Feminist perspectives on women empowerment in Tanzania

A case study of why economic development is not enough

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Abstract

Tanzania has in the recent years kept a steady economic growth and the poverty rate has fallen significantly. At the same time, informal financial services have increased in popularity as a tool for poverty reduction. Previous research claims that gender equality will progress when economic development is taking place. But despite the economic development, the situation for Tanzanian women is still tough and the man is considered to be the head of the household. This paper aims to show why Tanzania is a deviant case regarding economic development and gender equality, and investigate how informal financial services impact women empowerment, by looking at membership in Village Community Banks. Feminist theories are used to explain why economic development and gender equality does not always have a linear relationship. It is concluded that membership in Village Community Banks have impacted the women on a personal level, enhancing self-confidence and belief. However, the gender equality within the household is not progressing due to a patriarchal social ordering, where the male is superior and the female inferior. It is not enough to focus on financial services, such as access to savings and credit, for a woman to be empowered enough to become equal to her husband.

Keywords:
VICOBA, Gender equality, Patriarchy, Women empowerment, Feminist political economy
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1. Introduction

In 2016, the economy of Tanzania (United Republic of) continued to grow, as it has in the past ten years, at a steady pace, and real GDP growth for the year is estimated at 7%. Based on the $1.90 per day global poverty line, the poverty rate fell to an estimated 47% in 2016, compared to 60% ten years ago (The World Bank, 2017). However, while the country is developing their economy and gradually improving the poverty rate and personal economic situation for the citizens, the development of gender equality and empowerment of women is not moving as fast.

As displayed in the study by Kato and Kratzer (2013), the position of Tanzanian women is still very low compared to men, and they are not expected to influence any decision-making in the household. Attitudes which consider the man to be the head of household is still existent and limits women to influence allocation of domestic resources (Kato & Kratzer, 2013: 32). Tanzania is ranked 129 out of 159 countries evaluated, in the Gender Inequality Index (GII) 2015 by the United Nations Development Programme (UNDP) (United Nations Development Programme [UNDP], 2016). The GII value of 0.544, indicates major gaps in gender equality and disparities between females and males (UNDP, 2016). Empowerment of women to improve the gender equality is therefore one of the most important issues in Tanzania, and as Duflo (2012: 1076) states, while development will bring about women empowerment, empowerment will bring about changes in decision making.

Women’s empowerment has surfaced as one of the leading subjects for debates in the fight for gender equality in economic development (Kesanta & Andre, 2015: 2). When promoting gender equality and empowerment of women, equal access to, and control over, economic and financial resources is crucial. A more equal distribution of economic resources has proved to have several effects on key development goals, e.g. poverty reduction and an increase in well-being for children (Lindvert, Yazdanfar, & Boter, 2015: 198). Women empowerment has also been linked with strategies to reduce poverty in Tanzania, and poverty reduction programs have targeted women in particular with offers of credit (Kato & Kratzer, 2013: 32).

However, to access credit or other financial services from a formal bank institution in Tanzania is to this day still very difficult, especially for women. It is believed that as low as 5% of women

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1 GII measures gender inequalities in three aspects of human development; reproductive health, measured by maternal mortality ratio and adolescent birth rates; empowerment, measured by proportion of parliamentary seats occupied by females, and proportion of adults aged 25 and older with at least some secondary education; and economic status, measured by labour force participation rate of female and male populations aged 15 years and older. The GII ranges between 0 and 1. Higher GII values indicate higher inequalities. (United Nations Development Programme, n.d.).
in Tanzania have access to a banking service (Kato & Kratzer, 2013: 32). Moreover, there is evidence of reluctance from husbands to allow their wives to engage in financial activities and domestic responsibilities usually constrain the women to the home (The World Bank, 2007: 3).

On the other hand, studies have shown that women, along with other groups of people who lack access or are excluded from formal banking services, are more likely to seek alternative informal financial services and opportunities (Donoso, Altunbaş & Kara 2011: 206). The informal services have increased in popularity as an intervention for poverty reduction in developing countries and is considered an effective approach to increase women’s empowerment (Kato & Kratzer, 2013: 31). Tanzania is following the trend like most sub-Saharan African countries, where the large majority of new jobs in the past few years, have been in the informal economy (Lyons & Msoka, 2010: 1092). Nevertheless, the gender inequality in Tanzania is still measured high, despite the development of informal institutions.

1.1 The problem

Previous research has clearly established that economic development is increasing women empowerment and that poverty reduction has a direct relationship to gender equality. Even though Tanzania has seen a steady economic growth, with the poverty rate decreasing over the past decade, challenges for women such as very low participation in decision making, and the exclusion from the paid economy, are still key issues. Tanzania is hence a deviant case since the economic situation is progressing, but the situation for the women is still poor.

It has also been proven that informal financial institutions have a greater influence on women’s economy, compared to formal institutions. Thus, women have found alternative ways to develop their economic situation, but still there is no great progress in gender equality, nor empowerment. The informal institutions consequently reinforce the puzzle of the absence of gender equality despite economic development.

There is a gap in previous research on why the connection between economic development and women empowerment does not always have a linear relationship. There is a need to investigate why Tanzania is a deviant case and why the position of Tanzanian women is still very low compared to men, despite the alternative of informal financial institutions. The informal institutions also need to be reviewed to gain an understanding of their role in the development of women, to be able to continue with the process of empowerment. This paper will make an empirical contribution to the existing research regarding economic development. It will fill the
existing gap by using feminist theories to explain why there is no linear relationship in the case of Tanzania.

1.2 Research questions
The paper will answer the following questions:

1. How does VICOBA membership impact women empowerment?
2. Why has gender equality not progressed in Tanzania despite the economic development through informal institutions?

1.3 Aim of the study
The paper aims to show why Tanzania is a deviant case in the debate regarding economic development and gender equality. Furthermore, it will investigate how informal financial services, in this case Village Community Banks, impact women empowerment, to try to find their role in the development of Tanzanian women.

1.4 The argument
Tanzanian women cannot be empowered, despite economic development, as long as there are patriarchal structures in the society. This paper will demonstrate that feminist theories can explain why Tanzania is a divergent case in the debate regarding economic development and gender equality.

1.5 Disposition
Chapter one of this study contains an introduction and background to the field of economic development and the gender equality-status in Tanzania. It also establishes the research problem, purpose of the study, the research questions and the argument that the paper states. Chapter two continues to give an overall picture of the previous research made on economic development and women empowerment, to show the gap that needs to be filled. The second chapter also gives information regarding previous research on informal financial institutions and the informal institution that this study will consider, namely Village Community Banks. Chapter three explains the feminist theoretical framework this paper is based on, and also
defines the key concepts which are found in the theories. The fourth chapter addresses the methods used to collect material, both primary and secondary, as well as strengths and weaknesses of the applied methods. The paper then, in chapter five, presents the results and analysis of the empirical material. It is divided in two major parts, ‘Personal benefits’ and ‘Gender equality within the household’. The next chapter, chapter six, presents a concluding discussion of the analysis, answers the research questions and gives recommendations for further research. In the last chapter you find the bibliography.

2. Previous research

2.1 Women empowerment through economic development

The word empowerment is to many people difficult to define, but as Cheston and Kuhn (2002: 11) express, “Most of us know empowerment when we see it”. The process of empowerment can only be driven by the woman herself, but on the other hand it can be facilitated by others through programs such as education, capacity building, political mobilization and the social and legal institutions that marginalize women (Gobezie, 2011: 6).

Mayoux (2010) explains that gender issues needs to be seen as a central concern for the financial sector, especially sectors which receives funding based on claims to contribute to pro-poor growth and poverty reduction. The removal of gender discrimination and promotion of women’s human rights are preserved in international agreements, signed by governments and endorsed by development agencies (Mayoux, 2010: 582). Hence, gender issues plays a very important role within the financial sector and economic development.

Duflo (2012: 1053), states that there is a bidirectional relationship between women empowerment and economic development, such as improvements in health, earning opportunities and political participation. By reducing poverty and increasing opportunity in a growing economy, gender equality will progress (Duflo, 2012: 1054). Mayoux (2010: 582) agrees by saying that gender equality of opportunity and women empowerment are elements which are essential for economic growth and pro-poor development of any strategy.

Studies have also shown that improved access to credit and savings has led to increased savings, entrepreneurial activity and protection against income shocks (Brannen & Sheehan-Connor, 2016: 506). Increased decision-making power for women, higher self-worth, hope and a sense of belonging, are intangible effects occurring from access to financial services (Brannen &
Sheehan-Connor, 2016: 506; Benda, 2012: 243). Women’s access to financial services could also possibly initiate a series of “virtuous spirals” of economic empowerment, lead to increased well-being for women and their families, and wider political, as well as social, empowerment (Mayoux, 2010: 582). Moreover, Duflo (2012: 1056) states that the unequal treatment in the household, could be caused by the fact that women have fewer opportunities in the labor market.

Policymakers and social scientists have tended to focus on the direction where development alone can play a major role in driving down inequality between men and women. They argue that gender equality improves when poverty declines. Policymakers therefore tend to focus on the conditions for economic growth and prosperity, but without adopting specific strategies targeted at improving the conditions of women (Duflo, 2012: 1053).

2.2 Formal and informal institutions

In order for women to benefit from economic opportunities it is essential to have access to financial services, including credit. Although this is well-known, it is still challenging for entrepreneurs to obtain capital, particularly in developing countries (Lindvert, Yazdanfar, & Boter, 2015: 199). Discrimination when applying for a bank loan and a lack of access to capital, are major barriers for women who wish to develop (Lindvert, Yazdanfar, & Boter, 2015: 198). Women entrepreneurs also face obstacles such as limited access to education and training, which makes it tougher to enter business associations and to select business sectors. They are also often met by discriminatory attitudes in property by marital and inheritance laws. Without the opportunity of property ownership, they lack collateral to access formal credit (Lindvert, Yazdanfar, & Boter, 2015: 199).

The number of actors in the financial markets that exist in wealthier economies, such as commercial banks, venture capitalists or public support systems targeting entrepreneurs, are often not present or accessible for households with a smaller economy in developing countries. Furthermore, recent research estimates that 42% of the African economy is informal and that as much as 40% of GDP in these economies is generated by small or micro-firms within informal sectors. It illustrates how important the informal economic sector is for developing countries, and that small, informal firms actually contributes a great deal to economic development, which previously was believed to be the opposite (Lindvert, Yazdanfar, & Boter, 2015: 199). Moreover, a minority of women entrepreneurs in the service sector in developing countries will expand their business into large professional firms, but will permanently exist.
with small-scale operations and limited capabilities. Entrepreneurs as such therefore remain deeply dependent on their informal links, e.g. family, friends or acquaintances (Lindvert, Yazdanfar, & Boter, 2015: 203).

2.2.1 VICOB

An informal institution has been defined as an institution which offer financial services outside the direct control of the state authorities (Lindvert, Yazdanfar, & Boter, 2015: 200). Village Community Banks (VICOB) is one of the larger actors on the informal microfinance market in Tanzania and has a focus on rural areas across the country (Lindvert, Yazdanfar, & Boter, 2015: 203). VICOB is based on the model of Village Savings and Loans Association (VSLA), which provides a poverty reduction approach to women and other economically disadvantaged, to integrate methods of taking loans and make savings in the everyday life as an approach to alleviate poverty (Kesanta & Andre, 2015: 2). It is structured in the way that poorer people are organized in groups and receives the possibility to be given training in different skills in for example agriculture, craft, technology or entrepreneurship. The VICOB then provides the members with credit and offers saving possibilities (Lindvert, Yazdanfar, & Boter, 2015: 203).

The overall mission for VICOB is to empower the community with sufficient capital and proper skills and the long-term vision is “to build a community free from poverty”. The organisation believes that poor people too have the skills and abilities to improve their economic and social welfare (Lindvert, Yazdanfar, & Boter, 2015: 203). It is considered as an important establishment due to its potential to “encourage employment and empowerment, especially for women, youths and disadvantaged” (Kesanta & Andre, 2015: 3).

Studies have shown how members of VICOB have received positive impacts in areas of health, livelihood and education, as an outcome of their economic empowerment (Kesanta & Andre, 2015: 11). Kesanta and Andre (2015: 12), claims the approach is dominant in boosting women’s economic status. By taking loans and saving capital, women are able to improve the livelihood of the whole family, as well as improving the children’s education and health. Cheston and Kuhn (2002: 13) also asserts that movements to empower women as a group will increase opportunities available to individual women, and the economic empowerment could increase women’s status in their families and societies.
3. Theoretical framework

As previous research shows, there is a strong connection between economic development and women empowerment. To guide this study, the theoretical framework consists of feminist theories and concepts to fulfil the aim and fill the gap in previous research.

A feminist perspective is used with the aim of viewing modern political economy through feminist lenses with a focus on gender equality. Feminist political economy challenges the neo-liberal economic model, which mainly focuses on the market economy, growth and accumulation. In contrast, feminist political economy focuses on human needs and well-being. (Rai & Waylen, 2014: 7). ‘The rise of the female breadwinner’ considers male resistance to female economic power and explain possible reasons that may hinder female empowerment, and ‘De-patriarchalizing the development agenda’ argues for how the current development agenda needs to focus on removing patriarchal structures. The ‘Sociological theory of gender’ focus on the social structures in the society that might restrict the development of gender equality, despite economic development.

3.1 The patriarchal society

Feminism is seen as an inclusive worldwide movement to end sexist oppression, and to challenge the patriarchy by empowering women (Lindsey, 2005: 13). Patriarchy is tied to male dominance and is an idea that remains accepted, unquestioned and taken for granted (Lindsey, 2005: 237). Men are regarded as superior to women and while women face uphill battles for economic, political, and social equality, men have the power to determine the outcome of the fight (Lindsey, 2005: 236).

Feminists have recognized that poor men are almost as powerless as poor women when it comes to access to material resources, but still remain privileged within the patriarchal structure of the family (Gobezie, 2011). This shows that patriarchy can exist in all social classes and is not tied to either poor or richer societies. Hanmer and Klugman (2016: 251) further explain how women living in rich and poor households experience similar proportions of deprivations in terms of violence and lack of control over resources. Restricted movement has also been reported at similar rates, and household wealth does not consequently protect women against agency deprivations.
The roles of men and women are constructed of both rights and responsibilities, but the privileges of the male role are perceived by both genders as the most desirable and attractive. As specified in (Lindsey, 2005: 236), “Men have careers; women have jobs. Men are breadwinners\(^2\); women are bread bakers. Men are sexual leaders; women are sexual followers.” (Lindsey, 2005: 236).

**3.1.1 The rise of the female breadwinner**

Feminist work has shown how the hierarchies of patriarchy and capitalism meet in the everyday political economy, social structures and gender relations (Rai & Waylen, 2014: 8). Naila Kabeer discuss in *‘The Rise of the Female Breadwinner: Reconfigurations of Marriage, Motherhood and Masculinity in the Global Economy’* how men and women are adjusting to the feminization of global labour markets, and how the men are welcoming the phenomenon of female breadwinners in the household (Kabeer, The rise of the female breadwinner, 2014).

On the one hand, a willingness to change on the part of men, a shift in the domestic balance of power, has been confirmed. Studies from Bangladesh and several East and Southern African countries show that women earning money outside the home are more likely to participate in household decision making, to keep savings, meet lower levels of domestic violence, enjoys a greater freedom to travel, and exercise a greater control over their personal income. The women from the studies had begun to redefine themselves as breadwinners of the household, rather than economic dependents (Kabeer, 2014: 67).

On the other hand, resistance to women exercising a greater power have also been encountered. Married women have faced a greater degree of resistance when taking on paid work, compared to unmarried women, and this resistance most often come from their husbands (Kabeer, 2014: 66).

The examples of male resistance have been reported in any form of earnings outside the home, both formal wage work and informal activities (Kabeer, 2014: 66). The resistance is argued by Kabeer to root in the inability of men to live up to their image of the male breadwinner in the household (Kabeer, 2014: 68). The emotionally charged nature of power within marriages, such as concern about public opinion about their competences as breadwinners, worry that their wives would neglect their domestic responsibilities, and fears that the wives’ earnings might

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\(^2\) A breadwinner is the member of a family who earns the money that the family needs (Cambridge University Press, n.d.)
weaken the male authority within the household, are reasons recognised for men’s resistance (Kabeer, 2014: 66). This sense of failure has also resulted in domestic violence, an increase in alcohol consumption and sexual affairs outside the marriage, to try to enforce their authority (Kabeer, 2014: 68).

Kabeer (2014: 67) continue to explain how research note how married women only were able to remain in their waged work after they had reassured their husbands that they would not neglect their domestic chores. The evidence comes from both wealthy as well as poor countries and suggests that symmetries in the gender division of unpaid domestic labour do not disappear with economic growth. The unfair distribution of domestic work is the price that women are to pay if they want to stay married and at the same time earn money. This is just another indication that the balance of power within marriages relies to a great extent on female economic dependence (Kabeer, 2014: 66).

Kabeer (2014: 76-77) claims that it is clearly about how men see themselves, and are seen by others, that makes them deeply uncomfortable about taking on a greater responsibility of unpaid domestic chores. Even if they have lost their responsibility as a family breadwinner. She states that:

“It may be that they are simply protecting the remaining vestiges of heterosexual masculine identity in a world where women are increasingly encroaching on their breadwinning roles; if they must share the domestic work when women take up breadwinning roles, what will be left to distinguish them from women?” (Kabeer, 2014: 77).

3.1.2 “De-patriarchalizing” the development agenda

The importance of taking ‘the household’ into consideration in contemporary gender and development initiatives is discussed in ‘Domesticating (and de-patriarchalizing) the development agenda...’ (Chant & Brickell, 2014). Chant and Brickell (2014: 105), argue that it needs to be done in a manner which reflects feminist research which has documented diversity among, and inequality within, households.

They claim that development interventions of helping women and contemporary policies which focus their attention to women’s access to material resources, simply adds to women’s burdens, entrenching them (and their male counterparts) in stereotypical and unequal roles and relations.
Interventions such as poverty reduction programmes which are primarily concerned with alleviating poverty through women, are frequently promoted as instruments of ‘women empowerment’ (Chant & Brickell, 2014: 89). Yet, Chant and Brickell argues, this routine focus on women’s poorer condition, rather than their inferior position. Access to income does not necessarily enhance the ability to control household resources or to achieve other rights or liberties (Chant & Brickell, 2014: 89). Development initiatives that focus on women to make an income or take a loan have not challenged patriarchy, nor changed the norms that support it. Micro-credit alone cannot create the enabling environment that confirms the right to work, to property, to voice, to freedom, or to sexuality (Chant & Brickell, 2014: 89).

Via improving literacy, education and vocational training, and reducing fertility, the World Bank is encouraging women empowerment on a more individually-oriented and capacity-building approach, than what is usually offered to women in poverty reduction programmes (Chant & Brickell, 2014: 90). However, anti-poverty interventions in the twenty-first century have shown few signs of alleviating female burdens. The effort means little when insufficient account is taken of household and family norms (Chant & Brickell, 2014: 90).

Chant and Brickell claims that households are sights of gendered power, labour and resource imbalances, but there is an increase in diverse arrangements of household configurations. These issues often fall to the side given the contemporaneous instrumentalism of tying women’s empowerment to poverty reduction. This capitalizes on, and perhaps even reinforces, traditional gendered burdens of unpaid and under-valued responsibilities for household wellbeing. It offers little attention to women’s human rights, including the possibility to freely establish households under their own control (Chant & Brickell, 2014: 106). Chant and Brickell hence indicate there is a need to “de-patriarchalize” the development agenda, for poverty reduction programmes and other financial services to have an impact on women empowerment.

### 3.2 A sociological theory of gender

All societies are structured around patterns that establish how social interaction will be carried out. One of the most important social structures is ‘status’, a category or position that a person possesses, which will determine how he or she will be treated or defined. The status for a mother in the household entails expected roles of love, self-sacrifice, availability and nurturing. The status of the father however entails expected roles of breadwinner, disciplinarian and the ultimate decision maker. Even though society allows for a degree of flexibility concerning the
roles, acceptable role limits are often in a state of change, which causes uncertainty of what acceptable role behaviour should be (Lindsey, 2005: 2).

The statuses of male and female, and mother and father, are often stereotyped according to the traits they are assumed to possess. Negative stereotypes can result in sexism and the belief that the status of the male is superior to the status of the female. Compared to males, females are more likely to possess statuses, both within the home and outside, that are related to less prestige, less power, and less or no pay at all. Due to this, females are more likely to experience negative consequences of sexism, since their statuses are more stigmatized (Lindsey, 2005: 3).

The feminist perspective on sociology and social ordering is compatible with conflict theory in the sense that its assertions that structured social inequality is sustained by ideologies that are regularly accepted, by both the privileged and the oppressed. Unlike conflict theory’s focus on social class, feminists focus on women and their ability to collect resources from sources in their individual lives, as well as through social and political means. Feminist work focuses to a large extent to increase women’s empowerment, which they identify as “the ability for women to exert control over their own destinies” (Lindsey, 2005: 12).

3.3 Key concept definitions

3.3.1 Women empowerment

Empowerment is about change, choice and power. The structures of power – who has it, what are the sources, and how it is exercised – affects the choices that women are able to make in their lives directly. Thus, empowerment is a process of change by which groups or individuals, which holds no or little power, are able to gain the power and capacity to gain greater control, efficacy, social justice and to make choices which has an impact on their lives (Cheston & Kuhn, 2002: 12; Peterson et al., 2005: 233).

Women empowerment has been defined as “a woman’s ability to make strategic life decisions”, and from a feminist point of view, this would limit gender differences and diminish sex inequality (Hayes & Franklin, 2016: 83). Other tangible indicators of gendered power within the relationship includes household decision-making, financial contributions, freedom of movement, and older age at marriage (Hayes & Franklin, 2016: 83). The United Nations

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3 Conflict theory argues that social order is maintained through the exercise of power that one social class holds over another (Lindsey, 2005: 7).
Development Fund for Women (UNIFEM) includes other important elements of women empowerment in their definition, e.g. “developing a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life” (Cheston & Kuhn, 2002: 12).

3.3.2 Gender Equality
Gender refers to the social differences between men and women and identifies the politically, culturally and economically determined relations between the sexes. Gender equality in turn refers to a situation in which men and women enjoy equal rights and opportunities. The behaviour, ambitions, desires and needs of women and men are equally valued and favoured (Gobezie, 2011: 10). This paper focus on the gender equality between husband and wife within their relationship. The equal rights, opportunities and needs of both parties are valued and assessed.

3.3.3 Patriarchy
Patriarchy is defined as “male-dominated social structures leading to the oppression of women” (Lindsey, 2005: 408). It is characterized by unequal power relations between men and women where women are disadvantaged and oppressed systematically. Women’s under-representation in decision-making process and employment are signs of patriarchy taking place (London Feminist Network, n.d.).

4. Methodological discussion
This paper is a study on a deviant case of the connection between women empowerment and economic development in urban Babati, Tanzania. For this case study, two types of data collection were used. One part of the empirical evidence was collected through semi-structured interviews and as a complement to those results, previous research and secondary sources are used to strengthen the arguments and the connection to the theoretical framework, and to complete the analysis.

The study and its empirical analysis is guided by theory, structured by a conceptual framework (Levy, 2008: 5). A theory-guided case study research design was selected with the aim of explaining why Tanzania, with a case from the city Babati, deviates from preceding research
explanations regarding the relationship between economic development and women empowerment.

A qualitative method is used as the material is interpreted and compared, including the answers from interviews, as well as secondary data. Due to the time frame of 12 days arranged for fieldwork and the number of 15 interviews performed, a quantitative result will not be relevant.

4.1 Collection of primary data
The field studies were conducted during three weeks in Babati, Manyara Region, Tanzania. This way primary data could be collected through qualitative semi-structured interviews, to provide material that could fulfil the aim of the study.

Looking at previous literature, were it has been stated that women who lack access to formal financial services are more likely to seek informal alternatives, I choose to do my research on memberships of Village Community Banks (VICOBA). VICOBA is an informal financial institution with great potential to encourage employment and empowerment for women, youths and the disadvantaged (Kesanta & Andre 2015: 3). Studies show that models like VICOBA, which provide savings and loans with a low interest, can have significant impacts on the economically disadvantaged, such as decreased vulnerability, being able to pay for education and manage risks (Kesanta & Andre 2015: 3). With this background, VICOBA is an excellent informal institution of which members could be interviewed. The criteria of the VICOBA was for it to be a self-financing institution with no external funds, and the interest earned from provided loans would go directly to the group and not to any external service providers or institutions.

All of the informants were selected with the help of the local field assistant. A total of 15 interviews took place where 14 were women and members of a VICOBA. The informants were selected by the criteria of female sex, to be living together with her husband, and to have been a member of a VICOBA for 2-10 years. All of the women fulfilled the criteria and were between 28-52 years of age. From these selected criteria, the study received a mix of women from different living conditions with possible different aims of joining the institution. All of the informants in the study are anonymous and will not be introduced.
The last interview was conducted with a male Community Development Officer (CDO), at the Town Council of Babati. He was chosen due to his involvement in community development and projects of initiating VICOBAs.

Pilot interviews, which entails testing of the interview questions, were done with two women before the rest of the interviews were performed. This to be able to make any necessary changes of the interviews that were recognisable and to be changed before the rest of the performed interviews. The semi-structured method for the interviews was chosen since the study needed several examples and hence a certain degree of structure to be able to make comparisons. Since a semi-structured type were used, the interview process was flexible and left room for new upcoming themes or matters of interest (Bryman, 2008: 415-416). Different types of questions were asked, such as follow-up and probing questions, as well as specifying and direct questions, to receive a wide qualitative result (Bryman 2008: 422-423).

Alternative methods such as focus group interviews or in-depth interviews were considered. However, due to a limited amount of time in-depth interviews were desected. Focus groups may have resulted in a larger sample of respondents and saved time. Yet, in order for the informants to feel comfortable to speak about gender equality and their economic situation at home, semi-structured interviews with each informant were selected as the best option.

All of the interviews were performed together with the field assistant who translated the interviews between English and Swahili in the cases where translation was needed. A limitation of that some of the information in the answers may have been lost in translation is acknowledged. That none of the interviews were tape recorded is an additional limitation. The possibility to miss specific words or expressions when not recording is recognized. However, to create a comfortable environment for the informant, the choice of trusting the pen was made.

During the interviews, answers given by the informants were often confirmed, to make sure correct notes were taken and to be able to ask a follow up question. After each interview, some selected answers given were double checked with the field assistant, in order to confirm and validate the interview. This creates respondent validity and enhances the overall validity and reliability of the research (Bryman 2008: 353). The aim was to generate empirical material as representative and qualitative as possible, in order to create a study that gives an illustrative picture of the opinions and conditions concerning women empowerment in Babati.
4.2 Secondary material
In addition to the primary data, secondary data has been collected to gather background information and to complement the primary data in the analysis. The secondary material in this study mainly consists of research papers, as well as a few economic reports from the World Bank. Papers and reports older than ten years have been sparingly used, and used only if they are able to give central information where the year of publication is not relevant. The research papers have been limited geographically to involve developing countries where the situation for the women concerning personal and economic empowerment are similar to Tanzania.

Naila Kabeer, Professor of Gender and Development at the Gender Institute, London School of Economics and Political Science, has written several articles with a feminist perspective on political economy concerning women empowerment, and discuss the patriarchal society in different contexts. In this study one of her articles written is used in the theoretical framework, and throughout the study her various works are used as secondary material. Thus, she is an important source to this paper.

The World Bank has provided this study with reports and economic information and statistics. They are transparent, public reports which are unbiased and provides reliability to the information. Other research papers are published in well-known journals such as The Journal of Development Studies and Journal of Management and Science.

As the secondary sources are either reports from well-known institutions or scientifically reviewed papers, the reliability of the secondary material is strong.

4.3 Content analysis
The data collected were examined through content analysis. Primary data from interviews and secondary data were both examined to find central themes connected to the theories used. By sorting the material in categories derived from theory and the research questions, related statements, patterns, connections, and similarities and differences were easily found. The identifiable patterns are valued and measured through the theoretical framework and presented in the paper following the themes of ‘personal benefits’ and ‘gender equality within the household’. The key concepts are assessed as of their definitions in section 3.3, and enhances the validity of the paper and the connection to the theoretical framework.
The interview narratives will not be presented in the paper since the qualitative result will be presented in the analysis directly. This way repetition of the results will not occur.

5. Results and analysis

5.1 Life prior VICOBA membership

The women who were interviewed had chosen to enter the VICOBA for different reasons, but the main reasons included being able to improve the living conditions by saving money and taking loans. The informants explained how the living conditions prior entering the group was hard and paying school fees and rent were significant struggles. One informant, married with seven children, revealed how she sometimes could not even afford to buy food to feed her entire family. Three informants explain how they were housewives, depending on their husband to feed the household. But joining VICOBA gave them opportunity to engage in financial affairs and they were able to start their own small businesses.

Another informant stated that she joined due to reasons of security, as unemployed women are not able to take a loan from the bank. If the bank would approve a loan, they need proof of her owing property as a bond. But since her husband, as in most families in Tanzania, is the one owing the property, she is not able to take a loan by herself.

One informant also explained the social benefits that attracted her to VICOBA. She saw how she could meet with different minds and open up her own mind to find new things and ideas. The membership then led her to open up her own shop.

Before joining VICOBA, if the women were struggling with certain issues, asking friends, relatives or neighbours for borrowing money were the main solution. This however could cause tensions in the neighbourhood or family if they encountered problems of repaying. In addition, the majority of the women also mentioned that they could ask their husband for money. This solution does however point to a hierarchy in the family, where the wife needs to ask her husband for permission to be able to solve financial problems concerning the household. One informant stated that she had to “please” her husband in order to receive money.

5.2 Personal benefits

Researchers has seen a link between micro-finance and women empowerment, in the sense of the expansion of individual choice and capacities for self-reliance (Ssendi & Anderson, 2009:
A majority of the women feel they have gained a sense of freedom since they joined VICOBA, due to them having another source of money which can help them in their development. They can now engage in personal activities, and one informant states how it has given her confidence to not have to rely on her husband’s money and to be able to make choices for her own sake. The economic freedom is, hence, very important for themselves in the sense of individual choice and self-confidence. Cheston and Kuhn (2002: 19) identifies self-confidence as one of the most crucial areas of change for empowerment, but also one of the most difficult to measure. It is a concept relating to both women’s perception of their capabilities, and their actual levels of capabilities and skills. This connects the VICOBA-membership to empowerment, at least in the aspect of choice and perceived capabilities. Furthermore, the informants revealed that they want to expand their business, to build a new house, to buy a new plot of land, or just not having to ask their husbands for money. They also see the VICOBA of being a part of this development for the future, and to be able to continue to feel freedom. This is also proof of a belief in their own abilities to secure desired changes and the right to control their life. A belief and a sense of confidence and self-worth is evidence of empowerment at a personal level.

Previous research has found results of women participating in the labour market are at greater risk of violence from family members, and the freedom of movement is worse for women engaged in paid work. The World Health Organization (WHO) considers controlling behaviours, including isolating a person from family and friends and monitoring their movements, as a form of violence (Hanmer & Klugman, 2016: 254-255). This enhances the statement that the informants in this case study have gained a form of personal empowerment. Since the women feel freedom and are able to engage in not only paid work, but also additional financial activities as well as personal activities, it shows that they are free from the form of violence of controlling and isolation.

5.2.1 Financial independence
9 out of the 14 women interviewed see themselves as financial independent in the way that they do not have to depend on their husband for survival, and 3 somewhat independent. They are able to take care of themselves and no one is interfering in their economic situation. The majority of these women also feel a change of the financial independence of before and after joining the VICOBA. The independence has come after being a member for a few years and
the economic situation has improved. Two of the women do still see themselves dependent on their husband and this is due to low capital and small profit earnings from the VICOBA.

According to the CDO, in many households where the woman has engaged in VICOBA, the men are now financially dependent on the women, regarding the household expenses. The stereotyped roles of male and female in the household has switched and a female breadwinner has appeared. Though, among the women that were interviewed for this study, no husband had to depend on the woman for money.

Three of the respondents do depend on the money from the VICOBA for their weekly expenses or for being able to keep their business running. These are all self-employed. Five of the respondents use half of the profit or the loan from the VICOBA for weekly expenses and the other half for development, such as improving the house or improving the business. Others just see the VICOBA as an extra income for life improvements such as expanding the house and more freedom to buy clothes or house accessories. One woman explains how she through a loan was able to buy cattle for her farm, which has improved her business and is an insurance for the future.

One woman uses the VICOBA solely for saving money for the future and sees herself as financial independent with a good economy.

While the majority of the women sees themselves as independent, only three women have moved their dependence from their husband to their VICOBA. Even though they are still dependent on another source of money besides their salary, their sense of confidence to have the ability to take care of themselves have grown. When gaining an independent income, respect and regard for her well-being is given. When asking the informants what financial independence means to them, responses concerning freedom, future and relief are given. The ability to make strategic life decisions which occurs through financial independence, points to empowerment.

5.2.2 Economic freedom

The CDO stated: “VICOBA is one of the factors of economic liberation of women.” And economic freedom is a reoccurring theme that is mentioned throughout the majority of the interviews. Economic freedom is a personal benefit that is strongly connected to the discovered financial independence. Amartya Sen states “The substantive freedoms that the person enjoys, lead to the kind of life that he or she has reason to value” (Sen, 1999: 87). The practical freedoms
that the women feel, will increase their sense of a valued and respected life. Freedom of movement, freedom to do personal activities and freedom to purchase the things they want, are benefits that has derived from VICOBA membership and the increased economic situation.

Plans of buying land, building a house and expanding the farm are dreams that follows the sense of economic freedom. It is also important for their future business as mentioned by several women, and one informant, aged 42 and a member for five years, stated: “The economic freedom is important for my business in the future. I also plan to get another house to rent out, so I can grow and expand.”

One woman explains that the amount that she receives from VICOBA today is still a small amount, so she has not been able to do anything specifically for herself. But she also has plans to build her own house when possible. In contrast, another informant has used her money for personal development without involving anyone else. The woman, aged 46 and a member for seven years, stated: “I have a lot of freedom now when I have money. Through economic freedom I have bought a plot, which my husband doesn’t know about. All this I do for myself. If God will, I can build a house there.”

The traditional, social norms are very obvious when the informants are speaking about their newly won freedoms. As one of the informants had bought a plot of land without her husband’s knowledge, the contrasts of using the independence won and her inferiority to her husband, are astounding. If she would have gained the respect and empowerment that previous research claims one will after improving the economic situation, she might not have had to hide her plans from her husband. That women in Tanzania are struggling with managing on their own, is in this situation very clear as she is not able to leave her relationship without having a distinct plan for the future. Even though she does not feel financial dependent on her husband, she is still inferior and not able to completely manage on her own as yet.

5.3 Gender equality within the household

13 of the 14 women interviewed consider themselves gender equal to their husband. Only one woman stated with her own words that she was not equal to her husband in the way that she does the all of the housework by herself, and that she has to ask him what she can use their money for.
The interviews were focused on the perceived change in equality and the actual change in household responsibilities and decision-making, after becoming a member of VICOB.

5.3.1 Household responsibilities

Mayoux (2010: 585) states in a study that even though women contribute to household income, it does not ensure that they necessarily will benefit or that gender equality within the household will improve. Despite the fact that women often feel a greater control and sense of self-worth, does not mean these perceptions will translate into actual changes in benefits, well-being or gender relations in the household (Mayoux, 2010: 585).

Looking at the household activities and responsibilities, the majority of the women do most of the household activities by themselves, even if both parties are working full time. The responsibilities in the household, such as cooking food, cleaning the house and washing clothes, is all done by the woman. If she is sick the husband can help in some cases, but otherwise another relative helps with the chores. The husband is in some situations responsible for other activities concerning the household, such as contributing with money and building or expanding the house. These chores, activities and responsibilities has not changed since the women entered VICOB.

The responsibilities in the households are much related to stereotyped roles of male and female and the culture of Tanzanian traditions. Four women were aware that the responsibilities of doing non-paid household work were not equally divided, and mentioned the African culture as the cause of this. This was however something they all accepted. One informant, aged 46 and a member for seven years, stated: “I do all my home activities by myself, my husband does nothing. If I am sick, a relative can help me. African men are not like European men.” And a second informant, aged 42 and a member for two years, explained the situation as; “There is a tradition in Africa. The majority thinks that the cooking, cleaning and maintaining is the responsibility of the woman. We think it is normal. We have practiced so this is for the woman.”

The women’s views on the situation can be associated to the ‘Sociological theory of gender’, in the way that the structured social inequality is accepted, by both the privileged and the oppressed. And even if not the remaining informants mentioned the culture as an explanation, they all accepted their unequally divided chores.
Previous research has also shown that increased contribution to the household income has in some cases also resulted in intensified tensions within domestic relations. This issue affects women from all economic backgrounds, which points to that the empowerment process needs to include strategies to change the attitudes and behaviours of men as well (Mayoux, 2010: 586). In this case study, there seem to be no specific change concerning household responsibilities at all, positive or negative. But the link to a change in the attitudes and behaviours of men needs to be drawn, even if no negative tensions have appeared. The non-existing changes can again be connected to the gendered social order within the relationship, where the social structures are accepted. Kabeer (2008: 44) discuss research which has documented husband’s resistance to the idea of their wives entering waged work or other economic activities. She argues how independent economic activities outside the home appear to create a great threat to male authority within marriages. The resistance reflects the belief that their wives’ earnings will make them insubordinate and unfaithful, they could neglect their housework, and then there is also a concern about the public opinion (Kabeer, 2008: 44; Rai & Waylen, 2014: 66). This is very much in line with the resistance discussed in ‘The rise of the female breadwinner’ (Kabeer, 2014). There is an “emotionally charged nature of power” and a fear that their authority within the household will weaken (Kabeer, 2014: 66).

It is argued in another research on intimate partner violence connected to economic empowerment, that if household work, care work and other voluntary work were to be treated as a source of income, then the notion of men to generate income and women to care for household work, would gradually change. This ideology has also been advocated by the Commission on Social Determinants of Health, of the WHO (Dalal, 2011). Both the view of the social status of women and the unpaid work they care for are in need of a change for women’s empowerment to rise.

5.3.2 Household decision-making

One of the most critical components of empowerment, considered by most scholars, is the woman’s ability to influence or make decisions that has an impact on her life and future. (Cheston & Kuhn, 2002: 18). Channelling loans through women’s groups, rather than individual lending, has been found to increase the likelihood of female decision-making and bargaining in relation to male norms and decision-making (Kabeer, 2005: 4713).
In this study however, all of the respondents explain how they make financial decisions together with their husbands through conversations and discussions, but it is mostly the husband who still has the final say. The majority of the women also clarify how the husband sometimes can make decisions by himself without confirming with his wife, only to tell her afterwards. The women can mainly make smaller decisions such as buying food, cooking utensils, clothes for the children or smaller equipment for the house. But if it concerns major economic decisions, she has to confirm with her husband beforehand. The decision-making process is neither something that has changed since the women joined VICObA and gained a greater economic foundation.

While previous research claims that women will increase their power in decision-making when contributing to the household economy, this is something that this case study not have encountered. There is also previous evidence that microfinance specifically can have an impact on women’s role in household decision-making, but Kabeer (2005: 4713) counters with that this has not occurred evenly in all contexts of decision-making.

As demonstrated in this case study, the husband still has the final say about major decisions and do, in some cases, make decisions concerning the family by himself. As mentioned earlier, the status of the father in the family entails roles of breadwinner, disciplinarian and the ultimate decision maker, which is obvious in this case. There is also evidence from previous research that some men see women as economic providers, while still not seeing them as equal in other domains (Fulcher, Dinella, & Weisgram, 2015: 176). This can be interpreted as even if the woman contributes to the household economy, she will not increase her power in decision-making.

Kabeer (2017: 654), explain that there are very few cultures which has a completely dichotomous model of decision-making, where men would be making all the decisions and the women making none. Instead, there are often a hierarchy of decision-making where decisions with greater consequences are kept under male authority, while more routine decisions regarding domestic responsibilities for example, are assigned to women (Kabeer, 2017: 654). The hierarchy of this sort can be compared to the hierarchy shown in this case study, where the men has the final say about major decisions and the women can decide about smaller, non-consequential matters. This can also be associated with the patriarchal structures and the male dominance occurring in the Tanzanian society. There is an idea that the man is still superior and the woman should follow his ways. One informant, aged 31 and a member for four years,
confirms this by once again mentioning the culture as an explanation: “For some economic development we decide together, but some things only my husband decides. This is African taboo. The husband is on top.”

In line with the sociology of gender, Kabeer (2008: 24) emphasize the conceptions about what is possible, desirable or conceivable in one’s life, and how they are shaped in important ways by the society and one’s place within its social order. The exercise of agency is limited and conditioned by the structures of rules, norms and resources which exist in different societies.

In this case study, not only the household work, but also the decision-making process shows proof of how the rules and norms of the Tanzanian society hinders the women to exercise agency.

Four of the women explain how they can make decisions regarding their own business by themselves, without having to ask their husband. This increase in decision-making can be connected to VICOBA in the sense that the institution has helped her to improve her business. However, the decisions concerning the woman’s own business might not affect the entire household. Hence, the change in decision-making in this case cannot be measured as a change in equal rights and opportunities within the household. The increased ability to take decisions concerning the business is just an additional benefit from the VICOBA membership. Nevertheless, it is a benefit which can result in personal development. It can indicate on a stronger feeling of independence and a belief in one self to make strategic decisions, which is an indicator of empowerment.

5.3.3 Gained respect

There are only two women who by themselves mentions the word ‘respect’. One informant, aged 42, a self-employed gardener engaged in three different VICOBA’s for five years, stated: “There has been a difference in equality since I joined the VICOBA, there is more respect now. I have my own source of money and even sometimes he can ask for money from me.”

The informant here has noticed a change in how her husband appreciate the profit that is made through the participation in VICOBA, and she has perceived a change in respect.

Another self-employed informant, aged 28 and a member for four years, stated: “Some men don’t see the woman can have her own money. But my husband respects me because I have money.”
Even though only two informants stated they had gained respect, it does not have to mean that the remaining women feel they have not gained any respect since joining. But this does enhance the importance of the word ‘respect’ in this context. The women who are using the word to explain benefits and changes, must feel a great change in this regard.

The two informants have however explained how they have not gained any greater influence in decision-making or household responsibilities. A change in respect, solely, is hence not a matter of course for equality. There is still a resistance from the husband towards a too equal social standing between him and his wife, consciously or unconsciously. Nevertheless, the feeling that the women experience could lead to a greater self-respect and empower the woman on a personal level.

5.3.4 Financial contributions

The money the women obtain from VICOBAl is mainly used for buying clothes or furnishings for the house, paying school fees for their children, improving the house or even building a new one.

A few of the women are putting in the weekly amount in the VICOBAl by themselves, and if they are short of money they do not receive any help from their husbands. However, nine of the informants do get help from their husbands to put in money if they have trouble doing it by themselves, and he will also help to pay any possible late fee or repayment of loans. Two women explained how their husbands has started to help with the weekly amount after they have seen the results of the membership. This points to a development in understanding, and possibly a greater acceptance of the woman contributing even more to the household.

Some of the women explain how they have helped their husband by using money from the VICOBAl, in some cases by taking a loan. Paying hospital and medical bills are reoccurring answers, but they also include paying for the husband’s college fees, and repairing the husband’s car which he is using for work. Three of the women have also used the money to keep the husband’s farming activities running.

In all the examples presented above, the husband is in need of financial help, which he then receives from his wife. In three cases, the woman is even ensuring the business of the husband is continuing, and it can be discussed whether the woman entails a greater power than she is aware of.
5.4 Future outlook

For the future, many of the respondents still include the family situation and living conditions in their development, and see themselves working for their family rather than for themselves. A link can be drawn to the status that the mother in the household possess, and her role to give love, self-sacrifice, nurturing and availability. While she is able to gain personal development, she rather offers her profits to her family. Her gained empowerment of individual choice hence affects the people around her as well.

The majority of the women state that their life would probably have been worse today, than before joining the VICOBA, if they had not joined. They would not be able to pay for school fees or to take a loan from the bank, and they would struggle with paying the rent. Three informants answered that they would still be a housewife without any income, and one woman stated that she would possibly not even be alive by now. It is clear to see VICOBA has helped the women a great deal, both in financial ways as well as with other personal benefits. Only one woman responded that she would probably not be seeing any change at all.

Discussing the possibilities of an emerging process of women empowerment is however difficult, except for personal development of the dreams and plans of expanding businesses and houses as discussed in section 5.2.2. Kabeer (2005: 4709-4710) recognizes the structures of patriarchal power, such as the unequal control over resources, that entails strategic gender interests. She also acknowledges that these structures cannot be changed overnight, and that they need a process of transformation which may begin with the prevention of women from exercising their individual agency on an everyday basis.

The CDO stated in his interview: “Once you empower women, you empower the whole community”. To draw parallels to a greater social change from the empowered women in this case study is not possible, but the women do include their family, especially their children, to obtain positive effects from their empowerment. This is at least a small sign of the empowerment spreading to the people around them.

6. Concluding discussion

The impact of VICOBA membership has been discussed in this paper, along with situations and conditions that halter the empowerment of women. The results prove that feminist theories
can explain why Tanzania is a deviant case in the debate regarding the relationship between economic development and women empowerment.

The purpose of the paper was to show why Tanzania is divergent in the on-going debate, and also to investigate what role informal financial services has in the process of women empowerment and gender equality. The research questions asked prior to the study was:

1. How does VICOBA membership impact women empowerment?
2. Why has gender equality not progressed in Tanzania despite the economic development through informal institutions?

The first major direction of the analysis, ‘personal benefits’, includes results that points to empowerment occurring. VICOBA membership is connected to the process of empowerment through personal choice and perceived capabilities. There is proof of higher self-worth, confidence and a belief in their own abilities to secure desired changes, which is empowerment on a personal level. This has grown as a result from, among other, the financial independence that the majority of the respondents feel. This has changed for the better since they decided to join VICOBA as the women now are able to take care of themselves and do not have to depend on their husband for survival. The empowerment in this case is deriving from the ability to make strategic life decisions through financial independence.

What is also connected to the financial independence are the freedoms the women feel they have attained. Freedom of movement, freedom to do personal activities and freedoms to purchase personal belongings are benefits that has derived from the VICOBA membership. There are also future plans of buying land or expanding their businesses. Dreams that follows the sense of economic freedom.

These personal benefits have a strong connection to the membership of VICOBA and has empowered the women on a personal level. The definition of women empowerment from UNIFEM (Cheston & Kuhn, 2002: 12) is in this case very related. There is a sense of self-worth and a belief in the ability to secure desired changes. VICOBA membership do therefore impact the empowerment of women, at least on a personal level. It provides a foundation for empowerment to continue, from within. Without the belief from the woman herself, how will she manage to grow and improve her position as a woman in the society?
So, there are proofs of VICOBAN membership somewhat impacting women empowerment. Then why is the gender equality not progressing across Tanzania?

The status of the informal institutions consequently enhances the problem of why Tanzania is not progressing when it comes to gender equality. As they are the alternative to the large banks focusing on women and poverty alleviation, they are the economic option that, according to the theories in previous research, would strengthen the women.

As displayed in the results, 13 of the 14 women consider themselves gender equal to their husband, but still the majority of the women do most of the household activities by themselves. The chores, activities and responsibilities has not changed since the women entered VICOBAN. The responsibilities in the household are much related to stereotyped roles of male and female and the culture of Tanzanian traditions. The African culture was mentioned by several women as a cause to the unequally divided chores and responsibilities. It is proof of a patriarchal structure in the society, as well as within the household, since the male is superior and dominating. With these structures continuing, the odds for empowerment, or gender equality, to progress are not good. The women’s burdens in the household will not diminish due to an increase in material resources. The gendered burdens of unpaid and under-valued responsibilities require a stronger recognition and acknowledgement.

Regarding the decision-making process in the relationship, the husband has the final say when it comes to major economic decisions. He can also make decisions by himself, without confirming with his wife. There is a hierarchy in the process of decision-making, where the husband can make the major important decisions, while the wife only make smaller, less important choices. This is a process which has not been affected by VICOBAN membership, or an improved economic situation for the women. This contradicts previous research where it is stated that decision-making will improve when economic development has occurred. In this case, the patriarchal structures where the husband holds the status of the ultimate decision-maker, are clear. It is also evidence of how the rules and norms of the Tanzanian society hinders the women to exercise agency. The social order is a patriarchal order and has hindered the gender equality through increased decision-making, to progress.

Only two women mentioned the word ‘respect’ when talking about changes in their relationship to their husband, but as mentioned earlier, this alone is not a matter of course for equality. However, the feeling could lead to a greater self-respect and belief, and empower the woman on a personal level, as discussed above. It could be a first step towards more acceptance, but to
reach a more gender equal relationship, the resistance of the male to a stronger female needs to be removed.

One can also discuss whether there is an unknown empowerment and unknown equality happening. The women see themselves as gender equal, even though there is a big difference in household responsibilities and decision-making. They are becoming more independent, increasing feelings of self-worth, and in some cases even using their money to help their husbands with financial situations. The women might actually hold a greater power than they are aware of. They have their tools of becoming more equal. The resistance from the husbands are still there though, to delay the development and empowerment. Perhaps to keep their position as breadwinners, or to keep their face towards the public.

Both the view of the social status of women in Tanzania and the unpaid work they care for are in need of a change for the women’s empowerment to rise. Evidently a development in the economic situation is not enough for gender equality or empowerment to fully flourish. The contemporary development agenda, as well as the society and intimate interrelationships, needs to “de-patriarchalize” and focus on the inferior position of the woman, rather than her economic condition. The patriarchy needs to be challenged, and the norms that support it needs transformation. Even if the women are empowered on a personal level, they need the power to transfer this into their relationship. Self-confidence and belief is not enough when it comes to women empowerment to flourish to its full extent. This paper has demonstrated that financial support, such as credit and savings, alone cannot create the environment that confirms the right to work, to property, to freedom, or to independence.

The contributions of this study include the empirical evidence with the feminist perspective of the Tanzanian development process concerning women empowerment. Instead of focusing on financial programmes for women, a broader perspective on the woman’s position compared to her husband, as well as the society as a whole, has to be included for it to progress. This paper shows how feminist theories can explain the case of Babati, Tanzania, and why the gender equality is not improving as desired. It presents the benefits of a membership in VICOBA, but also describe the reasons as to why VICOBA has not managed to enhance women empowerment further than it has.
6.1 Further research

This is a small-scale study that illustrates a huge and complex picture. There is an urgent need for research concerning women empowerment and economic development, and the obstacles the women encounter during the process. The situation for Tanzanian women and their gendered social order needs to be investigated more thoroughly, through a larger sample of respondents. To further look into the impact of financial institutions, several different institutions and programmes with different aims and structures should be considered, as well as several additional indicators of measuring empowerment and equality. The male counterpart of the females of the study also ought to be involved in order to receive their view on the financial contributions, as well as the equality within the household. As argued for earlier, there is a need of change in the males’ views on females’ economic contributions, and hence they need to be involved to understand how to continue with the process of women empowerment.

With a broader perspective and increased knowledge on economic empowerment for women, solutions to overcome the obstacles in society might be attained.
7. Reference List


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http://hdr.undp.org/en/content/gender-inequality-index-gii
Appendix I

Interview questions

1. Age:
2. Marital Status:
3. What do you do for a living?
4. What does your husband do for a living?
5. For how long have you been a member?
6. How much money do you put in and how often?
7. Is there a rotational fund in the VICOBA? – what amount could that be?
8. Was there a particular reason you decided to join?
9. How was your financial situation before you joined?
10. Did you consider other economic options than to join the VICOBA?
11. Have you taken a loan from the VICOBA? – what did you use the money for?
12. Are there things that you are able to do now, that you couldn’t do before you joined?
13. Before you joined the VICOBA, how did you solve financial problems?
14. Has your husband ever helped you to put in money at some time? – Does he help with repayments of loans?
15. Have you ever helped your husband with any type of financial situation?
16. What are your responsibilities in the household compared to your husband? – give some examples of his and yours
17. Have your responsibilities changed since you joined?
18. Do you and your husband have equal say about economic decisions concerning the household?
19. Are there certain things that he decides about and some that you decide about?
20. Are there decisions you can take yourself now, that you couldn’t do before?
21. What is gender equality to you?
22. Would you say that you are equal to your husband concerning chores, work, the economy etc.?
23. Do you see a difference in equality with your husband between now and before you joined the VICOBA?
24. Do you feel that you are financial independent? – what does this mean to you?
25. Did you feel independent before you joined the VICOBA?
26. Do you depend on the rotational funds or the loans from the VICOBA for normal weekly expenses? – or do you see it as an extra income?

27. For your own personal development, how important is economic freedom? – and how important would you say that the VICOBA is for this?

28. How do you think your life would have been like today if you had not joined the VICOBA?