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**Assessing The Role of Micro Businesses on Women's Socio-Economic Empowerment: A Case
of Women in Micro Business in South Kilema-Moshi Rural District**

Tanzania

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List of Acronyms

BRAC	Bangladesh Rural Advancement Committee
DC	District Council
DCDO	District Community Development officer
EID	Entrepreneur Identification
GDP	Gross Domestic Product
ISS	International Institute of Social Studies
MSME	Micro Small and Medium Enterprises
MKUKUTA	Mpango wa Kukukuza na Kuondoa Umaskini Tanzania
NGO	Non-Government Organization
SJP	Social Justice Perspective
TPB	Tanzania Postal Bank
VICOBA	Village Commercial Bank
WEO	Ward Executive Officer
WDF	Women Development Fund
UN	United Nations
URT	United Republic of Tanzania

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Dedication

I dedicate this thesis to the memory of my beloved parents Mr & Mrs. Mathias Mbuya who always dreamt of seeing me achieve this milestone. Though they could not be here to witness this achievement, their spirits have been with me every step of this journey, and I believe they would have been incredibly proud of me today.

Abstract

This study was conducted in South Kilema Moshi Rural of Kilimanjaro Tanzania, investigated the role of micro businesses on women's socio-economic empowerment. South Kilema is one of the underexplored areas in the context of micro businesses and its influence on women's socio-economic empowerment. The main objective was to assess how micro businesses contributes to women's financial independence, social status and overall wellbeing. To achieve this, the research explore the socio-economic motives that drive women to engage in micro businesses, evaluate the impact of these enterprises on women socio economic development, and analyse the influence of government policies and support programs on women's empowerment in the context of micro entrepreneurship, and last the study looked at the socio-economic barriers that women face in their entrepreneurial activities. The qualitative approach was used to collect data through semi structured interview with women in micro businesses, community leaders, government officials and male spouses. The findings indicate that micro business is essential for enhancing women to achieve financial independence, improve their social standing and their overall wellbeing. However, there are still some barriers which hinder women's entrepreneurial activities such as limited access to resources, inadequate supporting programs, and socio-cultural constraints. In order to address these issues and support equitable and long-term economic growth for women in micro businesses, the study suggests targeted interventions that addresses the unique challenges faced by women in microbusinesses including improved access to financial resources, entrepreneurial education and development of infrastructure.

Relevance to the Development Studies

The study findings are anticipated to contribute significantly to understanding of women socio-economic empowerment through micro businesses, by focusing on the experience of women entrepreneurs. The research highlights the roles that micro enterprises play in enhancing financial independence, decision making power and overall wellbeing among women in rural areas. The findings of this study are instrumental for policymakers and stakeholders in designing and implementing targeted interventions and policies that support women's entrepreneurship, and advocate for recognition and valuation of women's roles in economic growth and development. The study also aims to contribute to the existing literature by providing empirical evidence on the contribution of micro businesses on women's socio-economic empowerment within this specific rural and cultural distinct community.

Key words

Empowerment, microbusinesses, entrepreneurship, household, South Kilema and Moshi Rural District

CHAPTER ONE

1.0 Introduction

Micro-businesses are small sized enterprises which provide services or sale products or combination of both, operated by owner, typically started by low income, or marginalized group of the society (Akram et al., 2015). This type of business operates within the informal sector, characterized by a small size in terms of initial capital, employees, assets, and revenue, often lacking formal registration. Micro businesses form a significant portion of the economy, especially in the developing countries where it serves as a crucial source of livelihood for many individuals, particularly women (Akram et al., 2015). There have been a growing number of women entrepreneurs engaging in various economic activities to support themselves and their families. In 2012 commonwealth reported the increase of over 126 million women starting or running micro and medium businesses (Warsanga and Shadrack, 2020). The sector provides women with the opportunities for income generation, possession of assets, and economic independence, thereby contributing to their empowerment and socioeconomic wellbeing (Sharma et al., 2012)

In African context, women make significant contribution to national economies by participating in the establishment and expansion of micro, small and medium businesses as noted by the United Nations in 2006 in Falola et al., (20120). Notably women are becoming increasingly significant players in the socio-economic development of both developed and developing countries as they represent considerable portion in operating micro, small and medium businesses (Ogidi, 2014). The situation is not different from Tanzania's perspective.

Statistically, women constitute 51% of Tanzania economically active labour force, but only 4% are engaged in paid employment (Shawa & Mlowosa, 2018), available data indicate that majority of women are engaged in other sector such as micro and small business activities. Because these microbusinesses are not recorded anywhere, they are negligibly considered in general economic plans in the country.

The socio-economic development of rural areas, particularly in low-income countries like Tanzania relies heavily on the active participation of women. The study conducted in Kwara state-Nigeria revealed that rural women contribute to the development of rural economy through engaging in different income generating activities, (Falola et.al, 2020).

Women socioeconomic empowerment is seen as a critical requirement for a country's development, it has become a major focus for political thinkers, and social scientist, highlighting its importance in achieving overall societal progress (Paramanandam and Packirisamy, 2015).

Global initiatives such as the United Nation's 2030 Agenda for Sustainable development goal "*leave no one behind*" aiming to ensure that all women who are the base of economic pyramid are included in efforts to achieve economic and social development, through small and medium enterprises (UN, 2016).

According to Mori (2015), in recognition of the importance of women role in economic growth, Tanzania Government and non-governmental entities emphasize the importance of micro businesses in women's empowerment. The government has implemented various policies and programs to support women's economic activities, such as women and development policy adopted in 2000, the SME development policy (2003) committed to ensure gender mainstreaming enhanced in all MSME development initiatives to ensure women are not left behind. The study by Dutt and others also highlighted the importance of micro businesses in women's social development, that women's engagement in micro businesses can lead to positive outcomes, including increased self-esteem, great agency in household decision making and improved overall well-being (Dutt et al.,2016; Islam, 2020). Other studies have highlighted that while women entrepreneurs contribute significantly to women's agency, household income and community development, they encounter socioeconomic barriers such as limited access to financial resources, discriminatory cultural norms, and inadequate support from Government policies and programs (Nyangarika, 2016; Mori, 2015). This situation is not far from women of South Kilema ward, in Northern zone of Tanzania who engage in various micro enterprises, including agriculture and non-agriculture businesses which significantly contribute to household income and community development. These businesses not only provide income but also enhance women's agency and decision-making power within the households. Despite the fact that women play critical role in household wellbeing as well for community development, they still face numerous challenges that hinder their entrepreneurial efforts. The South Kilema ward is characterized by poor road networks which limit women's ability to sale their products and connect with potential customers. Furthermore, most of these women lack access to capital and entrepreneurial education which is essential for the growth and business sustainability. However, the existing studies on entrepreneurship in the Moshi Rural District has predominantly focused on small and medium enterprises (SMEs) which are more formal and better integrated into the economic framework. This focus has led to a significant gap in understanding the unique experiences and challenges faced by women in micro businesses, particular in rural contexts just because they are not formal despite the major impact they may have to the community. This study aims to address these gaps by exploring the motivations, challenges and impact of micro business on women's socio-economic empowerment.

1.1. Statement of the Research Problem

The socio-economic development of rural areas particularly in low-income countries like Tanzania relies heavily on the active involvement of women in economic activities (Akram et al., 2015 pg. 201). Research by Sharma et al., (2012) conducted in India note micro businesses to be a substantial in empowering rural women, which result in increased income, savings, social recognition and overall women's wellbeing. This is complemented by similar study by Dutt et al., (2016) in Arusha Tanzania who found that entrepreneurship serve as a vital pathway for women's empowerment, enabling social economic independence and challenge established societal norms. However, the impact of micro businesses on women's empowerment in South Kilema, a rural area in Kilimanjaro region of Tanzania remains underexplored.

Despite South Kilema's geographical proximity to Arusha region and its location within the Northern zone of Tanzania, its socio-cultural context is different, suggesting that findings from neighbouring regions may not necessarily apply in South Kilema. This study, therefore, seeks to investigate the role of micro businesses in fostering women's socio-economic empowerment within the unique socio-cultural framework of South Kilema. The findings from this study are expected to create a base for the role of such business and whether can be applied to other Tanzanian communities with different socio-culture. The rationale is to find potential support from government agencies and development partners for socio-economic growth and independence for better living standards in these communities.

1.2. The Objective of the Research

The main objective of this research was to assess the contribution of micro businesses on women's socio-economic empowerment in South Kilema ward of Moshi Rural District.

1.2.1 Specific Objectives

- To explore the socio-economic motivations driving women's engagement in micro businesses.
- To assess the impact of micro-businesses on women's socio-economic development.
- To assess the influence of government policies and support programs on the empowerment of women engaging in micro business.
- To identify the socioeconomic barriers and challenges face by women in micro businesses in South Kilema.

1.3. Research Question

The main question of this research was to understand; How do micro businesses contribute to women's socioeconomic empowerment in South Kilema ward of Moshi rural District?

1.3.1 Specific Research Questions

- What are the socioeconomic motivations that drive women to engage in micro businesses in South Kilema?
- How do micro businesses impact women's socio-economic development in South Kilema?
- In what ways government policies and programs influence the socioeconomic empowerment of women engaged in micro business in Moshi rural District?
- What are the socio-economic barriers do women in micro business face and how they navigate these barriers?

1.4. The Structure of the Thesis.

This thesis consists of six chapters. Chapter one present the general introduction, background of the study, research problem, objectives, research question and relevance of the study. Chapter one contains information from different sources related to micro businesses and women empowerment. It lays grounds for other chapters to be organized for exploration of the role of micro businesses in empowering women in South Kilema, Moshi Rural District. Chapter two provides theoretical perspectives and empirical evidence on entrepreneurship and women empowerment it forms a foundation for data analysis. Chapter three present methodology used in this study, it explains the method used, type of data collected, study area, method of data analysis and ethical consideration. Chapter four and five present the findings and the discussion of the research findings and last chapter six which provide conclusion and summary of the study, recommendations and suggestion for the further research area.

CHAPTER TWO

LITERATURE REVIEW

2.0. Overview of Theoretical Framework

This chapter aim to provide the theoretical frameworks and empirical evidence that support women's socioeconomic empowerment through micro businesses. Through this Chapter I will review the existing literature to provide clear understanding of entrepreneurship and empowerment, highlighting the interplay between these two domains. The theoretical framework will integrate perspectives from various scholars in the field of women empowerment. The theoretical framework allows for broader understanding of the dynamics of women's empowerment through micro businesses in South Kilema. This chapter will also define key concept used in the study in relation to micro businesses and women's empowerment.

2.1. Conceptualization of Key Terms.

2.1.1 Micro Businesses

Micro-businesses are small sized enterprises which provide services or sale products or combination of both, operated by owner, typically started by low income, or marginalized group of the society (Akram et al., 2015, pg. 200). It employs a limited number of people, with less than five people, often run by the owner, and generate modest revenue. Micro businesses can be found in a variety of activities such as retail, agriculture products, and service provision. Due to their modest startup capital and dependence on local markets and resources its easily to be accessible to women, who might be encountering obstacles when attempting to start a larger business (Akram et al., 2015). The microbusinesses sector has been reported to synonymous with the informal economy, according to Sida (2009) in Akram et al., (2015), micro businesses not only plays a significant role in the global economy, but also seemed to be the key to women's social economic empowerment in various developing countries including Tanzania. They are characterized by the small scale, limited resources, and informal nature, operating outside the traditional regulatory frameworks, make it easy for women to engage in (Mori, 2015). These enterprises are vital contributors to economic growth, job creation, poverty alleviation and women's empowerment worldwide.

2.1.2. Entrepreneurship

When we talk about micro businesses its important also to understand the term "entrepreneurship" as they go together. It's understood that micro business are the small

enterprises which sale products or provide services, having known that the term entrepreneurship is the ability to identify opportunities, take risk, being innovative to create and manage businesses that contribute to employment and income generation (Nyanagriaka, 2016). Mori (2015) also describe entrepreneurship as the process of starting and managing a new business venture for the purpose of making profit. However, Jayachandran (2021 pg.21), has different perspective on entrepreneurship, he sees micro businesses as a more neutral term, indicating that it doesn't necessarily mean a highly ambitious or growth-oriented business owner, instead, it encompasses individuals who may be running very small businesses, often out of necessity rather than a strong desire to grow or to be innovative. The definition of entrepreneurship has been defined differently in various contexts, however the term *“driven by necessity rather than ambition for growth”* by Jayachandran (2021 pg. 21), describe and acknowledges the unique circumstances of female micro entrepreneurs specifically in rural areas who navigate various socio-economic challenges, keep doing the businesses to meet their household needs, because they don't have any other means to earn income. From these two perspectives, I can say that entrepreneurship is both business and individual who took risk and initiatives to create a business, they complement each other. According to Mwobobia (2012), a person who is able to see the opportunities in their surroundings, gather resources needed to seize the opportunities, then carry out successful action to utilize the opportunity can be referred as an entrepreneur. In this study the word entrepreneur was used to refer to person who own and run micro business.

2.1.3 Women Empowerment

To define the concept of women empowerment its essential to understand what it means by “empowerment”. The concept has been defined by different scholars, Kabeer (2005) defined empowerment as a process through which individual or group of people who have been denied the ability to make choice acquire that ability marking a transition from disempowerment to empowerment. Perkins and Zimmerman (1995) also, defined empowerment as deliberate, continuously process that take place in the community involving mutual respect, self-reflection, compassion and participation that allows individual who do not have equitable share of resources to have access and influence over the resources. From these perspectives it implies that empowerment is about giving power, and autonomy to those who did not have it in the first place. Furthermore, the concept of women empowerment has been referred to the dynamic journey of a person and socio transformation, enabling women to acquire authority, make impactful decisions and take control of their own lives (O'Neil et al., 2014). Moreover, Nyangarika (2016) defined women's socio-economic empowerment as a process through which women gain the ability to make choices and transform those choices into desired actions and outcomes. They are initiatives

aimed at giving women equal rights, opportunities, and obligations, focusing on enhancing the ability of women to engage fully in economic, socio-spheres, insuring equal opportunities and rights (Akram et al., 2015). It is about enabling women to gain control over their lives and secure their rights and interests in social, economic, political, and psychological spheres (Mganga et al., 2021). Generally, women empowerment involves creating conditions that enable women to take control of their lives, make independent choices, and access to opportunities that allow them to thrive socially, economically and politically.

2.1.4. Empowerment framework

In order to provide a critical analysis of the impact of micro businesses on women's socioeconomic empowerment in the South Kilema ward of Moshi Rural District, this research employ empowerment theory by Naila Kabeer, (1999). Kabeer sees empowerment as the ability to make strategic life choices in the contexts where this ability was previously denied. The theory is built on three dimensions, that are resources, agency and achievements. According to Kebeer these three elements or dimensions (resources, agency and achievement) are the key factors to empowerment. The theory serves as a foundation for this study, guiding the analysis of how micro businesses contribute to women's empowerment in South Kilema ward of Moshi Rural District. Moreover, the study also integrated the insights of O'Neil et al. (2014) which emphasized that empowerment is not just about individual agency but also about collective action and systematic transformation. The theory insists on the requirements to address the underlying political and structural barriers that women face by providing technical solutions that will provide benefits and sustainable empowerment. Due to the nature of South Kilema culture characterized by patriarchy system integrating these two perspectives provides a wide ground of analysis and interpretation of data collected from the study area.

2.1.5 Resources, Agency and Achievement

As we have already seen from the introduction part of this theoretical framework Kabeer (1999) conceptualizes empowerment as a dynamic process which is characterized by the three interrelated dimensions (resource, agency and achievements). Each of the dimension is noted to play an important role in enabling women to navigate their circumstances and make informed choices. Kabeer defines resources as a broad range of elements that include not only material assets but also human and social resources which improve one's capacity to make decision (Kabeer, 1999 pg. 437). The resources include economic capital or access to resources, education and social networks, all of these together gives women power to make informed decisions about their lives. For instance, in the context of women in South Kilema, access to financial resources such as assets

and entrepreneurial education can significantly enhance women's ability to start and sustain their enterprises, which also leads to financial independence and ability, decision making power and overall wellbeing. Kabeer emphasize that in empowerment process, resources serves as a precondition for empowerment, acquired through various social relationship within different institutional domains, such as family, market and community (Kabeer, 1999; O'Neil et al., 2016). Furthermore, O'Neil et al., 2016 highlighted further how access to resources is influenced by rules and norms governing distribution and exchange within these institutions, which significantly impact women's ability to exercise choice and autonomy.

The second dimension is agency which is the ability to define one's goals and act upon them, including decision making and negotiation (Kabeer (1999). Parkins and Zimmerman (1995) also identify agency as a crucial component that enables individual and communities to take control of their lives and make meaningful decisions. The idea of agency was broadened by O'Neil et al. (2016), who emphasized that it encompasses more than simply a woman's capacity for decision making; it also includes her ability to influence the circumstances that shape those decisions. This indicates that agency extends beyond individual action and is intricately linked to social norms, structure, and relationships. To exercise agency, women require an enabling environment that supports their ability to act upon their decision. Engaging in micro business can facilitate women agency as they earn their own income, contribute to the household needs and engagement in community events often raise self-esteem and confidence which contribute to their overall sense of agency.

Achievement in the context of empowerment has been defined as the tangible outcomes resulting from the empowerment process (Parkins and Zimmerman, 1995). Kabeer (1999) also defined achievement as tangible improvements that arise from having access to resources and ability to exercise agency. Achievement reflects the effectiveness of empowerment initiatives and the extent to which women can realize their potential and improve their circumstances such as financial independence, improved wellbeing, self-esteem and confidence.

2.2. The Relevance of the Framework.

The framework provides a structured lens through which the analyse of the socioeconomic empowerment of women engaging in micro business in South Kilema will be made. By employing the empowerment theory, the research establishes a foundation for understanding the dynamics of women's entrepreneurship and factors that influence their economic participation. By drawing from notable scholars such as Neila Kabeer, the framework emphasizes the interaction between access to resources, individual agency and the achievement of socio-economic goals towards

women empowerment. The approach allows for an exploration of how micro businesses serve not only as a means of income generation but also a catalyst for enhancing women's agency, self-esteem and decision-making power within their households and communities. The theoretical framework facilitates the identification of unique socio-economic barriers that women face, such as limited access to financial resources and discriminatory cultural norms, which make it difficult to achieve their empowerment. By integrating this theoretical perspective, the study not only contributes to the academic discourse on gender and entrepreneurship, but also inform practical interventions aimed at supporting women's empowerment in rural areas.

2.3. The Motives Behind Women Engaging in Microbusiness

About 60% of working people in developing countries are employed in the informal sector, which include microbusinesses (Falola et al.,2020 pg. 36). The majority of microentrepreneurs, especially women tend to start and run microbusinesses out of necessity, often as a backup plan when they are unable to obtain suitable paid work (Jayachandran (2021), They find themselves in a situation where they have no choice but to start their own income generating activities in order to support themselves and their family needs such as to provide food, meet education cost and healthcare services (Dutt et al., 2016). For people who doesn't have formal employment, microbusinesses are essential to their survival (Falola et al.,2020). Furthermore, the study conducted in South Africa showed that many women pursue entrepreneurship because they feel the need to be financially independent, this is especially true during when they can't get a formal job, women view self-employment as an important means to escape from being dependent (Fatoki, 2014; Isaga, 2019). Similarly, the study by Dutt et al., (2016) conducted in Arusha, Tanzania noted that women are primarily motivated to engage in entrepreneurship by the desire for financial independence because it allows them to become more independent, provide for the families, gain new opportunities and challenges the existing social norms which exclude women from economic participation.

2.4. The Impact of Microbusinesses on Women's Empowerment

Micro businesses appears to be a key to women's social economic empowerment by pushing and encouraging women to become independent, self-sufficient and employed (Akram et al. 2015 pg. 201). The study conducted in Kenya by Mwobobia (2012), also reported that women specifically those in rural areas start engaging in microbusinesses or micro entrepreneurship in order to become financially independent from their spouses. The shift towards entrepreneurship is not merely a means of income generation it also serves as transformative process that has direct

impact in women empowerment. Through exercising the business activities within and beyond the enterprises, establish and run their own business, they experience the direct enhancement of their agency which is linked to increased involvement in household financial decisions, decreased depression rate, great self-esteem and lessen physical violence since they have more agency and less partner control (Islam, 2020). Dutt et al. (2016), stated that the ability to earn an income and make independent financial choices empowers women to challenges traditional gender roles and societal norms that often confine them to subordinate positions within their households.

Moreover, Spahr (2018) noted that entrepreneurship enable women to build social networks which are crucial for helping women enhance their abilities and improve how they see themselves. Furthermore, Dutt et al. (2016), highlighted that entrepreneurship provides women with a platform to redefine themselves as competent financial agents, which foster their sense of identity and purpose beyond domestic responsibilities. The transformation not only enhances women self-worth but also enables them to have great control of their lives and businesses (Dutt et al.2016). By engaging in micro businesses, it has become a means to avoid dependency and improve their family's living conditions which further contributes to their empowerment and overall wellbeing of their communities (Mwobobia, 2012).

Women entrepreneurs have become a vital to local economies, and they run a large percent of microbusinesses in developing countries (Sharma et al., 2012). Similarly, in Moshi, Kilimanjaro region of Tanzania women entrepreneurs are essential to the local economy because of their capacity to adapt and demonstrate resilient in their business's skills. The study by Spahr (2018), stated that women in Moshi District engage in a variety of activities such as agriculture products, retail shops, catering services and market trade. Spahr found that, engaging in microbusinesses enable these women to keep innovating and diversify their sources of income, demonstrating their will to enhance their standard of living and establish themselves as important economic contributors in the Kilimanjaro region.

2.5. The Barriers Women Entrepreneurs Faces

Despite of high number of women engaging in micro businesses and their significant contribution in household wellbeing and community development in general, female entrepreneurs still face several challenges that hinder their businesses development and success.

Study conducted in Tanzania show that women lack access to finance such as loan since property ownership listed in the name of their husbands and they can't use it as collateral to get loan. Their inability to own restrict what they can put as collateral for loan (Isaga, 2019). Furthermore, negative perception from these financial institutions sometimes they have preconceived beliefs about

women capacity to run businesses, which causes bias toward female entrepreneurs (Nkwabi and Mboya , 2019; Isaga, 2019; Nyangarika; 2016). Similar study conducted in India by Sharma et al., (2012) emphasize that women entrepreneurship is essential to the social and economic empowerment, however they encounter obstacles in the areas of access to market, finance, and resources even though they have capacity.

Tanzania women often find it difficult to strike a balance between their business and family obligations. They usually balance work and caregiving duties, which results in time limits and stress, the dual obligations of running a household and business overwhelm many women, making it difficult for them to concentrate on networking and business expansion (Isaga, 2019).

Policy implementation has been stated as barrier to women in micro business, the study conducted by Mori (2015) found that, although there are many policies designed to support women's entrepreneurship regulations are frequently implemented slowly, which is attributed to restricted financial resources and bureaucratic culture which hinder effective implementation at local level.

Beside those social expectations, it places a higher priority on traditional gender roles than on businesses endeavours which limit women to pursue entrepreneurial opportunities (Dutt et al., 2016).

2.6. Policy and Programs Supporting entrepreneurs Women in Tanzania

The government initiatives and policies have big impact on how Tanzanian women can start their own businesses (Nyangarika, 2017). The government has implemented various policies and programs to support women's economic activities, such as women and development policy adopted in 2000. The SME development policy (2003) committed to ensure gender mainstreaming enhanced in all MSME development initiatives, National micro finance policy (2000) which call for special efforts to make financial services accessible to both women and men, the national land policy (1997) aimed to promote women's land ownership. Various programs have been implemented to support women entrepreneurs, for instance, MKUKUTA (2005) a national strategy for growth aimed to address the income gap between women and men, Action plan for mainstreaming gender in implementing the SME development policy 2004 (Mori, 2015). Furthermore, Tanzania Women Development (1992) was formed to support women initiatives in economic development, which emphasized the need to create credit facilities to enable women to access soft loans for entrepreneurship.

2.7. The Initiatives to Support Women Empowerment in Moshi Rural District

The district council has implemented several initiatives to support women empowerment particularly through Gender and women Development Fund (WDF). According to District Council strategic plan (2016), the WDF was established in 1993 to provide affordable loans to women entrepreneurs, aiming to empower them economically. It is a revolving fund, meaning that as loans are repaid, the money is invested to provide loans to other women. The government mandated each District Council to allocate 5% of the annual income for women bucket fund for entrepreneurs' women to access soft loan and ensuring its sustainability.

The council also emphasizes the importance of training and capacity building for women. Through WDF, they coordinate and manage training programs that enhance women's participation in decision making and equip them with the skills necessary to engage in entrepreneurship (Council, 2016 pg. 33).

Furthermore, the national gender policy of 2000 guides the councils' efforts to integrate gender equality into all policies and strategies. The council established Gender focal point aimed to address socio-cultural dimensions that affect women's participation in economic activities by seeking to create equitable environment for women in the community. As a result, gender focal point has played a great role in women empowerment by empowering women economically and socially through formation of numerous women economic groups which provide a platform for women to collaborate, share resources and access financial support through initiatives like Women Development Fund current known as "*Mama Samia Fund*". Generally, the District has established a comprehensive framework of programs and policies aimed at women's empowerment through entrepreneurship.

2.8. The Knowledge Gaps

Although there has been increasing research on women's empowerment through micro businesses, significant gaps still remain especially in the context of rural Tanzania. While studies like those by Sharma et al., (2012) and Dutt et al., (2016) have shown the positive impacts of micro enterprises on women's socio-economic status in other areas, there is no much research which has focused on the unique socio-cultural dynamics of South Kilema, in the Moshi Rural District. Despite its closeness to the region where women's entrepreneurship has thrived, South Kilema might be facing distinct challenges and opportunities that have not yet been fully explored. Moreover, existing studies tend to overlook the specific motivations that drive women in rural Tanzania to start micro businesses, as well as the socio-economic barriers they encounter. The literature shows that micro businesses can be a powerful tool for empowering women, however, challenges like

limited access to financial resources, inadequate government support and socio-cultural norms continue to create significant barriers. What remains unclear is how these specific challenges manifest in South Kilema and what effects they have on the entrepreneurial activities of local women. In addition, the role of government policies and support programs in empowering women through micro businesses has not been explored in depth. While studies, like Falola et al., (2020), recognize the important role that government plays in supporting women's entrepreneurship, more localized research is needed to assess how effective these policies are in rural areas, and identify any gaps in supporting women entrepreneurs.

The study aims to fill these gaps by exploring how micro businesses influence women's socio-economic empowerment in South Kilema. By doing so the study hopes to offer a deeper understanding of the motives behind women engaging in micro businesses, challenges, and overall impact of micro entrepreneurship on women's lives, contributing to the larger discussion on gender and economic development in Tanzania.

2.9. Chapter Summary

The chapter present various empirical evidence and theoretical perspectives related to entrepreneur and women empowerment. Women empowerment theory was used as a framework to lead this study focusing on agency, resources and achievement as a key dimension towards women empowerment. The empirical evidence show how micro businesses has been essential key in fostering women's empowerment in other places of the world by enabling them to access and exercise the agency and make meaning choice of their life.

The chapter also highlights some of the common challenges women face, such as limited access to resources, lack of support, and cultural barriers which limit their businesses activities and the entire empowerment. By combining these insights, the chapter creates a strong foundation for the study, showing how complex the relationship is between microbusinesses and women's empowerment.

CHAPTER THREE

3.0. RESEARCH METHODS AND METHODOLOGY

This chapter attempt to explain the methodology which were employed to collect data in the field and the sections used for the entire research period including the study area, sample size, sampling techniques, method for data collection, limitation, and positionality.

3.1 Description of the study area

Kilimanjaro region is located in the northeast area of Tanzania mainland. It is located between latitude 20 251 and 40 151 south of the equator. The area is located in east of Greenwich at longitudes 300 251 3011 and 380 101 4511. In the north, the region share border with Kenya, to the Southeast share border with Tanzania region and to the South and West it shares a border with the Arusha region. As per the United Republic of Tanzania Report (URT), the region has six districts which are Hai, Rombo, Moshi Urban, Same, Mwanga and Moshi Rural (URT, 1998). The Kilimanjaro region is home to two major ethnic groups Chagga and Pare. The majority are Chagga who live in the Northen low, and highlands and minority are Pare who live in the Southern highlands.

The study was conducted in Moshi Rural district, which has a total of 32 wards and 150 villages. The villages chosen for this study were five, LeghoMulo, Masaera, Kilemachini, Kyura and Mandaka located in South Kilema which is among the 31 wards forming Moshi Rural District. The district has an area of approximately 3,054.5 square kilometres and situated on the Southern slopes of Mount Kilimanjaro (Asantemungu, 2011). As of the year 2022 national census, Moshi Rural District had a population of around 535,803 people. The district is known for its fertile soil and favourable climate, which support the cultivation of variety of crops, including staple foods such as bananas, maize and beans as well cash crops such Arabica coffee. According to Tanzania censure report (NBS,2022) South Kilema population is reported to be 7,815 people, men 3,834 & women 3,981. There is drastic decrease compared to 2012 censure reported a total of 22,711 people.

The study area was chosen due to several reasons that align with the objective and the focus of the study which includes, the presence of high number of women engaging in micro businesses and Patriarchal system that shapes power structure and daily way of life, social structure often marginalizes women's contribution to development, making it an important area to study the

impact of micro businesses on women’s socioeconomic empowerment. Furthermore, the collapse of coffee, the primary cash crops which used to boost individual and community economy previously, had a negative impact on the people’s wellbeing in this community, due to the economic downturn. This has forced many households to seek alternative sources of income and turning to micro businesses. South Kilema however, is located in the interior with difficult infrastructure, making it less accessible and therefore less studied.

Map 1: location of the study Area



Source: URT, 2022)

3.2. Climate and Economic Activities

Moshi Rural District experiences a diverse of climate influenced significantly by its altitude, primarily due to the presence of Mount Kilimanjaro. The weather is characterized by mountain climate with cooler temperatures at higher land and warmer conditions in the lower lands. The climatic diversity allows for the cultivation of wide range of crops throughout the district. South Kilema ward is characterized by both highlands and lower lands.

The primary economic activity in Moshi Rural District particularly, South Kilema is agriculture, predominately carried out by smallholders’ farmers. There are two types of land known in local language as “Kihamba” which refers to home gardens (subsistence farms) located near residences in the higher lands where a mixed of food and cash crops such as coffee are grown, and “Shamba” which refers to larger farm plots situated further away in the lower land typically used for growing seasonal crops like maize and beans for staple foods (Asantemungu, 2011).

3.3. Culture, Gender Roles and Economic Participation

The Chagga people who the main ethnic group in Moshi Rural are predominated by patriarchy system, in which men hold more authority and control over resources compared to women. Power dynamic is evident in the roles assigned to each other gender, where men often are seen as the primary decision makers and controllers of valuable assets such as land and cash crops, while women, despite being the main contributors to agricultural production have limited control over the resources (Asantemungu, 2011). Women are primarily responsible for reproduction, household duties, as well engage in agricultural activities particularly cultivation of food crops and coffee which is the main cash crop and feeding cattle (cutting grass for cow, got, pig, ship etc). Women doesn't have authority over family assets such as land, cash crops or cattle, although they may have some authority over less value resources such as banana trees and selling milk (Minde, 2015).

Women are not given land on the belief that they will inherit it from their husbands upon marriage, however the assumption is incorrect as they remain in their previous position of subordination even after being married (Asantemungu, 2011). The economic status in Moshi Rural District including South Kilema is closely tied to these cultural and gender dynamics. While agriculture serves as the backbone of the local economy, the unequal distribution of resources and decision-making power between men and women affects the overall economic wellbeing of families. The coffee crisis which hit east African countries in 1990's including Tanzania had a negative impact on family wellbeing and gender roles. Men who were the family bread winner could not provide for the family, as a result women had to step in by finding alternative source of income such as micro businesses.

3.4. Sample Size

According to the Tanzania census report (2022) South Kilema ward has a total of 2,132 household, the area is estimated to have more than one thousand women engaging in micro business. This study used the sample of 25 respondents from South Kilema a ward located in Moshi Rural District of Kilimanjaro Tanzania. Rice (2008) in Asantemungu study stated that, sampling involves gathering of information from a smaller subset of a larger population to generalize about the entire group (Asantemungu, 2011). Due to time and financial constraints the sample of 25 respondents

was selected for this study, which provided in-depth qualitative exploration of the role of micro business on women’s socioeconomic empowerment.

The sampling technique used was purposive, which is particularly useful for in-depth qualitative research. Building from Kumar (2011) the key aspect of purposive sampling is the researcher judgment in selecting participants who can provide the most valuable information for the study objectives. Through purposive sampling it was possible to get respondents who provided in-depth insight regarding the topic in question. I tried to include voices that may represent different facets of women’s contribution and challenges from different social roles. I selected a sample of 15 women who are direct engaged in microbusinesses. They provided important insights into how these activities support their economic resilience and empowerment based on their personal experience. Because of the high level of religiosity in this community, the church is very important in social and economic affairs. The experience from other scholars, such as the study conducted in Moshi Rural District by Sewando and Emanuel (2012) found that religious institutions play important role in empowering women through income generating activities. They offer entrepreneurial education, skills development and promote women’s roles in community leadership and economic development. Furthermore, women also play important role in contributing to church financially and in leadership. To learn about these roles and contributions I engage religious leaders in this study. Similar to education sector, head of schools were involved to find information whether these women has contribution to children education such as paying school fees and other education expenses, also to assess if women are involved in school committees which highlight how all these are connected by women’s economic empowerment resulted from engaging in micro businesses. The government officials were sampled as government representatives in charge of carrying out and managing social welfare and economic development. Their viewpoint is essential for understanding the structural support available for women in microbusinesses. Lastly, In order to understand social norms around gender and economic roles within families I concluded by including male spouse. Their opinions shed light on social dynamics of empowerment such as whether they encourage or oppose their spouse’s businesses which has an impact on women’s autonomy and the overall socio and economic empowerment.

Therefore fifteen (15) women engaging in micro business and ten (10) key informants(6male/4female) were interviewed as stipulated below (**Table 1**).

Table 1: Selected sample size

SN	Tittle	Total
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1	Women in micro business	15
2	Ward Community Development Officer	1
3	Women's group leader	2
4	Local government leader	2
5	Ward councillor	1
6	Religious leader	1
8	Spouse (Male)	3
	Grand Total	25

3.5 Demographic Information of the Respondents

The first part of the interview was to gather general information about the respondents. The sample comprised a diverse group of women, varying in age, education level, marital status and household composition. Understanding these demographic factors is essential as it will enable one to contextualize the motivations, challenges and empowerment outcomes associated with business activities.

Starting with the age distribution of participants, the data show a considerable percentage of women running micro businesses to be in the age range of 30 to 60 years. This age group is often characterized by family responsibilities including children education, health care for the children as well as for elder people (grands). The variation of age show that micro business in South Kilema is not only means of economic survival but also platform for personal growth and community engagement.

The education background of the participants varied widely, with two-third (10 out of 15) of women having completed only primary education, while a third (5 out of 15) of women attained secondary education level. The level of education has significant implications for the types of businesses women engage in and their ability to access resources and market information. It was also observed that the marital status of the respondents composed of a mixture of married (46.7%), widows (26.7%) and single mothers (26.7%). Generally, the majority of these women were actively involved in economic activities due to the responsibilities they have in bringing up their children and other dependents within the household.

3.6. Method of Data Collection

The study used both primary and secondary data sources. The primary data were collected through qualitative approach to gather information from respondents whereby data was collected through semi-structured interview. Other method was secondary data which was obtained through a review of various relevant documents. Questionnaires were developed to answer the specific objectives of the study, it was open ended questions meant to give respondents space to delve deeper on the questions. The main respondents were women engaging in micro businesses. The checklist was used to collect information from key informants such as local authority leaders, District community development officer, women's group leaders, and religious leaders.

The data was collected through interview to the participants selected in the study area that is South Kilema ward of Moshi Rural District. The Ward is made-up of five (5) villages, where the list of women engaging in micro businesses were selected. Furthermore, key informants such as local government leaders, politicians, women's leaders, community development officer and religious leaders were the source of primary data through the semi structured interview.

3.7. Ethical Considerations

The study was conducted after obtaining the final ethical clearance approval from the International Institute of Social Studies of Erasmus University - Rotterdam. During the research process protecting the participants rights and well-being was priority. The informed consent was obtained from participants before the interview. The names of participants were made confidential and therefore not included in this study, instead participants were identified by assigned study numbers.

3.8. The Process of Data Analysis

The analysis of the data collected involved several steps. The first step was data transcription. All interviews were audio recorded and transcribed, the process was done to ensure that the participant's voices were accurately captured and preserved for analysis. The second was coding, whereby transcribed data was changed to themes. I identify and categorize key themes and concept that emerged from the interviews. Initially codes were generated based on the research objectives and questions. The third step was thematic analysis which explore the relationship between the identified themes. The process involved grouping related codes and examine how they are interconnected. This was done to help identify the complexity of information gathered by focusing on the most important aspects that reflect participants experience and opinions. The fourth step was interpretation of the findings in the context of research objectives and existing literature.

3.9. Positionality

I consider myself as insider in this research, as a woman born and raised in Moshi rural where the study was conducted, my position as researcher is very connected with tradition and cultural background of this community. Growing up in a patriarchy family has provided me with good understanding of gender dynamics, power relations and socio-economic realities within the households and community. This information gives me a unique position to view and analyse social norms that shape women's lives and experience in socioeconomic development. However, I understand that my awareness of the community may influence my biases or assumptions and interpretation of the data, I tried to be mindful of potential biases and strive to interpret data objectively.

3.10. Limitation of the Study

Despite the study extensively exploring positive outcomes of women's micro businesses and some challenges hindering its growth. It is important to note that there were some limitations particularly because the study was purposive so some important information could have been missed particularly from men and those women who are not involved with micro enterprises business. It could have been more interesting if more groups with different views would have been involved to provide counter arguments. However, I believe that the few men that provided their views on women contributions to micro-economy are sufficient to provide clues on the thoughts and attitude of the community on women financial empowerment. The involvement of variety of participants, including women entrepreneurs, community leaders, government officials and male spouses, though few is complementary to the study and adds value in reducing potential biasness from purposive sampling.

Due to time, accessibility to potential participants to study and financial limitations, this study collected key information from few women dealing with the business. A relatively larger group and for a prolonged time would possibly provide more reliable findings. However, the kind of questions in the interview, participants involved, and responses obtained provide confidence that the information obtained suffices to provide a picture on women value in the community, perception from the general community on women value and need for the government and other stakeholders support for women financial empowerment and change in community attitude to enable economic growth via microbusinesses initiatives by women.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1. Introduction

This chapter offer the presentation of findings of the study carried out in South Kilema, Moshi Rural District, Tanzania. The study focused on assessing the role of micro businesses on women's socio-economic empowerment. The findings are based on interviews conducted to different people mainly women entrepreneurs, community leaders, government officials and local people. The study has four objectives; the first objective was to explore the socio-economic motivations driving women's engagement in micro businesses; second was to assess the impact of micro businesses on women's socioeconomic empowerment; third to assess the influence of government policies and supportive programs on the empowerment of women engaging in micro businesses and fourth was to identify the socio-economic barriers and challenges faced by women in micro businesses in the area.

4.2. Why Women Step into Entrepreneurship?

This research was interested to understand the motives behind women engagement in microbusinesses. When the participants were asked about the reason to engage in micro business, they provided different answers but almost fell in the same category. There was a complex interplay of economic, social and personal factors that influences women's decisions to start and sustain the entrepreneurial activities. This section presents the key findings for this objective, the most highlighted were meeting household needs, achieving financial independence, gaining recognition and respect, and compensate for their spouse when failed to meet household needs as breadwinner.

The primary motivation for women engaging in micro businesses was to meet essential household needs. Respondents highlighted the importance of ensuring the availability of food (food security), covering children education cost and providing for health services and clothing. All 15 women interviewed responded the need to meet household wellbeing, they said they do not have any other means of income as they do not have salary job (not employed in formal sector).

“In this village, the only way to survive is to engage in income generating activities, in the past we had coffee which was the main source of our income but now it’s gone and our needs still the same, children have to eat and go to school, this business is our means to meet that” (Banana, vendor).

Other responded that due to economic hardship it has become difficult for their spouse to cover all household needs, and that this has forced them to start engaging in micro business to contribute for the family income. The respondent further stated that due to high living cost they come into agreement with her husband that she has to start a business so she can support household income to cover for essential needs. When the community leaders were interviewed, they appreciated that the entrepreneur women (involved in micro-business) in the village have great contributions in the household income and the community.

The second motive highlighted was financial independence. Most women expressed a desire of becoming financially independent as a key motivating factor. The ability to earn their own income allows them to have control over it and make decision of what they can do with the money they own. It was noted by respondents that been able to earn income allows them to make independent decisions regarding their finances, including taking care of themselves like buying a dress she wants as well as networking with other women/social groups. For instance, many mentioned that contributing to various social groups is easier when they are earning their own money, as they no longer need to request financial support from their spouse. They also emphasized the importance of participating in community events, such as weddings ceremonies and collaborating with other members to contribute funds for religious and other community activities. This was also observed by community leader from Legho village, who mentioned that women showed a strong participation in contributing to the construction of the village health facility with the majority being entrepreneurial women.

Engaging in micro businesses give women autonomy to participate and contribute in these social events which increases their social status and recognition in the community.

“I want to have my own money so I can decide how to use, it’s not easy to ask a man for money every time I need something, they get tired of us and lead to unnecessary argument and quarrels” (Food vender).

“With my own money I don’t have to wait for my husband to decide what I should cook or ask if I can buy clothes for our kids, I just buy what we need because I have the means. It also brings happiness to the family when I can contribute to cover for some of the expenses” (Banana vender).

“Anything can happen in life, so women have to be able to stand on our own financially, I am a living proof, when my husband passed away, I was able to take care of my family because I had already started this business.

Financial independence also helps us to engage in various community networks especially where contributions are needed' (Vegetable vendor)

The third motive mentioned was the desire for recognition and respect within their families and communities which emerged as significant motivation for women entrepreneurs. Many respondents indicated that engaging in micro businesses helped them gain acknowledgement for their economic and social contributions. Earning income through these micro businesses made them feel more valued and respected, while also enhancing their social status and involvement in community activities. Most participants reported that being a housewife and handling household responsibilities alone was not enough, other family members and the community often view them as worthless due to their lack of financial contribution. They expressed a strong desire to participate in social events, which they found difficult to afford without financial independence, and that micro businesses have greatly enabled them to achieve that. The desire for respect reflects a broader social context where women's roles is often undervalued.

The community doesn't place much value on household chores, they only recognize what you contribute in term of money, whether it is through providing food, building a house, paying school fees or buying clothes for the children, cleaning and cooking don't seem to matter much. As women we need to wake up, go out meet other women and get involved in income generating activities. We are struggling to balance a double burden, managing both business and household tasks at the same time. It's the price we have to pay to be acknowledged as real women. (Fish, vendor).

The fourth reason mentioned was compensating for men's inability to meet household needs. Some women reported that their husbands were unable to provide for the family due to various reasons such as illnesses, death and drunkenness. Drunkenness was the most commonly mentioned reason with many women stating that men in South Kilema are not economically productive because they spend much of their time drinking local brews. Community leaders confirmed this sentiment noting that women are backbone of their community's development, they are the ones actively involved in income generating activities, meeting household needs, and contributing to the community projects such as the construction of health facility in Legho Village and office latrines in Masaera village. Additionally, the village chairman highlighted that even the monthly contributions to pay for the security guard, they still rely on women's contributions as are more financially capable than men. This sentiment was also shared by religious leaders, who acknowledge that women are the main contributors to the development of church including financial contributions.

After the collapse of coffee production, the economy of this village declined, and people no longer have money to contribute to our village development as they used to be when the coffee production was at its peak, many turned to drinking local brews. The village council even implemented by law prohibiting the sale of alcohol before 2 p.m. to encourage men to stay home and work, but it is still a challenge that we have to deal with. Our hope now lies with women, who have taken various businesses, and their efforts do not only support their families but also benefit the entire community (Village Chairman, Legho).

4.3. Micro Business and Women's Socio-Economic Development

Most women reported that financial stability was a key outcome of their engagement in micro business. By earning their own income, they gained the ability to make decision about how to use the money, which significantly improved their financial situation compared to their previous reliance on their spouses. They expressed that financial independence gives them autonomy to make independent financial decisions such as buying things they want, deciding on what to cook for family meal and participating in various community groups. The findings also revealed improvement in ownership of assets, for instance a woman from Masaera village shared that she was able to buy a plot of land and build a house, while another woman from Legho Village mentioned renovating her house into a more modern one. Others reported installing electricity and water in their homes, demonstrating substantial financial stability and long-term investment in their families. The village chairman from Legho village also noted that many women involved in micro business have successfully acquired their own assets.

Financial independence has also enabled women to support their household needs. Respondents highlighted several improvements in their family wellbeing as a direct result of their engagement in micro business. The income generated from the business directly contributes to meetings essential household needs such as food, education and healthcare. Improved nutrition and food security was reported by all 15 women stating that their involvement in micro business has enabled them to provide more nutritious meals, leading to better health outcomes for them and their families. The village chairman of Legho also confirmed this statement by emphasizing the positive impact on the community health in general as a result of food security within the household. The women's contribution was not seen only in health and food security, but also in supporting children education. Participants reported that by engaging in micro businesses it has enabled them to pay for school fees, uniforms and other school needs ensuring their children have access to education. The head teacher of Mreremi Secondary School also noted the contribution of entrepreneurs in paying allowance for volunteers' teachers in their school. He stated, "we rely on women for these contributions". He added that women are also active members of school

committees, offering ideas for school renovations and mobilizing the community for contributions. The income from the business has also enabled families to access health service by covering healthcare costs including transportation to health facilities. These improvements reflect the broader impact of micro entrepreneurship on family dynamics and the overall quality of life.

When I go to the market, I sell the products and also buy other items to sell back in our village, I usually buy food for my family too, like vegetables, rice and fried fish which are more available and affordable there. It's easier for me because I am doing business, and I have regular access to the market, unlike those who are not engaged in business, they wouldn't travel all the way just to buy vegetables, for us its convenient because we are going there for business purpose at same time it helps our families to get better food (Banana vendor).

4.4. Capacity Building Through Micro Business

The study revealed that engaging in micro business has significantly contributed to women's capacity in various areas. Women reported to gain competencies essential for running their businesses such as business communication and negotiation skills which improved their ability to interact with customers and other business partners, allowing women to secure better terms with suppliers and customers. Creativity emerged as a notable skill with women becoming more innovative in products and business strategies. For instance, a woman selling fried fish shared how she started adding spices to improve flavour which attracts more customers. Similarly, a grain vendor stated to innovate her business from selling maize and started grinding maize to sell maize flour which expanded her customer base and lead to increase the income from the business. Earning their own income has given them the power and courage to contribute actively to family financial decisions which has strengthened their position within household and boost their self-esteem. One respondent stated, *"When you are financially capable, you gain power, we are now being involved in decisions making because we contribute to the family income, it's hard for anyone to make decisions about something doesn't belong to them"*.

The sense of empowerment extends beyond the household, financial capability has enabled women to increase their participation in community events and activities. Some of the respondents shared how they are actively engaging in fund raising efforts, participate in various community committees and even take a leadership role in different committees in school, church and within community social groups. Engaging in business has fostered building network among women, they have cultivated strong relationships with customers, fellow entrepreneurs and community members which strengthen their economic and social interaction. Through these interactions, women reported to feel more involved, and they get a chance to learn from their social interaction,

which also increase their ability to support one another. For instance, business ideas and startup capital was reported to come from these women's social networks like VICOBA and revolving fund groups. Most of women reported to be part of these women's groups where they collaborate and share ideas with other women who have more experience on entrepreneurship. This collaboration not only provides emotional and social support but also help them to improve their business practices. In the absence of formal financial institutions, they rely on informal microfinances groups like VICOBA (Village Community Banking) which enhances their access to credit and business opportunities. These supportive networks play an important role in reinforcing their socio and economic empowerment.

4.5. The Government Support as a Driving force to Empower Entrepreneur Women

The study aimed to identify the existing policies and programs available within Moshi District Council that support women involved in micro businesses. It also aimed assess women's awareness of these initiatives designed to empower them in their entrepreneurial efforts.

The interview with the government officials and political leaders revealed the presence of several policies and programs designed to support women entrepreneurs. The main initiatives mentioned was Women Development Fund (WDF) current known as "Mama Samia Fund" which is government policy that mandates each district council to allocate 5% of its annual income to support entrepreneurial women.

"Every year we have 5% of district annual income to support entrepreneur women through soft loans" Narrated one political leader.

Furthermore, the Ward development officer highlighted partnership between the district and other organizations aimed at supporting women, different initiatives were mentioned such as mobilizing women and form income generating activities groups, and microfinance groups that works under the council guidance. Additionally, Tanzania local bank (Tanzania postal development bank) offers support to micro entrepreneurs and their informal microfinance groups ensuring savings are protected and secured. Also, the community development officer emphasized the impotence of empowering women through group-based initiatives. According to the officer, they have been forming women's groups for easy reach during trainings and awareness raising campaigns.

"These groups provide a platform for women to share experiences, learn from one another and collectively tackle challenges that might be harder to face individually for example revolving fund help women to get capital for their businesses" (community development officer)

Another supportive initiative mentioned is the government's tax exemption plan for small entrepreneurs. Women can apply for an entrepreneur identification from the district council by paying a minimal annual fee, the ID allows them to conduct business without the burden of paying taxes, a measure aimed at supporting small and micro entrepreneurs.

“The only thing needed is for these entrepreneurs to go to the council and register as micro entrepreneurs to obtain their identification, which comes at small cost compared to the tax they would pay every day” (Ward executive officer).

However, when women were asked about their awareness of these government policies and programs, only two out of fifteen (13%) women interviewed were aware of the programs run by the district council to support women's entrepreneurial activities, the majority expressed having no knowledge of any government support for them. Despite the presence of these support systems, most of women interviewed reported not receiving any direct assistance from the government or non-governmental organizations. The political leader acknowledged that while funds to support women in micro business do exist and are managed by the community development department, these funds often fail to reach the intended beneficiaries, instead they are frequently directed toward more established and easily accessible entrepreneurs.

Additionally, women reported to face challenges related to government regulations that impact their business operations. For instance, most women highlighted the tax exemption regulations as a potential benefit, however, they noted that obtaining the Entrepreneur Identification Card required for tax exemption is a bureaucratic and long process leading many women to abandon the attempt to secure the EID.

4.6. Challenges Facing Women in Micro Businesses

One of the most commonly reported challenges was limited access to capital. Women expressed frustration with the difficulty to secure loans from formal financial institutions. Many of these institutions require collateral or male guarantors often husband. According to women testimonies, if a husband is not supportive or has no interest or if he doesn't believe on the wife ability in finance it becomes a challenge to agree to be a guarantor for their wife's loan. The dependency on male support compounded by the fact that many women lack ownership of property to use as collateral, limits their ability to expand their businesses. As a result, most depend on informal microfinance groups like VICOBA, but these funds are often limited by the group's small savings which restrict their growth potential as they cannot receive enough loan from their informal microfinance groups.

Another challenge raised was discriminatory social norms, patriarchal expectations dictate that women have to prioritize household responsibilities over business, creating friction between traditional gender roles and their entrepreneurial ambitions. Women double burden of managing household activities and running a business, often without support from their spouses. Lack of support is linked to men's insecurity as most of the respondents reported that their husbands feel threatened by their growing financial independence, which cause conflict most of the time. A community leader highlighted that many conflicts stem from men's jealousy, insecurity and cultural stigma about their wives' financial capabilities. The cultural stigma was also noted from a male spouse interviewed, who was proud to supportive his wife efforts on entrepreneurship although he also have to endure people making funny on him that he has become housewife, reflecting the cultural stigma men face when they step outside traditional roles.

Poor infrastructure further complicates women's efforts to sustain and grow their microbusinesses. The South Kilema was reported to have poor state of roads and unreliable transportation options significantly increases operational costs, limiting access to markets and customers.

“In the past a truck would come to the village to transport bananas to the market for a small cost, but these days due to the poor condition of these roads they have stopped the service, leaving us with no choice, we rely more on motorcycle transport known as bodaboda which is costly and risky on safety.” (Banana vendor)

The ward councillor also noted that infrastructure has become a key barrier not only to women's businesses but to the entire socio-economic development of the South Kilema.

Lack of entrepreneurial education also emerged as challenge women face, they reported to lack essential business skills, such as marketing and financial literacy, which hinders their ability to manage and grow their businesses effectively. One woman a fish vendor shared that while other women especially near urban areas receive trainings and support from various organizations like BRACK, women in South Kilema have never receive any training from these institutions.

We really need entrepreneurial education for our women groups, we have been learning from each other based on our experience but that is only sufficient for the small scale of businesses we currently operate. If we want these women to grow further, we will benefit from formal training and support, ideally from the district council or other organizations. When someone applies for a loan, they should be equipped to know exactly what they are going to do with the funds, how much they can expect to earn from the business, and how they will repay it. This is the kind of education our women's group truly need. (VICOBA group, leader).

4.7. Chapter Summary

The chapter compiles information gathered from interviews with various respondents including women in microbusinesses, community leaders, government representatives and male spouses. The result provided important information about factors motivates women to start micro businesses such as the need to supporting household needs. It highlights the role of government and other stakeholders in supporting women empowerment in Moshi Rural District, various initiatives such as Women Development fund specific for supporting entrepreneur women, tax exemption to small entrepreneurs and entrepreneurial programs designed to support women groups. The findings also identify persistent socio-economic barriers such as limited access to resources, lack of support, and cultural barriers which hinder their businesses activities and the entire empowerment. This chapter lays the groundwork for a deeper understanding of the complexities surrounding women's entrepreneurship and set stage for a discussion of implications and recommendation in the following chapter.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.0. Introduction

The findings from previous chapter will be examined in this chapter, which focuses on the contribution of micro businesses to women's socio-economic empowerment in South Kilema Moshi Rural District. The chapter will look at the reasons why women engage in micro businesses and how being financially independent has greatly improved their personal financial stability. Drawing from the literature review in chapter two, the discussion will explore the impact of financial independence on various aspects of women's lives, such as decision-making abilities, wellbeing, access to resources, social status and skills development. The discussion will align these findings with the broader context of women's empowerment as outlined in chapter two's, drawing connections between the lived experiences of women involved in micro businesses and insights from community leaders and government official's barriers that women continue to face in their entrepreneurial activities.

5.1 The Driving Forces Behind Women's Micro Entrepreneurship

The decision of women to engage in micro business is reported to be driven by a number of economic, social, and personal factors, which together reflect the complex realities of their lives. Micro entrepreneurship serves as of social recognition, empowerment and survival for many women. It is not simply about starting a business as one respondent shared "Due to economic hardship the only way to survive is to engage in income generating activities". The statement resonates with the study by Jayachandran (2021). The author noted that entrepreneurship, doesn't necessarily mean a highly ambitious or growth-oriented business, sometime individuals may be running very small businesses, out of necessity rather than a strong desire to grow or innovate. Often, women find themselves in charge of making sure their families have access to healthcare, education and food security. They engage in micro businesses to meet these family needs reflecting survival-based motivation because they turn to entrepreneurship because they do not have any other means especially when employment opportunities are limited (Falola et al., 2020; Isaga, 2019; Fatoki, 2014). The dependence on microbusinesses to address these basic needs underscores the importance of supporting micro entrepreneurship as an effective tool for poverty alleviation and enhance family wellbeing.

Women are likely to engage in microentrepreneur ship when they have a desire for financial independence. "*With my own money I don't have to wait for my husband to decide what I should cook or ask*

if I can buy clothes for our kids, I just buy what we need because I have the means” (Banana vender). This statement presents the desire for financial independence and autonomy over their financial and household decisions. A woman’s ability to exercise agency and make a meaningful life choices is highly influenced by her access to resources including financial resources (Kabeer, 1999). Moreover, as stated by banana vendor that, *“It brings happiness to the family when I can contribute to cover for some of the expenses”*; also, other respondent stated that, *“The community doesn’t place much value on household chores, they only recognize what you contribute in terms of money, whether it’s through providing food, building a house, paying school fees or buying clothes for the children. Cleaning and cooking don’t seem to matter much”*. These two statements demonstrate that women also engage in entrepreneurship to gain social respect recognition within the community even though they are already engaged in gender role as family caretaker, which is not recognised by the society because it is not a paid job. Through entrepreneurship many women find that they can elevate their social status and be appreciated for their contributions to both household income and community events such as ceremonies, construction and involvement in various women groups.

5.2. Microbusinesses as Catalysts for Financial Independence

Sanze et al., (2024), defines financial independence as having an income that can meet basic needs, pay expenses, pay debts and grow assets. The authors added that women who are financially independent feel more empowered because they have greater control over their life and financial choices. This study explored how micro businesses contribute to women’s financial independence in South Kilema and their overall empowerment, the findings from the study area show that, 13 out of 15 (86.7%) of the women interviewed reported that micro businesses helped them to move from relying on spouse income to generate their own income which is a significant shift towards their economic autonomy. This is in line with Kabeer’s (1999) empowerment theory, which stated that access to resources such as income enables women to make meaningful life choices as an essential component of empowerment. By engaging in micro businesses, women have been able to meet household needs and accumulated assets such as land and housing which further solidifies their financial independence. Moreover, as they become financially capable, these women have developed the confidence and agency to actively participate in household financial decisions as noted from the respondents. This finding resonates with the study conducted by Mwobobia (2012), which states that women’s contributions to household income strengthens their decision-making power and enables them to move from passive participants to active financial agents. In this context, financial independence achieved through microbusinesses is a stepping stone for women’s empowerment, and they have great influence over both family and personal decisions.

5.2.1 Financial Independence and its Broader Effects

The impact of financial independence seems to extend beyond the household, women can participate in community events such as fund raising for church, school and take leadership role in the community. This level of engaging in the community events supports Sharma's (2012) statement, that economic empowerment fosters pathways for women to assume leadership roles, thereby enhancing their social status.

As stated by women, they have been able to improve their family nutrition, health care, and education because beside the income they earn, they have more access to the market where they can buy variety of food, clothes, school uniform and other needs compared to women who are not in the businesses. This statement is in line with the study by Islam's (2020), stated that entrepreneurs' women contribute to better family health and education outcomes. The findings suggest that financial independence serves as a catalyst for broader social responsibilities, enabling women to contribute to their own well-being and their families. It has to be noted that in their pursuit for micro-businesses, these women automatically take care of malnutrition to kids and husbands by securing variety of simple but nutritious foods from the market as the area staple food is mainly cereal-based ones (maize) complemented by banana as the main predominant fruit. Although the majority of women stated that their participation in microbusinesses had helped them to achieve financial independence, the findings also showed a range of experiences with regard to financial control and autonomy. These women felt that their role was more supportive than socioeconomic independence, for example, one respondent stated that,

“The living cost is very high, and placing all the responsibilities on men is overwhelming, especially since my husband doesn't have salary job. What would happen if he fell ill? We would all be in trouble. My husband gave me some capital to start this business so I could contribute to cover for household expenses. I am glad the business is doing well; I can take care of essential daily kitchen groceries” (Food Vendor).

However, other respondent expressed frustration, she was noted that while contributing to household income her earnings are entirely consumed by household needs and she is still in debt. Furthermore, her husband is still in control over what she earns, and when she attempts to manage her own finance, conflict arise as her husband resist the idea of her financial independence. The conflict between spouse demonstrates how some women still experience limitation in their financial autonomy due to traditional gender dynamics even when they have income. During an interview, the chairman of Legho Village also mentioned that some entrepreneur's women have separated from their husband due to ongoing conflicts, often caused by jealousy and desire to control women's income. Their statements resonate with previous studies such as Mwabobia

(2012) who stated that women's contributions to household income may not always translate to full decision making and autonomy, while financial independence is an important step towards women's empowerment, socio-cultural factors continue to shape women's experiences of autonomy. This suggests that financial independence is a multifaceted process that requires both economic resources and a shift in gender relations within the household. This necessitates for the community a holistic change in attitude towards unrewarding traditional and cultural norms, the change of which attracts public attention.

5.3 Women's Social Networking and Collective Empowerment

Women's social networks are a crucial element towards women empowerment as it offers resources and support to one another, allowing them to work together, sharing experience and help one another when they need to do so (Spahr, 2018). The study highlights the importance of social networks in empowering women, the more they start to engage in micro businesses their ability to form and maintain networks expands. These social networks give women a platform to share resources including information, micro loans, and emotional support all of which clarify their collective strength. This observation is consistent with Kabeer's (1999) discussion on social capital which stated that, women can collectively address issues like gender inequality through the established networks. In South Kilema, the network that women create through their microbusiness enhance collaboration and mutual support which play a fundamental role in their empowerment journey.

Social networks are crucial for helping women enhance their abilities and improve how they see themselves (Spahr, 2018). The experience of women in South Kilema demonstrates that social networks give both emotional support and business insight which are both important for women's personal development and sustainability of their businesses. Women may address common issues together due to their collaborative spirits which also reinforces their roles as active contributors to community development. For instance, a lack of entrepreneur education and access to government programs hinder many women, however, they use their groups to learn from the more experienced members which made them overcome the barriers in some way and continue to grow their business.

5.4. The Government Initiatives Towards Empowering women in Micro Businesses

As discussed in the literature review section, the Tanzania government has been forming various policies and programs to support women empowerment through entrepreneurship such as the women development fund, supported by Moshi District Council. Various literatures have been emphasizing the role of government in fostering an enabling environment for women's economic

participation, for instance, Mori (2015) highlights that well implemented policies can create opportunities for women to access resources and build sustainable businesses. In Moshi Rural District the government commitment to allocate 5% of its annual district income towards supporting women entrepreneurs demonstrates a strategic attempt to enhance women's financial autonomy. However, there is great need for enhance reliable and equal access to this entrepreneurial support by the local government.

Tax exemption for small entrepreneurs was another initiative having been implemented by the district council to empower women in microbusinesses. This policy relieves women running micro businesses from the burden of taxation for an entire year, provided they have registered as entrepreneurs at the district council. It is clear that the government has decided to put efforts to encourage women to formalize their businesses at the same time helping women to retain more of their earnings and reinvest in their enterprises. The community development officer shared about how the department is actively forming women's groups and the importance of awareness programs designed to equip women in groups with essential entrepreneurial skills. This shows a comprehensive structured approach to women's empowerment aimed to address both financial inclusion and skills development. Through the community development officer women in microbusinesses can raise voice for control of business fees (taxes) which in one way or the other contributes in denting the little gained from this business. This is a challenge as it makes even the little obtained in such struggle insufficient for intended individual goal.

5.4.1. The Government Pitfalls in Supporting Women Entrepreneurs

Although the government is designing programs and policies to support women empowerment it also presents challenges when implementation falls short. The study uncovered that only two of fifteen women interviewed were aware of the government programs available to support women. The awareness gap reflects the challenges noted in previous studies such as Nyangarika (2016), who noted lack of effective communication between local governments and their intended beneficiaries. Even well intended policies fail to achieve their goals when they are not effectively communicated or made accessible to the target groups. For instance, the strategic allocation of loans to women groups is an empowering initiative, according to the Moshi District Council's strategic plan (2016), in which over 190 women's groups have received soft loans. However, the study revealed that none of the women's group interviewed in South Kilema had benefited from these loans, despite the availability of funds. This means that, despite the good will by the government to meet community needs, the actors at government-recipient level do not play their

intended role. This necessitates the need for close supervision from higher government level to ensure that the intended group benefits from such soft loans.

Furthermore, the bureaucratic processes involved in obtaining entrepreneur identification cards (EID's) create further obstacles for women in microbusinesses. Although these entrepreneur IDs provides tax exemptions, without which women face increased financial burden through daily market taxes. Dutt et al., (2016), noted that bureaucracy have negative impact to marginalized groups, particularly women, by complicating access to potential resources. The challenges posed by government regulations, highlight how the systems designed to support women can become obstacles when improperly managed. This gap suggests systematic exclusion or inefficiencies in how these programs are rolled out at the grassroot level. With the nature of business by these poor women, no time wasting can be entertained as unnecessary delays due to improper management may lead to failure to reach intended goals. Losing a day or two following for the EID means no financial uplift for two days which exposes individuals and community to failure to take care of their family which is the primary goal for their micro-enterprises.

The community development officer emphasized the importance of entrepreneurship training and groups support offered by the council through the community development department. However, none of the groups in South Kilema reported to receive any training either from council or from the government partners working in the district. These women's business is characterized by small scale in terms of capital, income and size which maybe the reason not to be reached by these programs. Some studies have portrayed similar situation within small scale businesses, the study by Nyangarika (2016) stated that, sometime policies and programs are designed with larger enterprises in mind often overlook the needs of smaller microbusinesses which limits the reach and impact of such initiatives. The study points out the need for Moshi Rural District to review and analyse its programs implementation to ensure that these micro entrepreneurs are not left behind. In addition, the absence of support from non-government organization (NGOs) further exacerbates the barriers these women face. Without adequate external support mechanism, the burden falls entirely on the women themselves to overcome both economic constraints and cultural norms challenges. The study by Islam (2020) and Dutt et al., (2016) argued that empowering entrepreneurs women requires a multi-layered support system that includes both government policies, programs and non-governmental innervations. Without these, women in microbusinesses are left to navigate systematic barriers on their own, which can hinder their ability to grow their business and achieve financial independence to meet their goals. The lack of external support, whether through training, mentorship, or financial aid, reinforces existing power imbalances and prevents women to grow, sustain and benefit from their businesses.

5.5. The Socio and Economic Barriers Women in Microbusinesses face

One of the goals of this study was to comprehend the socioeconomic obstacles that women encounter when engaging in business activities. This section will examine the societal norms and economic constraints that impede their ability to operate their businesses and the overall empowerment. A key challenge reported is the limited access to assets such as financial resources, land or house which are essential for the community in South Kilema. Because of this woman reliance on their husband's properties severely limits their ability to secure loans on their own as most financial institutions require land or house as collateral. Furthermore, discriminatory practices in financial institutions make the issue worse because most of them require the approval or presence of their husbands, which limits women's access to capital and perpetuates social norms that view women as inferior to men. This situation reflects a broader trend where women's financial agency is restricted by the necessity of male approval or involvement in financial decisions (Dutt et al., 2016). These dynamics can diminish women's confidence and agency, widening gender inequality, fostering a cycle of dependency, undermining women's empowerment and control over their economic future (Falola et al., 2020). Women in South Kilema reported seeking alternatives to navigate these challenges such as joining local microfinance groups known as Village Commercial Banking (VICOBA) and other revolving fund initiatives that provide them with necessary capital. These VICOBA may be risky depending on trustworthiness of leaders of such microfinances. Notwithstanding the value of VICOBA, the solutions they provide may not fully address the underlying issues of dependency and limited access to financial resources especially when they need a relative high amount of money which they cannot get from their microfinance groups.

Men are frequently seen as the main breadwinners and decision makers within the households which presents serious difficulties due to the patriarchal structure that is common in the region. When women achieve some degree of financial stability, they make decisions based on their earnings, which can occasionally lead to conflict since some men feel that their authority is being challenged. The tension within the family does not only undervalue women's efforts and contributions but also discourages them from pursuing entrepreneurial opportunities due to fear of conflict (Chant, 2006), this adds to family's poverty than relieving. Besides that, women also reported to struggle in balancing household responsibilities with business activities as primary caretaker, women are responsible for children, elders and domestic chores in addition to managing their businesses. The excessive workload limit their capacity to expand and sustain their businesses and perpetuates traditional gender stereotypes that confine women at home. The findings are

consistent with research by Dutt et al., (2016), which state that women are frequently burdened by household duties which restrict their capacity to fully participate in entrepreneurial activities.

Some women reported to hire assistance to manage household chores, allowing them to focus on their business, yet this remains a temporary solution to a problem, and it consumes the income they earn from the business. This makes further diminishing the limited finance they have to add to stagnancy in economy.

The poor infrastructure in South Kilema presents another significant barrier to women's business operations. The area is characterised by inadequate road networks, which become a problem especially during rainy season. Poor infrastructure limits access to markets, increases cost and can lead to product spoilage. It is in line with the study by Falola et al. (2020), which highlights how important it is to have better infrastructure in order to support economic activity, especially for women living in rural areas. According to the information collected from the research area, women rely on hired motorcycles known as "bodaboda" for transportation. However, this approach is frequently insufficient to overcome the challenge posed by inadequate infrastructure, which severely restricts their ability to reach customers and maximize income potential and undermines the growth and sustainability of their businesses.

In addition, the lack of entrepreneurial education was mentioned as one of the challenges that hinder the growth and sustainability of women-owned businesses, it stands out because it was mentioned by both people interviewed including women themselves, women's leaders, community leaders, and male spouses who were interviewed. The lack of access to essential business skills such as marketing, financial literacy and loan management among women entrepreneurs was reported as a challenge pulling women back in management and scaling their enterprises. While other women in urban areas often benefit from trainings and support provided by the District Council through the community development department and other government partners like BRAC-Tanzania, women in South Kilema are frequently overlooked by such initiatives, which place these women at a distinct disadvantage in terms of business development. Education would equip women with the tools to successfully apply for loans, make strategic business decisions and ultimately contribute to the financial stability of their household (Dutt et al., 2016; Cheston & Kuhn, 2020).

5.6. The Community Perspectives on Women's Microbusinesses

The interview with community leaders in South Kilema, revealed several important perspectives that I can say, it is how the community perceives women empowerment, particularly these women engaging in microbusinesses. These insights provide a valuable context for understanding both the challenges women face and the potential pathways to successful empowerment, because the

interview had a good combination of the key informants such as community leaders, religious leader, politicians, government officials, women's microfinance leader, head of schools and the male spouse. They expressed their appreciation for the role women play in household wellbeing and community development in general. According to one of the community leaders, noted that *"Women have become backbone of this community development, they are the main contributor in almost all sectors, from within the household to community level"*. This statement shows how the community see and appreciate the women's economic contribution, which also align with statement from banana vendor that community appreciate and acknowledge their financial contributions. Despite of having double role as family caretaker and business activities, women's contributions are still central to household and community economies despite systematic barriers that may limit their potential Chant (2016).

While women's efforts were widely recognized, community leaders also pointed out the challenges they face, such as insufficient capital, poor roads and limited reach of government and NGO's programs aimed at supporting entrepreneurial activities. Furthermore, they highlighted the double workload women have as they have to do both business and household responsibilities. Lack of gender equality education and the persistence of traditional patriarchal norms were noted as a major obstacle to women's entrepreneurship and empowerment in general.

The community leaders stressed the need for gender educational programmes to promote gender equality to create supportive environment for both men and women, because most of challenges women face are within the societies rooted in social and cultural norms.

Furthermore, the interview with male spouse shed more light on how traditional gender norms influence their perceptions on women's participation in entrepreneurship. Although some men acknowledge that women's entrepreneurship benefits their families, pointing out that having both spouses contributing financially helps to strengthen the family economic wellbeing. The acknowledgement indicate that men are becoming more aware of the advantage of women's participation in economic activities which may contribute to the development of atmosphere which is more supportive and encouraging for women's entrepreneurship. However, they voiced their concern about the persistence of traditional patriarchal structures which continue to shape household relationships. They admitted that when women gain financial independence, it frequently leads to conflict because traditionally gender norms place males as the main decision makers and breadwinner for the family. Their worries about losing power when women become financial independent highlight the tension that arise when gender roles are challenged.

“Without proper gender education, harmful gender norms continue to undermine both men and women autonomy and often lead to conflicts within families. The community tends to criticize and mock men whose wives are financially successful, which negatively affects men’s mental health” (Male spouse).

This finding supports Cornwall’s (2016) results, which state that in patriarchal societies, women’s economic success can occasionally be viewed as a challenge to established hierarchies, making empowerment a sensitive issue. More inclusive methods to gender equality that involve both men and women in the empowering process are required as the male spouse and community leaders have indicated. Without addressing the fears and concerns of men, efforts to empower women may lead to conflict within the families or increase the burden of women to take care of the family by themselves without men involvement. It’s crucial to raise the community awareness on gender equality to enable them to understand the benefits of shared decision making and mutual respect between men and women in the society.

5.6.1. The Community’s Stance on Women’s financial Abilities

Despite the growing recognition of women contribution in community development through their engagement in micro businesses, the interview with community leaders and male spouses expressed about the concern of women’s financial literacy particularly in relation to taking out loans.

“It is not that we don’t want to support them in their businesses, but the lack of financial education among women is a real concern. Without proper financial knowledge, they could easily mismanage loans and put family assets at risk when they fail to repay the loan” (Male spouse).

The men’s fear reveals a deep-rooted distrust in women’s financial decision making and management abilities which can and still perpetuate their exclusion from formal financial system, as women stated the challenge, they face in accessing formal loans is the requirement of husband approval. This perspective reinforces a cycle where women are unable to gain access to financial resources because they lack experience, and they lack experience because they are denied access, without a chance to gain experience in managing finances, they may find it difficult to build confidence and skills necessary for successful entrepreneurship, which will keep reinforcing a circle of exclusion. Cheston and Kuhn stated that *“Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them”* (Cheston and Kuhn, 2002 pg. 12). Educating women in financial management and decision making can enhance their success in entrepreneurial activities, reduce dependency on male partners and contribute to greater household stability (Cheston and Kuhn 2002). They also pinpoint that for empowerment to be meaningful, women need both access to resources, knowledge, skills, and

autonomy to use those resources effectively, without these additional factors, access alone won't lead to significant changes in their lives. The findings underline the need for financial education and literacy programs for women in South Kilema, these programs can help to break the cycle of financial exclusion and increase women's autonomy in making business decision. To achieve this, it is all about change in perception for both men and women on how they view women capabilities. For example, the perception that women cannot manage well finances is false because we have practically witnessed in many instances where in a family, the father is not aware of how the bread for the family in a day has been won. "I am born in a family where the father retired early and the mother had no formal education, and she managed to hand the family (including our late father) through proper management of whatever little was in the family until we grew up and became independent familywise". Similarly, the mother was able to control and manage the family economically even after the death of the father". This confessional testimony by itself can stand to prove that the perceived women inability to manage finances and other family wealth is often mis-conceived.

5.7 Chapter Summary

The purpose of this chapter was to discuss the findings presented in the previous chapter which answered the four objectives of this study. It has drawn attention to factors such as household demands, financial independence, and social recognition as the key drivers that motivate women to engage in micro businesses. Furthermore, the chapter addressed the role of micro businesses as catalysts for financial independence, which allows women in South Kilema to improve their household wellbeing in terms of food security, education and health services. It strengthens their decision-making power within the household and enhance their chances for community engagement which challenge prevailing social norms. Also, this chapter connects women's lived experiences, and the theoretical frameworks discussed in chapter two, which reinforce the notion that access to resources leads to women's empowerment. The discussion also addresses the socioeconomic barriers such as lack of access to financial resources, social norms, and poor infrastructure as the key barriers facing entrepreneur women to grow and sustain their businesses, including community ill-perception on women capabilities. Moreover, the chapter highlight government initiatives such as soft loans through WDF and entrepreneurial education which are key in helping women to start and grow their businesses. Lastly, the chapter point out the presence of disconnection between programs and the intended beneficiaries as key barriers caused by bureaucratic and lack of awareness about the available programs among women. Further provided, an own practical confession on women capabilities that can help change general community perception on their capabilities. To address these challenges the study emphasized the need for

targeted interventions to overcome the challenges for effective growth and sustainability of women's businesses.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter intends to provide conclusion, recommendations and suggestion for further research. The conclusion summarized the key findings of the research on the role of micro businesses in empowering women socio- economically in South Kilema, Moshi Rural District- Tanzania. The chapter reflects on the implications of the findings, addresses the research questions posed at the beginning and offers recommendations for stakeholders to enhance the impact of micro businesses on women's empowerment.

6.1 Conclusion

The purpose of the study was to investigate how microbusinesses influence women's socio-economic empowerment in South Kilema, Moshi Rural District, Kilimanjaro, Tanzania. The study demonstrate that women engage in micro businesses out of economic necessity. Due to lack of alternative source of income micro entrepreneurship become the only means to meet household essential needs, such as food security, education for children and healthcare. The study highlighted that, South Kilema is still heavily influenced by patriarchal social norms, which limit women's access to financial resources. In response, most women turn to micro businesses as a means to achieve financial independence. Through their entrepreneurship activities they have been able to meet household needs and also managed to accumulate assets like land and house which solidify their economic security, as women become financially empowered, their confidence grows, allowing them to play a more active role in their household financial decision making and overall family wellbeing.

Despite these positive impacts, the study revealed some challenges that women encounter during their entrepreneurial activities. These challenges include limited access to financial resources, poor infrastructure and lack of entrepreneur education and awareness on the support programs available for them and socio-cultural barriers that continue to restrict women's business growth.

The study also highlighted several government initiatives aimed at empowering women entrepreneurs. These include the Women Development Fund, (WDF) which provides women with access to soft loans, tax exemptions, awareness raising programs, and collaboration with stakeholders committed to supporting women's empowerment in Moshi Rural District.

However, the study identified the need for Moshi Rural District to improve communication and outreach programs to ensure women are full informed about these resources and programs designed for them and how they can benefit from it.

6.2. Recommendations

The research findings suggest the following measures to improve women's socio-economic empowerment in South Kilema through Micro businesses.

- ❖ To Extend the availability of financial resources. In order to give soft financial support to entrepreneur's women, the District Council ought to make use of the Women Development Fund (WDF) to support these women. The district community development department to extend its outreach efforts to create tailored financial support plans, including, conducting needs assessments to understand the unique challenges and aspirations of women in this community. Besides that, women in South Kilema have formed informal micro finance groups known as VICOBA (Village Community Bank) which provide a crucial source of financial support.
- ❖ To improve the infrastructure. Regarding accessibility, the District Council should prioritize the maintenance of roads to facilitate easy access to market. As reported from the study poor roads conditions has been a nightmare for these women. Well-maintained roads could be in enabling business activities because they allow for the efficient movement of goods and services. When roads are well maintained, they might attract other businesspeople to invest in the area, which will open other business opportunities for women to connect with bigger entrepreneurs.
- ❖ To enhance communication and awareness of the existing support programs. The district council through community development department should extend outreach programs, specifically in rural and remote areas, about existing support initiatives for women in microbusinesses. This could include workshops, seminars, and informational campaigns that inform women about available resources and how to access them or creating centralized information platform, where women can easily find information about financial assistance, training programs and other resources.
- ❖ To Provide training and capacity building to entrepreneur's women. Implementing training programs focused on business management, financial literacy and marketing skills could benefit entrepreneurs' women to navigate the challenges of running micro businesses and gaining support and trust from their spouses. Collaborations with NGOs and other relevant

partner can facilitate these initiatives to be more effective towards empowering women, as they have more access and tailored programs to these women.

- ❖ To engage men in empowerment efforts including change in attitude and perception on women capabilities for household management including financial and other family wealth. Involve men in discussions and initiatives aimed at promoting and supporting women entrepreneurship might help to shift perceptions and reduce resistance to women taking on entrepreneurial roles. Besides that, awareness raising can encourage men to share household responsibilities, allowing women to dedicate more time and energy to their businesses without the burden of traditional gender expectations.

6.4. Suggestion for further research

According to the findings and observation I got from this study its essential for men to participate in programs or initiatives aimed at empowering women for effective social and economic empowerment of women in South Kilema. In order to deepen understanding of gender equality in economic activities, it would be beneficial for future research to look at how men might support women's entrepreneurship as allies. Such studies could provide strategies for encouraging collaboration between men and women which could improve both women's socio-economic empowerment and overall community development.

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LIST OF APPENDICES

Appendix 1: Questionnaire Guide - Women in Micro Businesses

Hello,

My name is Catherine Mathias Mbuya, a master's student in Human Right Gender and Conflict studies at International Institute of Social Studies (ISS) of Erasmus University. I am conducting research to examine how involvement in microbusinesses influence women's socio-economic empowerment in South Kilima Mochi Rural District-Tanzania. Currently conducting research on the role of micro businesses on women's empowerment. The purpose of this interview is together necessary information of women's experience in micro businesses, challenges they face, how they overcome these challenges and the contribution of the businesses to their empowerment. You have been chosen to participate in this study because of your experience and perspectives which are very important for this study.

If you agree to participate, I will conduct an interview with you which will last approximately for 30 to 45 minutes. I will ask questions about your experiences and perspectives in women economic engagement, contribution and challenge you/they face in business activities. Your participation in this interview is entirely voluntary, though no discomfort is anticipated while participating in this interview, you can withdraw your participation at any time, and you are not expected to answer any questions that you are not comfortable with.

All information provided will be kept strictly confidential, your responses will be anonymized in any published work ensuring that your identity remains private. Data collected during this study will be securely stored and accessible only for the research purpose. The information you will provide may contribute to better understand the contribution of microbusinesses on women's empowerment.

If you have any question, feel free to ask. If you agree to participate in this interview, please confirm your participation, Is that correct?

SECTION A: DEMOGRAPHIC INFORMATION

- i. Respondent number _____
- ii. Village. _____
- iii. Age _____
- iv. Marital status _____
- v. Education level _____
- vi. What type of business do you run? _____
- vii. How long have you been running the business? _____
- viii. How many people are in your household? _____

SECTION B: SOCIOECONOMIC MOTIVES TO ENGAGE IN MICRO BUSINESSES

1	Can you describe the main reason influenced you engaging in micro businesses?	
2	Did you have any other occupation/ source of income before starting your business?	
3	What were your goals for starting micro business?	
4	How much was your starting capital? How did you get this capital? What was the source?	
5	How do you repay it if you must.	
6	Is there any support received from your family? What was it?	
7	Did you receive any support from the government such as TASAF fund? or charity organization in starting your business?	
8	Have you participated in any groups that support women's businesses? Could you mention the groups	

	How the group motivated you to start your business?	
SECTION C: THE IMPACT OF MICRO BUSINESSES ON WOMEN'S SOCIO-ECONOMIC EMPOWERMENT		
9	How does running a micro business has changed your financial situation? Compare to the time that you were not doing any business.	
10	How was your financial situation before starting the business?	
11	Does the income from your business meets your family basic needs? Please describe how.	
12	What improvement have you observed in your family's? (i) Availability of food	
	(ii) Education expenses	
	(iii) Health service expenses	
13	How was the situation before starting the business?	
14	Can you describe any skills you have gained through your involvement in the micro business?	
15	Do the skills help you in running your business and negotiate your affairs within and outside the business? Could you elaborate?	
16	How do you perceive your role as a leader of your business?	
17	How do the engagement in microbusinesses have influenced your participation in financial decision-making processes in your household.	
18	Do you feel confident in making financial decisions for your family? Please explain.	

19	How has your participation in micro business affected your recognition and engagement in community activities and events?	
20	Do you feel more respected and recognised in your community since starting the business? Can you provide an example of the situation before and now?	
21	Have you joined any group such as, entrepreneurs' group, microfinance, or any other group since starting the business?	
22	How important to collaborating with women entrepreneurs or any other group in your community?	
23	Can you estimate the current capital of your businesses?	
SECTION D: THE INFLUENCE OF STATE POLICIES AND PROGRAMS ON THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN MICRO BUSINESSES		
24	Are you aware of any government policy or programs that support women in micro business, and what are they?	
25	How long these policies and program have been around, and how effective these programs are?	
26	What kind of support you or other women have received from the government or other non-government organization initiatives?	
27	How has it helped you?	
28	Can you share any experiences where government regulations hindered your business operations?	
29	Based on your experience, what support /improvement would you recommend improving women's empowerment through micro business?	
SECTION E: SOCIOECONOMIC BARRIERS WOMEN FACE		

30	Based on your experience, what support /improvement would you recommend improving women's empowerment through micro business?	
31	How do cultural or societal norms affect your business operations?	
32	Can you describe men's perceptions on women engaging in micro businesses?	
33	Does the business cause challenge or conflict within your household? Please explain and	
	How do you overcome the challenges.	
34	Is your capital sufficient for your business? please explain	
35	Can you explain the challenges women face in accessing loan from formal financial institutions if any.	
	How do you or other women overcome these financial challenges and continue running the business?	
36	How do you manage to balance between the business and household responsibilities?	
37	What challenges do you face in maintaining this balance?	
	How do you overcome the challenges?	

Appendix 2: Checklist for Key Informants

DEMOGRAPHIC INFORMATION

Title: _____

Village: _____

Ward: _____

Sex: _____

1	Do you think that in this village there are women who are involved in micro business	
2	On your views what are the motives for women to engage in micro businesses	
3	Do you think entrepreneurs' women's have contribution in their family wellbeing?	
	What are your views on their contributions in their families.	
	(i) Availability of food	
	(ii) Children Education expenses	
	(iii) Health services cost	
4	Can you describe how this community perceive entrepreneur women?	
5	Do you think micro business has influence in women's financial independent? Can you elaborate?	
6	Can you describe men's perceptions on entrepreneur women?	

7	Do entrepreneur women have any contribution in community development? please explain.	
8	Can you explain the barriers women face in running their micro business?	
9	Are there any efforts in supporting women to overcome those challenges?	
10	Are you aware of any government policy or programs that support women in micro business? What are they?	
11	How effective do you think these policies or programs are in supporting women's micro businesses?	
12	What do you think it has to be done to improve women empowerment through micro businesses?	

Appendix 3: List of Respondents

SN	Occupation/ Type of Business	Age	sex	Marital status
1	Selling Vegetables and Fruits	40	Female	Married
2	Selling Vegetables and Fruits	29	Female	Single
3	Selling Vegetables and Fruits	68	Female	Widow
4	Food vendor	28	Female	Married
5	Grains Vendor	57	Female	Widow
6	Selling Grains Vendor	43	Female	Single

7	Banana Vendor	57	Female	Married
8	Banana Vendor	34	Female	Married
9	Banana vendor	48	Female	Married
10	Banana Vendor	41	Female	Married
11	Local Beer	56	Female	Married
12	Local Beer & other drinks	48	Female	Widow
13	Spices	68	Female	Married
14	Fish Vendor	32	Female	Singe
15	Fish Vendor	39	Female	Single

KEY INFORMANTS

1	Ward Community development officer	NIL	Female	NIL
2	Ward executive Officer	NIL	Male	NIL
3	Ward Councillor	NIL	Male	NIL
4	Village Chairman	NIL	Male	NIL
5	Primary School Headteacher	NIL	Female	NIL
6	Secondary School Headteacher	NIL	Male	NIL
7	Religious Leader	NIL	Male	NIL
8	Male spouse	53yrs	Male	Married
9	Male spouse	55yrs	Male	Married
10	Male spouse	48yrs	Male	Married

