Economic Empowerment (ECeMp) of FHHs is given by:

$$ECeMp(Y) = \alpha_1 + \beta_1 X_1 + \epsilon_1 \dots\dots\dots 1$$

Whereas ECeMp= FHHs Microcredit Economic empowerment, but FHHs is female household heads, X= SACCOS Microcredit (SMCR); while indicators for ECeMp are Access to employment/Capital; Ownership of assets and land; Involvement or representation in local trade associations; Access to markets; Improved households education and health; and Increased number of meal/food adequacy whose totals were calculated and their mean estimated to get a single figure. Note that the income generated from the income-generating activity (IGA) was alternatively used for economic empowerment. The natural or log base 10 transformations was used to reduce the large figure of microcredit variables.

- ii) The influence SMCR on social empowerment of FHHs

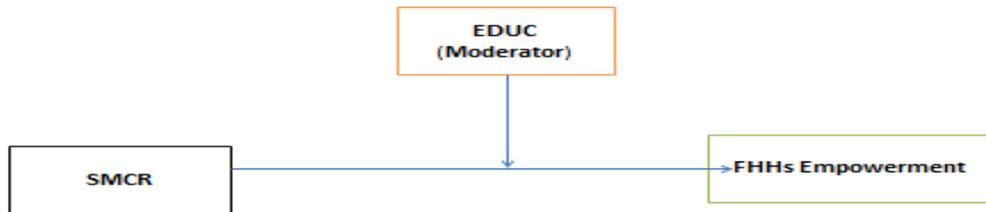
$$SoCeMp (X) = \alpha_i + \beta_1 SMCR + \epsilon_1 \dots\dots\dots 2$$

Whereas; SoCeMp = FHHs SACCOS microcredit social empowerment; SMCR= SACCOS Microcredit; ϵ_1 = the error term for unknown variations. Indicators for SoCeMp include participation in decision-making in groups and associations, self-efficacy, self-esteem, freedom of mobility, access to Social networks, and Acceptance in social-cultural activities. The Influence of SMCR on the political empowerment of the FHHs model is specified as:

$$PO_EMP (X) = \alpha_1 + \beta_1 SMCR + \epsilon_1 \dots\dots\dots 3$$

iii) Whereas PO_EMP = FHHs SACCOS microcredit Political empowerment; SMCR= SACCOS Microcredit; ϵ_1 = the error term for unknown variations, while the indicators for PO_EMP include: Increased knowledge of the political system; Support for the specific candidate during the previous political election; Representation in local bodies of government or political party; vote for a particular candidate in the previous election, and Being an active member of an active political party (by paying the membership fee).The moderating role of education for SMCR influence on FHHs empowerment. The moderating role of education on the influence of SMCR on SMCR effect on FHHs is shown in figure 3.2. The analysis model used was univariate regression analysis, which evaluates the moderating role of education on microcredit and FHHs empowerment. According to Hayes (2018), each variable should be analyzed independently.

Figure 3.1: Education Moderation Role on Empowerment



Source: Mecha et al. (2017)

Model equations (after natural log-linear transformation) as for education moderating role for SMCR influence on FHHs. The equation of the model is written as:

$$ECeMp = \beta_0 + \beta_1 \ln SMCR + Ed + \varepsilon \dots \dots \dots 5$$

The decision rule for determining whether the moderator has a moderating role on the predictor is based on the significance value of the calculated p for the interaction effects between the moderating variable and predictor on the outcome variable. Specifically, the interaction between education and SMCR should be significant at the $p < 0.05$ level. If education has a moderating role on SMCR for FHHs empowerment, the alternative hypothesis ($H1: \beta_1 \neq 0$) would be accepted. The operations for all three variables—economic, social-cultural, and political empowerment—were conducted using the Hayes process macro software.

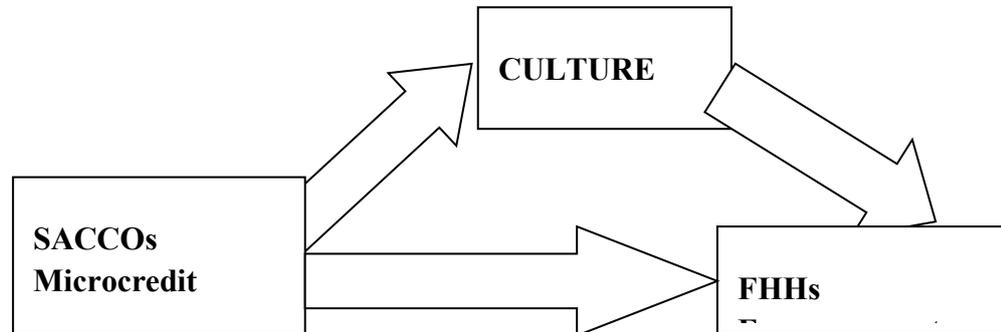
3.13 Analytical Approaches Used for Mediation

The estimation of the mediating effects of culture on the impact of SACCOS microcredit on women's empowerment followed the processes outlined by Hayes (2018) and Newson (2018) for analyzing intervening variables, specifically culture as the mediator. Linear regression analysis estimated the mediating effect of culture on

women's economic empowerment, utilizing the information presented in Figure 3.3, which illustrates how the mediating effects can be estimated stepwise. The parameters of estimated effects were obtained during this process. A comparison was then made to determine if the directly estimated parameter of the effect of the independent variable was greater or less than the product of the two other estimated parameters. This comparison helped decide whether culture can be considered a mediating variable in the economic and political empowerment of FHHs. Below are the steps and model equations for each step of the analysis.

The first step involves regressing the outcome variable (FHHs empowerment) on the independent variable (SACCOS microcredit, i.e., SMCR) and the culture variable (C1). The regression model used for this analysis is presented in model equation number 10. $FHHs \text{ empowerment} = b_0 + \beta_1 \ln SMCR + \beta_2 C1 + \epsilon_1$. Using the Hayes process macro software, operations were conducted for all three variables: economic, social-cultural, and political empowerment.

Figure 3. 2: Illustration of the Mediating effect of Culture



Source: Urassa (2023)

3.14 Data Validity and Reliability

Before data collection and entry into the computer, a pretest of the questionnaire was conducted. Data screening and scrutiny techniques were applied to the available questionnaires from respondents to examine and validate the instruments, ensuring their validity and reliability.

3.14.1 Validity

Cooper and Schindler (2014) defined the research instrument's ability to measure what is required or recommended to measure accurately as known as validity. To ensure validity, the variables from the study were taken from theory. Moreover, experts' opinions were gathered to ensure the precision of the questionnaire. Furthermore, the questionnaire was piloted to 20 respondents before being administered in the fieldwork. Additionally, the data collection instruments were designed to measure respondents' attitudes and opinions towards SACCOS' microcredit in rural areas and its empowerment potential for female-headed households to the greatest extent possible. To ensure construct validity, the significance of the relationship between

independent and dependent variables was tested using linear regression analysis. Independent and dependent variables. The variables used in the study were adapted from Malhotra et al. (2002).

3.14.2 Reliability

Cooper and Schindler (2014) define reliability as the process of getting similar results using the same research tool in repeated studies. Mohajan (2017) declared that reliability measures how dependable a measurement technique is for providing consistent results over multiple uses. Thus, ensuring reliability is essential for a meaningful and successful study. To assess internal consistency, the researcher calculated Cronbach's alpha Coefficient, introduced by Lee Joseph Cronbach in 1951, for testing reliability. Both Cronbach (1951) and Mohajan (2017) state that a Cronbach's alpha value of 0.7 or higher shows that the data is reliable. In this study, the reliability analysis done using SPSS found that each variable had a Cronbach's alpha above 0.7 (Table 3.3), indicating that the research tools used were reliable and valid.

Table 3. 3: Reliability Test Results

Name of Variables	Number of variables	Cronbach Alpha
Background Variables	5	0.721
Economic empowerment Variables	12	0.826
Social-cultural variables	12	0.756
Political empowerment variables	12	0.782

3.15 Ethical Considerations

Ethics, as a branch of philosophy, deals with conduct and guides one's behavior (Arnold, 2021). The first step in conducting this research was getting a permission letter from the University of Tanzania. This letter was formal approval, certifying that the study complied with ethical norms and regulations. To protect participants' privacy, strict adherence to anonymity was maintained throughout the research. Each participant was given a code in place of personal identification, and careful precautions were taken to ensure that their identity was not accidentally revealed. The assigned code preserved anonymity, emphasizing safeguarding participants' privacy. Maintaining confidentiality was a top priority for the study, and strict procedures were implemented to protect and preserve data. To improve data security, only those with permission accessed data, and encryption techniques were used. The researchers maintained secrecy, exhibiting a proactive strategy for reducing any dangers related to managing data.

Before they became involved, participants received thorough information about the research, including its goals, any dangers, and the voluntary nature of participation. In keeping with ethical research norms, participants had the chance to ask questions and their consent was obtained before any data collection. The research participants were free to withdraw from participating during data collection. The researchers endeavored to prevent data fabrication and falsification from maintaining the research findings' validity. Strict procedures were followed to confirm the legitimacy and correctness of the information gathered. Transparency and identifying potential biases or limits in the study design were adhered. The researchers ensured that only the correct data from the

field were analyzed. The researchers further ensured that the analyzed data portrayed the research outcomes, which were all top priorities in the research process. The researchers avoided data fabrication by all means.

Lastly, the researchers were dedicated to adhering to academic integrity by stressing the significance of abstaining from plagiarism. The contributions of other academics and sources were duly acknowledged through the careful application of proper citation and reference techniques. The thesis showed the researcher's unwavering commitment to ethical behaviour throughout the whole research endeavour and included a thorough list of references that followed the recommended citation style (APA version 7).

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Overview

This chapter describes the findings on the role of SACCOS in empowering rural female-headed households (FHHs) in the Njombe District of Tanzania. It presents the demographic characteristics and findings of the variables according to the study's specific objectives.

4.2 Response Rate

Response rates are calculated by dividing the total number eligible in the sample chosen by the number of usable responses returned (Lund, 2023). Thus, the survey response rate was calculated as the total sample of respondents sent the survey, initially divided by the number of returned questionnaires. A 42 to 58% or higher response rate may be considered excellent (Lund, 2023). A high response rate is likely due to strong motivation to complete the survey or a close personal relationship between the customer and the business. The percentage of individuals who responded to a survey refers to the concept of response rate. If 60 out of 100 people asked to complete a survey did so, the primary response rate would be 60% (Ibid).

In this study, 350 respondents, who were beneficiaries of SMCR services offered, were motivated for the interview as the importance of the study was clearly explained to them. Thus, the response rate was 100% , since all 350 sampled respondents participated in the study. Although initially only a 70% response rate was achieved,

our team's persistence in making follow-ups ensured that everyone participated in the study, and the missing respondents were replaced.

4.3 Socio-Economic Characteristics of the FHHs in SACCOS Microfinance

4.3.1 Distribution of the FHHs in SACCOS MFIs by Socio-Economic Characteristics

Study results in Table 4.1 show the distribution of interviewed respondents from 13 villages within the four districts based on their socio-economic characteristics. The research was conducted in the districts of Wanging'ombe, Makete, Njombe, and Ludewa, specifically in the villages of Mteweale, Magegele, Imanyi, Kifanya, Lwanggu, Lusitu, Isapulano, Iwawa, Mavanga, Mjimwema, Chelesi, Kitisi, and Majengo. Findings revealed that most (40.6%) of the FHHs were aged between 46 and 60 years, while very few (9.7%) were older than 60. The higher percentage of FHHs in the 46-60 age range suggested that SACCOS microcredit programs were reaching and supporting middle-aged female entrepreneurs. This age group might be actively engaged in income-generating activities. This was a positive sign of SACCOS microcredit contribution to economic empowerment. The findings are compatible with those of Jhuma and Biswas (2023), who revealed that microcredit empowered women clients economically in Bangladesh.

4.3.2 Education Level of the FHHs

Findings indicate that most (44.6%) of the FHHs were standard seven leavers, while very few (0.6%) had an advanced or college education. It was also revealed that about 36.9% of the FHHs had secondary education, which helped expand their capacity to

engage in various economic activities, including better utilization of financial resources obtained from the SACCOS. Despite the need for knowledgeable borrowers by SACCOS, 17.4% of the FHHs were illiterate. The findings showed that more than 40% of the female household heads (FHHs) had a primary education level, helping them understand written materials and quickly learn training content. Very few (0.6%) completed the advanced level or college education, showing that females lacked adequate formal education. Mengstie and Singh (2020) found that education was positively related to women's empowerment and crucial for building their capacity to enhance their social, economic, and political empowerment. The low level of education discriminates against women regarding access to information and ownership of resources (Al-Shami et al., 2021). The present study's findings also concur with Tiwari and Malati (2023), who found positive and significant relationships between women's empowerment and education levels. The empowerment was contextualized in terms of health and family well-being and civic, economic, and social empowerment.

4.3.3 Household size of the FHHs

Table 4.1 showed that 40.6% of FHHs had household sizes of 2 to 4 members, while only a few (2.6%) had more than seven members. Also, 25.7% had household sizes of 5 to 7 members, and 31.1% of the FHHs were in this group too. The findings mean that many female household heads had a heavier economic load in caring for their family members. Joining SACCOS allowed the FHHs to access money to earn extra income through business, and some bought agricultural inputs for their crops and livestock. This helped them support their households by paying for medicine and their

children's education. With many dependents, female household heads in the study area needed more income, which was made possible by joining SMCR institutions. Findings in Table 1 showed that about 52.0% of the FHHs had 4 to 7 dependents. The findings implied that many FHHs worked hard to earn extra income to care for their dependents, increasing their economic burden. The researcher encourages policymakers and stakeholders to support the FHHs in alleviating this burden and promoting these women's economic empowerment. Kato and Kratzer (2013), FAO (2016), and Ndosi (2015) reported that microcredits from SACCOS were powerful tools for empowering women in social, economic, and political areas. Microcredits helped female farmers with financial resources, reducing unequal access to money and, consequently, poverty. This showed that joining SMCR institutions was a crucial step for FHHs to promote women's economic empowerment.

4.3.4 Reasons for Being a Female Household Head

Several reasons were provided for why some females became household heads. Results show that most (44.6%) of the household heads became single-headed after the deaths of their spouses, while 9.4% took on this role due to severe and prolonged illness of their spouses. Other factors are presented in Table 4.1. The findings indicate a high male death rate in the study area, leading to many females becoming widows. The high death rates were mainly due to the effects of HIV/AIDS, which surpassed deaths from other causes in the region (USAID, 2023).

Edefe et al. (2023) reported that Tanzanian women were among the vulnerable groups and were considered poorer due to their low education levels and existing customary

laws that discriminate against them in property ownership and inheritance rights. Despite various efforts by the government, donor agencies, and NGOs to empower women, they still faced challenges at the community level, such as ignorance of their rights, low education levels, and limited job opportunities (ibid). SACCOS played a crucial role in increasing women's access to credit and promoting gender equality and women's empowerment. They have also used SACCOS to reduce poverty (FAO, 2016).

4.3.5 The Period of Being Household Head

Findings in Table 4.1 showed that 193 (55.1%) of the 350 interviewed FHHs had been heads of their households for 4 to 10 years. This period frame was sufficient for them to gain experience managing household matters. Very few (10.0%) respondents had been household heads for less than four years. Additionally, some respondents (34.9%) reported being household heads for over 10 years (Table 4.1), implying they had substantial experience handling household issues and could share their knowledge with new household heads. Being a SACCOS member helped young female household heads confidently manage household matters.

The length of time spent as the head of the home has a profound impact on an individual's well-being in many different ways. Long-term household leadership could result in a greater comprehension of decision-making processes, financial management, and family dynamics. Experience not only makes it possible to overcome obstacles more skillfully, but also enhances decision-making, building resilience and self-assurance. The duration as a household head could influence the development of

coping mechanisms, emotional stability, and overall satisfaction, ultimately playing a pivotal role in determining the individual's household head's well-being over time. Edafe et al. (2023) declared that the female headed households were most vulnerable. Hence, the borrowed microcredit to meet some family obligations. However, the study did not specify how the duration of being household head influenced the microcredit use.

Table 4.1: Distribution of the FHHs by Socio-Economic Variables

Socio-Economic Variable	Frequency	Percent
Age category		
18-35	66	18.9
36-45	108	30.9
46-60	142	40.6
Above 67	34	9.7
Education level		
No formal education	61	17.4
Standard seven	156	44.6
Form four	129	36.9
Form six	2	0.6
College	2	0.6
Household size		
less than 2 members	109	31.1
2-4 members	142	40.6
5-7 members	90	25.7
above 7 members	9	2.6
Number of Dependents		
Don't have	14	4.0
1-3	144	41.1
4-7	182	52.0
Over 7	10	2.9
Reasons for being Household Head		
Widowed	161	46.0
Divorced	83	23.7
Unmarried	73	20.9
Illness of spouse	33	9.4
The period that had been household head		
0-3 Years	35	10.0
4-10 years	193	55.1
More than 10 years	122	34.9

4.3.6 Distribution by Income Sources, Membership, Amount of Loan Received and Loan Use

Findings presented in Table 4.2 show that the majority (45.7%) of the FHHs were businesswomen who mainly relied on the Microcredit (SMCR) received from the SACCOS to run their businesses. The findings suggest that a significant portion of the SMCR was utilized to generate household income through business activities, highlighting that SMCR economically empowered women. Findings in Table 4.2 indicated that 43.7% of FHHs were involved in farming, while only 10.6% had formal jobs. The findings implied that SACCOS provided services to people, including businesswomen, farmers, and employees. These findings match what Awojobi (2014) and FAO, (2016) found that microcredits helped women purchase agricultural supplies, allowing them to improve their farm production. Moreover, employees made extra money from their businesses, which increased their monthly income.

4.3.7 Membership Period with SACCOS

Results in Table 4.2 also show that most FHHs had extensive experience in credit and saving activities. According to these results, about 57.4% of FHHs had been in SACCOS for over five years, while only a few (0.6%) had been members for less than a year, and 42% had been members for more than five years. FHHs and SACCOS' years of experience indicate their familiarity with managing microcredits. The findings revealed that most FHHs demonstrate a commendable commitment and sustained engagement with SACCOS. This long-term involvement not only signifies a positive rapport with the SACCOS, indicating trust and satisfaction in the financial services and support provided, but also suggests a potential resilience of FHHs in navigating

economic challenges over an extended period. The resilience clearly indicates the positive impact of SACCOS involvement on the financial stability of FHHs. These results underscore the importance of examining the enduring relationships between FHHs and SACCOS for a more comprehensive understanding of their socio-economic dynamics. The findings are in line with Mbotto et al. (2023) who demonstrated that microcredit positively influenced the economic empowerment of women in Cross River State in Nigeria.

4.3.8 Credit Amount Received from SACCOS

Although members of the SACCOS experienced benefits, small (2.3%) FHHs borrowed credit above TShs 5 million, while many (44.3%) received credit amounts between TZS 50,000 and TShs 500,000. The findings suggested that most FHHs did not grow their businesses, likely due to underlying reasons outside this study's scope and were reserved for future research. Poverty among the FHHs was a key reason why many (32.9%) used the SMCR they received to address household issues, such as paying for children's school fees and medical expenses, due to a lack of reliable income. The findings indicated that SMCR economically empowered women to tackle various household problems that they might not have been able to resolve otherwise. The findings imply a significant dependence on the funding supplied by credit facilities falling into this specific category. The fact that almost half of FHHs were in this group suggests that they have a practical and strategic approach to borrowing, recognizing their unique financial demands and aligning themselves with the available loan possibilities. This pattern might be the result of FHHs making a deliberate effort to handle their finances sensibly and looking for amounts that were both reasonable for

repayment and adequate for their needs. The ability to tailor financial services to the unique and varied needs of FHHs was made possible by having such comprehensive insights into their credit references. The findings are in line with Rios-Solis et al. (2017) who declared that a reasonable amount of loan borrowed determines the repayment rate.

4.3.9 Loan use by the FHHs

Findings showed that most (37.3%) of the FHHs used the loans they received from SACCOS to run most of their businesses, while 32.9% used their loans to buy home consumables. Using microcredit for business purposes encouraged loan repayment. The findings indicate that SMCR economically empowered women. Additionally, only 0.6% used loans for political reasons. On the other hand, about 33% of the FHHs used the SMCR to purchase food items. Research results show how female-headed households (FHHs) used microcredit from SACCOS. The findings show that a small proportion of FHHs used loans to maintain and grow their businesses. The findings further indicate that using microcredit for entrepreneurial activities led to better financial stability. Conversely, many borrowers used their loans to buy household goods, suggesting they primarily focused on satisfying their immediate requirements. Similarly, the majority of FHHs using microcredit for acquiring food materials underscores the crucial role of such financial support in addressing basic needs, thereby highlighting the multifaceted impact of microcredit on the economic landscape of FHHs. These findings collectively underscore the diverse strategies FHHs employ when leveraging microcredit, underscoring the importance of tailoring financial services to meet both household requirements and economic aspirations. Ndosi (2015)

found that cooperatives play a significant role in enhancing women's social, economic, and political empowerment. They facilitated women's inclusion in the labor market, foster independence, and build their capacity to assume leadership roles. Cooperatives also boosted their social and cultural rights and enabled them to participate equally in decision-making within their communities by providing access to economic resources and quality education.

Table 4.2: Income Sources, Membership Period, the Amount Received and Loan use by FHHs

Variable	Frequency	Percent
Main income source		
Business	160	45.7
Formal Employment	37	10.6
Farming activities	153	43.7
Period stayed as SACCOS Member		
Less than 1 year	2	0.6
1-5 years	147	42.0
More than 5 years	201	57.4
Amount of Loan received last year		
50 000-500 000	155	44.3
600 000-1 000 000	109	31.1
1 000 000-2 000 000	54	15.4
2 000 000-5 000 000	24	6.9
More than 5 000 000	8	2.3
Loan use by the FHHs		
Home consumption	165	32.9
Business	187	37.3
Farming	147	29.3
Political issues	3	0.6%

4.4 Challenges Facing the FHHs in the Study Area

This section focuses on elucidating the multifaceted hurdles encountered by FHHs. Understanding these challenges is fundamental for designing targeted interventions and policy frameworks that empower FHHs.

4.4.1 Economic Challenges

The FHHs in the study area faced various challenges, including economic, social, and political difficulties. Findings in Table 4.3 revealed that high interest rates were the main economic challenge for most respondents (57.4%), followed by delays in loan repayment (54.0%). Other issues included the lack of collateral (44.8%) and the limited capacity of SACCOS to provide loans to many of its members (30.9%). The findings suggested that interest rates from many credit institutions remained too high for FHHs to acquire loans easily. Similarly, the capacity of SACCOS was limited, and many FHHs lacked the collateral required by most credit institutions to access loans. Chepkemoi (2017) emphasized that access to economic and financial resources was essential for women's empowerment and long-term sustainable economic growth. Without SMCR, economic empowerment for FHHs would have been unattainable, highlighting the need for interventions to improve women's economic status by helping them access microcredits, which could help them build their businesses, generate income, and reduce household poverty.

4.4.2 Social Challenges

Social challenges reported in the study area included discrimination against FHHs, such as property grabbing and negative attitudes being seen as a sign of poverty. Findings showed that the majority (96.8%) of FHHs faced property grabbing after their husbands' deaths. Other social challenges included societal discrimination (71.6%), misunderstandings among SACCOS members (42.4%), and the community's negative perception of loans as an indicator of poverty (6.9%). Property grabbing was a significant issue, primarily carried out by husbands' relatives, who took control of

family assets, including houses, after the male household head's death. This practice came up from harmful cultural values that denied females and children inheritance rights (Avert, 2018).

These findings align with FAO (2016) and Kato and Kratzer (2013), who pointed out that women in Tanzania had fewer opportunities to access cash income than men. The traditional roles of women who have lower education levels make women's empowerment a critical issue. The welfare of FHHs was improved by gaining access to financial resources and allowing them to control and make decisions about the cash they earned, thus strengthening their bargaining power within their households (Ndosi, 2015; FAO, 2016). Microcredits from SACCOS boosted women's control over cash, improving their self-confidence, self-esteem, and participation in social networks and decision-making within their communities (Chepkemoi, 2017; FAO, 2016). FAO (2016) showed that community-based networks like SACCOS promote risk-sharing, mutual support, and economic collaboration, which overcome challenges in the agriculture and business sectors. Cooperatives had reliable avenues for raising women's income, thus increasing their confidence and enhancing their social status.

4.4.3 Political Challenges

Table 4.3 findings showed that FHHs faced several challenges related to politics. The biggest issue, reported by 74.8%, was the lack of confidence among many women household heads to join political parties. Following this, 68.5% mentioned not believing in their ability to run for local and national government positions, and 48.7% stated that their main political challenge was due to the lack of courage to contest for

political office positions in elections. The findings showed that more support and training were needed for women to participate fully in political parties and government positions. The findings align with Chepkemoi (2017) as he revealed that women who accessed credits from SACCOS controlled their income and participated sufficiently in the decision-making. Nawaz (2019) disclosed that women's access to microcredits allowed them to participate in social and political matters.

Table 4.3: Multiple Response test Results for Economic, Social and Political Challenges for the FHHs

Challenges facing the FHHs in SACCOS MFIs	Responses	Percent
1. Economic challenges		
High-interest rate	186	57.4
Delaying to return loan	175	54.0
SACCOS have low capital	100	30.9
Lack of training	71	21.9
Lack of collateral	145	44.8
2. Social challenges		
People consider taking a loan is a sign of poverty	24	6.9
Misunderstanding among members in SACCOS	148	42.4
Social discrimination in the society	250	71.6
Property grabbing following the death of husband by relatives	339	96.8
3. Political challenges		
Lack of confidence among women household heads to join political parties	262	74.8
Lack of feeling to have the ability to contest for representation in local and national government bodies	240	68.5
Lack of Courage for contesting for a political post in the political election	171	48.7
Failure for being elected/selected for political position	209	59.6

4.5 Effects of Microcredits on FHHs Empowerment: Descriptive Analysis

From the descriptive analysis results, the following sections present the influence of microcredits on economic, social-cultural and political empowerment.

4.5.1 Effects of SACCOS Microcredits (SMCR) on FHHs Economic Empowerment

The descriptive analysis of empowerment variables showed that SMCR positively impacted the economy of FHHs. According to Table 4.3, most (93.4%) of the FHHs reported increasing their financial capital for their businesses. In comparison, 92.6% owned properties due to their membership in SACCOS, 87.1% of the FHHs could cover health costs for their children, and 68.0% were able to provide balanced meals at home, thanks to SMCR. These findings match Sinha et al. (2023), who mentioned that organizing, saving, and getting flexible loans help empower women by meeting important family needs. Rani and Yadeta (2016) found that loans from rural saving and credit cooperatives strongly affect women's empowerment. Ndosu (2015) also pointed out that SMCR was an essential tool for women empowerment and economic independence, suggesting that rural women should have priority access to and effective use of SMCR. Al-Shami et al. (2021) and Rahman (2022) also showed that microcredits positively affect women's empowerment in Yemen and Bangladesh, respectively.

Table 4.4: Descriptive Analysis Frequencies- Effect of Microcredits on FHHs Economic Empowerment N=350

Response	Frequency	percentages
The loan from SACCOS enabled me to own properties	324	92.6
The loan from SACCOS has increased the capital of my business	327	93.4
The loan from SACCOS has improved ability to meet children education and health cost in my household	305	87.1
The loan from SACCOS has helped me to construct or renovate my house	215	61.4
The loan from SACCOS has improved my balanced diet and the number of meals in my household	238	68.0

4.5.2 Effects of SMCR on FHHs Social-Cultural Empowerment

The descriptive analysis of empowerment variables showed that SMCR positively impacted their social-cultural empowerment. According to Table 4.5. the findings show that for 83.7% of the women, the loan from SACCOS increased their ability to participate in social groups and decide for their households. Moreover, 76.6% said that microcredits helped them travel to different places. Also, for 82.9%, the microcredit promoted their acceptability in their society it increased their participation in the cultural issues and increased their confidence within their society. The findings showed that 59.1% of women increased their self-esteem after borrowing microcredit from the SACCOS. The findings proved that microcredit promoted the social-cultural empowerment of FHHs in the Njombe region. The findings are in tandem with Kratzer and Kato (2013), who unveiled that microcredit empowered women in Tanzania in self-esteem, self-efficacy, and self-control contexts.

Table 4.5: Effect of Microcredits on FHHs Social-Cultural Empowerment N=350

Response	Frequency	Percentages
The loan from SACCOS has increased my ability to participate in social groups and decide for my household	293	83.7
Loans from SACCOS has given me the freedom to travel to different areas without seeking permission from anybody	268	76.6
Loans made had made me be accepted in society and increased participation in cultural issues	290	82.9
SACCOS loan has increased my confidence within the society	290	82.9
The loan from SACCOS has led me to be respectful and be valued in the society	207	59.1

4.5.3 Effects of SMCR on FHHs Political Empowerment

Participating in politics requires having some financial resources (Bayulgen, 2015). Being part of SMCR helps FHHs gain economic strength, which supports their involvement in political activities. According to Table 4.5, 45.4% of FHHs said they better understood political and legal rights, and 12.23% became local government representatives. However, only 25.7% received support for political campaigns, and 13.1% became active in political parties. The findings showed that SMCR has a limited effect on political empowerment. Other strategies were needed to improve this. Fox (2016) also found that women in Tanzania participated less in economic activities, and Akter et al. (2021) explained how MFIs helped with political empowerment in Bangladesh.

Table 4.6: Effect of Microcredits on FHHs Political Empowerment N=350

Response	Frequency	percentages
The loan from SACCOS enabled me to know the political and legal rights system	159	45.4
Loans have enabled me to be a representative in local government	43	12.3
Loans have helped me to support some of the candidates in the general election	90	25.7
Loans from SACCOS have enabled me to be an active member of a political party	46	13.1

4.5.4 Influence of Education and Culture on FHHs Empowerment

The overall findings from the descriptive analysis (Table 4.6) show that education and culture played essential roles in influencing the empowerment of FHHs through SMCR in the study area. According to the respondents, 88.3% agreed that education helped increase women empowerment through the SMCR services from SACCOS.

Cultural factors negatively impacted the empowerment of FHHs in SACCOS, as reported by 78.3% of respondents. The findings showed that the social-cultural context on FHH empowerment could be considered adequate, as cultural barriers hinder empowerment, while education could play a crucial role in promoting it. These findings were consistent with those of Rani and Yadeta (2016), Kamanzi (2010), and ILO (2013), who found that women's education levels influenced their empowerment through loans in savings and credit cooperatives. Likewise, Sutton-Brown (2011) and Josephat et al. (2017) pointed out that culture could hinder women empowerment through microfinance services.

Table 4.7: Effects of Education on FHHs Empowerment N=350

Response	Frequency	Percentages
Effects of education	309	88.3
Effects of culture	274	78.3

4.6 The Influence of Microcredits on Women Economic, Social-cultural and Political Empowerment: Regression Analysis

The following sections present results from the regression analysis of microcredits' influence on political, economic, and social-cultural empowerment. Because the model comprised a single independent variable and many dependent variables, the univariate regression model was applied.

4.6.1 Regression Analysis Results for the SMCR Influence Estimate on Economic of FHHs

Findings in Table 4.8 show that β_0 is 1.485 and β_1 is 0.759, with an R-square of 0.759

($p=0.042$). The findings make us accept the alternative hypothesis (H1) that Microcredit from SACCOS promotes the economic empowerment of the FHHs. This shows that for every unit increase in the credit amount provided to FHHs by SACCOS (SMCR), their income rises by 78.7%, at a rate of 0.759 Tshs. β_0 represents the income generated by FHHs regardless of whether they receive SMCR or not. These findings are consistent with Ilavbarhe and Izekor (2022), Awojobi (2014), and Kato and Kratzer (2013), who found that microfinance institutions (MFIs) providing credit to women to significantly improve their economic empowerment. Kato and Kratzer (2013) also showed that women who were MFI members owned more assets and property compared to non-members.

Table 4.8: Model Estimate Coefficients for SMCR Influence on ECeMp of the FHHs

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.485	0.736		1.97	0.042
Log SMCR received	0.759	0.133	0.727	5.700	0.000*

* = Significant at $p < 0.05$ level of significance; NS = Not significant at $p < 0.05$ level of significance

The findings align with Chepkemoi (2017), who found that women who borrowed microcredits in MFIs generated more income from their businesses. More than 50% of the women used their loans to expand their businesses and buy some important assets. The findings indicated that SMCR institutions were important in economically empowering women, especially the FHHs, to such an extent that they could lead their lives without much dependence on others, making them respected in their society.

As per FAO (2019), the provision of financial services to rural women was a proven strategy to enhance their social and economic empowerment, as well as uplift the livelihoods of rural households and communities. Access to financial services enabled rural women to procure the necessary inputs, labor, and equipment for agricultural or off-farm activities (FAO, 2019; Garba, 2019).

The access not only aided in better childcare, with women often investing their income in their children's education, nutrition, and health (FAO, 2016; Ilavbarhe & Izekor, 2022), but also significantly boosted the performance of women-owned enterprises (Garba, 2019). Ilavbarhe and Izekor (2022) found that microcredit led to an increase in women's savings and income levels in Nigeria. These findings suggested that women with access to microfinance services were more likely to succeed in their business endeavors and achieve economic empowerment through SMCR. However, Kamanzi (2010) found no significant difference in economic empowerment between beneficiaries and non-beneficiaries of the MFIs. However, Kamanzi (2010) analyzed that SACCOS' presence did not ensure the empowerment of their members. SACCOS and non-SACCOS members lived in the same communities and faced similar socio-economic and political challenges. In Tanzania, SACCOS had inherent issues, and no specific empowerment programs or projects targeting SACCOS members resulted in no significant differences (ibid). Tarozzi et al. (2015) also noted that increased access to MFI loans did not significantly impact women's empowerment in generating income from agriculture, animal husbandry, and nonfarm self-employment in Ethiopia.

4.6.2 Regression Analysis: the Influence of SACCOS Microcredit on Social-Cultural Empowerment (SoCeMp) of FHHs

This study established that, in addition to economically empowering FHHs, SMCR also positively impacted their social and cultural empowerment. The hypothesis (H2) stated that SMCR positively influences the social and cultural empowerment (SoCeMp) of FHHs. Results from the analysis, shown in Table 4.9, revealed significant positive relationships between SoCeMp and SMCR provided by SACCOS credit institutions ($R=0.843$). The R-Square value of 0.796 ($p=0.000$) indicates that about 79.6% of the variations in SoCeMp among FHHs stemmed from the SMCR they received. The remaining 20.4% of variations attributed to other unspecified factors, as FHHs identified them in the study area. The F-statistic in Table 4.9 was significant, showing a good model fit between the dependent and independent variables ($F=25.343$; $p=0.000^*$). The findings justified the acceptance of the hypothesis that microcredit positively influences the social and cultural empowerment of FHHs. The findings suggested that SMCR played a crucial role in driving significant changes in the social advancement of FHHs in their community. Therefore, socially empowering women should consider SACCOS microcredits as a key factor.

Table 4.9: Model Summary for Regression LogSoCeMp on SMCR

Model	R	R Square	Adjusted	F	Sig
1	0.843	0.796	0.7543	16.8	0.000

Predictors: (Constant), Log SMCR received
Dependent Variable: LogSoCeM (Social empowerment)
F-statistic and p values: F=25.343; p=0.001*

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.369	0.223		28.585	.00
	Total Social cultural empowerment	8.237	0.274	7.193	30.014	.00

a. Dependent Variable: Logarithm of the loan

According to Khan et al.(2023), microfinance is more pronounced as a mechanism through which psychological and social empowerment are attained among women. The end product of financial services is the increase of confidence, courage, skill development, and empowerment at all levels. Through Microfinance Self-Help Groups, women have steadily developed skills and a sense of self-worth. (Awojobi, 2014). Women are customarily the breadwinners in female-headed households (FHHs). Therefore, they face gender discrimination in various life dimensions, including education, income earnings, and important economic opportunities (Mayoux, 2005). Thus, through SMCR services, women could increase their incomes and achieve both economic and social-cultural empowerment, moving away from dependence on men who often view women as second-class citizens in a patriarchal society that impacts social relations between genders (Poominathan et al., 2016).

4.6.3 Regression Analysis: the Influence of Microcredit on Political Empowerment of FHHs

This study conceptualized the empowerment of the FHHs in social, political, and economic aspects of life. Therefore, the hypothesis proposed was that SMCR has no positive and significant influence on the political empowerment of FHHs. Results from the regression analysis are shown in Table 4.10. Findings in Table 4.10 show a model fit between the dependent and independent variables ($F=2.142$; $p=0.203$). The adjusted R-square value is 0.026, meaning that only 2.6% of the variations in the political empowerment of FHHs were influenced by the SMCR received. In comparison, 97.4% resulted from other factors that were not included in the model. The p-value shows that the influence of SMCR on political empowerment was positive but not significant ($p=0.203$). Hence, the SMCR's contribution to political empowerment in the Njombe region was minimal. Therefore, the findings do not permit us to accept H3; that microcredit promotes the political empowerment of FHHs.

Table 4.10: Model Summary for Regression Analysis Results

Model	R	Adjusted Square	R	F	Sig	
1	0.160	0.026		2.142	0.203	
Coefficients^a						
Model			Unstandardized Coefficients		Standardized Coefficients	
			B	Std. Error	Beta	t
1	(Constant)		6.206	.089		69.622
	Total Political empowerment		.030	.029	.055	1.034
						Sig.
						.000
						.302

a. Dependent Variable: Logarithm of the loan

* = significant at $p<0.05$; NS =not significant

The small influence of SMCR on the political empowerment of women in the study area resulted from the significant challenges faced by most FHHs. These households were primarily focused on income-generating activities to sustain their families, lacking external support for other issues. Moreover, over 53% of the FHHs reported having more than four dependents, which adds to their household burden. With loans ranging from Tsh 50,000 to 1,000,000 accessible to 75% of them, these amounts are insufficient for political activities, especially since politicians in Tanzania typically spend significantly more on campaigns.

Awojobi (2014) emphasized that access to SMCR was a key factor in enhancing women's participation in society and political issues. However, the reality was that without substantial economic resources, women's active engagement in political matters remained a challenge. According to ICTD (2019), election costs in Tanzania had risen since the introduction of the multipart system. Despite the Election Expenses Act (2010) aimed at reducing corruption by limiting overall spending on election expenses, political campaigns remain costly. Therefore, the use of SMCR for political activities, given the relatively small loan amounts available to them, is unrealistic and urgent action is needed to address this issue.

One-party rule ended in 1992. Thus, the need for money in politics has increased, according to ICTD (2019). This change led to less financial support from the government for political parties and more competition for power, which has raised campaign costs in the last three elections. As a result, fewer women may be involved in political matters because they lacked enough money to address these issues. The

findings justify why UNMIK (2018) stressed the importance of working with women's business groups, civil society, and decision-making bodies at local and central levels to create support systems for empowering women and girls. Mecha (2017) argued that many rural women in African countries lack the economic power essential for political participation. Existing gender biases discourage women from pursuing political careers and building political connections. Therefore, efforts to enhance women political empowerment should focus on boosting their economic power.

Table 4.9 shows that for every TZS 1 invested in credit loans for FHHs, there was a 16 percent increase in their political empowerment (POEMP). The findings suggested that, despite a limited contribution to political empowerment from SACCOS microcredit resources (MCR), these services were still important for FHHs striving for political participation in their communities. Therefore, on these findings, the notion that SMCR influenced female-headed households' political empowerment was partially acceptable. USAID (2023) noted that the impacts of microcredit lending on women empowerment varied across households due to gender-defined social norms. Group lending helps address the issues of missing collateral and lack of intermediary capital, as most rural women lack financial resources and assets to use as collateral for loans (FAO, 2019; FAO, 2016; Chepkemoi, 2015). The lack of financial resources has caused many rural women to struggle with political participation. USAID (2015) reported that women's political representation was significantly below the global target of 30% and ranked among the lowest in developing countries. Therefore, microcredit institutions were crucial for empowering FHHs socially, economically, and politically.

4.7 Hayes Process Macro: Moderating Role of Education on Relationship Between SMCR and FHHs Empowerment

The moderation and mediation analyses were conducted using the Hayes process macro fixed in SPSS. For the moderation analysis, the hypotheses tested included the alternative hypothesis, which stated that education significantly moderates the influence of SMCR on the economic, social-cultural, and political empowerment of female-headed households (FHHs).

4.7.1 Hayes Process Macro: Results on Moderation Role of Education on SMCR Influence for FHHs Economic Empowerment of FHHs

The fourth objective of this study was to examine the moderating role of education on the influence of SMCR on the empowerment of female-headed households (FHHs). The estimated moderation effect is presented in Table 4.11. The regression model analysis in Table 4.11 shows that education plays a vital role in boosting the empowerment of female-headed households (FHHs) through SMCR services, with a p-value of 0.000, which is significant at $p < 0.05$. The findings mean that education significantly strengthened the effect of SMCR on the economic empowerment of FHHs. Education was the priority in improving the empowerment of female-headed households (FHHs) through SMCR services; it boosted the positive effect of SMCR on women's economic empowerment from 0.8232 (β_1) to 0.0291 (β_2). The findings show how SMCR and education collaborated to strengthen women's economic empowerment.

Table 4.11: Model Summary for Education Moderation Role on SMCR

R	R-sq	MSE	F	df1	df2	p
.878	.732	.205	53.512	3.000	320.000	.000

Test(s) of highest order unconditional interaction(s):					
Interaction	R ² -change	F(HC1)	df1	df2	P
X*W	0.0274	12.6980	1.0000	324.0000	0.0004

Conditional effects of the focal predictor at values of the moderator						
EDU_FHHs	Effect	se(HC1)	t	p	LLCI	ULCI
0.8232	.0291	.093	-2.829	.0399	-.0569	-.0014
.1768	.0347	.0110	16.073	.0018	.0130	.0564

The findings showed that women' economic empowerment impact on SMCR increases significantly when education is present. Each income and investment in supporting women's economic efforts, combined with a rise in women's education levels, leads to a notable increase in women's income, jumping from Tsh 0.0291 to Tsh 0.8232. Thus, with education, SMCR significantly boosted the income of female-headed households (FHHs). Hence, the findings allowed us to accept the H4 that education moderates the relationship between microcredit and the economic empowerment of FHHs. Ghazala et al. (2017) found that women's education levels significantly influenced decision-making and problem-solving skills, and rigorous training promoted greater empowerment. Syeda (2018) used structural equation modeling (SEM) and discovered that education accounted for 11% of the variance in women' empowerment at a 0.05 significance level, concluding that education is vital for boosting women empowerment by increasing their income and enhancing self-esteem. However, Gemachu (2017) and Rutayisire (2016) pointed out that women's illiteracy hindered them from fulfilling their expected household roles. On the other

hand, Rathirane and Semasinghe (2015) found no significant moderating effect of education on women empowerment, reporting $P < 0.05$ ($t = 0.648$, $p = 0.517$).

Rutayisire (2016) noted that economic factors and limited access to finance caused poverty among women in microfinance, highlighting the necessity of providing SMCR for women empowerment. SMCR can significantly improve women economic well-being and household welfare with education. The findings indicated that 62.5% of women reported benefiting economically from SMCR services, hence various household and community changes. The findings revealed the advantage of women's livelihoods and social well-being with microcredit services.

4.7.2 Hayes Process Macro: Moderating Role of Education on the Influence of SMCR on Social-Cultural Empowerment of the FHHs

The findings from the Hayes effects gave the researcher to test this alternative hypothesis: Education has a moderation role on SoCeMp of the FHHs through SMCR. Outcome variable $Y = \ln \text{SoCeMp}$; predictor $X = \text{SMCR}$, and moderator $M = \text{education}$. Findings in Table 4.12 indicate that education significantly moderates the influence of SMCR on the social empowerment of female-headed households (FHHs) at a $p < 0.05$ significance level. The results also show a significant interaction effect between education and SMCR, highlighting education's important role in influencing the social empowerment of FHHs through SMCR. The large R-square and adjusted R-square values suggest that other factors, besides education, have a minor moderating role in SMCR's effect on empowering FHHs. Since the findings confirm the moderation role

of education on SMCR's influence on the social empowerment of FHHs, we accept the alternative hypothesis.

Table 4. 12: Regression Analysis Results on Moderation Roles of Education on SoCeMp of the FHHs

Model summary						
	R	R-sq	MSE	F(HC3)	df1	df2
	p					
	.0899	.0847	.0269	.4592	3.00	
	324.00	.711NS				
Model estimates						
	LLCI	coeff	se(HC3)	t	p	
		ULCI				
Constant		3.6803	0.101	36.379	0.0000*	
3.660	3.7002					
LnSMCR		2.7926	0.1264	22.1207	0.0003	
0.117	.0135					
EDU_FHH		0.0394	0.00397	9.924	0.0387	
0.1175						
Int_1		0.0157	0.0198	0.7929	0.0801	
0.234	.0547					

Salia et al. (2017) found that education significantly and positively relates to empowerment ($p < 0.01$) and moderates the relationship between low-income family cohesion (COH) and microfinance services (MFS) for women empowerment. The findings prove H5 that education moderates the relationship between microcredit and the social-cultural empowerment of FHHS. The findings align with Syeda (2018), who, by structural equation modeling (SEM) analysis, determined that education accounted for 11% of the variance in women empowerment through income and self-esteem at a $p < 0.05$ significance level. Kandpal et al. (2012) argued that the empowerment focus should be on expanding information sets and demonstrating the outcomes associated with different choices women make rather than just providing

access. They noted that community action and peer networks could influence women's empowerment.

4.7.3: Hayes Process Macro: Moderating Role of Education on Relationship Between SMCR and FHHs Political Empowerment (POEMP)

This section delves into the role of Education in moderating the political empowerment of female-headed households (FHHs). The analysis is based on the results from regression analyses following Hayes' (2018) approach to moderation and mediation. This finding provides a platform to test H6, which posits that Education moderates the relationship between microcredit and the political empowerment of FHHs.

Model variables: Y: LnPOEMP = Political empowerment of the FHHs as an outcome variable; X= LnSMCR (SACCOS Microcredit amount); Moderator (W) =Educ_FHH1 (education level of the household head); Int_1 = Interaction between SMCR and Educ (SMCR*Educ); but Ln is the natural logarithm linear transformation of the quantitative variables. Findings from Table 4.13 in the model summary report showed no significant model fit between political empowerment (POEM) and the independent variables specified in the regression model ($F=3.552$; $p=0.064$). The R-square value of 0.024 indicates that only about 3.2% of the variations in political empowerment among female-headed households (FHHs) are explained by the independent variables presented in the regression model. The findings suggest a low variance in political empowerment attributed to the independent variables, specifically SMCR and Education. It indicates that much of the variation in political empowerment for FHHs is influenced by factors beyond the microcredit benefits provided by SACCOS.

The findings signify that H6 cannot be proved since, despite being positive, the influence of Education on moderation was not significant. The findings further insist that in political-related issues, Education has no moderation role on SMCR to influence the empowerment of the FHHs. Hence, at political empowerment may not depend much on the Education of the FHHs because most of them FHHs were well-fledged with household matters rather than being overwhelmed with political matters. This is because they required more income to participate in political issues.

Table 4.13: Moderation Role on SMCR in POEMP of FHHs

Regression model summary	R	R-sq	MSE	F	df1	df2	p
	0.105	0.024	0.073	1.512	3.000	324.000	0.064
			coeff	se(HC3)	t	p	LLCI
ULCI							
Constant			0.2501	0.2101	1.1918	0.070	
0.382	3.7002						
LnSMCR			0.0012	0.0057	0.2105	0.060	
0.058	.0135						
EDU_FHH			0.0213	0.0397	0.5365	0.0124	
0.075	.0045	.1175					
Int_1			0.0014	0.0154	0.909	0.401	
0.021	.0547						

The study findings align with Rathirane and Semasinghe (2015), who discovered that education, family size, age, and experience did not significantly moderate women's empowerment through access to microcredit in Sri Lanka. Implying that, irrespective of a woman's education level, the decision to spend money on political activities depends on individual interests and may not lead to greater political empowerment, the majority of women hesitated to invest microcredit in political issues saying that such expenditures are too risky. Fox (2016) articulated that the co-political sphere

facilitates women's political participation and that if chances for women's participation are low, women are less politically empowered regardless of their education level. Fox (2016) argued that balanced political participation is not just important but vital for sustainable development. However, Urassa (2023) reported increased women's participation in political activities in Tanzania.

4.8 Mediation Role of Culture on SMCR Empowerment Influence on the FHHs

The Hayes effect regression results allow us to test the three hypotheses concerning the mediating role of culture in the relationship between SMCR and the economic, Socio-Cultural, and political empowerment of the FHHs in the Njombe region.

4.8.1 Mediation Role of Culture on SMCR Influence on FHHs Economic Empowerment

Given the mediation model with outcome variable Y: LnSMCR (ln Amount of loan borrowed), the predictor X: LnMCR that is the SACCOS microcredit (SMCR) received by FHHs, and the Mediator M: LnCMe_EC (mediation role of Culture on economic empowerment). The regression analysis involved using Hayes's (2018) procedure in the SPSS computer program. Results were described below for each specific FHH empowerment category (economic, social-cultural, and political). The findings from the Hayes regression analysis permit us to test H7, which states that Culture mediates the relationship between the microcredit and the Economic empowerment (ECeMp) of the FHHs. Table 4.15 summarizes the findings for the hypotheses H7-H9. The findings from Table 4.15 on the test of hypothesis H7 manifest that Culture mediates positively and significantly the relationship between SMCR and

women's economic empowerment. The findings imply that cultural practices limit the economic empowerment of FHHs in the Njombe region. Some of these social-cultural practices prevailing in the Njombe region include wealthy women's discrimination, denial of women's family inheritance, and males' inheritance of widows.

4.8.2 Mediation Role of Culture on SMCR and Social-Cultural Empowerment

Findings from Table 4.15 revealed a significant negative relationship between culture and economic and social-cultural empowerment at $p < 0.05$ ($p = 0.002$). The findings indicate a positive and significant mediation influence between the culture and SMCR social-cultural empowerment. The findings make us accept the hypothesis (H8) that culture mediates the relationship between microcredit and social-cultural empowerment. The findings imply that cultural barriers in the Njombe district restrict women from witnessing economic and social-cultural empowerment from the microcredits. Sutton-Brown (2011) found that women's empowerment through microfinance was constrained by culture, religion, women's status in society, and socio-political factors. Josephat et al. (2017) found that culture limited women's realization of empowerment from MFIs in the Kondoa district in Tanzania. However, the study did not disclose the extent of influence since the culture variable was not included in the regression model.

4.8.3 Mediation role of Culture on SMCR Influence on FHHs Political Empowerment

The mediation role of culture on the influence of SMCR on political empowerment (Y): LnPO_EMP was analyzed using the outcome variable LnPOEMP (Y), predictor

(X): LnMCR, and mediator (M): LnCMed_P. The analysis was conducted in a subsection using the same procedure by Hayes (2018). The mediator was not significantly related to SMCR at $p < 0.05$ ($p = 0.001$), as shown in Table 4.15. The R-square value of about 0.0012 indicated that only 0.12% of the variations in culture were due to SMCR, implying little change that SMCR had done to the dominant culture, hence influencing a part of the FHHs. The findings in Table 4.15 permit us to accept the hypothesis (H9) that culture mediates the relationship between microcredit and political empowerment.

Dhiblawe (2017) showed that political acceptance was a significant barrier for women due to the dominance of sociocultural barriers that deny their political representation in politics in Somalia and concluded that a change was required on women's attitudes towards leadership and the Somali society needs to fully accept and acknowledge that Somali women were capable leaders and have every right to be a part of all emerging political and economic opportunities. The findings agreed with Dilanzo (2018) that multiple barriers prevent women from having their place within the political arena, which includes legal, political, and cultural constraints. Thus, breaking down these barriers and creating opportunities for women calls for a collaborative effort among states, civil society, and international organizations. NDI (2015) asserted that there were very few mechanisms used by women to access political leadership opportunities in Kosovo.

Table 4.14: Model Estimates for Culture Mediation Role on the SMCR Influence on FHHs Empowerment

Model Variables	Unstandardized β Coefficients	Std. Error	Effect size	R-Square	t	p
LnSMCR	3.6892	0.3469	0.0681	0.619	10.635	0.000
ECoemp	6.7315	0.759	0.0862	0.754	8.869	0.005
SCemp	4.7654	0.6453	0.0467	0.796	7.385	0.002
POemp	0.1187	0.3486	0.0414	0.126	0.341	0.001

4.9 Final Conceptual Framework

Figure 4.2 indicates the final conceptual framework. It indicates that all study hypotheses were approved except those concerned with political empowerment. The dotted line signifies that the influence of microcredit on political empowerment was positive but insignificant. Moreover, the moderating role of the level of education in explaining the relationship between microcredit and political empowerment was positive but insignificant, and the dotted line depicts this relationship (Figure 4.2).

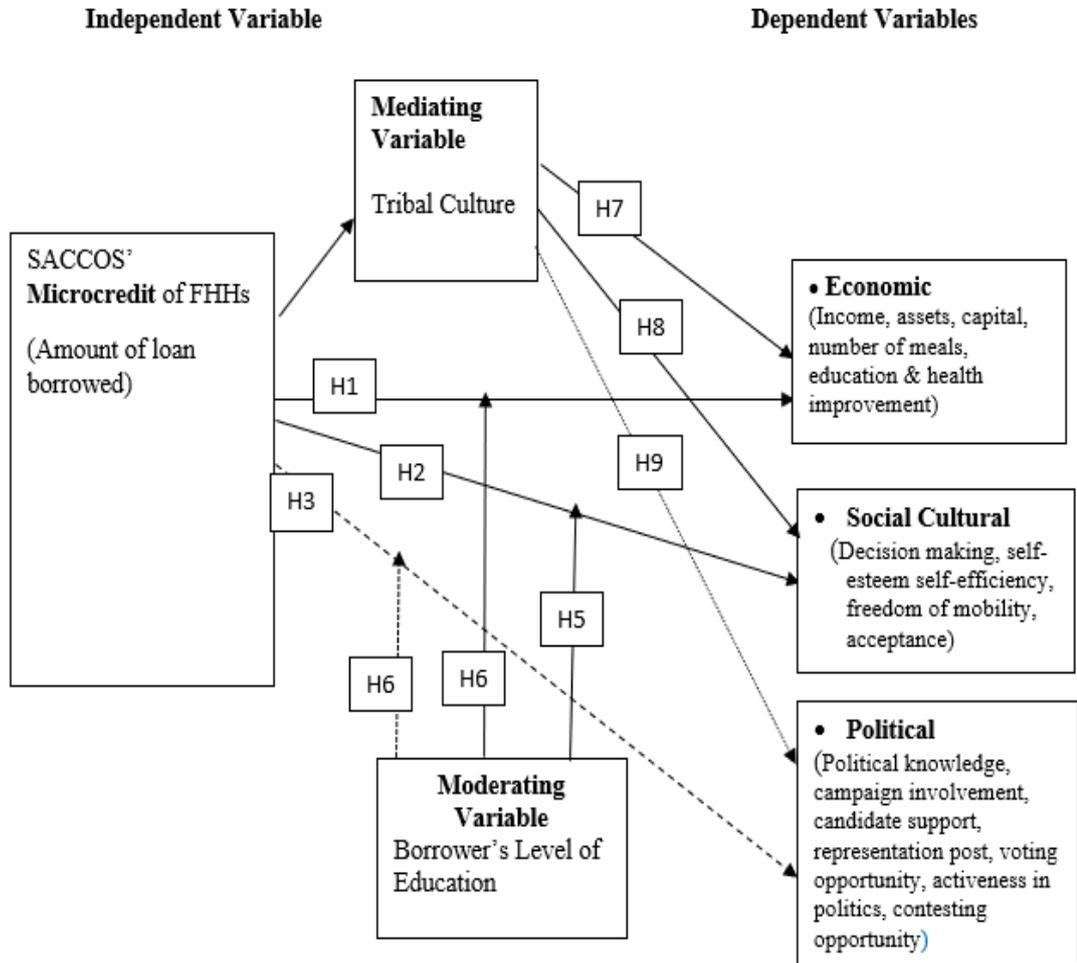


Figure 4.1: The Final Conceptual Framework

Source : Field Data (2022)

Key: —————> Positive and significant influence
 - - - - -> Insignificant influence

The findings, therefore, indicate that H3 and H6 were not approved based on the study results. However, the findings indicate that microcredit played a big role in enhancing the empowerment of FHHS in the Njombe region; therefore, H1 and H2 were accepted. Moreover, the hypotheses H4, H5, H7, H8 and H9 were accepted. The findings acknowledge the role of the SACCOS microcredits in promoting economic and social-cultural empowerment. However, the findings unveil that the role of microcredit in promoting political empowerment is weak. Moreover, the findings

recognize the role of education in catalyzing the microcredit role in promoting economic and social-cultural empowerment. However, the findings indicate that the tribal culture hindered economic, social, cultural, and political empowerment.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Overview

This chapter introduces the conclusions and recommendations from the study examining the role of SACCOS in empowering rural female-headed households (FHHs) in the Njombe region of Tanzania. The study's specific objectives and conclusions align with recommendations, including assessing how microcredit influences the economic, social-cultural, and political empowerment of FHHs. Additionally, the study evaluated the moderating effect of education and the mediating effect of culture on the relationship between microcredit and FHH empowerment.

5.2 Summary of Findings Based on the Specific Objectives

This section narratively depicts the findings. The summary condenses what has been revealed from the data analysis. The summary of findings that are related to the specific objectives is presented below:

5.2.1 Assessment of the Influence of Microcredits on Economic Empowerment of the FHHs

Findings from the assessment of the influence of SACCOS microcredit (SMCR) on the economic empowerment (ECeMp) of female-headed households (FHHs) showed that SMCR significantly impacted their economic status ($p < 0.05$). The regression analysis indicated that approximately 62% of the variations in the income of FHHs in the study area were attributed to the SMCR service program. The findings indicated that for every TZS 1 invested in FHHs' business activities, there was an income effect

of about TSh 0.759, meaning that for every TZS 1000 provided as a credit to FHHs, their income increased by TZS 759. The results show that FHHs who use SACCOS microcredit facilities were economically empowered. The findings emphasize how SACCOS microcredit was a key player in promoting economic empowerment. The findings lay the groundwork for understanding how financial inclusion advances economic progress for FHHs.

5.2.2 Assessment of the Influence of Microcredits on Social-Cultural Empowerment of the FHHs

The assessment of the influence of SACCOS microcredit (SMCR) on the social empowerment (SoCeMp) of female-headed households (FHHs) was conducted using linear regression analysis. The results indicated that SMCR services significantly impacted the social empowerment of FHHs in the study area. The relationship between SMCR and SoCeMp was positive, with significant variations in social empowerment explained by SMCR ($R\text{-square}=0.706$; $p=0.009$). The findings suggest that FHHs who accessed SACCOS microcredit experienced improvements across various social and cultural empowerment domains. The findings stress the critical role of SACCOS microcredits in empowering FHHs. The findings of the SACCOS microcredit promoted better social interactions, more involvement in cultural events and better mobility of the FHHs. The findings further show that FHHs were more involved in community decision-making processes. The findings indicate that FHHs improved self-efficacy and self-esteem.

5.2.3 Assessment of the Influence of Microcredits on Political Empowerment of the FHHs

The assessment of the influence of SACCOS microcredit (SMCR) on the political empowerment (PO_EMP) of female-headed households (FHHs) revealed that while SMCR had a statistically significant impact ($p=0.003^{**}$), its actual influence on political empowerment was minimal. The variance in political empowerment attributed to SMCR was only 16%, showing that microcredit had little effect on the FHHs' participation in political activities. The estimated coefficient ($\beta=0.0363$) suggests that for every Tanzanian Shilling (TZS) 1 invested through SMCR, there was an increase of about 0.0363 units in political empowerment, highlighting that although the effect was small, microcredit could still contribute to political empowerment for FHHs. The findings highlight the limited ability of SACCOS's microcredit programs to significantly increase FHHs' participation in political activities. The non-significant results also suggest limitations that hindered the FHHs from using microcredit to support economic activities. However, those limitations are beyond the scope of this study.

5.2.4 Assessment of the Effect of Moderating Role of Education on Microcredits Empowerment of FHHs Empowerment

The moderating role of education on SACCOS microcredit (SMCR) was analyzed in three areas: economic, political, and social empowerment of female-headed households (FHHs), using Hayes (2018) moderation process. Findings indicated that education played a significant moderating role in the relationship between SMCR and economic empowerment. The analysis, done through Hayes' process macro version

3.3, revealed that the interaction between education and SMCR positively and significantly affected the economic and social-cultural empowerment of FHHs. However, the moderating influence of education on political empowerment was found to be insignificant.

The findings indicate that education and access to social microfinance resources synergized the economic and social-cultural empowerment of FHHs, as indicated by the positive and substantial interaction between Education and SMCR. The findings portray how crucial it is to consider educational attainment and access to particular financial resources, like SMCR, when developing measures to improve empowerment outcomes. Investing in education with specialized funding may have more noticeable benefits for the social-cultural and economic aspects of FHHs' empowerment.

The findings indicate a marked knowledge gap and low awareness among female-headed households (FHHs) regarding the significance of political engagement and civic involvement. The lack of education might result in a lower level of political literacy, making it more difficult for FHHs to comprehend their political rights, engage in democratic processes, and speak out in favour of their political interests. The underrepresentation of FHHs in political decision-making might be attributed to a lack of knowledge about political structures, procedures, and avenues for involvement.

5.2.5 Assessment of the Effect of Mediating role of Culture on SMCR for FHHs Empowerment

The mediation role of culture was examined in three areas—economic, social-cultural, and political empowerment—using the Hayes (2018) approach. The findings revealed that culture significantly and positively mediates economic and social-cultural empowerment ($p < 0.05$), while its influence on political empowerment was insignificant. These results suggest that culture is a key factor to consider when aiming to empower women economically or socially through SMCR services, though its impact on political empowerment is limited. The findings indicate that cultural practices acted as obstacles or hurdles for FHHs to utilize microcredit to attain social-cultural and economic empowerment. The findings demonstrate that some cultural norms, beliefs, or practices restricted FHHs from investing in microcredit in economic and social-cultural activities. The findings indicate that negative cultural practices reduced the empowerment and well-being of female-headed households (FHHs) by preventing them from engaging in social, economic, and political activities.

5.3 Conclusions

The study discovered that female-headed households (FHHs) experienced economic empowerment, with SACCOS helping women gain assets, boost income, increase business capital, improve productivity, and enhance their food security. SACCOS played a role in the social empowerment of FHHs by supporting their participation in group and community decision-making, promoting self-esteem and self-efficacy, promoting freedom of movement, and encouraging social acceptance and engagement in cultural activities. Regarding political empowerment, the study found that while

women who received loans from SACCOS had some opportunity to participate in political matters, the impact was minimal. Regression analysis confirmed that microcredits had an insignificant influence on political empowerment. Education significantly moderated women's economic and social-cultural empowerment, although its role in political empowerment was observed. Finally, the study highlighted that culture significantly mediated economic and social empowerment, while its effect on political empowerment was less pronounced.

5.4 Recommendations/Implications

The study offered the following recommendations.

5.4.1 General Implication

Given the SACCOS significance of microcredits in empowering FHHs, this study recommends that the government and stakeholders, such as NGOs, take urgent action to empower FHHs who face economic, social, and political challenges. The government should create a supportive environment and regulate SACCOS operations to ensure they benefit poor rural women, especially FHHs. To achieve economic, social, and political empowerment of FHHs, the government, NGOs, and other stakeholders should provide financial support, offer training, and raise awareness about social-cultural changes.

5.4.2 Policy Implication

SACCOS microcredits are significant for the economic, social and political empowerment of FHHs. Therefore, there should be a policy that directs the microcredit

financial institutions to offer loans at possible lower interest rates be in place, such that their services are accessible by FHHs. It is possible to achieve this when the government and NGOs provide subsidies to MFIs that serve the marginal group, such as FHHs. A large number of FHHs will gain loan access from subsidy provisions. Policymakers should also formulate policies that prohibit discrimination, oppression, and intimidation of social-cultural values. The policies might promote the participation of FHHs in economic, social and political activities. The Tanzania Cooperatives Development Commission should establish guidelines that encourage SACCOS to consider the unique needs of FHHs in their credit operations. The commission should invest in capacity-building programs for SACCOS staff, equipping them with the skills and knowledge necessary to address the unpleasant cultural practices. The government should actively promote and implement policies that empower women, particularly those heading households. The policies also might encourage FHHs' participation in political activities.

5.4.3 Practical Implication

Women, in general, should be encouraged to take advantage of loans offered by SACCOS in their areas to enhance their economic, social, and cultural empowerment. SACCOS should also provide training to clients and local communities on the role of microcredits in empowering FHHs in these areas. SACCOS should create by-laws that support FHHs. Designing specific microcredit programs that meet the needs of female-headed households (FHHs) should be prioritized by SACCOS. These programs should equip FHHs with the knowledge and abilities to use microcredit in political-related activities. SACCOS can play a proactive role by initiating campaigns that discourage

harmful cultural norms and that support FHHs' active participation in economic, social-cultural, and political activities.

5.4 Contribution of the Study to Theories

The study contributes to the empowerment theory by exploring its application to female-headed households (FHHs) who borrowed microcredits from SACCOS. It examines how education and culture influence the relationship between microcredits and the empowerment of FHHs in Tanzania. The findings add to understanding the moderation and mediation roles that affect women empowerment through SMCR, explicitly focusing on FHHs. This aspect should be considered when developing solutions aimed at empowering women. The study found that education moderated the effects of SMCR on economic, social, and political empowerment, while culture mediated the impact on economic empowerment but not on political empowerment. Thus, these findings position the study alongside others, identifying these variables' moderation and mediation roles in SMCR in Tanzania. This topic has not been previously reported in connection with FHHs.

The study's novelty is that it introduces education level as a moderating variable and culture as an intervening variable between microcredit and the empowerment of female-headed households (FHHs), making a significant contribution to the theory of empowerment. The findings of this study allow us to recognize the complex ways in which education may either strengthen or weaken the impact of microcredit on economic, social-cultural, and political empowerment. Acknowledging the complex interplay between educational factors and the relationship between microcredit

utilization and different dimensions of empowerment advances the empowerment theory.

This study incorporated the empowerment theory of Female-Headed Households (FHHs) and microcredit. The study contributes to the field of microcredit theory by providing a detailed analysis of how the usage of microcredit affects several aspects of empowerment, particularly in the setting of families headed by women. It contextualizes empowerment results and pinpoints how microcredit initiatives affect political, social-cultural, and economic empowerment. This detailed analysis advances our knowledge of the complex processes by which loan availability and financial resources support FHHs' empowerment. In addition, the study broadens the framework of FHH's empowerment theory by including microcredit as a crucial component. In doing so, the study discloses the opportunities and challenges that microcredit initiatives provide for female-headed households.

This study's theoretical contribution is particularly significant since it combines empowerment theory and microcredit theory and focuses on Female-Headed Households (FHHs) concentration in Tanzanian Savings and Credit Cooperative Societies (SACCOS). The research thoroughly explains the complex links between microcredit utilization and empowerment outcomes unique to FHHs by merging microcredit theory with empowerment theory. Furthermore, the concentration of FHHs in the study population offers a fresh perspective and acknowledges this group's unique opportunities and problems. By analyzing how financial cooperatives influence the empowerment paths of FHHs, the focus on SACCOS as the institutional backdrop

further enhances the theoretical framework. Being the first research in Tanzania, this combines the microcredit theory, empowerment theory, female-headed households, SACCOS concentration, and economic, social, cultural, and political empowerment.

5.5 Limitations of the Study and Direction for Future Studies

The researcher had a limitation because insufficient money reduced the sample size and study coverage. Many female-headed households and SACCOS microcredit programs are available in rural areas, which could have made the results more accurate. However, because of the lack of funds, the study was only done in the Njombe region. In order to offer more knowledge of the effects of SACCOS microcredit on the political, social, cultural, and economic empowerment of female-headed households (FHHs) in Tanzania's Njombe region, future research should take into account undertaking longitudinal studies. Researchers can better capture the long-lasting effects of microcredit treatments by tracking changes over time. Longitudinal studies can recognize patterns, obstacles, and achievements that could manifest over time, providing insightful information about the long-term consequences of empowerment for FHHs.

The current study focused on how SACCOS microcredit empowers female-headed households (FHHs) in economic, social, and political areas while looking at the roles of education as a moderator and culture as a mediator. The findings show that SMCR is crucial for empowering female-headed households. The studies may analyze how microcredits influence legal, interpersonal and empowerment on broader levels. Moderation and mediation procedures may also be applied with many empowerment

variables. Future studies could explore other microfinance institutions (MFIs) like commercial banks, informal MFIs such as VICOBA or rotating funds, and NGO MFIs like FINCA and BRAC. The study also concentrated in one region, hindering the generalization of the results in all regions because of the variation in variables such as culture, which may differ from one region to another. Scholars ought to investigate certain cultural norms, attitudes, and behaviors that either support or undermine the efficacy of microcredit initiatives. Future research can help create culturally aware and contextually appropriate microcredit interventions by better understanding the complex relationship between empowerment and culture.

In order to improve the findings' generalizability and context specificity, comparative comparisons between Tanzania's many regions and other nations with comparable socioeconomic settings may be conducted in future research. Comparisons may highlight disparities in how SACCOS microcredit affects FHHs and clarify how geographical variances influence results. Policymakers and practitioners can benefit from an understanding of these variances by being better able to develop interventions that consider local peculiarities and dynamics. Additionally, the study concentrated on only three empowerment variables: economic, social, and political. Therefore, future studies may explore other variables. Subsequent investigations should focus on assessing the policy ramifications and suggestions arising from the study. The study used only quantitative analysis, so future studies should consider using mixed-method designs. Mixed method studies promote a comprehensive understanding by combining the depth of qualitative insights, capturing the experiences and perceptions of FHHs while testing the hypotheses.

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APPENDICES

Appendix 1: Survey Questionnaires

Dear, Respondents

I am Scholastika Christian Kevela, a PhD candidate at The Open University of Tanzania. Am currently conducting a PhD study on the “Role of SACCOS microcredit on Empowering Female-Headed Households in Tanzania”. You have been selected to participate in this study; kindly respond to the questions as carefully as possible. Your response will be used for academic purposes only and treated with the utmost confidentiality.

Thank you for your cooperation.

SECTION A: General Data on the FHHs Socio-Economic Characteristics

Qn 1. Please choose an appropriate answer please tick (√)

Table 1: Socio-economic characteristics of the FHHs

Age category	
18-35	()
36-45	()
46-60	()
Above 67	()
Education level	
No formal education	()
Standard seven	()
Form four	()
Form six	()
College	()
Household size	
less than 2 members	()
2-4 members	()
5-7 members	()
above 7 members	()
Number of Dependants	
Don't have	()
1-3	()
4-7	()
Over 7	()
Reasons for being Household Head	
Widowed	()
Divorced	()
Unmarried	()
Illness of spouse	()
The period that had been household head	
0-3 Years	()
4-10 years	()
More than 10 years	()

Qn 2. As a SACCOS member and beneficiary from SACCOS services, please tick (✓) on the challenge which face you as a FHH

A. Economic challenges

- High-interest rate
- Delaying to return loan
- SACCOS have low capital
- Lack of training
- Lack of collateral

B. Social challenges

- People consider taking a loan is a sign of poverty
- Misunderstanding among members in SACCOS
- Social discrimination in the society
- Property grabbing following the death of husband by relatives

C. Political challenges

- Lack of confidence among women household heads to join political parties
- Lack of the ability to contest for representation in local and national government bodies
- Lack of Courage for contesting for a political post in the political election
- Failure for being elected/selected for political position
-

SECTION B: Economic, Social And Political Empowerment Through Participation In Microfinance Services By FHHs

Qn 3. Please choose an appropriate answer by putting a tick in the space provided for the following statements, by indicating the level of agreement or disagreement on the following statements, 1=Strong disagree. 2= Disagree, 3= Not sure, 4=Agree and 5= Strongly Agree

Table 2: Economic Empowerment of the FHHs Through SACCOS Microcredits

S/n	EMPOWERMENT DIMENSION / INDICATOR	1	2	3	4	5
A	ECONOMIC EMPOWERMENT					
1	Microcredits received have helped me to own and control my income					
2	With SACCOS Microcredits I have my self-employment					
3	SMCR has helped me to own and control over important assets					
4	Microcredits received have helped me to purchase and own a piece of land					
5	SMCR loans have increased my capacity to access product markets					
6	Microcredits received have given me the economic capacity to pay for my children school fees					
7	SMCR has improved my household health status as I can pay for health services					
8	My household food security has improved because of participating in the SACCOS					
9	I have built/renovated my own house because of credit resources obtained from the SACCOS					

Qn 5. Please choose an appropriate answer by putting a tick in the space provided for the following statements, by indicating the level of agreement or disagreement on the following statements, 1=Strong disagree. 2= Disagree, 3= Not sure, 4=Agree and 5= Strongly Agree

Table 2: Social Empowerment of the FHHs Through SACCOS Microcredits

	EMPOWERMENT DIMENSION / INDICATOR	1	2	3	4	5
	SOCIAL EMPOWERMENT					
1	Microcredit enabled me to participate in decision making in groups and society					
2	Microcredit has increased my self-esteem					
3	Microcredit has increased my self-efficiency					
4	Microcredit has increased my freedom of mobility within the community					
5	Microcredit has increased my social acceptance and participation in society cultural activities					
7	My dignity as women and human being has been improved because of the loans I have received from SACCOS					

Qn 6. Concerning SMCR social empowerment, we need to get if there has been any social challenge you might have experienced as FHHs participating in SACCOS in this area.

.....

Qn 7. Please choose an appropriate answer by putting a tick in the space provided for the following statements, by indicating the level of agreement or disagreement on the following statements, 1=Strong disagree. 2= Disagree, 3= Not sure, 4=Agree and 5= Strongly Agree

Table 3: Political Empowerment of the FHHs Through SACCOS Microcredits

S/n	EMPOWERMENT DIMENSION / INDICATOR	1	2	3	4	5
	POLITICAL EMPOWERMENT					
1	Microcredit has increased my knowledge of the political system					
2	Microcredit has boosted my to be involved in local political part campaigns					
3	Microcredit has boosted me to support for a specific candidate in the recent election					
4	Microcredit has helped me to vote for a particular candidate in the recent election					
5	Microcredit has helped you to be elected as a representation in local bodies of government					
6	Microcredit has helped me to be an active member of an active political party					
7	Microcredit has helped me to contest any political party's or government leaders' post					
8	Microcredits have built my capacity of understanding political and the legal rights of participation in political matters					

SECTION C: MODERATION AND MEDIATION ROLES OF THE RESPECTIVE INTERVENING VARIABLES (EDUCATION AND CULTURE RESPECTIVELY) ON FHHs EMPOWERMENT THROUGH SACCOS MICROCREDITS

Qn 9. Please choose an appropriate answer by putting a tick in the space provided for the following statements, by indicating the level of agreement or disagreement on the following statements, 1=Strong disagree. 2= Disagree, 3= Not sure, 4=Agree and 5= Strongly Agree

Table 4: Moderation role of Education on the SMCR as it Influences FHHs Empowerment

S/n	EMPOWERMENT DIMENSION / INDICATOR	1	2	3	4	5
A.	Education Moderation Role For FFHS Economic Empowerment Through SMCR					
	The level of FHH education increases the FHHs Microcredit empowerment					
	The amount of loan increases by FHHs education level and so does her economic empowerment					
	Education for the FHHs increases her capacity to apply for the loan from which she is capable of owning assets like house and land					
	Because of my education level, I have been able to manage the loan I was given into doing various issues including paying for my children education, and household status improved					
	Education level helped me to increase financial resource base and hence improving my income level through SACCOS					
	The education level that I have has made me access the product market as a SACCOS member					
B.	Education Moderation Role For FFHS Social Empowerment Through SMCR					
	The way SMCR has improved my capacity of participating in social issues has been the result of my education level					
	Education level and education level that I have resulted into active participation in the decision making community groups					
	Having a loan from SMCR institution and a good level of education FHHs value in the society increases, hence her opinions and contribution are valued					
	Education adds nothing to the empowerment of FHHs empowerment socially, what matters is the amount of money that you receive from SACCOS					
	Microcredits and education level that I had increased my freedom of movement					
	Social acceptance in my community has been the result of SMCR together with the level of education					
	The social relationships I have is the function of SMCR and my education level					
C.	Education Moderation Role For FFHS Political Empowerment Through SMCR					
	Education level has boosted my level of participation in political matters as a SMCR member and beneficiary					
	The education level I have has increased my ability of understanding and participating in political issues as SMCR recipient					

	My ability to finance political campaigns is the result of the level of education and the credit resources from SACCOS					
	Having this level of education, and the SACCOS credits I have been an active member of the political party, able to represent my people in a various political position in our place					
	As educated FHHs, I have been able to choose the person/political candidate of my own choice without any interference					

Qn 10. Please choose an appropriate answer by putting a tick in the space provided for the following statements, by indicating the level of agreement or disagreement on the following statements, 1=Strong disagree. 2= Disagree, 3= Not sure, 4=Agree and 5= Strongly Agree

Table 5: The mediation role of culture on the SMCR as it Influences FHHs Empowerment

s/n	EMPOWERMENT DIMENSION / INDICATOR	1	2	3	4	5
A	The mediating role of Culture on SMCR effects on FHHs economic empowerment					
	Culture has been the major drawback towards economic advancement through am a SCCOS member					
	Culture has not been friendly to the majority of us, hence, empowerment through SMCR to women has been affected to a large extent					
	The ability to own house and land has not been reduced due to society culture					
	because of culture, women have not been able to use the loan they get from SACCOS to pay for their children education					
	If culture is monitored SMCR can lead to the FHHs economic empowerment					
	Access to product-market as SMCR member has been affected due to culturally attitudes towards FHHs					
B	The mediating role of Culture on SMCR effects on FHHs Political Empowerment					
	There had been a negative impact of culture on the political participation of the FHHs					
	Culture has reduced the capacity of FHHs in SACCOS microcredit institutions to participate in political campaigns					
	Freedom of choice and support of the right political candidate have been reduced by culture even to the FHHs in SMCR.					
	FHHs in SMCR have been able to be elected for political positions both within the political parties and the local government represent their members or fellow citizens in the study area as culture favours them to do so					
	Though am a SACCOS beneficiary, the present society culture had not been permissive for me to be elected as representative for a political position					

Qn 10. As the FHH what are the challenges that you face as SACCOS microcredit member? choose among the following, more than one choice is allowed

- { } There is a danger of failing to repay the whole loan
- { } There has been a lot of discriminations within SACCOS institutions
- { } The loan amount has been very small
- { } There is no anything challenging, things are as usual

Appendix 2: Number of SACCOS in Tanzania in 2022

S/No.	NAME OF REGION	NUMBER OF SACCOS REGISTERED	NUMBER OF SACCOS LICENSED	% OF LICENSED SACCOS AGAINST REGISTERED SACCOS
1	ARUSHA	142	92	64.8
2	DAR ES SALAAM	517	211	40.8
3	DODOMA	57	35	61.4
4	GEITA	203	5	2.5
5	IRINGA	78	31	39.7
6	KAGERA	57	30	52.6
7	KATAVI	5	2	40.0
8	KIGOMA	36	4	11.1
9	KILIMANJARO	122	64	52.5
10	LINDI	12	3	25.0
11	MANYARA	74	27	36.5
12	MARA	38	15	39.5
13	MBEYA	105	53	50.5
14	MOROGORO	104	36	34.6
15	MTWARA	8	4	50.0
16	MWANZA	64	24	37.5
17	NJOMBE	74	25	33.8
18	PWANI	37	21	56.8
19	RUKWA	21	7	33.3
20	RUVUMA	62	14	22.6
21	SHINYANGA	20	11	55.0
22	SIMYU	35	3	8.6
23	SINGIDA	18	7	38.9
24	SONGWE	9	5	55.6
25	TABORA	43	4	9.3
26	TANGA	93	26	28.0
TOTAL		2,034	759	37.3

Source: TCDC Database (2023)

Appendix 3: Commonly used dimensions of empowerment and potential operationalization

In the household, community, and broader arenas. Dimension	Household	Community	Broader Arenas
Economic	Women's control over income; relative contribution to family support; access to and control of family resources	Women's access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets	Women's representation in high paying jobs; women CEO's; representation of women's economic interests in macro-economic policies, state and federal budgets
Socio-Cultural	Women's freedom of movement; lack of discrimination against daughters; commitment to educating daughters	Women's visibility in and access to social spaces; access to modern transportation; participation in extra-familial groups and social networks; a shift in patriarchal norms (such as son preference); a symbolic representation of the female in myth and ritual	Women's literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions
Familial/ Interpersonal	Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access abortion; control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g. later marriages, self-selection of spouses, reduction in the practice of dowry; acceptability of divorce); local campaigns against domestic violence	Regional/national trends in the timing of marriage, options for divorce; political, legal, religious support for (or lack of active opposition to) such shifts; systems providing easy access to contraception, safe abortion, reproductive health services
Legal	Knowledge of legal rights; domestic support for exercising rights	Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights	Laws supporting women's rights, access to resources and options; Advocacy for rights and legislation; use of the judicial system to redress rights violations

Political	Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote	Women's involvement or mobilization in the local political system/campaigns; support for specific candidates or legislation; representation in local bodies of government	Women's representation in regional and national bodies of government; strength as a voting bloc; representation of women's interests in effective lobbies and interest groups
Psychological	Self-esteem; self-efficacy; psychological well-being	Collective awareness of injustice, the potential of mobilization	Women's sense of inclusion and entitlement; systemic acceptance of women's entitlement and inclusion

Source: Malhotra et al. (2002)

Appendix 4: The Clearance Letters

Open University of Tanzania clearance Letter

THE OPEN UNIVERSITY OF TANZANIA
DIRECTORATE OF POSTGRADUATE STUDIES

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Our Ref: PG201610587

Date: 05th October 2018

Regional Administrative Secretary,
Njombe Region,
P.o Box
Njombe.

RE: RESEARCH CLEARANCE

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 later, the Open University mission is to generate and apply knowledge through research.

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 background, the purpose of this letter is to introduce to you Ms.Scholastika Christian Kevela Reg No: PG201610587 pursuing Doctor of Philosophy in Business studies,(PhD -Buiness).We here by grant this clearance to conduct a research titled *"The role of Saccos on the Empowerment of Rural female headed House-Holds in Tanzania: A case of Njombe Region.* "She will collect her data at Njombe, Ludewa,Makete and Wanging'ombe Districts in Njombe region from 5th November 2018 to 3rd June 2019.

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 thanks you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,


Prof. Hossea Rwegoshora
For: VICE CHANCELLOR
THE OPEN UNIVERSITY OF TANZANIA

The RAS Njombe Clearance Letter

**JAMHURIA YA KUONG'AMU WA TANZANIA
MHEJI YA RAIS
TAWALA ZA MKOA NA SERIKALI ZA MITAA**

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Barua Peper (000) 27102915
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Ofisi ya Mkuu wa Mkoa
S/L P. 608
NJOMBE.

27 Novemba 2018

Unaeleza taratibu kwa
Kumb. Na. AB.301/029/010/18

**Mkurugenzi Mtondaji Halmashauri ya Wilaya
Wanging'ombe, Njombe, Ludewa na Makete.**

**Mkurugenzi wa Mji
Makambako na Njombe**

Yah: KIBALI CHA KUFANYA UTAFITI KATIKA MKOA WA NJOMBE.

Ofisi ya Mkuu wa Mkoa umepokea barua kutoka Chuo Kikuu Huria Tanzania yenye Kumb. Na. PG20160587 ya tarehe 05 Oktoba 2018 kuhusu somo hapo juu

Barua tajwa hapo juu inamtambulisha kwetu Bibi Scholastika Christian Kevela kama mwanafunzi wa Chuo hicho ambaye anasoma shahada Uzamivu (PhD) katika Biashara. Kwa sasa amepata kibali cha kufanya utafiti katika Halmashauri za Mkoa wa Njombe ambao kichwa chake ni **"The Role of Saccos on Empowerment of Rural Female House Holds in Tanzania"**. Mtafiti amemtambulisha Bwana Sadick Edson Lihinda kama msaidizi wake ambaye watashirikiana naye katika kukamilisha kazi hii.

Kwa barua hii tunaomba watambuliwe na kupewa ushirikiano ili kutekeleza majukumu yao kwa kuzingatia sheria, kanuni, taratibu na miongozo iliyopo.

Pamoja na barua hii ninaambatisha barua tajwa hapo juu kwa rejea

Ninakutakia utekelezaji mwema wa kazi


L.E. Mbede
Kny: Katibu Tawala wa Mkoa

**Nakala: Katibu Tawala (W)
Wanging'ombe, Njombe, Ludewa na Makete.**

Bibi Scholastika Christian Kevela
Chuo Kikuu Huria Tanzania