

**MOSHI CO-OPERATIVE UNIVERSITY**

**INFLUENCE OF MICROFINANCE INSTITUTIONS SERVICES ON  
WOMEN HOUSEHOLD POWER RELATIONS IN TANZANIA: A  
CASE OF KALALI SACCOS LTD IN HAI DISTRICT,  
KILIMANJARO REGION**

**MOSHI CO-OPERATIVE UNIVERSITY**

**INFLUENCE OF MICROFINANCE INSTITUTIONS SERVICES ON  
WOMEN HOUSEHOLD POWER RELATIONS IN TANZANIA: A  
CASE OF KALALI SACCOS LTD IN HAI DISTRICT,  
KILIMANJARO REGION**

By

**MAGRETH IBENGWE**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR AWARD OF THE DEGREE OF MASTER OF ARTS IN  
CO-OPERATIVE AND COMMUNITY DEVELOPMENT OF THE MOSHI  
CO-OPERATIVE UNIVERSITY**

**NOVEMBER, 2022**

**DECLARATION AND COPYRIGHTS**

I, **MAGRETH IBENGWE**, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other higher learning institution for a similar or any other academic award.

**Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_

This dissertation is a copyright material protected under the Berne Convention, the Copyright and Neighbouring Rights Act of 1999 and other international and national enactments, in that behalf, on intellectual property. It may not be reproduced by any means, in full or in part, except for short extracts in fair dealings, for research or private study, critical scholarly review or discourse with an acknowledgement, without the written permission of the Moshi Co-operative University.

**CERTIFICATION**

The undersigned certifies that he has read and hereby recommend for acceptance by Moshi Co-operative University a dissertation entitled “**Influence of Microfinance Institutions Services on Women Household Power Relations in Tanzania: A Case of Kalali Saccos Ltd in Hai District, Kilimanjaro Region**” in fulfilment of the requirements for the award of Master of Arts in Co-operative and Community Development of Moshi Co-operative University.

**Dr. Luka S. Njau**

**(Supervisor’s Name)**

---

**(Supervisor’s Signature)**

**Date**\_\_\_\_\_

## **DEDICATION**

I dedicate this work to my loving parent Mrs. Ibengwe and my loving brother Gabriel Ibengwe who have supported me morally and financially throughout my course and my entire life.

## **ACKNOWLEDGEMENTS**

First of all, I thank the almighty God for enabling me to accomplish this task. I would like to extend my special thanks, gratitude and appreciation to family and friends for their prayers and support. Special thanks to my supervisor Dr. L. Njau for the time he accorded me during this study. I am greatly indebted to members and workers of Kalali SACCOS. It would have been really impossible to have this research accomplished without your great and indispensable support. Many thanks go to Mrs. Ibengwe and Gabriel Ibengwe for the financial support they provided that enabled me to complete this research as well as to my late father Mr. Ibengwe who encouraged me to study whenever I get an opportunity throughout my life.

## TABLE OF CONTENTS

DECLARATION AND COPYRIGHTS.....	i
CERTIFICATION .....	ii
DEDICATION .....	vii
ACKNOWLEDGMENT .....	viii
LIST OF TABLES .....	vii
LIST OF FIGURES .....	viii
LIST OF ABBREVIATIONS AND ACRONYMS.....	ix
ABSTRACT.....	x
CHAPTER ONE .....	1
1.0 INTRODUCTION .....	1
1.1 Background .....	1
1.2 Statement of the Problem.....	3
1.3 Objectives.....	4
1.3.1 General objective .....	4
1.3.2 Specific objectives .....	4
1.4 Research Questions .....	4
1.5 Significance of the Study .....	4
1.6 Justification of the study .....	5
CHAPTER TWO .....	6
2.0 LITERATURE REVIEW.....	6
2.1 Definitions of Key Concepts.....	6
2.1.1 Microfinance Institution (MFI's).....	6
2.2.2 Savings and Credit Cooperative Societies (SACCOS) .....	6
2.2.3 Power relations.....	7
2.2.4 Households power relation.....	7
2.3 Theoretical Literature Review.....	7
2.4 Empirical Literature Review .....	10
2.4.2 The influence of loan on women household power relation.....	11
2.4.3 The importance of education and training on women household power relation ....	13
2.5 Research Gap .....	14
2.6 Conceptual Framework .....	15
CHAPTER THREE.....	17
3.0 RESEARCH METHODOLOGY.....	17

3.1	Research Design.....	17
3.2	Geographical Coverage.....	17
3.3	Population, Sample and sampling Strategies .....	17
3.3.1	Population .....	17
3.3.2	Sample and sample size .....	18
3.3.3	Sampling techniques .....	18
3.4	Data and data collection methods .....	19
3.4.2	Data Collection Methods .....	19
3.5	Data Analysis .....	19
3.7	Assurance of Data Validity and Reliability .....	20
	CHAPTER FOUR .....	22
4.0	FINDINGS AND DISCUSSION .....	22
4.1	Demographic Characteristics of the Respondents.....	22
4.1.1	Age of the respondents.....	22
4.1.2	Educational level of the respondents.....	23
4.1.3	Marital status of the respondents.....	24
4.1.4	Household size of the respondents.....	25
4.1.4	Occupation of the respondents .....	26
4.1.5	Members experience in the SACCOS.....	27
4.2	The Contribution of Savings on Women Household Power Relations.....	28
4.2.1	Reason for joining the SACCOS .....	28
4.2.2	Services accessed by SACCOS members .....	29
4.2.3	Types of economic activities established.....	30
4.2.5	The contribution of savings and borrowing to women household power rations ....	33
4.3.2	Frequency of loan offered .....	40
	CHAPTER FIVE.....	57
5.0	SUMMARY, CONCLUSION AND RECOMMENDATIONS .....	57
5.1	Summary of the Findings .....	57
5.2	Conclusions .....	58
5.3	Recommendations .....	59
5.4	Suggestions for Future Research.....	60
	REFERENCE .....	61
	APPENDICES .....	68



**LIST OF TABLES**

Table 1: Membership experience .....	28
Table 2: Reasons for joining SACCOS .....	29
Table 3: The economic activities established after receiving the loans .....	31
Table 4: Women status before starting saving in the SACCOS . .....	34
Table 5: Women status after starting saving in the SACCOS .....	35
Table 6: Women household power relation before and after savings .....	38
Table 7: Levels of assets own before and after joining SACCOS .....	46
Table 8: Paired Samples Statistics .....	47
Table 9: Paired Samples Test .....	48

**LIST OF FIGURES**

Figure 1: Conceptual Framework.....	16
Figure 2: Age of the respondents . .....	23
Figure 3: Educational Level of the respondents .....	24
Figure 4: Marital Status .....	25
Figure 5: Household size .....	26
Figure 6: Occupation of the respondents . .....	27
Figure 7: Types of services acquired .....	30
Figure 8: The successes in the business established . .....	33
Figure 9: Types of loans acquired by member .....	40
Figure 10: Frequency of loan offered.....	41
Figure 11: Purpose of Microfinance Loans .....	42
Figure 12: Amount of loan taken from SACCOS .....	43
Figure 13: Have managed to pay back the whole loans .....	44
Figure 14: Improving business management skills .....	49
Figure 15: Breaks down the barrier of education .....	50
Figure 16: Improves confidence .....	51
Figure 17: improve women social status .....	52
Figure 18: Improves attainment of household needs and responsibilities . .....	53

**LIST OF ABBREVIATIONS AND ACRONYMS**

KI	:	Key Informants
MFIs	:	Microfinance Institutions
MoHCDEC	:	Ministry of Health, Community Development, Women, Gender, Elderly and Children
NGOs	:	Non-Governmental Organizations
SACCOS	:	Savings and Credit Co-operative Societies
SGs	:	Saving Groups
SPSS	:	Statistical Package for Social Sciences
TCDC	:	Tanzania Co-operative Development Commission
URT	:	United Republic of Tanzania

## ABSTRACT

This study investigated the role of microfinance institution services on women household's power relations. Specifically, the study aimed at investigating the contribution of savings on women household power relations, determine the influence of loan on women household power relation and determine the importance of education and training on women household's power relations. The study used cross-sectional research design with the population of 153 women who are members of Kalali SACCOS in which the sample of 99 respondents was drawn from the population. This study used both purposive and simple random sampling techniques whereby both primary and secondary data were collected. Qualitative data were analyzed using content analysis technique whereby quantitative data were analyzed with the aid of Statistical Package for Social Science (SPSS) in which descriptive statistics and inferential statistics method were used. Findings indicated that both savings and access of finance together with education and training are important to household power relations since it improves business management skills, allows women to break the barrier of education, improves confidence, women social status as well as improves attainment of household needs and responsibilities. This shows that education and training as the services offered in the SACCOS has improved household power relations, since it allows women to improve their social and economic welfare through benefits of having successful business and ability to attain their household needs. It is concluded that the majority of women were less developed prior to saving, acquiring loans and getting education and training when compared to post joining SACCOS, since through SACCOS services women were able to increase ownership of assets as well as increased ability of managing household needs. Concerning the contribution of savings, loan, education and training for women, household power relations, has improved women skills and women are able to manage business successfully and create a chance of improving themselves. Therefore, the study recommends that the SACCOS in collaboration with the government through its organs such as the Ministry of Finance and community-based organization like TUSONGE should increase funds for more women to borrow and allocate substantial budget in order to provide training seminars concerning microfinance institution services in relation to household power relations.

**Key words: Microfinance institutions Services, Women household power relations**

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background

In the 21<sup>st</sup> Century, the world still experiences women to be the major victims of poverty. Microfinance institutions such as Savings and Credit Co-operative Societies (SACCOS) are viewed as economic development approach that contributes to the wellbeing of rural societies, women inclusive. By facilitating savings and access to loans, microfinance institutions enable community members especially women to plan ahead, cope with household emergencies, develop their livelihoods and invest in the health and education of their children (Hughes, 2015).

However, this may also result into the improvement of power relations within the household and thus lead to increased risk of domestic violence from men trying to re-assert control. It is likely also to result into marriage separation or separation due to financial power of women, poverty due to high loan's interests and repayment, harassment to men and some of family's properties to be sold due to failure of repayment as loan defaulters SACCOS are used in relatively stable urban or rural contexts with limited or no financial services available for them (Aísa, 2014).

Globally, the impact of microfinance schemes particularly SACCOS are not always positive to women in socio-economic agenda. Some women are benefiting from small increases in income and some are not benefiting due to repayment pressures and sometime their spouses utilize their loans without a potential gain (Cheng, 2020). It has been observed that small increases of income have decreased men participation to contribute or care for the family rather than depending on women's income which has been accessed through micro-loan schemes Most women often belong to the most vulnerable group in poor countries and are generally more financially excluded due to poor access to formal employment and to assets that can be used as collateral. By providing small loans, saving facilities and insurance to women beneficiaries, a good number of microfinance institutions have been noticed to provide the poor with access to financial services, taken for granted in the more developed countries. The risk of domestic violence is especially high in sociocultural contexts where gender roles are rigidly defined and women household power relations disrupts existing gender norms by facilitating new models of behaviour (Hughes, 2015).

In Africa, taking the example of Beijing conference named as Platform for Action called at making women in power of decision-making and facilitates women to engage and participate in leadership roles by grooming them to compete, win and to be good leaders (Cheston, 2016). Shivanna, (2014) showed that access to microfinance enhances women in socio- economic welfare and bargaining powers but the positive side are always limited and hindered by culture in Asia. Even in some African countries women's inability to contribute to household income is due to their weaker financial and social position within society (Agyei *et al.*, 2016).

Hughes *et al.*, (2015) observed that credit facilities helped women to run a business and earn small profits but they were still found dependent on family members. This implies that although women have access on the services which are provided by microfinance institution, such as SACCOS and run their business, but due to small profit which they get from those business, they still found themselves dependent on family members. So due to that fact they will have negative power relation within their household level. Therefore, it is argued that access to microfinance, in addition to offering employment, may also improve female psychological and social empowerment, microfinance institutions such as village community banks were originally adopted from West Africa in Niger where it was known as "Mata MasoDubara" (Akkida *et al.*, 2014).

Taking the Tanzanian perspective, the formation of microfinance institutions in Tanzania such as SACCOS, in one-way that helps women to overcome the challenges by securing business loans and to increase their income. One of the areas of growing concerns, especially in sub-Saharan African contexts including Tanzania is women economic empowerment schemes. However, their access to such services is likely to alter the power relations within the household and thus lead to increased risk of domestic violence from men trying to re-assert control. It is likely also to result into marriage separation due to financial power of women, poverty due to high loan's interests and repayment, harassment to men and some of family's properties to be sold due to failure of repayment as loan defaulters (Aísa, 2014). Therefore, this study will focus on tracing the household power relations in terms of economic and social aspects such as control and ownership of assets, role in a decision making, economic activities, domestic violence among the women microfinance beneficiaries particularly SACCOS.

## **1.2 Statement of the Problem**

In Tanzanian societies women households' power relations attract inadequate consideration (Vyas, 2018). Despite the provision of microfinance services to poor women that intent to uplift their socio-economic status balances, yet women household power relation aspect is still a problem in the country particularly in rural areas. In recent years, women are not balancing power with their spouses in their households engaging in socio-economic activities by using services that are provided by microfinance institutions, power relation between spouses in their households are affiliated with violence against women around the world. Families have been in bad relationships as women tends to be busy engaging in socio-economic activities which are influenced by the microfinance services, that give women a room to participate in socio-economic activities and generate income (Stehr and Voss, 2019).

Women who are the microfinance services beneficiaries tend to utilize more of their time performing their socio-economic activities in which men complain to their wives for being busy with their activities instead of caring family at households. Therefore, such contradiction causes many families to separate and their children fail to get parental cares. Formally developing countries were provoked by mismatch of spousal power relation in term of income and social status for women being entitled with productive roles as their autonomy in the family (Joslin, 2019).

Households power relations in productive activities result into increased risk of domestic violence from men trying to re-assert control, marriage separation due to financial power of women and poverty due to high loan's interest rate that cause household properties to be sold due to failure of repayment as loan defaulters (Mhando, 2018). Studies reveal inconsistent opinions with regards to women equal power relation particularly at household's level. Nonetheless, norms and values were not accepting the room for women fulfilling their power while balancing with men relationship in the households. In responding to the above situation, the governments among the less developed countries, particularly Tanzania initiated efforts including primary education to all and gender equality promotion campaign at the ministry level such as Community Development Policy of 1996 and Gender Policy of 2000, For the aim of promoting women autonomy at family and national level (Stamm and Ryff, 2019).

It has been reported that, many families in African countries including Tanzania have

been consistently ranked to increasing family-based violence and the other hardships facing women while engaging themselves in income generating activities through joining in microfinance institutions to get financial and non-financial services such as loans, savings and education and training especially business training and entrepreneurial skills particularly from SACCOS (Nicia and Luisa, 2020, Vyas, 2018). Qian and Jin (2018) revealed that women are balancing power with their spouse in their households through engaging them in socio-economic activities through microfinance institutions. Uddin, (2017) found no power balance between spouses in their households as more affiliated with such activities influenced by microfinances services. However, the violence against women is prevalent in every corner of the world. Studies do not put clear the means women are using to balance power in their households; rural households in particular. In light of that, this study intended to investigate the influence of microfinance institutions services on household power relation to women beneficiaries.

### **1.3 Objectives**

#### **1.3.1 General objective**

The main objective of the study was to investigate the contribution of microfinance institutions services on household power relations to women beneficiaries in selected SACCOS in Hai District, Kilimanjaro Region.

#### **1.3.2 Specific objectives**

The specific objectives of this study were to:

- i. Establish the contribution of savings on women household power relations.
- ii. Asses the influence of loan on women household power relations.
- iii. Find out the importance of education and training on women household power relations.

### **1.4 Research Questions**

- i. How do savings contribute to women household power relations?
- ii. What is the influence of loan on women household power relations?
- iii. How does education and training important to women household power relations?

### **1.5 Significance of the Study**

This study is of potential value to microfinance institutions because it provides



theoretical and empirical understanding and knowledge concerning social groups in the community. The research findings provide a framework for facilitating decision making by policy makers, ministry responsible for empowering women and Non-Governmental Organizations (NGOs) towards the relationship between women beneficiaries and households power relations. To the government authorities, the study findings will contribute to both Tanzania's Sustainable Development Vision 2025 and United Nations 2030 agenda for Sustainable Development goals, specifically targeting number five that aims to achieve gender equality and empowerment.

These study findings can help SACCOS managers and other stakeholders on issues related to the influence of microfinance institutions on women household power relation. Findings from this study can provide the knowledge on the relationship between microfinance institutions services on women beneficiaries and household's power relations within the household's level and the society at large and raise awareness among them. The study adds a body of knowledge from which other researchers and academicians to engage on the same issue or other issues of concern in the sector of MFIs (SACCOS) and women beneficiaries towards household relations.

### **1.6 Justification of the study**

This report is organized into five chapters. Chapter one comprises of the background of the problem, the problem statement, objective of the study, research questions and significance of the study. Chapter two comprises of literature review which includes definition of key terms, theoretical reviews; empirical literature review and conceptual framework to show the gap. Chapter three cover the methodology. It explains the research design, details about the population, sample size, and sampling techniques used in the study. It also explains the types and sources of data, methods of data collection, and data analysis. Chapter four comprises presentation and discussion of findings, and chapter five presents summary, conclusions and recommendations.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

#### **2.1 Definitions of Key Concepts**

##### **2.1.1 Microfinance Institution (MFI's)**

Microfinance institution refers to an organization that provides financial services to low-income clients, including the self-employed. Financial services generally include savings and credit. However, some microfinance organizations also provide insurance and services. Microfinance refers to a range of financial services provided to poor clients who are typically unsaved or underserved by other financial institutions. Microfinance institutions (MFIs) provide loans, savings, insurance, and money transfers to micro entrepreneurs to support productive activities, build assets, stabilize consumption, and protect against risks (URT, 2015). Likewise, microfinance institution can be defined as the range of financial institutions that focus on provision of financial services to the income earner and the poor who are not bankable by commercial banks (URT, 2015).

##### **2.2.2 Savings and Credit Cooperative Societies (SACCOS)**

SACCOS is defined as a legal entity established by the voluntary membership of private or public institutions for the purpose of depositing their savings and providing credits to its members (Kottegoda, 2016). They are being formed, owned, governed and managed by its members who have the same common bond uniting them. The bond can be working for the same employer, belonging to the same church, labour union, social group or producing and marketing same produce in the community. The membership in SACCOS is open to all people who belong to the group, regardless the race, religion, colour, creed, tribe and gender or job status. These members agree to save their money together in the SACCOS and to make loans to each other at reasonable rates of interest and its charged-on loans, to cover the interest cost on savings and the cost of administration. The members are the owners and the members decide how their money was used for the benefit of each other. SACCOS are democratic organizations and decisions are made in a structured democratic way. Members elect a board that in turn employ staff to carry out the day-to-day activities of the SACCOS. The number of board members can be 5 to 9 members. Members also elect a supervisory committee to perform the function of an internal audit (URT, 2014).

However, SACCOS can be defined as the cooperative owned and controlled by members who use their financial services, members provide both the demands and supply for financial services. Likewise, it is a member owned and exist to provide a safe, convenient place for members to save money and obtain other services at reasonable rates.

### **2.2.3 Power relations**

Kottegoda (2016) refers power relations as the interactions between different groups in a society. Power relations are the ability of one group or a person to control others, and they exist at all levels of society. Majority of women practice their control over earnings by sending part of the earnings to a bank account on their own name to ensure that no one else can manage their finance. Power relations affect the amount of household work that is performed by women and men. On the other hand, power relations can be defined as, the paid work hours, sex composition of one's occupation, and decision-making power predict one's contribution to housework whereby different studies differ depending upon whether wives or husbands, male or female-tasks are examined (Kottegoda, 2016). However, Majoor and Manders, (2019) interpreted within a framework that recognizes that power relations are implicated in the gendered nature of social life, at both the structural and individual levels of society.

### **2.2.4 Households power relation**

Household power relation refers to the ability of interaction within the houses and how they behave on each other. In this study, household power relations are measured through the reduced domestic violence, positive change in men's attitude and participation of women in decision making concerning income expenditure (Majoor and Manders, 2019). Household's power relations can also be defined as the understanding of women's access to and experience of leisure and how these impact on women's leisure to the household's level up to the society level (Kottegoda, 2016).

## **2.3 Theoretical Literature Review**

### **2.3.1 Theories of gender equality (1989) under modern liberal and sociological feminist thoughts**

Agassi (1989) found that theory of gender equality concerning the status of women has originated within socialist thought, which blames the existing material inequality

in society for most or all of its ills. Socialists assume the feasibility of the elimination or great reduction of this material inequality and with it, the elimination of almost all social inequalities as well as status hierarchies. In line with this assumption, socialists generally expect that the smaller the differentials in standards of living or property in a society, the smaller also the status differentials between men and women. Marxism locates the origins of all inequality more specifically in the private ownership of the means of production by one class and contends that the elimination of all inequalities was affected by the expropriation of the privately owned means of production by the revolutionary proletariat and by their subsequent administration by society for the benefit of all (Engels, 1972).

The cause of women's inferior status is class society and the forms of family organization it produces; once class society is abolished, and the state withers away, the patriarchal family will also disappear. Engels blamed capitalism for the current separation of the place of reproductive work, that is, the family home, from that of productive work, that is, the factory, which has made women's participation in social production more difficult and limited. According to Engels, capitalists want to keep women reproducing the labour force without pay, while serving as a cheap reserve army of labour. His programme for full equality for women was their full participation in social production. Engels did not assume that the socialist revolution and the elimination of the capitalists as a class would automatically overcome all the obstacles to women's equality.

Assumptions of the theory concerning household and marriage several modern materialist theories that stress the central importance of women's place in production for their status in society have been developed by Brown (1970, 1975), Sanday (1973), and Lesser Blumberg (1984). Brown's earlier version (1970), based on an analysis of the anthropological literature, explains the greatly varying degree of women's contribution to subsistence production as depending on the degree of compatibility of child minding with the kind and conditions of subsistence production in each society. She found that this status cannot be attributed to the size of the women's contribution to subsistence. The powerful position of women was the result of their control of the economic organization of their tribe (1975).

Engels's first additional assumption was that the private family household condemns

women to household work and child care and thus to inequality. Women can become equal, then, only through the dissolution of the private family household by the socialization of domestic services and child raising. Engels's second assumption deals with women's unequal status and financial dependence within marriage. Strengths of modern sociological feminist theory has continued the severe criticism of the conventional family household for burdening women with all or most of the unpaid domestic and child-care work and of conventional marriage for causing women's economic dependence and limiting their autonomy. As a precondition for gender equality, they call for extensive changes in both the marriage contract and the household division of labour.

Modern liberal feminist theories of gender equality are based on the assumption that in order for women to achieve equal status, all stereotyped social roles for men and women have to be abolished. Conventional women's work roles assign to them the major responsibility for unpaid domestic and especially child-care work, and thus handicap them in their occupational roles. Despite legal rights of women to equality in employment, men use women's actual or presumed domestic handicaps in order to perpetuate de facto discrimination by forcing women into a small number of occupational roles that are segregated according to labour-market types and working-time schedules and that have lower pay and prestige than comparable men's occupations.

Sanday (1973) shows the weakness of the theory by using samples from Murdock's *Ethnographic Atlas* (1967) to test the theory that women's high participation in subsistence production results in high social status. She refutes it by pointing to the existence of societies whose women, though they contribute over half of their society's subsistence, nevertheless have extremely low status. Consequently, she reformulates her theory to say that participation in subsistence production is a necessary but not sufficient condition for women's high status. Lesser Blumberg's theory is sociological and is relevant to industrial as well as simple societies. She claims that it is only the production of surplus resources, and access to and control over these resources that translates into power or valued status for men and women alike.

This theory is practical in this study to the fact that the idea in this study believed that when women are placed in production for their status in society through empowering

and giving them equal chances, they can be able to contribute their valuable ideas and can participate in various activities in the society on which they can gain power relation in their household and society at larger, just because they are economically stable.

## **2.4 Empirical Literature Review**

### **2.4.1 The contribution of savings on women household power relations**

Mhando (2018) indicated household's power relations in productive activities result into increased risk of domestic violence from men trying to re-assert control, marriage separation due to financial power of women and poverty due to high loan's interest rate that cause household properties to be sold due to failure of repayment as loan defaulters. Studies reveal inconsistent opinions with regards to women equal power relation particularly at household's level. Used both qualitative and quantitative case studies with a sample survey in elaborating financial power and poverty alleviation. Nonetheless, norms and values were not accepting the room for women fulfilling their power while balancing with men relationship in the households. In responding to the above situation, the governments among the less developed countries, particularly Tanzania initiated efforts including primary education to all and gender equality promotion campaign at the ministry level such as Community Development Policy of 1996 and Gender Policy of 2000.

Mushumbusi *et al.*, (2013) indicated that women members of MFIs have more control over savings and income generated from the business, greater role in decision-making, greater self-efficacy and self-esteem, and greater freedom of mobility and increased activities outside home. This forces them to look at the role of microfinance credit in generating entrepreneurial activities. Mushumbusi used qualitative case studies with a sample population of businesses that given access to credit from a Tanzanian government financial source. In comparison the women in Tanzania traditionally have been in low position than men. Those women are very poor, have low education and are vulnerable from traditions and customary rules. Thus, empowerment of women is one of the core issues in Tanzania and beyond. Microfinance services are measured as an entry point or a way toward empowering women.

Swain *et al* (2017) carried out a study to determine whether microfinance does actually contribute on women power relation at household level. The findings

indicated the evidence for a general increase in women on household power relation. This however, did not imply that each and every woman who joined the programme was having same degree or they all progressed at the same pace on the household power relation. Some of the women members might have been more empowered on household power relation than other members within the programme, prior to their participation in this programme. But on average the members were empowered on household power relation over this period. Women's empowerment in their study was manifested in the women's higher mobility, ability to make household decisions, legal and political awareness, and ownership of productive assets.

Isserles (2015) evaluated the impact of SACCOS services on women livelihood using cross-sectional research design and data analysed descriptively found that micro-credit has failed to empower women as women could not change their traditional household role and could not retain control over money. He recommended that, to empower women, efforts should be focused on changing society traditional mindset on role played by women in the society rather than only taking care of families.

Mchilo (2017) study on impact of SACCOS services on women empowerment practices found that micro-credit has failed to affect the women on property ownership especially land ownership and political position of women and hence overall empowerment was not successful. Moreover, he propounded that woman have no control over credit which is the failure of microfinance to empower women. The study concluded that, women empowerment is failed due to the men's control over women as a result of traditional stereotype which affects the programmes as a result; women still remain marginalized economically and socially.

#### **2.4.2 The influence of loan on women household power relation**

Hanmer and Klugman (2016) assessed factors influencing women to access loan using cross-sectional research design and data analysed through descriptive statistics analysis. The study found that the main factor influencing women to access loan emanated from the fact that, women spend most of their income on their family needs particularly children's education, diet, health care and clothing and these needs forces them to find financial support from SACCOS. Proponents targeting women argue that women repayment record is good and their behaviour is more than men.

Salia and Mbwambo (2016) conducted a study on the roles of microfinance credits in generating entrepreneurial activities among women. They used qualitative case

studies with a sample survey of businesses women that had given access to credit from a Tanzanian government financial source. The findings revealed that the output of enterprises increased following the access to the credit among women. It was further observed that the enterprises whose owners received business training and advice, performed better than those who did not receive training. They recommended that, women should not only be given access to credits but also business training and close follow-ups for their growth.

Ahmed (2015) investigated factors forcing women to access loan from SACCOS and women empowerment effectiveness. He used cross-sectional research design and data were analyzed through factor analysis technique. The study found that economic and traditional economy works in a way that excludes women from owning properties such as land and other assets. As a result, many women in Tanzania were inhibited in accessing conventional banking loans and to some extent micro credit loans. This is because collaterals needed in order to secure loans were owned by men.

Schechter (2007) assessed the impact of loans to women and observed that credit facilities helped women to run a business and earn small profits but they were still found dependent on family members. This implies that although women have access to the services which are provided by microfinance institution, such as SACCOS and run their business, but due to small profit which they get from those businesses they still found themselves dependent on family members. So due to that fact they will have negative power relation within their household level. Women as beneficiaries of the microfinance programmes, definitely improve their status in the family. A majority of microfinance borrowers have access to more money, and even more importantly, a greater say in the financial decision-making. The study further asserted that most women borrowers claim a better position compared to the past as a result of their contribution to the household income. Therefore, further analysis of the literature has shown the relationship between microfinance institution services and women empowerment but did not show the relationship between microfinance institution and women households power relations, therefore this study was intended to examine the relationship between women access to microfinance services and household power relations.

Sharma (2017) studied on how access to savings and credit facilities strengthen women who participate in economic decisions. They found that SACCOS improves



their skills, knowledge and support systems as well as enhancing their status in the community. They argued that increasing women 's access to microfinance has led to social and political empowerment. They concluded that poverty alleviation and women empowerment are seen as two sides of the same coin and it is the only way to bring wider changes in gender inequality. Evidence of women empowered economically through microfinance is Pankop Women in South Africa (Rankin, 2015).

#### **2.4.3 The importance of education and training on women household power relation**

Ovi (2017) conducted the study on women economic development by providing a critical review of both the measures identified, the strengths and weaknesses of ways of women economic empowerment. He found new measure called Standardized Index of Gender Equality (SIGE) which attempts to encompass all possible dimensions of gender equality and avoids the conceptual and methodological problems of women empowerment. He further claimed that SIGE can serve as a first approximation of such an overall index.

Ridout and Tisdall (2015) examined the impact of SACCOS to women empowerment through case study design and data analysed through multiple regression data analysis technique. The study found that, through access to financial resources, microfinance does not only give access to self-employment but also contributes to the improvement of family life and the social situation of poor people by promoting self-confidence. The social impact is particularly important for women and provides force for their empowerment which is a very important part of the development.

Guerin (2014) evaluated what empowerment means for women in different settings, 'in certain contexts women are not necessarily looking for autonomy and independence from men, but rather for respect within their own community. This perspective would change the way microfinance interacts with women in that society. Moreover, not only the relations between men and women in that specific context must be analyzed but also the diversity and complexity of relationships between women, since these are the type of relations that shape women's daily lives, well-being, expectations and behavior. Microfinance initiatives should be aimed at benefitting a whole community composed of men, women, children and youth, elderly, disabled people, equally accessing to the right to build up a dignified future.

In this way, the achievement of women's empowerment resulting from the new gender dynamics brought in by the conflict, can be reinforced and hopefully maintained. Tackling the traditional patriarchal values that impede opportunities which a new post-conflict scenario could offer women, can be a way to help them to maintain and strengthen their empowerment.

Porter (2013) investigated the place of women's empowerment within development agencies and often microfinance institutions working in post conflict settings is often influenced by a neoliberal development agenda that brings different concepts and practices of empowerment. This agenda tends to focus on economic independence, therefore reducing empowerment 'from a complex process of self-realization, self-actualization and mobilization to demand change, to a simple act of transformation bestowed by a transfer of money'. A holistic approach to microfinance in post-conflict settings requires also the presence of inter-organizational collaboration. These will be the case of special training and support, like for instance women's rights training, legal or psychological support for women. This last point leads to a very significant factor when providing microfinance services: those involved in the implementation of empowerment interventions.

Biswas (2018), investigated how education and training can empower women and argues that by helping women meet their practical needs and increase their efficacy in their traditional roles, microfinance may in fact help women to gain respect and achieve more in their socially defined roles, which in turn may lead to increased esteem and self-confidence which may contribute decisively to a women's ability and willingness to challenge the social injustices and discriminatory systems that they face. This implies that as women become financially better-off their self-confidence and bargaining power within the household increases and this indirectly leads to their household power relation. Microfinance is adapted as the most significant anti-poverty and women empowerment tool all over the world but there are two paradoxical positions, one arguing in favour and the other against the positive impacts of microfinance on women. The controversy is especially pronounced when microfinance's impact on women's empowerment is considered.

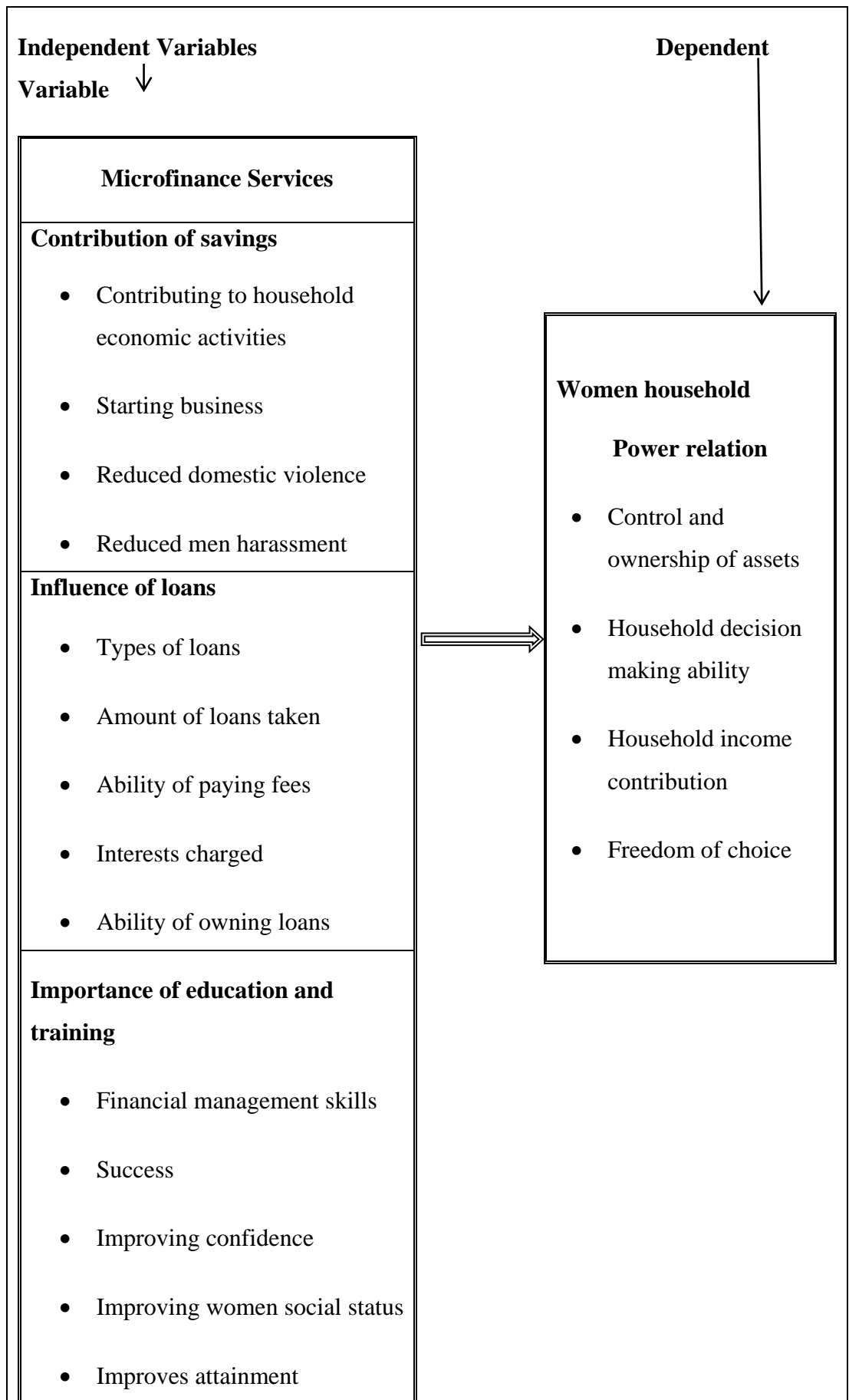
## **2.5 Research Gap**

The literature review highlighted the most important aspects pertaining to microfinance institution services and women empowerment in household relations.

The literature above shows the contribution of savings on women empowerment outside Tanzania and in Tanzania. In Tanzania data on women's work their participation in microfinance institutions like saving and credit societies (SACCOS) and their economic contribution have remained far from comprehensive even where the information is available. Therefore, the influence of microfinance institution on women household power relation has not received adequate research attention in Tanzania. Therefore, the study attempted to fill research gap by examining the situation in Tanzania and providing empirical evidence on the influence of microfinance institutions on women household power relation within the country (Maleko,2013).

## **2.6 Conceptual Framework**

This part provides the conceptual framework that explains the relationship between the variables as summarized in Figure 1. The framework is based on the literatures reviewed. The variables identified from the literatures are categorized into independent variables and dependent variables showing relations therein. Independent variables for the study included SACCOS services. Those services included, savings (control and ownership of asset, improved decision making, contributing to household activities, starting business and minimizing domestic and men violence), the influence of loans (types of loans, amount of loans taken, ability of paying fees and interests charged. Importance of education and training (ability of owning loans) and education and training (financial management skills, success, improving confidence, improving women social status and improves attainment) as their indicators. The dependent variable for the study is women household power relations which include improved control of assets, households' decision-making ability, household income contribution and ownership of asset.



**Figure 1: Conceptual Framework (Own Design, 2021)**

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The study used a cross-sectional design as findings give an opportunity to view different problems. Likewise, it allowed data and results to be obtained speedier and easier (Setia, 2016). Cross sectional design survey is helpful since it enables the researcher to gather data from various types of respondents. On the other hand, it allowed the researcher to collect data from different individuals at a single point in time. This design allows more data to be observed and allow originality of the study and keen analysis of data and other findings related to the research.

#### **3.2 Geographical Coverage**

The study was conducted in Hai District in Kilimanjaro Region. Hai District is one of the seven districts of the Kilimanjaro Region in Tanzania. According to the 2012 census, the population of Hai District was 210,533 (URT, 2012). The district was selected since SACCOS here like Kalali are considered to be successful also Hai district was chosen to assist the researcher in evaluating several variables regarding the influence of SACCOS to women household power relations. Kalali SACCOS LTD with more than 260 women who are its beneficiaries was selected. The co-operative was established in year 2006 with the registration number of KLR 664. In addition, Kalali SACCOS LTD provides services such as savings, stock, loan and education and training to the members. Through the resilience and seeking intervention to become more innovative to increase their business potential, the women stand a better chance of achieving the intended impact in society as set out in their goals and objectives (Gakindi, 2011). Through services provided Kalali SACCOS contributes on household power relation within the houses by providing to them a room of saving, access of loan and acquiring education and training to women beneficiaries.

#### **3.3 Population, Sample and sampling Strategies**

##### **3.3.1 Population**

The targeted population of this study was 153 women who are the members of Kalali SACCOS found in Hai District in Kilimanjaro Region. The study used a sample of 99 women respondents who were the SACCOS beneficiaries and 5 key informants who

were from SACCOS management team, District Cooperative officers and MoCU staffs with experience with the cooperatives management.

### 3.3.2 Sample and sample size

In the context of this study, the sample was determined by using the formula developed by Yamane (1967) as shown below.

$$n = \frac{N}{1 + N(e)^2}$$

Whereby:

n = estimated individual sample size,

N = total number of people within the study area, (SACCOS members).

e = standard error, for example 5% (0.05) were used to obtain manageable respondents (Yamane, 1967).

$$\begin{aligned} \text{Equation one} \quad n &= \frac{153}{1 + 153 * 0.05^2} \\ &= \frac{153}{1 + 153 * 0.05 * 0.05} \\ &= \frac{153}{1 + 153 * 0.06} \\ &= \frac{153}{1.550} \\ &= 98.65 = 99 \\ &= \mathbf{99 \text{ respondents}} \end{aligned}$$

### 3.3.3 Sampling techniques

This study used purposive sampling technique which was essential to select the SACCOS where the sample was drawn and respondents were selected. Through purposive sampling Kalali SACCOS LTD in Hai district was purposively selected because it was among the big and growing microfinance that operate within the district. On the other hand, purposive selection provided 5 key informants who included Kalali SACCOS Ltd officers. The key informants were purposively selected since they are involved in day-to-day credit processing, screening and delivery. Simple random sampling technique was used to select 99 respondents from among 153 women SACCOS members.

### **3.4 Data and data collection methods**

#### **3.4.1 Types and sources of data**

Both qualitative and quantitative data were collected from Kalali SACCOS members in which both primary and secondary data were collected. This included the relationship between SACCOS services and women household power relation. Secondary data included services offered by SACCOS, women savings as well as types of business were collected through documentation such as from microfinance magazines, policies, microfinance financial reports by various authorized or published and non-published materials which relates with research problem.

#### **3.4.2 Data Collection Methods**

##### **Survey**

Questionnaires were administered to selected members in the study areas. The survey included both open-ended and closed-ended questions. Respondents were visited at their places and were asked for their consent to participate in the study. Those who agreed to participate in the study were requested to provide information concerning the influence of microfinance institutions services on women household power relation especially in the economic and social aspect as well as their socio-demographic characteristics.

##### **Interview**

In this study, face to face interview was conducted using interview guide as a tool for people with personal knowledge and experience with SACCOS services and operations including experienced members as well as people who are in SACCOS management. Key informants interview was conducted as outlined within interview guide. The basis of using key informants is to obtain detailed information from people with experience who included 5 people in the SACCOS management and experienced SACCOS leaders. This method saved time, it was cheap and it allowed clarifications and interactions with respondents and helped to clarify issues which were not clear during questionnaire administration.

### **3.5 Data Analysis**

In this study both qualitative and quantitated data were analyzed. Qualitative data were analyzed using content analysis technique for that case conceptual content analysis was applied in which researcher had documented all relevant information

from interviews and quantitative data were analyzed with the aid of Statistical Package of Social Science (SPSS) in which objective number (i) the contribution of savings on women household power relation descriptive statistics were analyzed. Objective (ii) The influence of loans on women household power relations both descriptive and inferential statistics were used in which a paired sample t test were used to show how loan can influence women household power relations. In the objective (iii) in determining the importance of education on women household power relations only descriptive statistics were applied.

### **3.7 Assurance of Data Validity and Reliability**

The instrument was pre-tested for internal reliability and consistency using Cronbach's alpha ( $\alpha$ ) coefficient. Cronbach's alpha ranges of 0.79 were accepted as indicating an acceptable reliability for the questionnaire. The adoption of Cronbach's alpha is based on the ground that it has the most utility for multi-item scales at the interval level of measurement; it requires only a single administration and provides a unique, quantitative estimate of the internal consistency of a scale (Cooper and Schindler, 2011). Validity and reliability have been important in quantitative research but also can be applied to qualitative research (Cohen *et al.*, 2007). The validity is described as construct validity. It considers whether the research or study results are true and the reliability determines the extent to which the findings are consistent over time. Validity in relation to research is a judgment regarding the degree to which the components of the research reflect the theory, concept, or variable under study (Streiner and Norman, 1996). This is the degree to which a test measures the variables it claims to measure (Kothari, 2004). Validity of an instrument represents the degree to which a test measures what it purports to measure. Content validity is the degree to which data collected using particular instruments present a specific domain of indicators or content of a particular concept (Mugenda, 2012).

Reliability is the consistency of measurement over time, whether it provides the same results on repeated trials. It is a measure of the degree to which a research instrument yields consistent results after repeated trials (Mugenda, 2012). An instrument is reliable if it can measure a variable accurately and consistently and obtain the same results under the same condition over time. The split-half technique is used to determine the reliability of the instruments. The same questionnaire was administered to the sample which was randomly divided into two halves. The reliability and



validity of my study and result has consider the on the strong research design which cross-sectional, appropriate methods which survey and interview under questionnaire and key informants' interview and samples which are 99% respondents and conducting the research carefully and consistently by follow the ethical manners. On other hands the samples are being splitting into the sample groups measurements which are into two groups and comparing them and by comparing several data points within a measurements or assessment that should correlate to how they can compare, this specific method is discussed in subsequent section and reliability is being evaluated by having a different researcher complete the same study through empirical studies.

## **CHAPTER FOUR**

### **4.0 FINDINGS AND DISCUSSION**

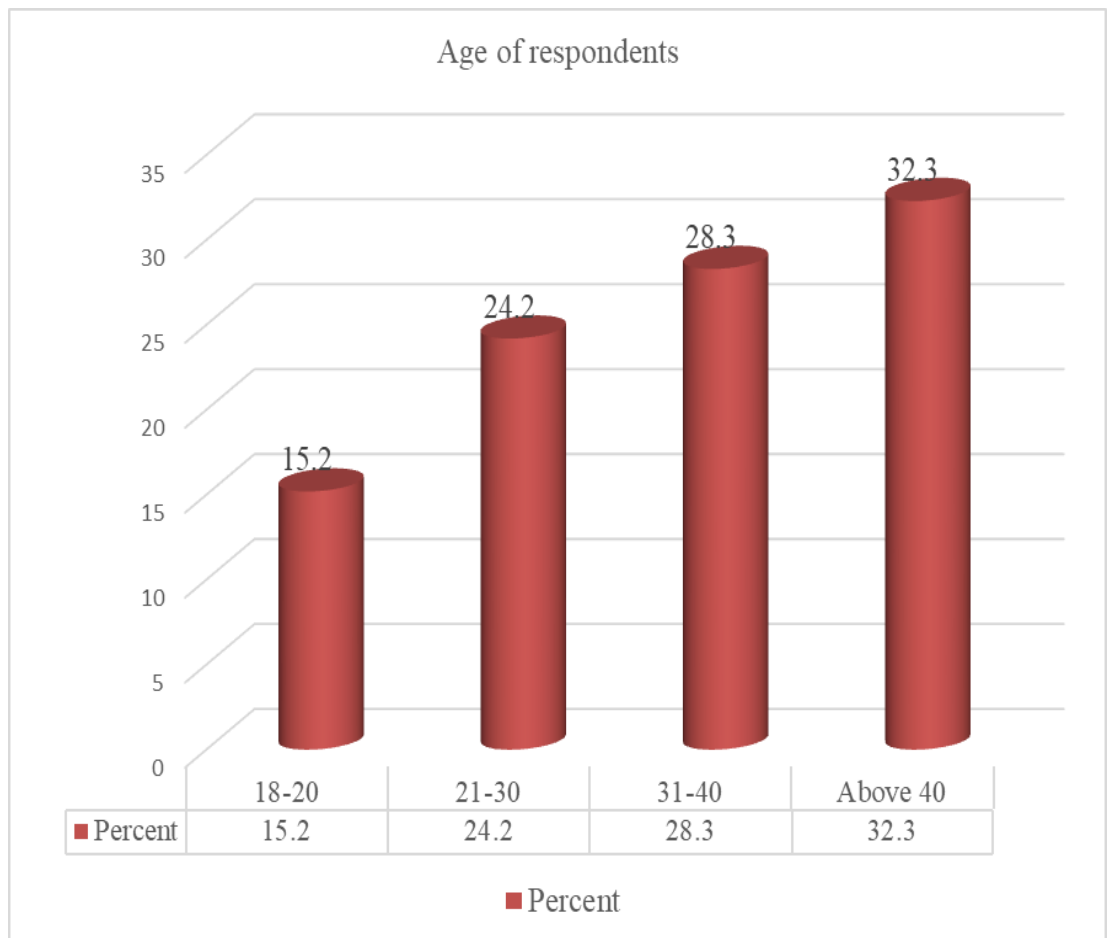
This chapter presents the findings, and discussion of the study aimed to find out the contribution of microfinance institutions services on women household power relations. The study report starts with the presentation of demographic characteristics of the respondents followed by presentation, interpretations and discussion of findings.

#### **4.1 Demographic Characteristics of the Respondents**

The study considered the demographic characteristics based on the aim of the study and gathered information such as age, gender profile, marital status, education level, occupation and level of experience. All of these characteristics aimed to seek information from reliable respondents who have clear information based on the contribution of microfinance institution on household power relation. The information is presented in the following sub sections.

##### **4.1.1 Age of the respondents**

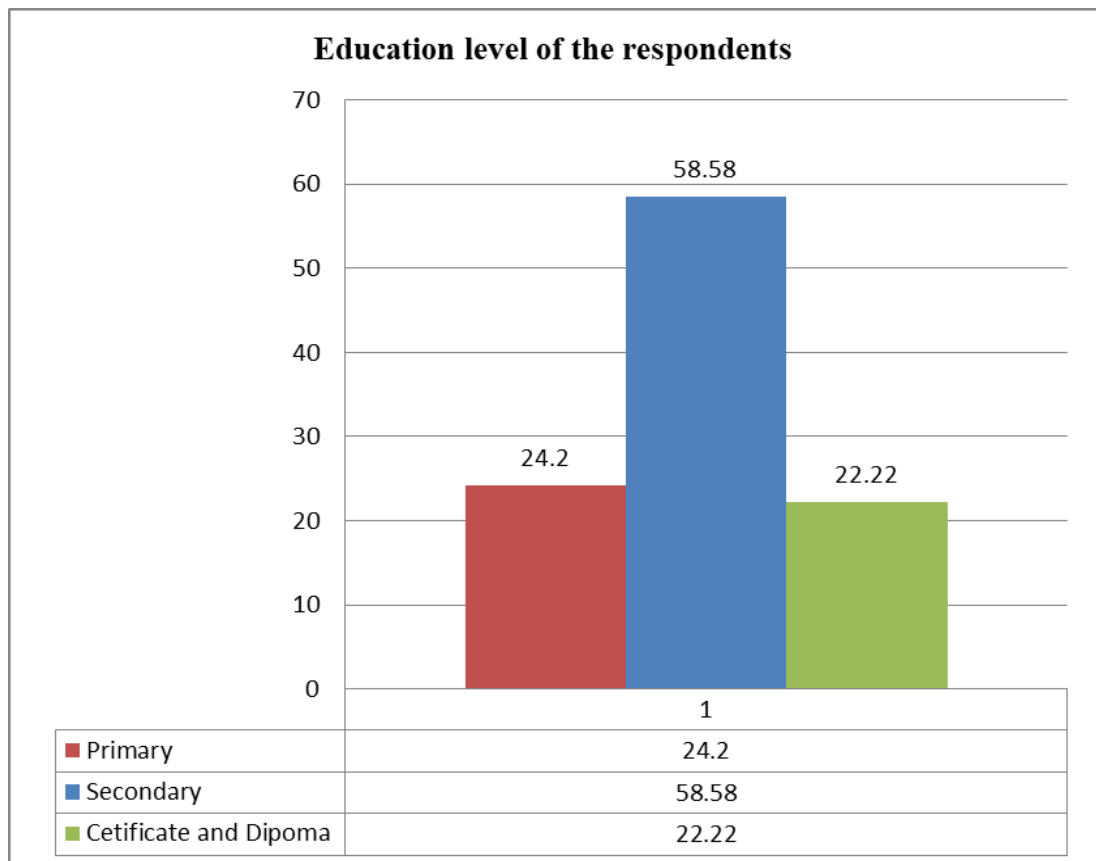
The age of the women SACCOS members was very important since it helps to indicate maturity and sense of responsibility since age is one of the basic demographic characteristics. Findings shows that 32.3% of the respondents were above 41 years, 28.3% were between 31and 40 years, 24.2% of the respondents were between 21and30 years. The rest 15.2% were below 20 years of age. This study shows that the majority of women who are members of the studied SACCOS are mature people above age of 35 years. This study findings are in line with the findings of Uddin *et al.*, (2017) and URT (2012) who was reported that the majority of SACCOS members are elders. Tandon, (2016), Stamm and Ryff (2019), and URT (2012) all found comparable findings, stating that in many SACCOS, youths aged 35 make up the majority. Those interested in joining various microfinance institutions appear to be over the age of 35.



**Figure 2: Age of the respondents (n=99).**

#### **4.1.2 Educational level of the respondents**

In this study education shows ability of women to use SACCOS as a means of empowering themselves. Study findings indicated that 58.6% of respondents had reached secondary level of education and 27.3% had certificate and diploma. Furthermore, study findings indicated that 24.2% had primary education. This data suggests that a significant percentage of women have completed secondary education, with slightly more than half having completed secondary education, which, depending on the character of their community, is a tremendous success in village life.

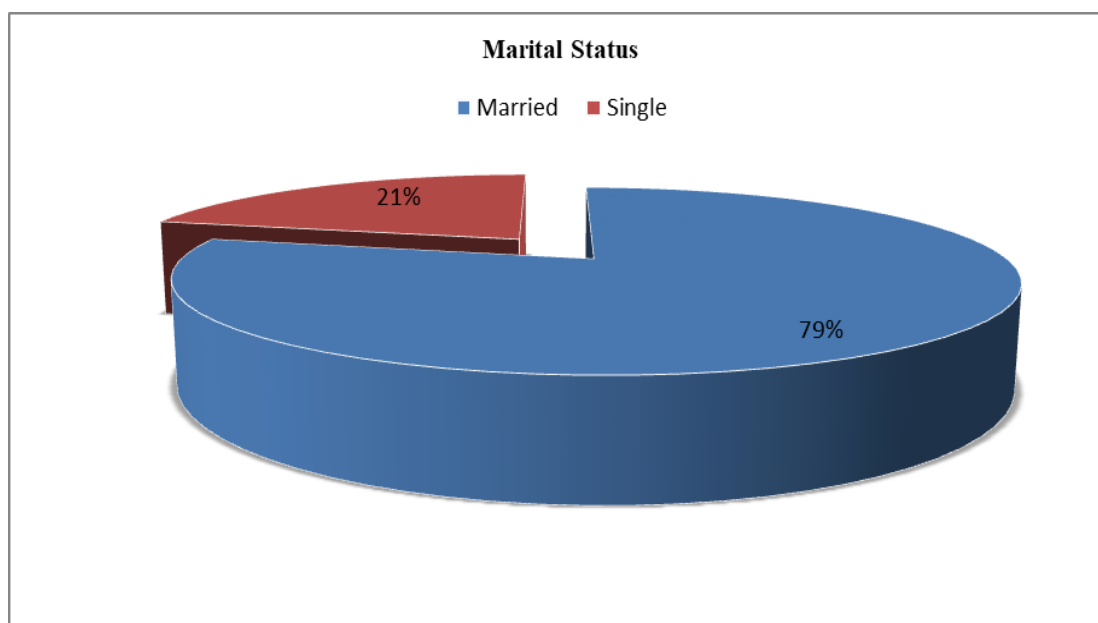


**Figure 3: Educational Level of the respondents (n=99)**

This study's findings are consistent with those of Raphael (2011), Qian, and Jin (2018), and Patrick and Hughes (2015), who found that a higher percentage of people involved in SACCOS had secondary education, and that only a few women are among those with higher education, such as undergraduate and postgraduate studies, as some educated people consider educating women to be a low priority in accessing financial services.

#### **4.1.3 Marital status of the respondents**

With regard to marital status the study findings indicated that the majority (78.8%) of the respondents were married and 21.2% were single. This study finding indicate that majority of the SACCOS members are struggling to support their family and that is the reason why they have decided to join SACCOS. This also indicates that women are struggling to improve their economic status as well as to improve household welfare through increasing income. This is also supported by Patrick and Hughes (2015) as they all reported that women were the one struggling to support their families in rural areas.

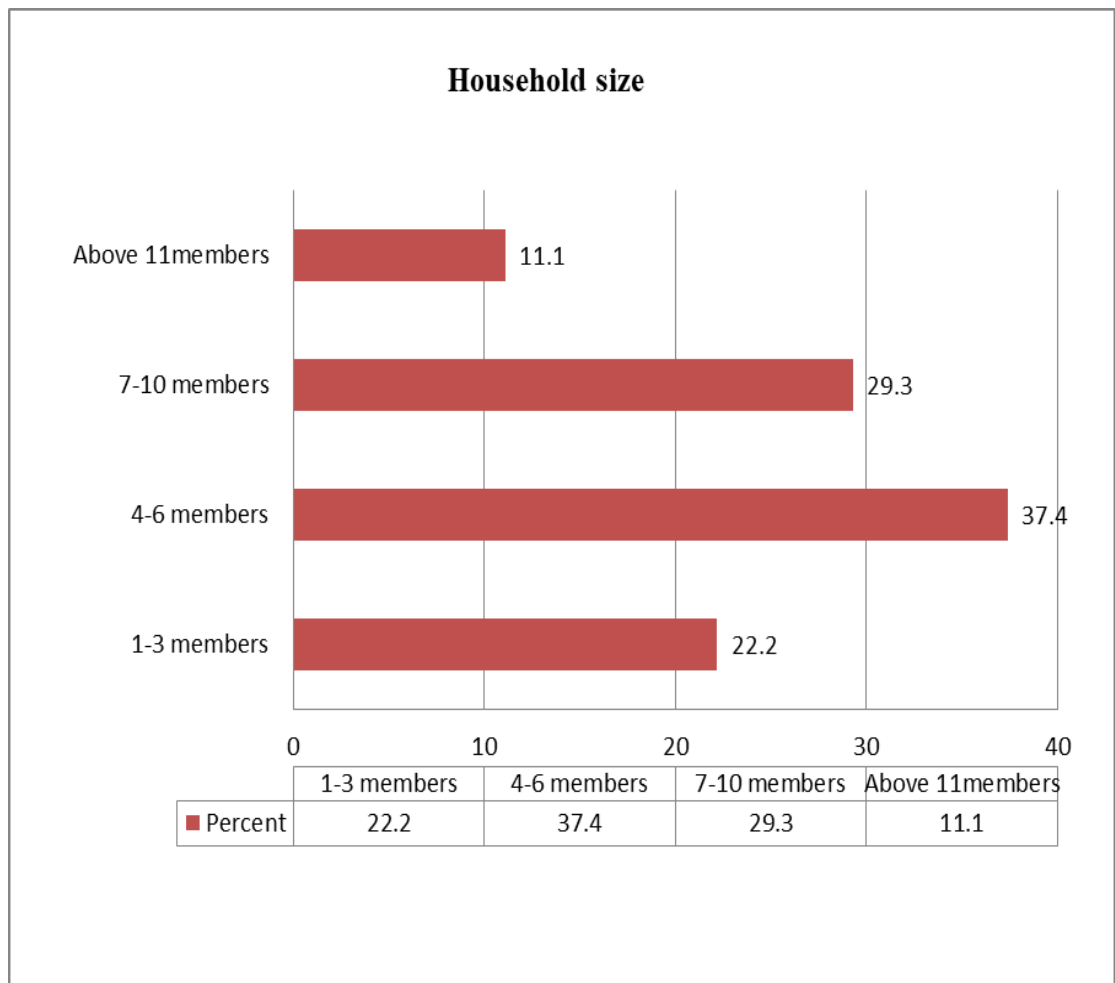


**Figure 4: Marital Status (n=99).**

#### **4.1.4 Household size of the respondents**

Study findings indicated that, 37.4% of the respondents were having between 4 and 6 members, 29.3% had members around 7-10 members, 22.2% had household size of 1–3 members, and 11.1% had above 11 members. This study findings show that majority of women have 3 household members. This study findings indicate that majority of the women are joining SACCOS as well as other types of microfinance institution so as to support their family members in order to meet their daily basic needs. These findings are in line with the findings of Ngowi (2021) who also reported that in developing countries there were household comparable to developed countries with equal or below three members in a household. These findings are also in line with the findings from one interviewee who reported that.

*“In most of the households there are more than three people and their number can increase up to 7 people within one household. This affects women so much that the majority of them are only focusing on raising their children and remain with other family activities and only few can manage to continue with other social and economic activities” (KI<sub>1</sub>, 23<sup>rd</sup> October, 2021).*

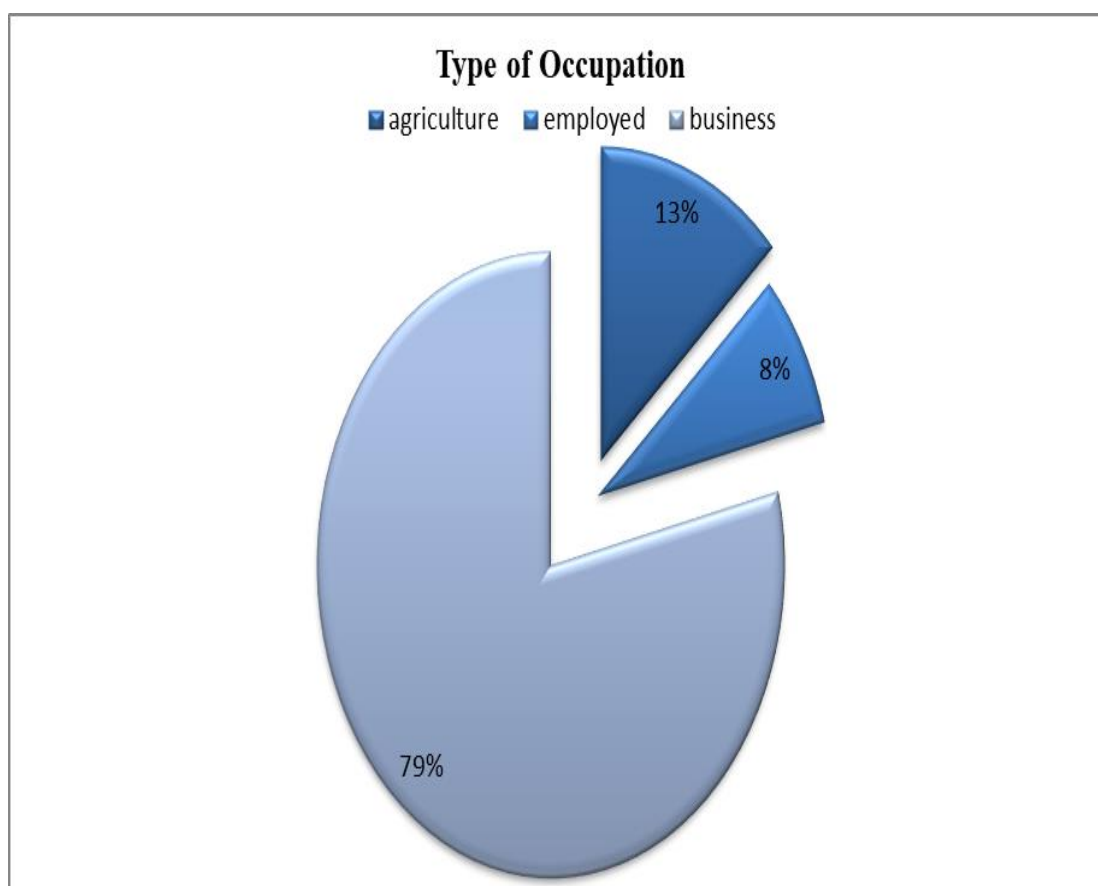


**Figure 5: Household size (n=99).**

#### **4.1.4 Occupation of the respondents**

Findings indicated that 78.8% of the respondents were involved in some kind of business including small business. 13.1% were dealing with agriculture, and 8.1% were self-employed. This study finding indicates that majority of women who are SACCOS members are involved in the business. The findings of the study show that SACCOS members in Kalali are struggling to improve their economic situation, and that through using SACCOS as a tool of empowerment, they are strengthening household power relations, the study findings are in line with the findings of Stamm and Ryff (2019) and Ngowi (2021) who all reported that majority of women are considering SACCOS as the only means available for them to empower themselves. This was due to the fact that majority of the rural women are totally dependent on their husbands to get all of their basic needs and they tend to be left out when it comes to the issue of economic status. This is also supported by Rose and Johnson (2020) who reported that majority of women are considered house wives instead of economic

partners and men are not happy when they see their women try to empower themselves in their community.



**Figure 6: Occupation of the respondents (n=99).**

#### **4.1.5 Members experience in the SACCOS**

In this study it was important to investigate the experience of women with the SACCOS. The findings show that 34.3% of the respondents had an experience of less than 12 month's (1 year) with SACCOS, 22.2% of the respondents had an experience of 4 years, 16.2% were above 5 years, 14.1% had experience of 2 years in the SACCOS as members. Furthermore 13.1% of the respondents were having experience of 3 years. This study finding indicates that majority of the respondents had experience of more than one year in the SACCOS. This shows the majority of them were in good position to contribute to their welfare households. The study demonstrates the impact of microfinance institutions on household power relations since members of SACCOS are aware of the benefits they receive. The conclusions are also corroborated by the key informant's findings, who stated: -

*“...Here in Kalali we have the majority of the members with huge experience in the SACCOS with more than 10 years and they are helping*

*other members through their personal experience and those with substantial experience can help the SACCOS through sharing their expertise with new members who always have a lot of questions.....”*  
(KI<sub>2</sub> Kalali, 23<sup>rd</sup> October, 2020).

**Table 1: Membership experience (n=99)**

<b>Membership experience</b>	<b>Percent (%)</b>
One year	34.3
Two years	14.1
Three years	13.1
Four years	22.2
Five years	16.2
<b>Total</b>	<b>100.0</b>

## **4.2 The Contribution of Savings on Women Household Power Relations**

### **4.2.1 Reason for joining the SACCOS**

Multiple responses analysis was used to indicate the reasons that motivated current members to join the SACCOS and the study findings indicated that, 84.7% of women joined SACCOS to get micro-loan services, 72.4% of the respondents were motivated with micro savings service, 56.1% joined SACCOS to get business training and skills. Moreover 48.0% of the respondents joined to receive micro insurance services. This conclusion is related to the types of businesses that SACCOS members in the research area were involved in, since the majority of them entered the business, which could explain why they required SACCOS services in order to improve business performance and management. According to the participants after joining SACCOS their relation within the house has improved simply because they have an access to the services like saving, loan and education and training and they fully support their families by providing all the basic needs. This has improved household power relations simply because at first men were responsible for providing house needs simply because men were the only one who engage in economic activities since the provision of microfinance services women are now contributing to household activities like paying school fees and households basic needs hence it provides good household relations.



**Table 2: Reasons for joining with SACCOS (n=99)**

<b>Reasons for joining with SACCOS</b>	<b>Percent (%)</b>	<b>Percent of Cases (%)</b>
Micro loans	32.4	84.7
Micro savings	27.7	72.4
Micro insurance	18.4	48.0
Business training and skills	21.5	56.1

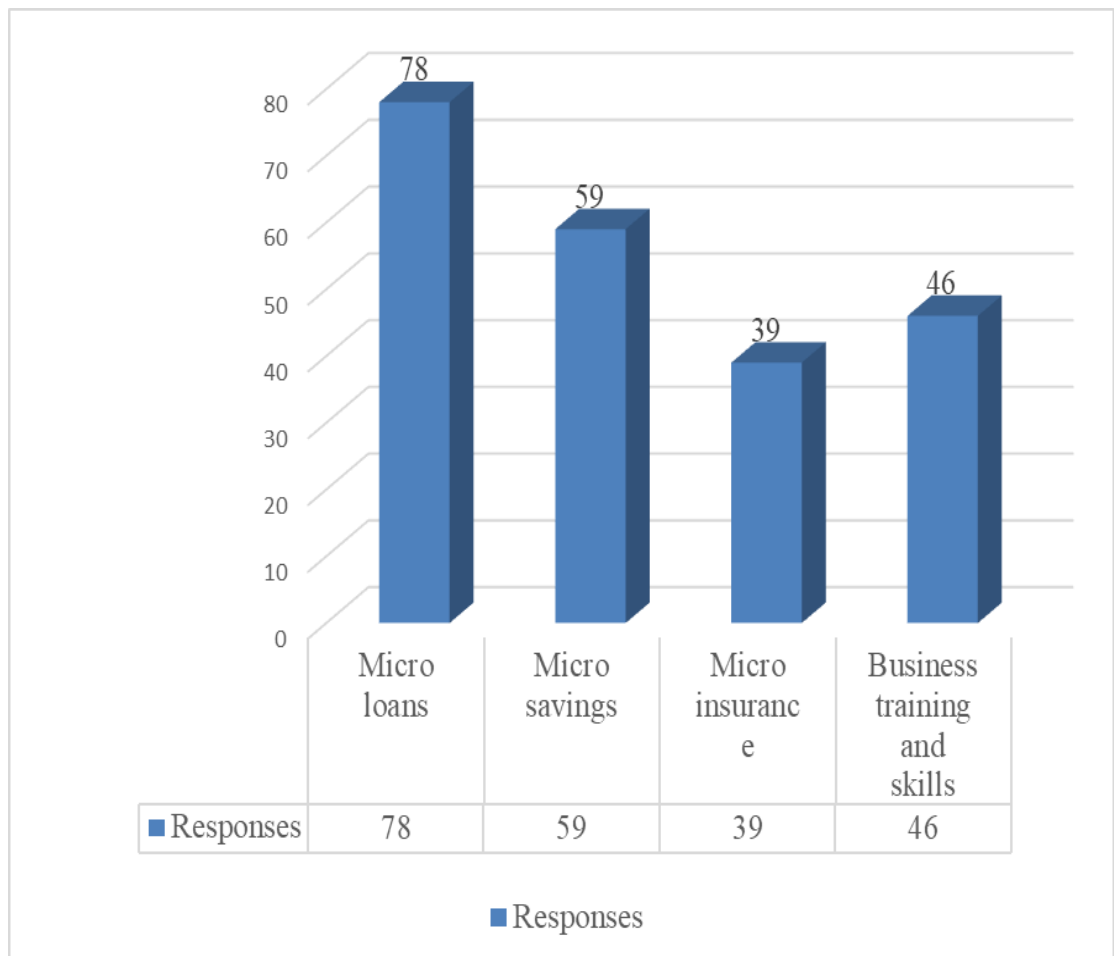
### **Multiple response analysis**

This is in line with the findings of Stamm and Ryff (2019) who reported that Participants in SACCOS claim their family relationships have improved simply because they have access to services like as savings, loans, and education and training, and they fully support their families. This has improved home power relations because, at originally, males were solely responsible for meeting domestic requirements because they were the only ones involved in economic activity.

#### **4.2.2 Services accessed by SACCOS members**

It was very important to investigate the types of the services offered by Kalali SACCOS. The study findings indicated that 78.8% of the respondents said they offer micro-loan, 59.6% of the respondents said micro-savings while 46.5% said business training and skills, 39.4% of the respondents said micro-insurance and The indicated that Kalali SACCOS offers all services that microfinance is expected to offer since a complete micro finance institution must have four dimensions of services which are micro saving, micro loans, micro insurance as well as business training and skills since all microfinance institutionalizes at supporting people with low income to improve their economic status. This has become the major sources to women household power relation simply because they have an access to services in their SACCOS whereby they are able to save their families by starting business, taking the children to school, providing basic needs to their families hence their household power relation improves. This shows that household power relation has been improved because at first men were responsible for providing household basic needs after women receiving the services from SACCOS like loans and education and training, are now able to help their husband in providing the households needs and start business hence households power relation improves. This is also in line with the findings of Tandon (2016) who reported that Simply because they have access to services in their SACCOS, SACCOS have been a major source of women's home power connections. Launching enterprises, putting their children to school, providing

basic needs for their families, and assisting their husbands in starting businesses enable them to save their families.



**Figure 7: Types of services acquired (n=99) Multiple response analysis**

#### **4.2.3 Types of economic activities established**

Respondents were asked about the economic activities established after receiving loans and the study findings indicated that 77.6% of the respondents said they established farming after receiving loans from microfinance institution. However, 72.4% said they were able to start animal keeping while 65.3% of the respondents said they were able to start vending business that supported their family. More over 65.3% of the respondents said they were able to start vending business and supported their family, additionally 54.1% of the respondents said they opened shops. This study findings shows that women were able to start different economic activities like vending, farming animal keeping and opening shops this also shows that majority of SACCOS members are struggling to improve their economic status, therefore they made a right choice to join the SACCOS as it is the place where they can all achieve

their empowerment goals by receiving loans and get households needs like taking their kids to school, hence this becomes the major reason for the improvement of household power relation within their houses before only men were responsible in paying school fees for their children as for now they are collaborating. Therefore, before women took decision to join SACCOS, they had less contribution in their household but after becoming SACCOS members they had chance to support their family members through attaining household needs. This has improved household power relations simply because men were the once's participating in economic activities like farming, vending and small shops that helps in providing households needs as for now, they are collaborating together to improve their houses hence the improvement of household power relations.

**Table 3: The economic activities established after receiving the loans (n=99).**

<b>Economic activities</b>	<b>N</b>	<b>Percent%</b>	<b>Percent of Cases%</b>
Farming	76	28.8	77.6
Shops	53	20.1	54.1
Animal keeping	71	26.9	72.4
Vending Business	64	24.2	65.3

#### **Response based on multiple response questionnaires**

##### **4.2.4 The rate of success in the business**

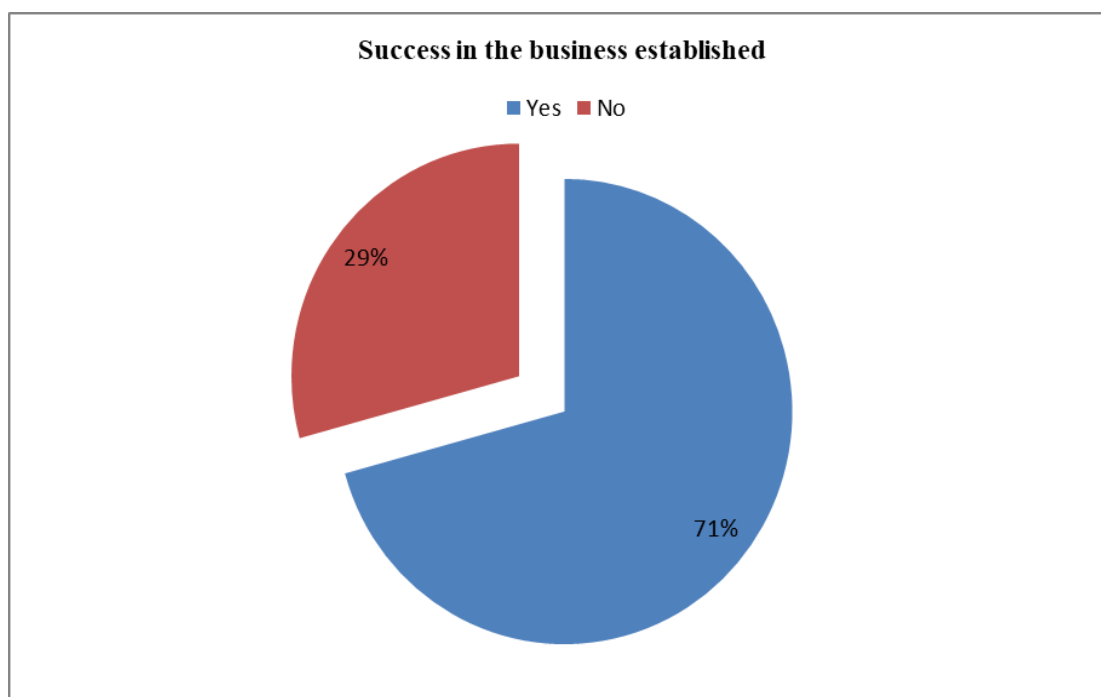
The study also sought to investigate whether women who used SACCOS loans to establish business were successful or not. The study findings shows that 70% of the respondents said they benefited from the business they established where by about 29.3% of the respondents said they have not benefited at all as they had higher expenses than income.

This study findings shows that majority of the women were successful with the business they established as a result of becoming members of microfinance institution. Women were able to achieve this as a result of having profit from their established business which allowed them to have extra cash to manage other household needs such as, meals and accommodation before all responsibility were headed by the man. This also shows that majority of women were able to improve their household power relations as they were able to support their family both socially and economically including supporting family members education and household expenses as SACCOS members in Kalali. These findings are also supported by the findings from the key informant who said: -

*“...Most of the SACCOS members involved in different economic activities tend to seek help from SACCOS and that really helps them. As members of the SACCOS themselves they become their potential customers and that allows them to perform better and they are given advice from other members with experience with the same kind of the business and that also supports them to succeed in the business.....”*  
(KI3, 23<sup>rd</sup> October, 2021).

The outcome this report is in line with the findings of Cheng (2020) who also reported that women who became members of a microfinance organization were successful with the businesses they started. Women were able to achieve this because they were able to profit from their established company, allowing them to have extra funds to manage other home necessities such as meals and lodging before the male took over entire responsibility.

The majority of the members were able to raise their level of assets by purchasing a farm, motorcycles, house accessories, and land, according to the findings. This demonstrates how SACCOS has benefited them both socially and economically. As a result of their improved social and economic lives, they are able to improve their household power relations, as well as their social and economic empowerment, and live a happy life within their homes. This is also supported by Aisa (2015) The majority of the members of SACCOS were able to increase their asset level by purchasing a farm, motorcycles, house accessories, and property. They are able to improve their lives, as a result of their social and economic empowerment, and live a happy existence.



**Figure 8: The successes in the women business (n=99).**

#### **4.2.5 The contribution of savings and borrowing to women household power rations**

In investigating the relation of savings in the women household relation a Likert scale of 5 point was used and different statements were formulated. Regarding whether prior to the savings in the microfinance institution women had improved control and ownership of assets, the study findings indicated that 52% said they were not, 30.3% of the respondents were neutral while 17% of the respondents said the control and ownership increased. Moreover, findings indicated that prior to women joining SACCOS their control and ownership of assets was low. The study findings indicate that 47% of the respondents said there was no increase, 27% said decision making has increased and 25% were neutral. Furthermore, findings indicate that before the savings women had low ability of making decision in their household but after becoming SACCOS members, they were able to support their family members. This was also reported by Swain (2000) that majority of social groups members were becoming strong in making decision soon after becoming members as their groups have empowered them.

The other area of interest was the women economic status prior to savings. The findings revealed that 34% of the respondents said that the economic activity status was positive. 22% were neutral and 43% of the respondents said the economic status

was poor. On the other hand, 20% of respondents said domestic violence was not sharp prior to savings; about 28% remained indifferent while 51.2% of the respondent said domestic violence was high prior to savings. This trend started to change with savings in SACCOS. This was also supported by the findings of Uddin *et al.*, (2017) who reported that majority of women become strong and feel empowered when they are member of certain social groups than those who were not members.

Concerning separation in marriage prior to savings and borrowing, separation levels stood at 45% who said separation decreased. 21% of the respondent said that they had no opinion. Other 33% of the respondents said marriage separation was not high. This risk declined after women joined SACCOS. Regarding women harassment by men 35% said this was increasing prior to joining SACCOS. About 30% said that women harassment was on the increase. About 34% of the respondents said that women harassment was not on the increase. These study findings indicated that the issue of men harassment was higher before they joined SACCOS and started saving in the Kalali SACCOS. This study finding indicated that majority of women joined Kalali SACCOS to improve their social economic status this also includes improving household power relations. This is supported by the findings from Mhando (2018) who also reported that majority of the SACCOS members joined to empower themselves. This finding is also supported by the findings status of from the key informant who said: -

*“...It is very true that SACCOS empowers people not just women as SACCOS are focused with all members and we try to serve all members equally and ensure the growth and success of all through accomplishing all SACCOS goals and objectives but since you are so interested with women I can confidently assure you that majority of women are now empowered with the help of the SACCOS both economically and Socially ....”* (KI4, 23<sup>rd</sup> October, 2021).

**Table 4: Women status before starting saving in the SACCOS (n=99).**

Statement	SA%	A%	N%	D%	SD %
Control and ownership of assets	34	14	30.3	40	12
Improved decision making	10	17	25	41	6
Contribute household economic activity	15	19	22	33	10
Domestic violence	12	8	28	31	20.2
Marriage separation	20	25	21	6	27
Men harassment	13	22	30	17	17

These study findings are supported by Stamm and Ryff (2019) who also reported that majority of the SACCOS members always tend to improve their social status soon after becoming members of microfinance institutions, since majority of the respondents always benefits from SACCOS services and become able to support their small business and other economic activities easily. This shows that when SACCOS is used efficiently can support its members to improve their income.

**Table 5: Women status after starting saving in the SACCOS (n=99)**

<b>Statement</b>	<b>SA%</b>	<b>A%</b>	<b>N%</b>	<b>D%</b>	<b>SD %</b>
Control and ownership of assets	39	29	13	9	9
Improved decision making	46	37	8	8	1
Contribute household economic activity	47	33	8	8	3
Domestic violence	41	31	3	10	14
Marriage separation	46	28	9	8	10
Men harassment	54	14	11	8	12

Findings indicated regarding whether savings had improved the control and ownership of assets, the finding indicated that 68% of the respondents said their control and ownership were increased, 13% of the respondents were neutral while 18% of the respondents said their savings had not increased. These study findings indicated that before women joined SACCOS their ownership of assets was low when compared to when they joined SACCOS in the study area. This shows that women were in good position to interact more positively with their household members as they were able to support their needs. Regarding whether savings in the SACCOS has improved women decision-making in the house findings indicated that 83% of the respondents said that their decision-making power has increased, 8% were Neutral and 8% said decision making power has not increased. These study findings indicate that microfinance institution did help in improving women decision power. This could be due to the ability of women to manage some family expenses such as the ability of paying house bills and ability to support their children education. This is also supported by CARE International Tanzania (2006) who also reported that the majority of women were able to manage family needs through starting savings and borrowing from the SACCOS.

Furthermore, it seems that women economic activities have increased since they joined SACCOS. About 80% of the respondents were positive while 11% disagreed. This shows that the majority of the women acknowledge that saving improved their

household economic activities such as small business they owned especially those involved in the retail shops and vending business. Regarding whether savings from SACCOS has decreased domestic violence, the majority (72%) of the women said it has decreased domestic violence. About 3% were Neutral and 24% of the respondents said domestic violence has increased. The study finding indicated that the majority of women were able to reduce domestic violence through having ability of saving in the SACCOS. This indicates that through SACCOS they were able to develop good relationship with their spouse. These findings are supported by Borode (2011) who reported that women who were members of SACCOS had higher chance of having successful marriage and business than those who were not members. This was likely due to the ability of managing their finance properly and receiving necessary family support from their SACCOS members.

Marriage separation is anticipated to be on the decline as a result of people joining SACCOS savings and increasing their borrowing ability and getting involved in business. The findings show that that the majority of women (72%) indicated that the incidents of the separation has declined, while about 9% were indifferent and 18% of the respondents indicated that the separation incidents has increased. The study findings indicated that majority of women were able to reduce chance of marriage separation, on the other hand women harassment seems to be on the decline after joining SACCOS and get involved in productive work. The findings show that about 68% of the respondents agreed that women harassment has declined and only 8% said that women harassment has increased since the ardent of SACOSS in Kalali. According to the conclusions of this study, women were able to enhance their status through saving and borrowing in SACCOS. Men were less likely to harass women since they were allowed to make decisions and participate in home economic operations. This enhances the power relationship between men and women in the home since women are given opportunities to participate in household economic activities such as decision-making, while previously men were the only ones participating in economic activities. This was also documented by Rose and Johson (2020), who stated that women who were members of SACCOS had more authority than those who were not.

#### **4.2.6 Women household power relation before and after savings and borrowing**

This part aimed at investigating how household power relation was improved since



starting savings and borrowing. Descriptive statistics were used in which mean and standard deviation were used to show how savings have made a difference and borrowing contributes to household power relations to women beneficiaries in the study area. The findings were arrived at by using the likert scale of 5-point scale. Before joining SACCOS, a mean of 3.44 and a standard deviation of 0.982 were achieved, while a mean of 2.19 and a standard deviation of 1.299 were obtained afterward. This demonstrates that the majority of respondents believe that saving improves control and ownership of goods like property, cars, and household accessories like television and radio. In terms of whether SACCOS enhanced decision-making, the findings show that before women started saving, they had a mean of 3.16 with a standard deviation of 1.104, and after joining SACCOS, they had a mean of 1.78 with a standard deviation of 0.910. This indicates that the majority of respondents agree that savings from their microfinance institution have improved their ability to make wise decisions, including in sustaining their families.

Moreover, it is common knowledge that savings has contributed in the household economic activity. A mean of 3.04 with standard deviation of 1.245 were obtained before and after a mean of 1.86 and standard 1.069 which indicates that majority of the women were able to contribute in the household economic activity soon after starting savings and joining SACCOS. About whether savings has decreased the domestic violence, the study findings indicated that before savings started a mean of 3.39 with standard deviation of 1.244 were obtained. This indicates that soon after starting savings the domestic violence had decreased as women were in good position to support themselves rather than depending to their husband.

Concerning marriage separation, the study findings indicated that a mean of 2.95 with standard deviation of 1.49 were obtained before savings started in the SACCOS and after joining the SACCOS a mean of 2.09 with standards deviation of 1.341 were obtained. This shows that marriage separation decreased soon after women started savings. The findings indicated that women harassment decreased. A mean of 3.03 were obtained with standard deviation of 1.27 before savings started and a mean of 2.09 with standard deviation of 1.443 were obtained. This shows that women harassment decreased after they starts saving in the SACCOS.

This study findings show that savings in the microfinance institutions allowed women members to improve in different areas with average mean of 3.16 compared to 3

before savings and a mean of 2.39 after women started savings with standard deviation of approximately 1 which shows that majority of women acknowledge to witness improvement based on the statement which indicates that women were able to improve household power relation as a result of being SACCOS member in the study area. This was also supported by Ng’ana (2013) who reported that women who joined SACCOS earlier had chance to improve their household relation than those who were not ready to join. This finding is also supported by the observation from the key informant who said: -

*“It is true that other women can empower themselves in different ways but personally I can assure you that the majority of people who empower themselves are the members of certain social groups and SACCOS is the leading one as here in Kalali. The majority of women who are the members in different SACCOS are more empowered than those who are not members and they even own certain kind of business as a result of being member in those groups.....”* (KI5, 23<sup>rd</sup> October, 2021).

**Table 6: Women household power relation before and after savings (n=99)**

<b>Statement Before</b>	<b>Mean</b>	<b>SD</b>	<b>Statement after</b>	<b>Mean</b>	<b>SD</b>
Control and ownership of assets	3.44	0.982	Control and ownership of assets	2.19	1.299
Improved decision making	3.16	1.104	Improved decision making	1.78	0.910
Contribute household economic activity	3.04	1.245	Contribute household economic activity	1.86	1.069
Domestic violence	3.39	1.244	Domestic violence	2.24	1.443
Marriage separation	2.95	1.494	Marriage separation	2.09	1.341
Women harassment	3.03	1.273	Women harassment	2.09	1.443
<b>Total</b>	<b>19.01</b>	<b>6.23</b>	<b>Total</b>	<b>14.34</b>	<b>7.496</b>
<b>Average</b>	<b>3.16</b>	<b>1.03</b>	<b>Average</b>	<b>2.39</b>	<b>1.2</b>

#### **4.3 The influence of loan on household power relations to women beneficiaries**

The research question aimed to assess the influence of loan on household power relations to women beneficiaries so as to investigate the contribution of loans services on household power relation to women. The statement focus on how the type of loan has contributed to household power relation, purpose of microfinance loans, knowing the times and amount that members have received loans from SACCOS. In this study members were also asked to indicate if they had ever managed to repay the whole loans as well as the assets owned before and current owning as the result after joining SACCOS.

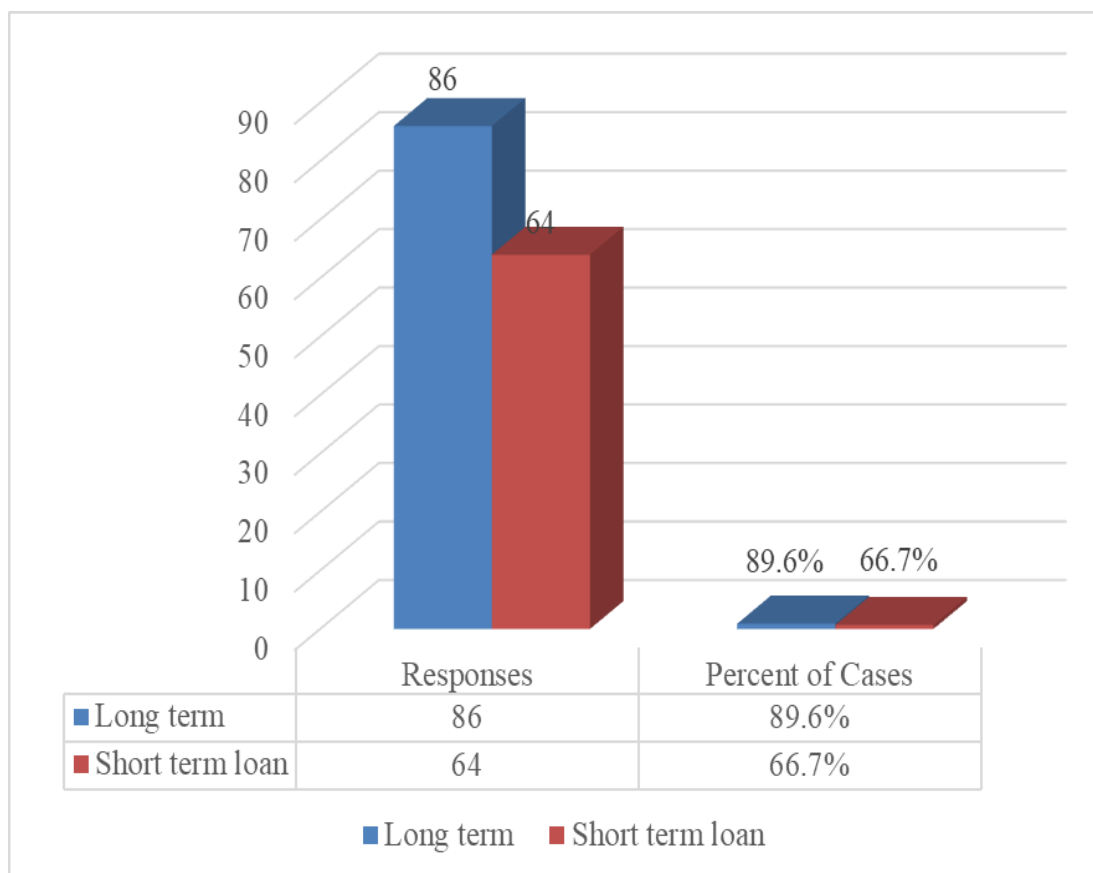
#### **4.3.1 The type of loan on household's power relation**

The participants were asked to indicate the types of loans and how it influences their household power relation. The participants indicated that the majority (89.6%) of the respondents took long term loans and 66.7% received short term loans loan. This indicates that the majority of members preferred long term loans. This shows that long term loans allow women to start different economic activities more easily as the loan amount also tend to be higher, this improves household power relation simply because majority of women were able to save their families and provide of households needs also starting of business activities that helps to manage their families.

These findings are similar to those of the study conducted by Okurut *et al.*, (2012) who confirmed that most SACCOS beneficiaries accessed several loans, both long term and short term, this study findings is also supported by the findings from the key informant who said: -

*“All members in SACCOS are striving to access loans and it becomes very important for members to have access to loans. This is true as main reason for people join SACCOS is to access micro loans that they could otherwise not get from normal banks due to the issues of collateral and security from those loans and based on that idea types of loans provided in the SACCOS allows women to improve their living status than other types of loans. ....”* (KI<sub>5</sub>, 23<sup>rd</sup> October, 2021).

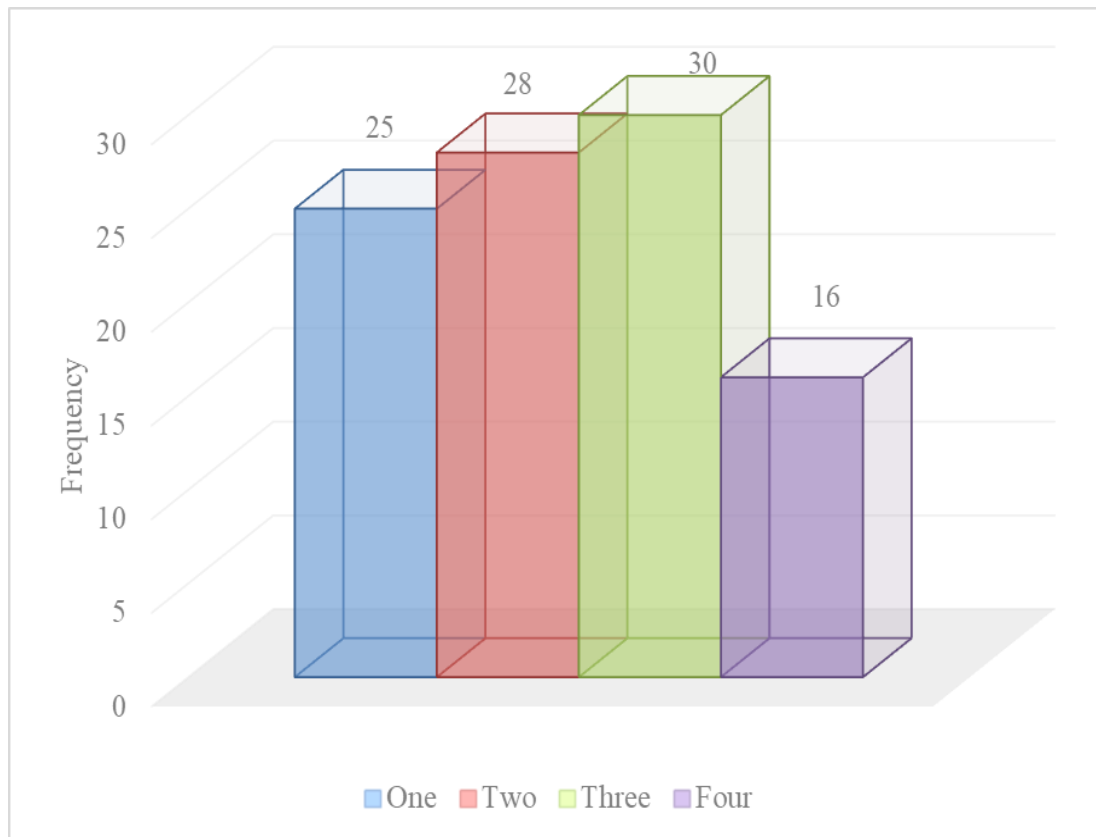
### Types of loan



**Figure 9: Types of loans acquired by member (n=99).**

#### 4.3.2 Frequency of loan offered

Participants were asked to indicate how many times they accessed loans from SACCOS. The response showed that, 30.3% of the respondents had taken loans three times, 28.35% took loans twice, 25.3% have received loans once and 16.2% have received loans four times. Those who took out a loan immediately may not have joined SACCOS for a long time compared to those who already have two, three to four loan. This implies that the ability of members to benefit from SACCOS depends on the ability of obtaining loans frequently. This study findings is similar to Ng'ana, (2013) who said that as long as participants are in the microfinance institutions for a long time, it increases the number of loans to fulfil their needs. This will lead to strengthening power relations to women beneficiaries in their household and this will allow women to empower themselves in all sphere of life. As through loans obtained women will be able to improve different economic activities like vending and shop keeping business whereby at first all the economic activities were done by men only as for now both are doing the activities together and improve households power relations.

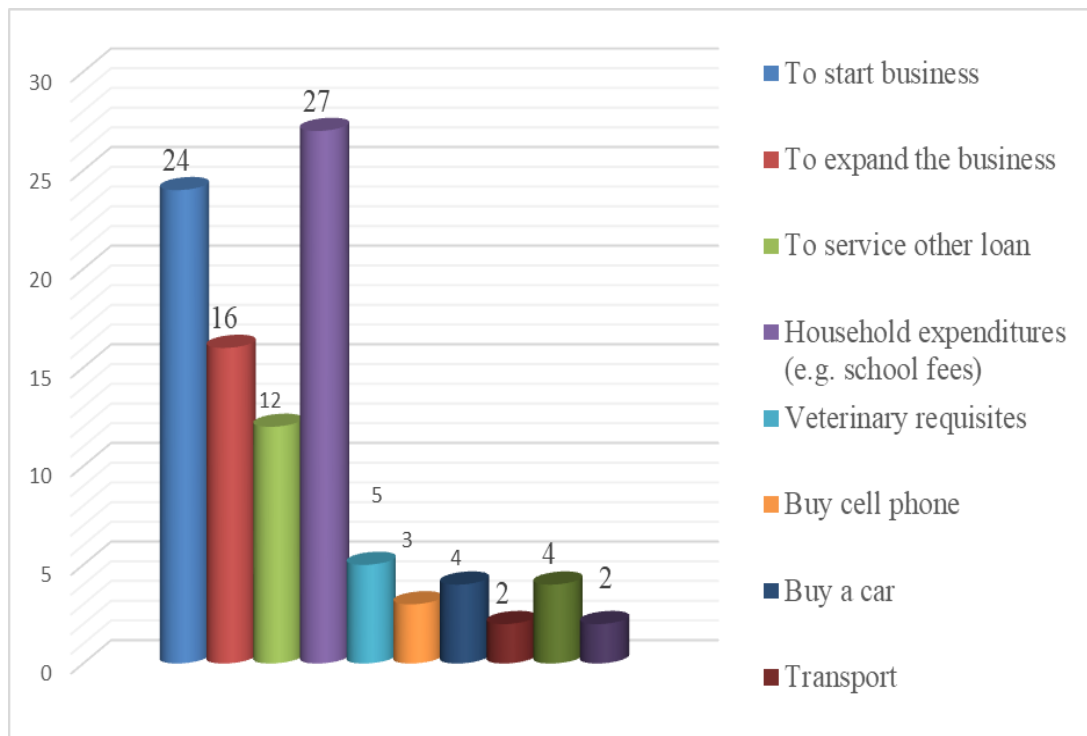


**Figure 10: Frequency of loan offered**

#### 4.3.3 Purpose of microfinance loans

The participants were requested to specify the purpose of taking loan from SACCOS. The study findings indicated that 24.2% said it was for starting business, 16.2%, took loans to expand the business, 12.1% took loans for servicing other loan as the purpose of seeking loan from SACCOS. Findings indicated that majority of women took loans for household expenditures (e.g. School fees) 27.3%, veterinary services 5.1%, for buying cell phone 3.0%, buy a car 4.0%, transport 2.0%, buy furniture 4.0%, repair vehicle 2.0%. These findings are similar with the findings of Khan and Noreen, (2012) who established that household income expenditures are more accessed by members in SACCOS for school fees and other home related expenses. These study findings are also supported by the findings from one of the key informants who said.

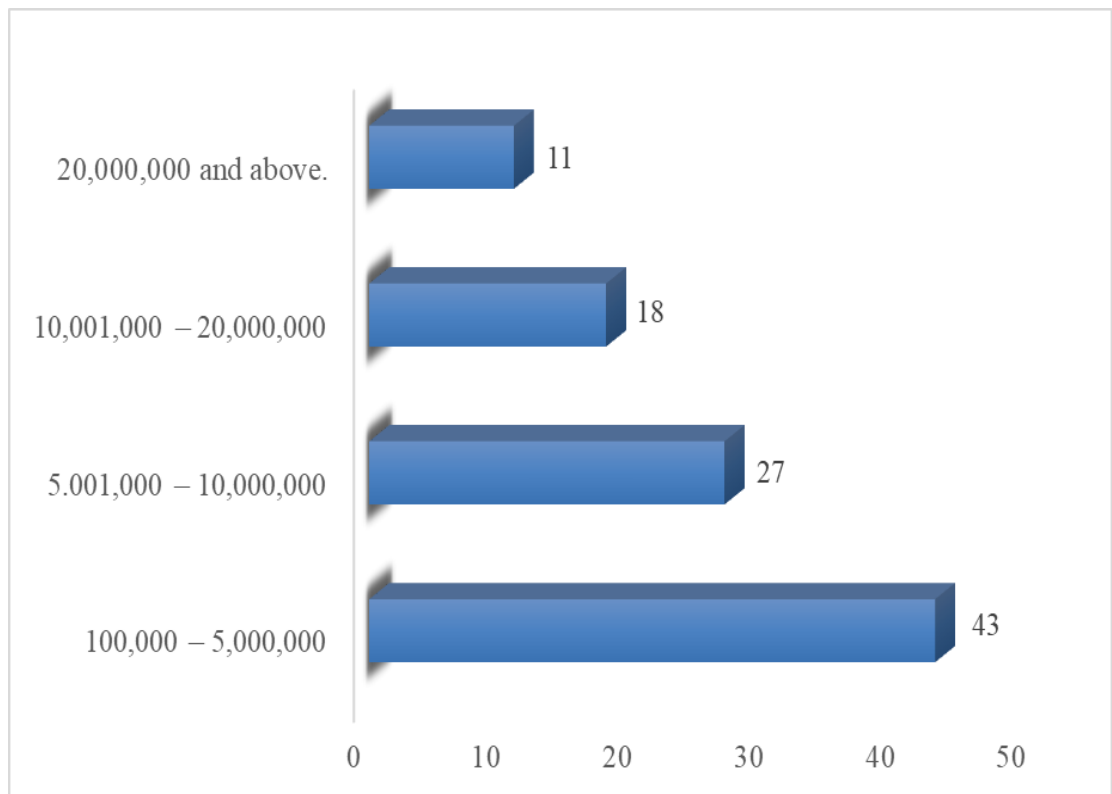
*“Through loans and other microfinance services, members become able to benefit and improve their economic status and when it comes to women household power relation, they become very strong. I have witnessed this in my household as my wife was also a member she felt that sense of achievement soon after joining SACCOS” ( KI<sub>1</sub>, 23<sup>rd</sup> October, 2021).*



**Figure 11: Purpose of Microfinance Loans (n=99).**

#### **4.3.4 Amount of loan taken from SACCOS**

The findings showed that 43.4% of the participants have managed to take between Tzs 100,000 – 5,000,000/= of loan from SACCOS, 27.3% have accessed Tzs 5,001,000 – 10,000,000/=, 18.2% have taken amounts between Tzs 10,001,000 – 20,000,000/= and 11.1% accessed above Tzs 20,000,000. Since the findings show members access the minimum loan of Tzs100,000 the loan, were accessed. The distribution of amount depends on activities of members and purpose of seeking loan. This is similar to Okurut *et al.*, (2012) who suggested that in SACCOS loan ranges differently because people differ in income and activities. Different persons have their own reason of joining SACCOS.

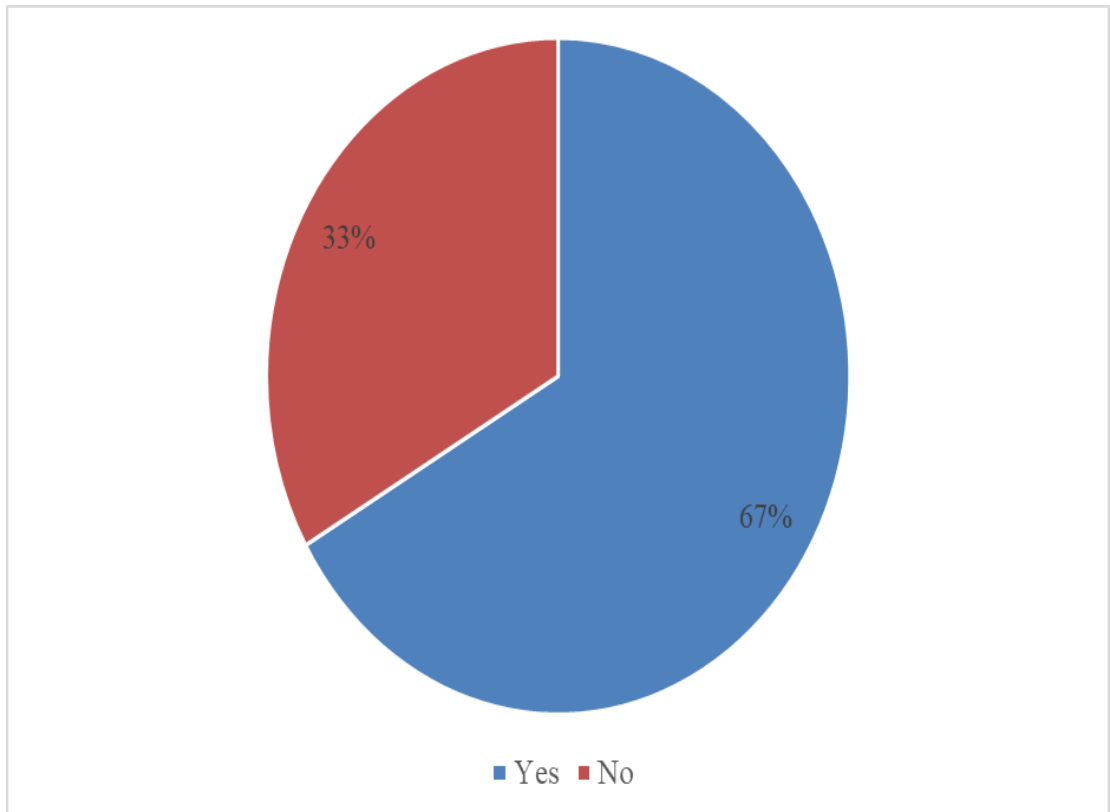


**Figure 12: Amount of loan taken from SACCOS (n=99)**

The study findings are in line with the findings of Uddin *et al.*, (2017) who reported that majority of people who join microfinance institutions are always seeking small loans to cover small expenses in their households. This is specifically true since the majority are living under poverty line. Therefore, they join microfinance institutions since they have small income that normal bank cannot support them in terms of collateral and other procedures and the best way for people with low income to support themselves is through joining small social group that they can support themselves.

#### **4.3.5 Ability of repayment of loans**

The findings show that 67% of the participants who have taken loans from SACCOS managed to pay back the loans while 33% did not. According to Mhando (2018) managing to pay back the loan is an indicator of good use of the loan and growth of SACCOS. Therefore, proper management of loan given to members will enhance repaying the loan and get another chance to get loan. Since majority of the respondents were able to pay back their debts that could imply that through those loans, they were able to achieve their goals and empower themselves as well as improving their household power relations.



**Figure 13: Status of loans repayment (n=99).**

The study findings are contradicting with the findings of Tandon, (2016) who also reported that the majority of SACCOS members fails to pay back their loans since the aims of seeking those loans are always to start some kind of business as income generating activities. But they always use those loans to cover different personal and family needs such as household expenses and this put them in the risk of repaying the loans as well as it was reported that majority of women are failing their SACCOS due to the same issue of asking loans that they cannot repay and in the long run it may become difficult to support their SACCOS.

#### **4.3.6 Assets ownership before and after joining SACCOS**

This part aimed to investigate assets owned before and after joining SACCOS. The Likert scale with five items were used. The mean was used to compare the difference if the participants have assets ownership or not. The findings show that the average score with standard deviation of 1.2% indicated that house ownership before they joined SACCOS improved up to 1.3% after joining SACCOS. Concerning the ownership of land the mean and standard deviation showed changes from 1.2% before to 1.1% after joining SACCOS.



The findings show that there is improvement in house, and car ownership when members join SACCOS. This implies that there is improved livelihoods based on credit facilitation, entrepreneurship education as well as investment in savings funds where it enables women to meet the needs of the family members by increasing or strengthening their housing condition which also improves their household power relations through improving ability of providing family needs.

This study finding is in line with Wrigley-Asante, (2011) who said growth of the household economy depends more on cooperatives to build the capacity of women in various groups in addition to providing entrepreneurship education through various activities. This study findings are similar to the Banerjee *et al.*, (2013) who established that explained that the major roles of micro finance institutions to the community and household are to provide small loans to the low-income earners, capacity building to borrowers by offering different skills such as use of loans, entrepreneurship, creation of employment opportunities and managerial skills.

The findings on farm ownership also indicated to change as observed from mean and standard deviation of 1.1% before joined SACCOS and 1.0% after joining SACCOS. This finding shows that members showed to increase the inheritance of land ownership from average score of 1.0% before and score of 1.4% after joining SACCOS. This means SACCOS can improve people's lives as well as to improve household power relations. This is due to the fact that a woman who own a farm can easily generate income through cultivating crops for commercial purposes and improve their economic status and increase chance of supporting their family members as well. This is because majority of members get land ownership for agriculture through borrowing or buying depending on the growth of their income.

Findings further indicated that members can build and establish housing or build houses that can be rented out and boost their income further through SACCOS savings and low interest loans that are readily available. Findings of this study, is similar to Khan and Noreen, (2012) who reported that the increase in socio-economic growth, especially for low-income women, will be due to the acquisition of land or farm in general that will enable them to use it for a long time in various activities for daily income-generating activities.

The findings showed that 1.1% score for those who owned assets before joining

SACCOS and 1.4% after joining SACCOS indicating improvement in the ownership of motor cycles. The business assets growth observed to change from mean and standard deviation of 1.3% before and 1% business assets after joining SACCOS. Furthermore, the findings show women had improvement in house accessories from ownership score of 1.2% before and 1.3% after they join SACCOS. This has relation to household power relation since ownership of assets relate with economic development as the ability of owning a car or a motor cycle, this allows women to manage other economic activities which in turn could have increased their income and allow them to manage other household needs such as paying for household bills including electricity, water and health care bills rather than depending from men.

The growth of motorcycles is a sign that persons who have received SACCOS loans are investing in order to facilitate business or carry things more rapidly in order to boost their revenue. According to research, there has been a surge in company asset ownership, which includes operational equipment, which has become increasingly valuable in terms of obtaining a loan and expanding one's firm. According to this report, SACCOS members now own more household items than they did before joining the organization. This is because women's loans and businesses have a stronger impact on life and basic necessities, improving their ability to meet family needs. Women who are able to meet their family's demands have more authority and confidence in their homes since they can easily support themselves.

**Table 7: Levels of assets owned before and after joining SACCOS (n=99).**

<b>Assets own before</b>	<b>Worsen n(%)</b>	<b>Not Increased n(%)</b>	<b>Neutral n(%)</b>	<b>Somehow Increased n(%)</b>	<b>Increased n(%)</b>	<b>M(St.D)</b>
House	17.2	33.3	23.2	16.2	10.1	2.7(1.2)
Car	6.1	42.4	22.2	16.2	13.1	2.9(1.2)
Farm	10.1	37.4	25.3	21.2	6.1	2.8(1.1)
Motorcycle	6.1	44.4	29.3	8.1	12.1	2.8(1.1)
House accessories	20.2	10.1	35.4	27.3	7.1	2.9(1.2)
Land	-	20.2	33.3	32.3	14.1	3.4(1.0)
Business assets	7.1	10.1	8.1	23.2	51.5	4.0(1.3)
<b>Assets After</b>						
House	7.1	11.1	13.1	29.3	39.4	3.8(1.3)
Car	5.1	3.0	8.1	37.4	46.5	4.2(1.1)
Farm	3.0	6.1	10.1	33.3	47.5	4.2(1.0)
Motorcycle	14.1	10.1	3.0	31.3	41.4	3.8(1.4)
House accessories	10.1	8.1	9.1	26.3	46.5	3.9(1.3)
Land	12.1	8.1	11.1	14.1	54.5	3.9(1.4)
Business assets	3.0	6.1	9.1	28.3	53.5	4.2(1.0)

### 4.3.7 Paired Samples Statistics

This method was used to compare the mean difference score on assets owned before and after joining the SACCOS among members. The paired t-test findings show there is a mean difference in initial score before joining SACCOS (Mean=21.41, Standard deviation=3.061) and after joining (Mean=27.97, standard deviation = 4.139). This descriptive statistic shows the difference in score of 6.56 as a result of increase in ownership of assets for members in SACCOS. This implies that being SACCOS members is an opportunity to increase assets ownership (Table 8).

**Table 8: Paired Samples Statistics (n=99).**

	Mean	N	Std. Deviation	Std. Error Mean
Assets before SACCOS	21.41	99	3.061	0.308
Assets after joining SACCOS	27.97	99	4.137	0.416

The paired samples test aimed to justify if the difference is statistically significant occurred by chance. Findings indicated the p-value of 0.00 which is <0.001 indicating to be statistically significant implying that there is a mean difference in members assets ownership before and after joining SACCOS. This means SACCOS loans enable women to earn a living and meet their goals. This is because many not are owning land, domestic appliances, bikes and other items as a result of SACCOS loans and that is attributed by SACCOS services acquired by members.

Wrigley-Asante (2011) stated that the goal of SACCOS would be good for the community if women were educated and made good use of the loans, given good oversight management, and encouraging people to operate quick income activities to increase cash flow and boost household economies, as well as solving family problems such as educating children, buying clothes, meeting health care needs, and better housing. As a result, household assets are expected to have a positive impact on household income and living standards because they improve households' creditworthiness, making them more likely to borrow more money from microfinance institutions for investment purposes, potentially increasing business earnings.

This implies that the ability of owning assets is a clear indicator of having ability to manage household needs and expenses. This is due to the fact that women can use those assets to obtain more loans from their SACCOS to continue empowering themselves and increase ability of managing and supporting their family members

through providing household needs like food, clothing and shelter. This results to better household power relations among the members in the family. This is because household members are benefiting from women as a result of being empowered by SACCOS hence improves households power relations simply because at first both had few assets to own but by joining the SACCOS are now owning the asset they need like household accessories, motorcycle farms, land and business that helps the family members.

**Table 9: Paired Samples Test (n=99).**

	Paired Differences			95% Confidence Interval of the Difference		T	df	Sig
	Mean	Std. Deviation	Std. Error Mean	Lower	Upper			
Assets before-After SACCOS	-6.556	5.332	0.536	-7.619	-5.492	-12.232	98	0.00

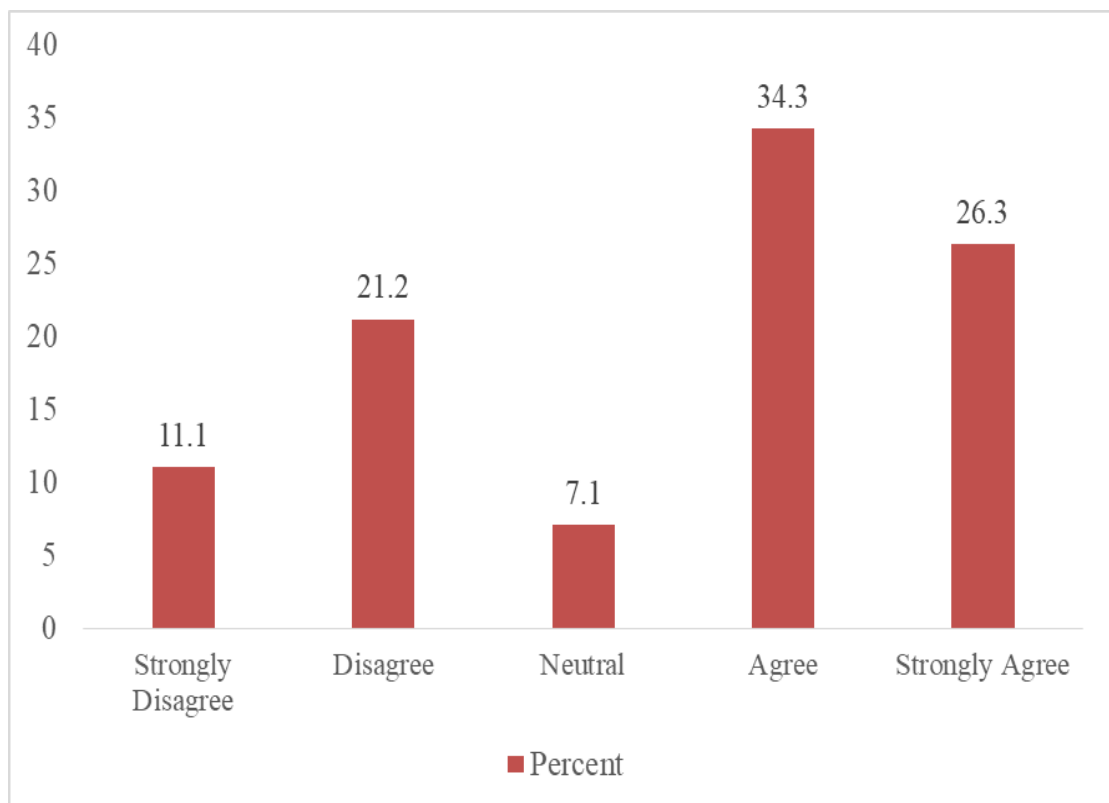
#### **4.4 Importance of Education and Training on Household Power Relations**

The study looked at how SACCOS has influenced the development of business management abilities, the breaking down of educational barriers, the improvement of women's social status, and the attainment of household demands and obligations. These findings show that education and training is important to household power relations to women beneficiaries as women can learn to manage business and become able to support their family needs.

The findings of the study on improving business management skills revealed that 60.6 percent of the participants agreed that SACCOS education and training help women improve business management skills, which has a significant impact on household power relations because successful business management allows them to financially support their families and reduce household burden. This means that learning business skills enables women to handle a variety of well-established economic activities, such as farming and small business. As a result of their education and training, they are able to earn more revenue that they may utilize to assist their families, including paying for family expenses. According to the data, 32% of respondents disagreed, while 7.1 percent were undecided.

The findings of this study show that the existence of SACCOS has been a catalyst for improving business management skills such as managing employees effectively. This

allows them to start different economic activities like farming and vending as well as increases ability of managing small business and generates profit to support their family needs by taking kids to schools and providing all the basic needs to their families hence results into better household's power relations as before they joined SACCOS women were highly depending to their relatives and their husbands both socially and in economic perspective. These findings are comparable to Rai and Ravi, (2011) study which said that women's empowerment in SACCOS is one way to increase GDP by empowering women, especially through economic empowerment groups such as SACCOS.

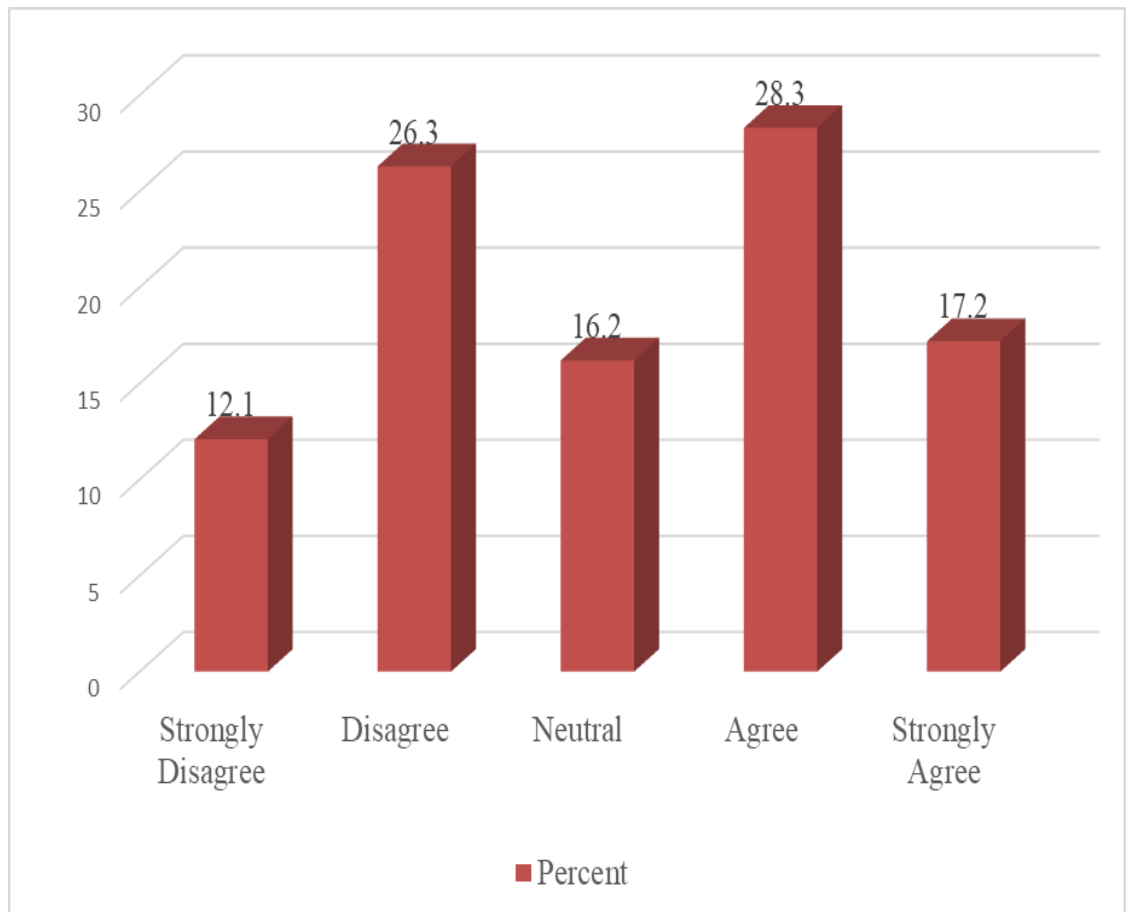


**Figure 14: Improving business management skills (n=99).**

Findings indicates that being in SACCOS, women managed to break down the barrier of education whereby 38.4% disagreed, 16.2% were neutral, 45.5% of the participants acknowledge education and training from their SACCOS breaks down the barrier of education trough providing a chance for a women to empower themselves. The findings of this study show that majority of the women benefited from education and training. This reduced inequality and boosted women confidence that they can also empower themselves and they can also support their family members as well as

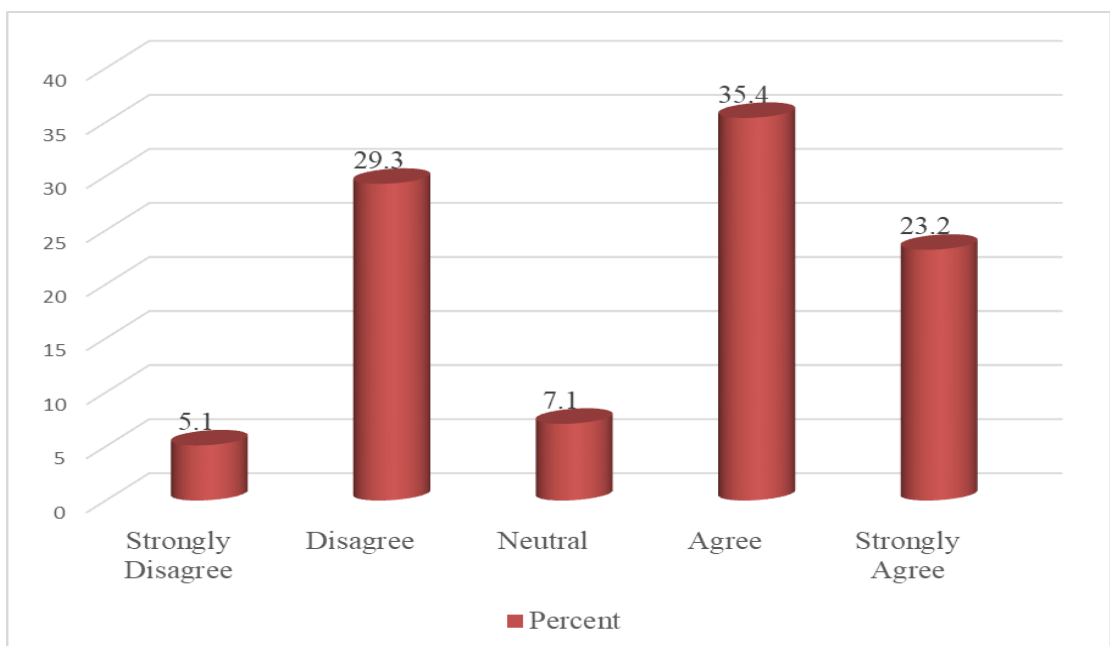
supporting their household needs just like men normally do. This also decreases burden to their spouse as well. This was supported by Chestnut, (2010) who stated that joining SACCOS can improve a person's life and break down barriers to life expenses as microfinance institutions allow members to get opportunities that they would have otherwise missed, and for those who truly wanted to support themselves economically, they are always successful in the business by improving their ability to save and chances of getting small loans that can support them in the business, which improves the households power relations. This is also supported by the findings from a key informant's who said;

*“Most people in our community are unaware that SACCOS can improve people's lives and break down barriers to life expenses because microfinance institutions allow members to get opportunities that they might otherwise miss, especially for those who truly want to support themselves economically and rely on SACCOS services such as micro savings and microloans.” (KI3, 20<sup>th</sup> September, 2021.*



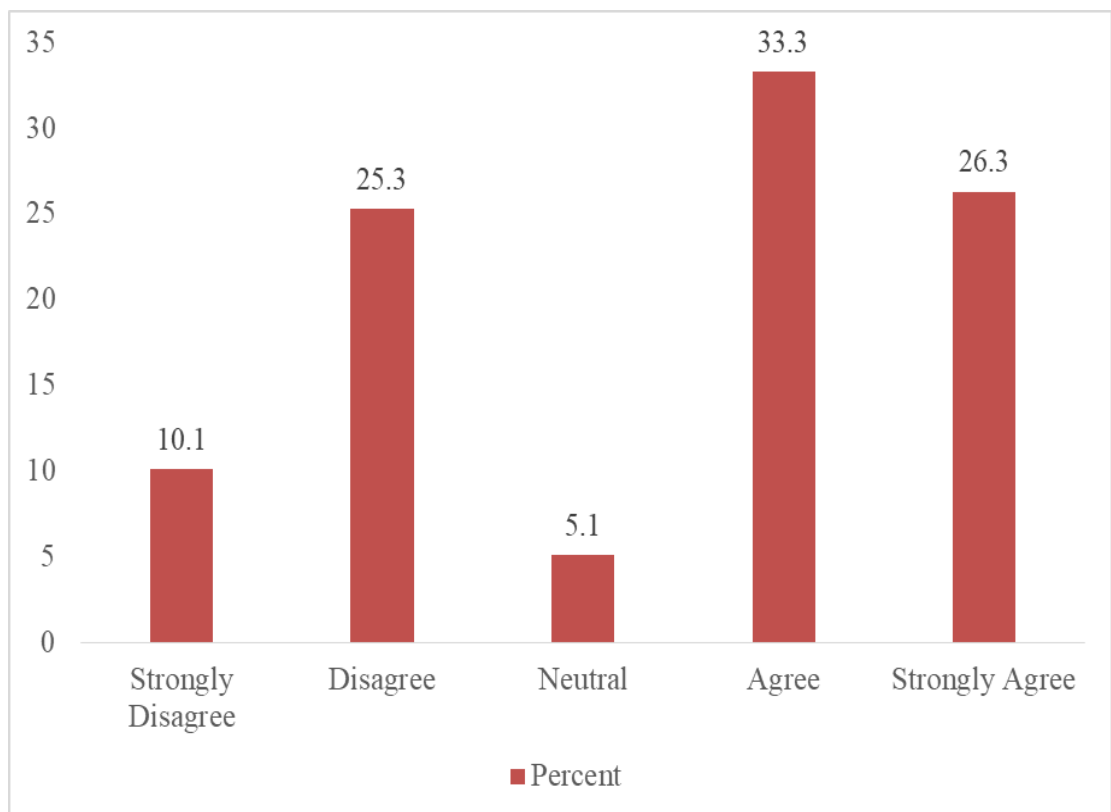
**Figure 15: Removes the educational barrier (n=99).**

The study findings show that through SACCOS women increase confidence whereby, 58.6% acknowledged that SACCOS membership improves confidence. Whereby 36.4% disagreed that and 7.1% of the respondents were neutral. This is because SACCOS capacitated them to engage in business activities, accessing loan that enhance members to afford basic needs of life in different dimensions and thus increases ability, support and manage their families which in turn increases their household power relation as women increase awareness on how to empower themselves and ability to support themselves and reduce dependence to men as well as supporting their household needs when necessary. This is parallel to Johanna, (2013) as portrayed that receiving training and education to members in SACCOS has an impact to stress free and increase capacity of working, and improve stable economy simply because members can access loan at any time and repay back slowly with minimum amount of interest rate. This means they are able to collaborate with their families to repay back the loan, hence attaining better households. Different studies including Rose and Johson (2020) and Mtumakaya *et al.*, (2018) has suggested that when microfinance members to acquire loans it is suggested for them to get small loans first before asking for higher loans since those small loans will provide them with experience enough to know the effect of taking those loans as most of members struggles to pay even small loans.



**Figure 16: Confidence Improvement (n=99).**

Apart from improving confidence, improving business management and removing barrier to educational access, SACCOS has improved women social status. About 35.4% of the respondents strongly agreed, 36.4% disagreed and 5.1% were neutral. Furthermore 59.6% of the respondents strongly agreed that women status were improved as a result of training and education provided by SACCOS that is noted as household power relation improvement. This was due to the fact that education increases ability to support and manage their families which in turn increases their household power relations as women increase awareness on how to empower themselves and ability to support themselves and reduce dependence on men and they can support their household when necessary. This is due to the fact that educated women can manage and take care of the family needs more efficiently than the one who is not well educated. This study goes similar to Kato and Kratzer, (2013) who reported that SACCOS aims at improving their members.



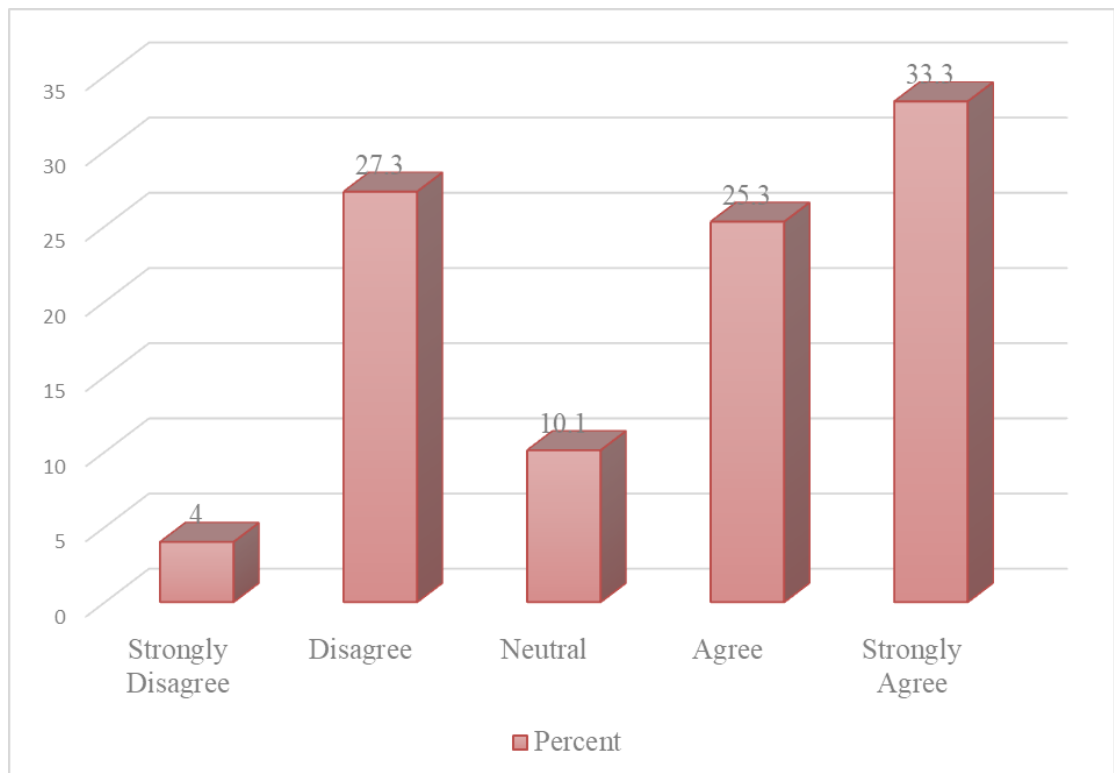
**Figure 17: Women social status improve (n=99).**

The findings indicated that 31.3% of the respondents disagreed, 10.1% were neutral, 58.6% of the respondents agreed that SACCOS improved their attainment of household needs and responsibility. About 59 % of respondents who agreed indicated that women in SACCOS were satisfied through improvement in life status like



household's basic needs which indicates that they perceived SACCOS as a means of improving their household power relation. This implies that besides, education and training, SACCOS services improves attainment of household needs and managing responsibilities as this depends much on the ability of attaining basic and family needs. The SACCOS services aim at improving their members and not otherwise. Studies like Rai and Ravi, (2011) and Ng'ana, (2013) portrayed that the presence of income generating activities and access of loan and savings aims at improving living standards of the members. These findings are also supported by the observation from key informants as one of the participants said that;

*“Personally, I think SACCOS really helps women to improve their household power relations. I have witnessed a lot of women who were financially unstable they were all able to improve their income and even for some here at Kalali were able to manage even small business and they become successful and as an example to other women who ignore the presence of this microfinance institution but honestly here in Kalali women are very active with their social groups.”* KI<sub>1</sub>,20<sup>th</sup> September, 2021.



**Figure 18: Improved attainment of household needs and responsibilities (n=99).**

The study findings are in line with the theory of gender equality that originated within the socialist thought, which blames the existing material inequality in society for most or all of its ills. Socialists assume the feasibility of the elimination or great reduction of this material inequality and with it, the elimination of almost all social inequalities as well as status hierarchies. In line with this assumption, socialists generally expect that the smaller the differentials in standards of living or property in a society, the smaller also the status differentials between men and women. Marxism locates the origins of all inequality more specifically in the private ownership of the means of production by one class and contends that the elimination of all inequalities was affected by the expropriation of the privately owned means of production by the revolutionary proletariat and by their subsequent administration by society for the benefit of all (Engels, 1972).

The cause of women's inferior status is class society and the forms of family organization it produces; once class society is abolished, and the state withers away, the patriarchal family will also disappear. Engels blamed capitalism for the current separation of the place of reproductive work, that is, the family home, from that of productive work, that is, the factory, which has made women's participation in social production more difficult and limited. According to Engels, capitalists want to keep women reproducing the labor force without pay, while serving as a cheap reserve army of labor. His program for full equality for women was their full participation in social production. Engels did not assume that the socialist revolution and the elimination of the capitalists as a class would automatically overcome all the obstacles to women's equality.

Assumptions of the theory concerning household and marriage stress the central importance of women's place in production for their status in society have been developed by Brown (1970, 1975), Sanday (1973), and Lesser Blumberg (1984). Brown's earlier version (1970), based on an analysis of the anthropological literature, explains the greatly varying degree of women's contribution to subsistence production as depending on the degree of compatibility of child with the kind and conditions of subsistence production in each society. Her later explicit theory of gender equality is based on the analysis of the exceptionally high status of women in society. She discovered that this status could not be "attributed to the quantity of women's

contribution to subsistence" because "women's powerful position was the outcome of their control of their tribe's economic organization" (1975).

The theory first additional assumption was that the private family household condemns women to household work and child care and thus to inequality. Women can become equal, then, only through the dissolution of the private family household by the socialization of domestic services and child rearing. Engels's second assumption deals with women's unequal status and financial dependence within marriage. Strengths of Modern sociological feminist theory has continued the severe criticism of the conventional family household for burdening women with all or most of the unpaid domestic and child-care work and of conventional marriage for causing women's economic dependence and limiting their autonomy. As a precondition for gender equality, they call for extensive changes in both the marriage contract and the household division of labor.

Modern liberal feminist theories of gender equality are based on the assumption that in order for women to achieve equal status, all stereotyped social roles for men and women have to be abolished. Conventional women's work roles assign to them the major responsibility for unpaid domestic and especially child-care work, and thus handicap them in their occupational roles. Despite legal rights of women to equality in employment, men use women's actual or presumed domestic handicaps in order to perpetuate de facto discrimination by forcing women into a small number of occupational roles that are segregated according to labor-market types and working-time schedules and that have lower pay and prestige than comparable men's occupations.

Sanday (1973) shows the weakness of the theory by using samples from Murdock's *Ethnographic Atlas* (1967) to test the theory that women's high participation in subsistence production results in high social status. She refutes it by pointing to the existence of societies whose women, though they contribute over half of their society's subsistence, nevertheless have extremely low status. Consequently, she reformulates her theory to say that participation in subsistence production is a necessary but not sufficient condition for women's high status.

The study theory believed that when women are placed in production for their status in society through empowering and giving them equal chances, they can be able to

contribute their valuable ideas and can participate in various activities in the society on which they can gain power relation in their household and society at larger, just because they are economically stable.

## CHAPTER FIVE

### 5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of the Findings

This study established that majority of women were largely hand-capped before they joined SACCOS and started saving and borrowing in the SACCOS in the study. Findings indicate that all women had less control and ownership of assets, and contribution in the household economic activities. Study findings indicated that majority of women faced higher domestic violence and male harassment prior their joining of SACCOS. Findings further indicate that majority of women before they joined SACCOS, had fear of marriage separation. The emergence of SACCOS helped women to serve some money and receive loans and they were able to improve household economic activities. This, increased stability of the family and they were able to increase power in decision making through having ability to handle family needs and expenses. This had positive impact when it comes to household power relation through reduced family burden. Moreover, majority of women reported to face less domestic violence and harassment as they had reduced chance of marriage separation. Therefore, saving and borrowing in the SACCOS had enabled women to improve household income and status and improving household power relations. This was through increasing ability of managing their family such as ability of affording family needs and personal expenses rather than depending on men.

Study findings also indicated that the main purposes for the women to ask for loans were to meet household expenditures such as school fees, start business, expand the business, and service they offer. Findings indicated that the loan from SACCOS were important and can improve women household power relations through providing ability of managing business. The ability of managing business successfully ensures profit which can be used to support themselves economically and reduce dependence and to improve their living condition as well. This could be one of the reasons why findings showed that SACCOS has brought about significant changes, as members have improved their life status through ownership of various assets such as a house, car, farm, house accessories, and land, which they can use to improve their economic status and allow them to improve household power relations by increasing their ability to manage household needs and responsibilities.

Findings further indicate that education and training are important to women and can improve household power relations through increased confidence as a result of training and education provided which allows them to manage their family and business more efficiently. This was due to the fact that education and training allows women to improve business management skills. This also allow them to breaks down the barrier of education, improves women confidence as well as their social status which in turn of attaining and fulfilling household needs and responsibilities. The study findings further indicate that when household income improved, it contributes to annual household income from different sources like transfer earnings, employment income, farm income business earnings, and other remittances. Therefore, findings indicate that joining SACCOS can improve women life and the community at large.

## **5.2 Conclusions**

The majority of women had less asset and freedom before they joined SACCOS and started saving and borrowing as they had less control and ownership of assets and hence contribute less to household economic activities. Moreover, it is concluded that majority of women faced higher domestic violence and male harassment and they had fear of marriage separation before they joined SACCOS. Furthermore, SACCOS helped women to improve household economic activities and thus increases stability of the family and were able to increase power in decision making through having ability to handle some family needs expenses. This reduced domestic violence, harassment and chance of marriage separation. Domestic violence, harassment, and the possibility of divorce were all reduced as a result. Saving and borrowing in SACCOS enabled women to improve household income and status while also improving household power relations by increasing their ability to manage their family, such as the ability to afford family needs and personal expenses. Previously, women were not considered as capable of providing household needs and collaborating with their husbands to improve household power relations.

Regarding the role of loans on women household power relations it is concluded that both short- and long-term loans some influence on household power relation. This could be through providing ability of managing business. The ability of managing business successfully ensures profit which can be used to support women economically and reduce dependence and to improve their living conditions. Several times women who received loans from SACCOS were able to improve their

economic status. This was through establishing different kinds of income generating activities which latter on increase their ability of supporting their family. This is because the main purposes for seeking loans were to meet household expenditures such as school fees, start business and expand their business. Therefore, SACCOS services has contributed to household power relation to SACCOS women beneficiaries and has brought great changes including improving their life status through ownership of homes, car, farm house accessories and land.

It is concluded that education and training are important to household power relations, this is because education increases confidence and allows women to manage their family and business more efficiently. This allows women to improve business management skills which allows them to break down the barriers of education, while improving their confidence and social status. All together this improved their ability of attaining household needs and responsibilities. Therefore, it is concluded that women are able to improve household power relations through having skills and knowledge of performing different economic activities to empower themselves as well as their entire family and community at large.

### **5.3 Recommendations**

- (i). Regarding the contribution of savings on women household power relations, it is recommended that women should be encouraged to save more so that they can generate higher circulation of money. This in turn will allow them to get necessary amount of loans as well. Through those loans they can empower themselves both socially and in economic perspective. The government and institutions responsible for funding the community especially women, community-based organization like TUSONGE Community Organization and other should increase the room for women borrowers so as to bring change to the community. Follow up on borrowed money with strict conditions should be considered by SACCOS. They should examine appropriate asset management in accordance with roles so that women can be protected and enjoy property ownership after joining SACCOS, so improving their family power relationship.
- (ii). Concerning the influence of loan and borrowing on women household power relations, the study recommends that SACCOS in collaboration

with the government through its organs such as the Ministry of Finance showed increase funds for more women to borrow. SACCOS should conduct survey on the sufficient time for loan to be repaid as well as the amount to be given to women. In order to manage this, SACCOS should find better means of making more and more women to have access to the financial services. This could be done through training before undertaking credit facilities for an enterprise, to ensure that they use money for intended purposes only and how to avoid money misuse and diversion of funds so as to ensure they can all improve their household power relations.

- (iii). Regarding the importance of education and training on household power relations it is recommended that there is a need to provide financial education to improve women awareness. In order to achieve this, the SACCOS should give enough loans and allocate substantial budget in order to provide training seminars and workshops through introducing the subject/topic in the national education curricula in secondary schools. It would also help women who borrow from SACCOS to appropriately utilize the borrowed funds due to their knowledge background, rather than merely teaching them when they need loans, as many SACCOS do like Kalali SACCOS.

#### **5.4 Suggestions for Future Research**

The study suggests that a similar study be conducted in other areas in Tanzania, outside Kilimanjaro region for comparison purposes. The study also suggests to investigate the effect of savings and borrowing from SACCOS among women on the male behavior towards women in their households.



## REFERENCES

- Ahlen, M. (2010). Rural Member-Based Microfinance Institutions: *A field study assessing the impacts of SACCOS and VICOBA* in Babati- Bachelor Thesis Sodertons University School of Life Science.
- Aisa Y. J. (2015). *India gets its 1st Carbon Neutral Film". new-kerala. Archived from the original on 2 April 2015. Retrieved 25 March 2015.*
- Anyango, P. (2007) Village Savings and Loan Association; Experience from Zanzibar, Small Enterprise Development, *Journal Practical Action Publishing* 18(1)22-27.
- Auchynnikava, A., and Habibov, N. (2020). Women's decision-making autonomy and utilization of antenatal, natal and post-natal healthcare services: Insights from Tajikistan's national surveys. *The International Journal of Health Planning and Management*, 2(3): 2-4.
- Banerjee, A., Duflo, E., Glennerster, R., and Kinnan, C. (2013), “The Miracle of Microfinance? Evidence from a Randomized Evaluation” <http://www.povertyactionlab.org/publication/miracle-microfinance-evidence-randomized-evaluation>
- Basu, J. P. (2006). *Microfinance and Women Empowerment; An Empirical Study with special reference to West Bengal, Mumbai India.*
- Bee, K., (2007). *Rural Financial Analysis in Tanzania: Financial services in Babati District, Manyara Region, Doctoral Thesis, UNISA.*
- Bhat, S.S., Anand, D. and Khanday, A. (2015). *A Switch in Bringing about Contrasting Responses in Cell Growth: Implications on Cell Proliferation and Apoptosis.* *Molecular Cancer*, 14, 76.
- Biswas, D., (2018). *A role for Chd1 and Set2 in negatively regulating DNA replication in Saccharomyces cerevisiae.* *Genetics* 178(2): 49-59.
- Blattman, C., Green, E., Annan, J., Jamison, J., Aryemo, F., Carlson, N., Emeriau, M., (2017). “Building Women’ s Economic and Social Empowerment Through Enterprise: An Experimental *Assessment of the Women’ s Income Generating Support (WINGS) Program in Uganda*”, 1(3): 12-15.
- Borode, M. (2011). Empowering Women through Credit Facilities for sustainable Development in Developing countries: *International Journal of Vocation and Technical Education.* 3(4): 12 – 16.

- Brannen, C. (2010). *Study on Impact of Village Saving and Loan Association Program in Zanzibar*, Tanzania Bachelor Thesis, Wesleyan University.
- Brown, K. (1970). "A Note on the Division of Labor by Sex." *American Anthropologist* ,7(2):10 -73.
- CARE International Tanzania (2006). *Village Savings and Loans and women's empowerment: Strategic impact inquiry (SII)* Dar es salaam, Tanzania.
- Cheng, K. (2020). *Sustainable Empowerment Initiatives among Rural Women through Microfinance Borrowings in Bangladesh*. South China Agricultural University: Guangzhou 510642. China.
- Chestnut, D. (2010). *Role of Microfinance Institutions, from the World Wide Web*: [http://www.ehow.com/about\\_6744897\\_role\\_microfinance--institutions.html](http://www.ehow.com/about_6744897_role_microfinance--institutions.html). Retrieved March 22, 2018.
- Chhay, D. (2011). *Women's Economic Empowerment through Microfinance in Cambodia*. *Development in Practice* 21:1122-1137 DOI: 10.1080/09614524.2011.606891.
- CIDA, (1992.) *CIDA's Policy for Environmental Sustainability*. Provides a quick overview of CIDA's objectives and commitments for sustainable project development in developing countries.
- Datzberger, S., and Le Mat, M. L. (2018). Just add women and stir: Education, gender and peacebuilding in Uganda. *International Journal of Educational Development*, 59(2), 61-69.
- Druschel, K., (2011) "*State of the Microcredit Summit Campaign Report 2001.*" Washington, DC: Microcredit Summit Campaign Secretariat.
- Engels, Friedrich. ([1884] 1972). *The Origin of the Family, Private Property, and the State*. New York: Pathfinder Press.
- Gakindi, M. (2011). *Managing for Impact: the case of Kalali women dairy cooperative society*
- Hashemi, S. M., Schule, S. R., and Riley, A. P. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24(4), 35–54.
- Hulme, D., and P. Mosely. (1996) *Finance Against Poverty*. London: *Routledge Poverty Journal*. 12(21) 4-33
- Johanna R. (2013), *Women's Empowerment Through Microfinance: A Case Study on Burma*, <https://liveatlund.lu.se/intranets/LUSEM/NEK/mfs/MFS/229.pdf>

- Kabeer N, (2005). Is Microfinance a Magic Bullet for women's empowerment? Analysis of findings from South Asia, *Economic and Political Weekly Review*,4(7) 9-18.
- Karl, T. (2015). Categories Global Development, *Theories of development tags economic development, inequality, neoliberalism, structural adjustment programmers, Theories of development.*
- Karlan, D. Savonittob, B., Thuysbaertb, B., and Udrya, C. (2017). Impact of savings groups on the lives of the poor, *Economic Science*. 12(7): 7-18.
- Kato, P. M and Kratzer, J. 2013). Empowering Women Through Microfinance. Evidence from Tanzania. *Journal of Entrepreneurship Perspectives*. 2 (I): 31-5.
- Kessy, S, S. A and Urio, F. (2006). *The contribution of Microfinance Institutions to Poverty reduction in Tanzania*. Research Report No. 063-REPOA, Mkuki na Nyota Publishers, Dar es Salaam.
- Khan, R. E. A, and Noreen, S (2012). Microfinance and Women Empowerment: A Case Study of District Bahawalpur (Pakistan). *African Journal of Business Management*, 6(12), 14-21.
- Khandakar, E. and Constantine P. D. (2004) "Microfinance and Third World Development: A Critical Analysis" *Journal of Political and Military Sociology*. 8(12), 14-21.
- Kihongo R. M. (2005). Impact assessment of Village Community Bank (VICOBA). A *Microfinance Project Ukonga Mazizini*. Unpublished MSc. Thesis the Open University of Tanzania and Southern. New Hampshire University. *Journal of community development*, 5(13): 23-45.
- Kothari, C. (2004). *Research Methodology Methods and Techniques 2nd Ed*, New Age International Publishers Limited, New Delhi, India Vol.4 No.3.
- Kottegoda, S. (2016). Bringing home the money: Migration and poverty in gender politics in Sri Lanka. In *Poverty, gender and migration* New Delhi, IN: SAGE Publications. 2: 49–71.
- Ksoll, C. (2015). Impact of village savings and loans associations: evidence from a cluster randomized trial. *Journal of development economics*, 120, (1) 70-85.
- Lorraine, D. and Patricia, J. C. (1999). The Importance of Power Relations for the Division of Household Labor. *The Canadian Journal of Sociology*. Cahiers

- canadines de sociologies *Canadian Journal of Sociology*, 24(1) 35-51.
- MacLeod, A. (2019). Interpretative Phenomenological Analysis (IPA) as a tool for participatory research within Critical Autism Studies: A systematic review. *Research in Autism Spectrum Disorders*, 64(4): 49-62.
- Mhando, P. C. (2018). Managing in the Informal Economy: The Informal Financial Sector in Tanzania. *Africa Journal of Management*, 4(3), 82-35.
- Mmasa, J. (2017). Determinants of Smallholder Women Farmers Access to Informal Credit in Tanzania. A case of Singida and Chamwino Districts. *International Journal of Economics and Business Management* 3(2): 78-95.
- Mtamakaya, C. (2018). Microcredit and its Impact on Women's Economic Empowerment: Some evidence from Moshi Tanzania. *Science Journal of Business and Management* 6(3):66-73.
- Mtamakaya, C., Kessy, J., Jeremia, D., Msuya, S., and Stray-Pedersen, B. (2018). The impact of microfinance programmes on access to healthcare, knowledge to health indicators and health status among women in Moshi, Tanzania. *Tanzania Journal of Health Research*, 20(2):46-49.
- Mugenda. O. M. and Mugenda. A. G. (1999). *Research Methods: Quantitative and iii Qualitative Approaches* Nairobi Acts Press.
- National Census, (2012). The official Map of Tanzania with New Regions and Districts, Ministry of Lands, Housing and Human Settlements Development.
- Ng'ana, J. J. (2013). *The Contribution of Microfinance Institutions in Development of Small Enterprises at Ilala Municipality*, Mzumbe University.
- Ngowi, A.S(2021). Contribution of SACCOS in The Growth of Small Enterprises: Evidence from Tujikomboe SACCOS in Moshi District, Kilimanjaro Tanzania, *Journal of Co-operative and Business Studies (JCBS)*. 6(33): 14- 26.
- Nicia, G. and Luisa, S. (2020). A gender-based assessment of Science, Technology and Innovation ecosystem in Mozambique. *African Journal of Rural Development*, 5(1), 79-95.
- Okurut, F. N. and Narayana. N. and Molefe, E. (2012). "Microfinance and Household Welfare in Botswana: A Case study", *International Journal of Education and Information (IJEI)*, 3(1):71-80.

- Patrick J. Hughes M. D. H. (2015). *Leading Change and Innovation Through "Organizational Laundering"*. First published: 15 December 2015.
- Qian, Y., and Jin, Y. (2018). Women's fertility autonomy in urban China: The role of couple dynamics under the universal two-child policy. *Chinese Sociological Review*, 50(3): 275-309.
- Rahman, S. (2007). *The impact of Microcredit on poverty and women's empowerment: A case study of Bangladesh*. An unpublished Doctoral Dissertation, School of Economics and Finance, University of Western Sydney, Australia.
- Rai, A., and Ravi, S. (2011). Do Spouses Make Claims? Empowerment and Microfinance in India. *World Development*, 39(6): 913–921.
- Raphael, I. (2011). "Community Participation - No More Cholera". *Inwent.org*. Archived from the original on 2011-06-15. Retrieved 2011-03-18.
- Rose, J., and Johnson, C. W. (2020). Contextualizing reliability and validity in qualitative research: toward more rigorous and trustworthy qualitative social science in leisure research. *Journal of Leisure Research*, 3(1); 1-20.
- Sanday, P. R. (1973). "Toward a Theory of the Status of Women." *American Anthropologist* 75:1682-1700. 1981. *Female Power and Male Domination*. Cambridge: Cambridge University Press.
- Sarkar, A. R. (2000). *Women in microcredit and their empowerment—Case study of BRAC societies under Sherpur Upazila of Bogra District*. Bogra: Tajma Art Press.
- Saunders M., Lewis P. and Thornhill A., (2009). *Research methods for business students*, fifth edition. Pearson Education Limited. United States.
- Saunders, M., Lewis, P. and Thornhill, A. (2007). *Research Methods for Business Students*. 4<sup>th</sup> Edition, Financial Times Prentice Hall, Edinburgh Gate, Harlow.
- Schaltegger, C. A. and B. Torgler (2007). Government Accountability and Fiscal Discipline: A Panel Analysis with Swiss Data, *Journal of Public Economics*. 6(91): 117-140.
- Schneider, F. and Enste, D. H. (2002). *The Shadow Economy*. *An International Survey*. Cambridge: Cambridge University Press.
- Schneider, F. (2005). *Shadow Economies of 145 Countries All Over the World: What Do We Really Know?* CREMA Working Paper 2006-01, Basel, Center

*for Research in Economics, Management and the Arts.*

- Schneider, F. (2005). Shadow Economies of 145 Countries All Over the World: What Do We Really Know? CREMA Working Paper 2006-01, Basel, *Center for Research in Economics, Management and the Arts.*
- Schneider, F. (2005b). Shadow Economies Around the World: What Do We Really Know? *European Journal of Political Economy*. 1(21): 598-642.
- Schneider, F. and Enste, D. (2000). Shadow Economies: Size, Causes, and Consequences, *Journal of Economic Literature*. 3(38): 77-114.
- Stamm, L., and Ryff, C. D. (2019). *Social power and influence of women*: Routledge. *International Journal of Gender Studies in Developing Societies*, 7(4), 29-31.
- Swain, M. (2000). *The output hypothesis and beyond: mediating acquisition through collaborative dialogue*. In Lantolf, J.P., editor, *Sociocultural theory and second language learning*, Oxford: Oxford University Press, 97-114.
- Swain, M. (2000). *The output hypothesis and beyond: mediating acquisition through collaborative dialogue*. In Lantolf, J.P., editor, *Sociocultural theory and second language learning*, Oxford: Oxford University Press, 97-114.
- Tandon, T. (2016). Women empowerment: perspectives and views, *The International Journal of Indian Psychology*, 5(3):3-8.
- Uddin, J., Hossin, M. Z., and Pulok, M. H. (2017). Couple's concordance and discordance in household decision-making and married women's use of modern contraceptives in Bangladesh. *BMC women's health*, 17(1), 10-71.
- UNDP, 2021. *United Nations Development Programme One United Nations Plaza New York, NY 10017.*
- URT, (2006). *332 Incorporates all amendments up to 30th November, 2006 and is printed under the authority of Section 4 of the Laws Revision Act, Cap.4.*
- Vyas, S. (2018). Maintaining respect-men, masculinities, and domestic violence against women: insights from informal sector workers in Tanzania. *International Journal of Gender Studies in Developing Societies*, 2(4): 299-315.
- World Bank, (2020). *Procurement in investment project financing goods, Works, Non-Consulting and Consulting Services Fourth Edition November 2020.*

Wrigley-Asante, C. (2011). Out of the Dark but Not Out of the Cage: Women's Empowerment and Gender Relations in the Dangme West District of Ghana. *Gender, Place and Culture*, 13(9):1–20.

## **APPENDICES**

### **APPENDIX I: Questionnaire**

Dear Respondent,

My name is **Magreth Ibengwe**, a masters of Co-operative and Community Development student at Moshi Co-operative University, Tanzania. I am currently carrying out a study on “The influence of MFIs on household power relations to women beneficiaries Kalali SACCOS LTD-Hai District,” as requirement for partial fulfilment of masters’ degree programme. I kindly request that you take a few minutes of your time to respond to the questions herein. All information collected will be used for academic purposes only and treated with utmost Confidentiality. Thank you for your cooperation.

### **PART I: GENERAL BACKGROUND INFORMATION**

The questions asked in this section will be used for classification only. Please Tick [√] the most appropriate alternative (s) or fill in the blanks.

1. Age
  - a. Less than 20 years
  - b. 21 -30 years
  - c. 31- 40 years
  - d. 41 and above
  
2. Marital status
  - a. Single
  - b. Married
  - c. Widow
  - d. Marriage separation
  
3. Level of education
  - a. Primary education
  - b. Secondary education
  - c. College education
  - d. Any other (specify)
  
4. Name of the SACCOS.....
  
5. What is the size of your household?
  - a) 1-3
  - b). 4-6





5. Please indicate whether the following power relation in household have been contributed by your access to MFIs services.

Activity	Increased	Somehow increased	Neutral	Not increased	Worsen
Control and ownership of assets					
Improved decision making					
Contribute household economic activity					
Domestic violence					
Marriage separation					
Men harassment					

6. Please indicate whether the following services provided by SACCOS have association with women power relation in the household level before and after joining the SACCOS.

Activities	Before	Tick	After	Tick
Control and ownership of assets	Improved No improvements		Improved No improvements	
Improved decision making	Improved No improvements		Improved No improvements	
Contribute on house -hold economic activity	Improved No improvements		Improved No improvements	
Domestic violence	Increase Decrease		Increase Decrease	
Breaking of the marriage	Increase Decrease		Increase Decrease	
Men harassment	Increase Decrease		Increase Decrease	

**Part D: The influence of loan on household power relation**

7. Types of loan offered

- a. Long term loans
- b. Short term loans

8. How many times have you received loans from your SACCOS?

- a. One
- b. Two
- c. Three
- d. Four

9. Can you list amount of loan taken from your SACCOS?

- a. 100,000 – 5,000,000
- b. 5,001,000 – 10,000,000
- c. 10,001,000 – 20,000,000
- d. 20,000,000 and above.

10. Have you managed to pay back the whole loans?

- a. Yes
- b. No

11. If the answer is no, give reasons and if it is yes how

.....

12. Please indicate the type of assets you own before and after joining SACCOS

<b>Assets Owned</b>	<b>Before</b>	<b>After</b>	<b>Household power relations approach (improve/worsens)</b>
House			
Car			
Farm			
Motorcycle			
House accessories			
Land			
Business assets			

**Part E: The importance of education and training**

13. Do you receive any training and education in your SACCOS?

a. Yes

b. No

**Please tick to show the importance of education and train in the household power relation.**

Statement	Agree	Agree	Neutral	Disagree	Disagreed
Helps in improving business management skills,					
Breaks down the barrier of education					
Improves confidence					
Improve women social status					
Improves attainment of household needs and responsibilities					

**Thank you, very much for your Cooperation!**

**APPENDIX II: Interview guide normal members**

1. Name of SACCOS.
2. When was it established?
3. Services offered by SACCOS
4. What benefits members get from the SACCOS?
5. On your view what will be challenge of the SACCOS on improving women household power relation?
6. What measures can be adopted by SACCOS on improving women household power relation?
7. What are the positive (+ve) household power relation resulting from women access to MFIs (SACCOS) services?
8. What are the negative (-ve) household power relations result from women access to MFIs (SACCOS) services?

**Thank you very much for your cooperation!**

**APPENDIX II: Interview guide for Key informant's**

1. What benefits members get from the SACCOS?
2. On your view what will be challenge of the SACCOS on improving women household power relation?
3. What measures can be adopted by SACCOS on improving women household power relation?
4. What are the positive (+ve) household power relation resulting from women access to MFIs (SACCOS) services?
5. What are the negative (-ve) household power relations result from women access to MFIs (SACCOS) services?

**APPENDIX VIII: PUBLISHABLE MANUSCRIPT**

INFLUENCE OF MICROFINANCE INSTITUTIONS SERVICES ON WOMEN  
HOUSEHOLD POWER RELATIONS IN TANZANIA: A CASE OF KALALI  
SACCOS LTD IN HAI DISTRICT, KILIMANJARO REGION

<sup>1</sup>Magreth Ibengwe and <sup>2</sup>DR.Luka Njau

<sup>1</sup>Master student at Moshi Co-operative University, Tanzania  
shendamage@gmail.com

<sup>2</sup> Senior Lecture, Department of Co-operative and Community Development  
Moshi Co-operative University, Tanzania, Email:lukasnjau@yahoo.com

Intended Journal of Publication: Journal of Future Co-operative and Community  
Development Studies

**INFLUENCE OF MICROFINANCE INSTITUTIONS SERVICES ON  
WOMEN HOUSEHOLD POWER RELATIONS IN TANZANIA:  
A CASE OF KALALI SACCOS LTD IN HAI DISTRICT, KILIMANJARO  
REGION**

**Magreth Ibengwe<sup>1</sup>**

***ABSTRACT***

*This study investigated the role of microfinance institution services on women household's power relations. The study used cross-sectional research design with the population of 153 women who are members of Kalali SACCOS in which the sample of 99 respondents was drawn from the population. This study used both purposive and simple random sampling techniques whereby both primary and secondary data were collected. Qualitative data were analyzed using content analysis technique whereby quantitative data were analyzed with the aid of Statistical Package for Social Science (SPSS) in which descriptive statistics and inferential statistics method were used. Findings indicated that both savings and access of finance together with education and training are important to household power relations since it improves business management skills, allows women to break the barrier of education, improves confidence, women social status as well as improves attainment of household needs and responsibilities. It is concluded that the majority of women were less developed prior to saving, acquiring loans and getting education and training when compared to post joining SACCOS, since through SACCOS services women were able to increase ownership of assets as well as increased ability of managing household needs. Therefore, the study recommends that the SACCOS in collaboration with the government through its organs such as the Ministry of Finance and community-based organization like TUSONGE should increase funds for more women to borrow and allocate substantial budget in order to provide training seminars concerning microfinance institution services in relation to household power relations.*

***Key words: Microfinance institutions, Women household power relations***



## 1. INTRODUCTION

In the 21st Century, the world still experiences women to be the major victims of poverty. Microfinance institutions such as Savings and Credit Co-operative Societies (SACCOS) are viewed as economic development approach that contributes to the wellbeing of rural societies(Hughes *et al.*, 2015). However, this may also result into the improvement of power relations within the household and thus lead to increased risk of domestic violence from men trying to re-assert control(Aísa, 2014).

Taking the Tanzanian perspective, the formation of microfinance institutions in Tanzania such as SACCOS, in one-way that helps women to overcome the challenges by securing business loans and to increase their income. One of the areas of growing concerns, especially in sub-Saharan African contexts including Tanzania is women economic empowerment schemes.However, their access to such services is likely to alter the power relations within the household and thus lead to increased risk of domestic violence from men trying to re-assert control. It is likely also to result into marriage separation due to financial power of women, poverty due to high loan's interests and repayment, harassment to men and some of family's properties to be sold due to failure of repayment as loan defaulters (Aísa, 2014).Therefore, this study will focus on tracing the household power relations in terms of economic and social aspects such as control and ownership of assets, role in a decision making, economic activities, domestic violence among the women microfinance beneficiaries particularly SACCOS.

In Tanzanian societies women households' power relations attract inadequate consideration. Women are not balancing power with their spouses in their households engaging in socio-economic activities by using services that are provided by microfinance institutions(Stehr and Voss, 2019). Families have been in bad relationships as men complain to their wives for being busy with their activities instead of caring family at households(Joslin, 2019). Households power relations in productive activities result into increased risk of domestic violence from men trying to re-assert control and marriage separation(Mhando, 2018). High loan's interest rates cause household properties to be sold due to failure of repayment as loan defaulters. In responding to the above situation, the governments among the less developed countries, particularly Tanzania initiated efforts including primary education to all and gender equality promotion campaign(Stamm and Ryff, 2019).

It has been reported that, many families in African countries including Tanzania have been consistently ranked to increasing family-based violence and the other hardships facing women while engaging themselves in income generating activities through joining in microfinance institutions to get financial and non-financial services such as loans, savings and education and training especially business training and entrepreneurial skills particularly from SACCOS (Nicia and Luisa, 2020, Vyas, 2018). Qian and Jin (2018) revealed that women are balancing power with their spouse in their households through engaging them in socio-economic activities through microfinance institutions. Uddin *et al.*, (2017) found no power balance between spouses in their households as more affiliated with such activities influenced by microfinances services. However, the violence against women is prevalent in every corner of the world. Studies do not put clear the means women are using to balance power in their households; rural households in particular. In light of that, this study intended to investigate the influence of microfinance institutions services on household power relation to women beneficiaries. The specific objectives of this study were to:

- iv. Establish the contribution of savings on women household power relations.
- v. Asses the influence of loan on women household power relations.
- vi. Find out the importance of education and training on women household power relations.

## **2. METHODOLOGY**

### **2.1 Data and Sample**

The study used a cross-sectional design as findings give an opportunity to view different problems. Hai district was chosen to assist the researcher in evaluating several variables regarding the influence of SACCOS on women's household power relations. This design allows more data to be observed and originality of the study and keen analysis of data and other findings related to the research. The study was conducted in Hai District in Kilimanjaro Region. Kalali SACCOS LTD with more than 153 women who are its beneficiaries was selected. The co-operative was established in 2006 with the registration number of KLR 664. According to the 2012 census, the population of Hai District was 210,533 (URT, 2012). The study used a sample of 99 women respondents who were the SACCOS beneficiaries and 5 key informants as well as District Cooperative officers and MoCU staff. The targeted

population of this study was 153 women who are the members of Kalali S ACCOS found in Hai District in Kilimanjaro Region. In the context of this study, the sample was determined by using the formula developed by Yamane (1967) as shown below.

This study used purposive sampling technique which was essential to select the SACCOS where the sample was drawn and respondents were selected. Simple random sampling technique was used to select 99 respondents from among 153 women SACCOS members. On the other hand, Purposive selection provided 5 key informants who included Kalali Saccos Ltd officers. The key informants were purposively selected since they are involved in day-to-day credit processing, screening and delivery. Both qualitative and quantitative data were collected from from Kalali SACCOS members, microfinance magazines, policies and financial reports by various authorized or published and non-published materials which relates to the research problem. Secondary data included services offered by SACCOS, women savings as well as types of business. This included the relationship between SACCOS services and women household power relation.

Questionnaires were administered to selected members in the study areas. The survey included both open-ended and closed-ended questions. Respondents were visited at their places and were asked for their consent to participate in the study. Interview was conducted using interview guide as a tool for people with personal knowledge and experience with SACCOS services and operations including experienced members as well as people who are in SACCOS management.

## **2.2 Data Analysis**

In this study both qualitative and quantitated data were analyzed. Qualitative data were analyzed using content analysis technique for that case conceptual content analysis was applied in which researcher had documented all relevant information from interviews and quantitative data were analyzed with the aid of Statistical Package of Social Science (SPSS) in which objective number (i) the contribution of savings on women household power relation descriptive statistics were analyzed. Objective (ii) The influence of loans on women household power relations both descriptive and inferential statistics were used in which a paired sample t test were used. In the objective (iii) in determining the importance of education on women household power relations only descriptive statistics were applied.

Cronbach's alpha ( $\alpha$ ) coefficient, which is the most typically employed for multi-item scales at the interval level of measurement, was used to pre-test the questionnaire for internal reliability and consistency. It simply takes a single administration and delivers a one-of-a-kind estimate of a scale's internal consistency. Validity and reliability are vital in quantitative research, but they may also be used in qualitative studies. The validity is described as construct validity. It considers whether the research or study results are true and the reliability determines the extent to which the findings are consistent over time. Validity in relation to research is a judgment regarding the degree to which the components of the research reflect the theory, concept, or variable under study (Streiner and Norman, 1996).

### **3. FINDINGS AND DISCUSSION**

#### **3.1 The Contribution of Savings on Women Household Power Relations**

77.6% of the respondents said they established farming after receiving loans from microfinance institution. 72.4% said they were able to start animal keeping while 65.3% started vending business that supported their family. SACCOS members have chance to support their family members through attaining household needs. This has improved household power relations simply because men were the once's participating in economic activities like farming, vending and small shops.

**Table 1: The economic activities established after receiving the loans (n=99).**

<b>Economic activities</b>	<b>N</b>	<b>Percent%</b>	<b>Percent of Cases%</b>
Farming	76	28.8	77.6
Shops	53	20.1	54.1
Animal keeping	71	26.9	72.4
Vending Business	64	24.2	65.3

#### **Response based on multiple response questionnaires**

##### **3.2 The rate of success in the business**

The study sought to investigate whether women who used SACCOS loans to establish business were successful or not. 70% of the respondents said they benefited from the business they established where 29.3% said they had not benefited at all as they had higher expenses than income. This study findings shows that majority of women were successful with their business and were able to support their family both socially and economically. The majority of the members were able to raise their level of assets by purchasing a farm, motorcycles, house accessories, and land, according to the

findings. This demonstrates how SACCOS has benefited them both socially and economically. As a result of their improved social and economic lives, they are able to improve their household power relations, as well as their social and economic empowerment, and live a happy life.

### **3.3 The contribution of savings and borrowing to women household power rations**

In investigating the relation of savings in the women household relation a Likert scale of 5 point was used and different statements were formulated. Regarding whether prior to the savings in the microfinance institution women had improved control and ownership of assets, the study findings indicated that 52% said they were not, 30.3% of the respondents were neutral while 17% of the respondents said the control and ownership increased. Moreover, findings indicated that prior to women joining SACCOS their control and ownership of assets was low. The study findings indicate that 47% of the respondents said there was no increase, 27% said decision making has increased and 25% were neutral. Furthermore, findings indicate that before the savings women had low ability of making decision in their household but after becoming SACCOS members, they were able to support their family members.

The other area of interest was the women economic status prior to savings. The findings revealed that 34% of the respondents said that the economic activity status was positive. 22% were neutral and 43% of the respondents said the economic status was poor. On the other hand, 20% of respondents said domestic violence was not sharp prior to savings; about 28% remained indifferent while 51.2% of the respondent said domestic violence was high prior to savings. This trend started to change with savings in SACCOS.

Concerning separation in marriage prior to savings and borrowing, separation levels stood at 45% who said separation decreased. 21% of the respondent said that they had no opinion. Other 33% of the respondents said marriage separation was not high. This risk declined after women joined SACCOS. Regarding women harassment by men 35% said this was increasing prior to joining SACCOS. About 30% said that women harassment was on the increase. About 34% of the respondents said that women harassment was not on the increase. These study findings indicated that the issue of men harassment was higher before they joined SACCOS and started saving in the

Kalali SACCOS. This study finding indicated that majority of women joined Kalali SACCOS to improve their social economic status this also includes improving household power relations.

**Table 2: Women status before starting saving in the SACCOS (n=99).**

Statement	SA%	A%	N%	D%	SD%
Control and ownership of assets	34	14	30.3	40	12
Improved decision making	10	17	25	41	6
Contribute household economic activity	15	19	22	33	10
Domestic violence	12	8	28	31	20.2
Marriage separation	20	25	21	6	27
Men harassment	13	22	30	17	17

**Table 3: Women status after starting saving in the SACCOS (n=99)**

Statement	SA%	A%	N%	D%	SD%
Control and ownership of assets	39	29	13	9	9
Improved decision making	46	37	8	8	1
Contribute household economic activity	47	33	8	8	3
Domestic violence	41	31	3	10	14
Marriage separation	46	28	9	8	10
Men harassment	54	14	11	8	12

Findings indicated regarding whether savings had improved the control and ownership of assets, the finding indicated that 68% of the respondents said their control and ownership were increased, 13% of the respondents were neutral while 18% of the respondents said their savings had not increased. These study findings indicated that before women joined SACCOS their ownership of assets was low when compared to when they joined SACCOS in the study area. This shows that women were in good position to interact more positively with their household members as they were able to support their needs. Regarding whether savings in the SACCOS has improved women decision-making in the house findings indicated that 83% of the respondents said that their decision-making power has increased, 8% were Neutral and 8% said decision making power has not increased. These study findings indicate that microfinance institution did help in improving women decision power. This could be due to the ability of women to manage some family expenses such as the ability of paying house bills and ability to support their children education.

Furthermore, it seems that women economic activities have increased since they joined SACCOS. About 80% of the respondents were positive while 11% disagreed. This shows that the majority of the women acknowledge that saving improved their

household economic activities such as small business they owned especially those involved in the retail shops and vending business. Regarding whether savings from SACCOS has decreased domestic violence, the majority (72%) of the women said it has decreased domestic violence. About 3% were Neutral and 24% of the respondents said domestic violence has increased. The study finding indicated that the majority of women were able to reduce domestic violence through having ability of saving in the SACCOS. This indicates that through SACCOS they were able to develop good relationship with their spouse.

Marriage separation is anticipated to be on the decline as a result of people joining SACCOS savings and increasing their borrowing ability and getting involved in business. The findings show that the majority of women (72%) indicated that the incidents of the separation has declined, while about 9% were indifferent and 18% of the respondents indicated that the separation incidents has increased. The study findings indicated that majority of women were able to reduce chance of marriage separation, on the other hand women harassment seems to be on the decline after joining SACCOS and get involved in productive work. The findings show that about 68% of the respondents agreed that women harassment has declined and only 8% said that women harassment has increased since the ardent of SACOSS in Kalali. According to the conclusions of this study, women were able to enhance their status through saving and borrowing in SACCOS. Men were less likely to harass women since they were allowed to make decisions and participate in home economic operations. This enhances the power relationship between men and women in the home since women are given opportunities to participate in household economic activities such as decision-making, while previously men were the only ones participating in economic activities.

### **3.4 Women household power relation before and after savings and borrowing**

This part aimed at investigating how household power relation was improved since starting savings and borrowing. Descriptive statistics were used in which mean and standard deviation were used to show how savings have made a difference and borrowing contributes to household power relations to women beneficiaries in the study area. The findings were arrived at by using the likert scale of 5-point scale. Before joining SACCOS, a mean of 3.44 and a standard deviation of 0.982 were achieved, while a mean of 2.19 and a standard deviation of 1.299 were obtained

afterward. This demonstrates that the majority of respondents believe that saving improves control and ownership of goods like property, cars, and household accessories like television and radio. In terms of whether SACCOS enhanced decision-making, the findings show that before women started saving, they had a mean of 3.16 with a standard deviation of 1.104, and after joining SACCOS, they had a mean of 1.78 with a standard deviation of 0.910. This indicates that the majority of respondents agree that savings from their microfinance institution have improved their ability to make wise decisions, including in sustaining their families.

Moreover, it is common knowledge that savings has contributed in the household economic activity. A mean of 3.04 with standard deviation of 1.245 were obtained before and after a mean of 1.86 and standard 1.069 which indicates that majority of the women were able to contribute in the household economic activity soon after starting savings and joining SACCOS. About whether savings has decreased the domestic violence, the study findings indicated that before savings started a mean of 3.39 with standard deviation of 1.244 were obtained. This indicates that soon after starting savings the domestic violence had decreased as women were in good position to support themselves rather than depending to their husband.

Concerning marriage separation, the study findings indicated that a mean of 2.95 with standard deviation of 1.49 were obtained before savings started in the SACCOS and after joining the SACCOS a mean of 2.09 with standards deviation of 1.341 were obtained. This shows that marriage separation decreased soon after women started savings. The findings indicated that women harassment decreased. A mean of 3.03 were obtained with standard deviation of 1.27 before savings started and a mean of 2.09 with standard deviation of 1.443 were obtained. This shows that women harassment decreased after they starts saving in the SACCOS.

This study findings show that savings in the microfinance institutions allowed women members to improve in different areas with average mean of 3.16 compared to 3 before savings and a mean of 2.39 after women started savings with standard deviation of approximately 1 which shows that majority of women a knowledge to witness improvement based on the statement which indicates that women were able to improve household power relation as a result of being SACCOS member in the study area.

**Table 4: Women household power relation before and after savings (n=99)**

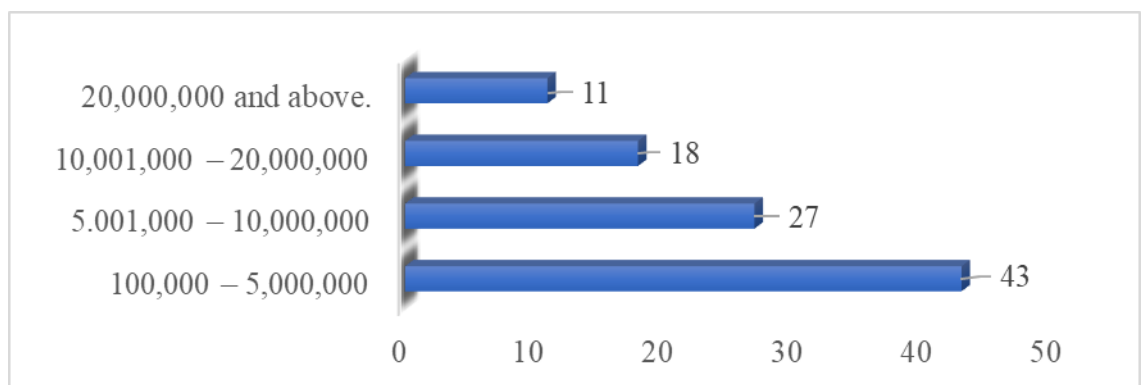


<b>Statement Before</b>	<b>Mean</b>	<b>SD</b>	<b>Statement after</b>	<b>Mean</b>	<b>SD</b>
Control and ownership of assets	3.44	0.982	Control and ownership of assets	2.19	1.299
Improved decision making	3.16	1.104	Improved decision making	1.78	0.910
Contribute household economic activity	3.04	1.245	Contribute household economic activity	1.86	1.069
Domestic violence	3.39	1.244	Domestic violence	2.24	1.443
Marriage separation	2.95	1.494	Marriage separation	2.09	1.341
Women harassment	3.03	1.273	Women harassment	2.09	1.443
<b>Total</b>	<b>19.01</b>	<b>6.23</b>	<b>Total</b>	<b>14.34</b>	<b>7.496</b>
<b>Average</b>	<b>3.16</b>	<b>1.03</b>	<b>Average</b>	<b>2.39</b>	<b>1.2</b>

### 3.5 The influence of loan on household power relations to women beneficiaries

The research question aimed to assess the influence of loan on household power relations to women beneficiaries so as to investigate the contribution of loans services on household power relation to women. The statement focus on how the type of loan has contributed to household power relation, purpose of microfinance loans, knowing the times and amount that members have received loans from SACCOS. In this study members were also asked to indicate if they had ever managed to repay the whole loans as well as the assets owned before and current owning as the result after joining SACCOS.

The findings showed that 43.4% of the participants have managed to take between Tzs 100,000 – 5,000,000/= of loan from SACCOS, 27.3% have accessed Tzs 5,001,000 – 10,000,000/=, 18.2% have taken amounts between Tzs 10,001,000 – 20,000,000/= and 11.1% accessed above Tzs 20,000,000. Since the findings show members access the minimum loan of Tzs100,000 the loan, were accessed. The distribution of amount depends on activities of members and purpose of seeking loan.



**Figure 19: Amount of loan taken from SACCOS (n=99)**

### **3.6 Assets ownership before and after joining SACCOS**

This part aimed to investigate assets owned before and after joining SACCOS. The Likert scale with five items were used. The mean was used to compare the difference if the participants have assets ownership or not. The findings show that the average score with standard deviation of 1.2% indicated that house ownership before they joined SACCOS improved up to 1.3% after joining SACCOS. Concerning the ownership of land, the mean and standard deviation showed changes from 1.2% before to 1.1% after joining SACCOS.

The findings show that there is improvement in house, and car ownership when members join SACCOS. This imply that there is improved livelihoods based on credit facilitation, entrepreneurship education as well as investment in savings funds where it enables women to the needs of the family members by increasing or strengthening their housing condition which also improves their household power relations through improving ability of providing family needs.

The findings on farm ownership also indicated to change as observed from mean and standard deviation of 1.1% before joined SACCOS and 1.0% after joining SACCOS. This finding shows that members showed to increase the inheritance of land ownership from average score of 1.0% before and score of 1.4% after joining SACCOS. This means SACCOS can improve people's lives as well as to improve household power relations. This is due to the fact that a woman who own a farm can easily generate income through cultivating crops for commercial purposes and improve their economic status and increase chance of supporting their family members as well. This is because majority of members get land ownership for agriculture through borrowing or buying depending on the growth of their income. Findings further indicated that members can build and establish housing or build houses that can be rented out and boost their income further through SACCOS savings and low interest loans that are readily available.

The findings showed that 1.1% score for those who owned assets before joining SACCOS and 1.4% after joining SACCOS indicating improvement in the ownership of motor cycles. The business assets growth observed to change from mean and standard deviation of 1.3% before and 1% business assets after joining SACCOS. Furthermore, the findings show women had improvement in house accessories from

ownership score of 1.2% before and 1.3% after they join SACCOS. This has relation to household power relation since ownership of assets relate with economic development as the ability of owning a car or a motor cycle, this allows women to manage other economic activities which in turn could have increased their income and allow them to manage other household needs such as paying for household bills including electricity, water and health care bills rather than depending from men.

The growth of motorcycles is a sign that persons who have received SACCOS loans are investing in order to facilitate business or carry things more rapidly in order to boost their revenue. According to research, there has been a surge in company asset ownership, which includes operational equipment, which has become increasingly valuable in terms of obtaining a loan and expanding one's firm. According to this report, SACCOS members now own more household items than they did before joining the organization. This is because women's loans and businesses have a stronger impact on life and basic necessities, improving their ability to meet family needs. Women who are able to meet their family's demands have more authority and confidence in their homes since they can easily support themselves.

**Table 5: Levels of assets owned before and after joining SACCOS (n=99).**

Assets own before	Worsen n(%)	Not Increased n(%)	Neutral n(%)	Somehow Increased n(%)	Increased n(%)	M(St.D)
House	17.2	33.3	23.2	16.2	10.1	2.7(1.2)
Car	6.1	42.4	22.2	16.2	13.1	2.9(1.2)
Farm	10.1	37.4	25.3	21.2	6.1	2.8(1.1)
Motorcycle	6.1	44.4	29.3	8.1	12.1	2.8(1.1)
House accessories	20.2	10.1	35.4	27.3	7.1	2.9(1.2)
Land	-	20.2	33.3	32.3	14.1	3.4(1.0)
Business assets	7.1	10.1	8.1	23.2	51.5	4.0(1.3)
Assets After						
House	7.1	11.1	13.1	29.3	39.4	3.8(1.3)
Car	5.1	3.0	8.1	37.4	46.5	4.2(1.1)
Farm	3.0	6.1	10.1	33.3	47.5	4.2(1.0)
Motorcycle	14.1	10.1	3.0	31.3	41.4	3.8(1.4)
House accessories	10.1	8.1	9.1	26.3	46.5	3.9(1.3)
Land	12.1	8.1	11.1	14.1	54.5	3.9(1.4)
Business assets	3.0	6.1	9.1	28.3	53.5	4.2(1.0)

### Paired Samples Statistics

This method was used to compare the mean difference score on assets owned before and after joining the SACCOS among members. The paired t-test findings show there is a mean difference in initial score before joining SACCOS (Mean=21.41, Standard

deviation=3.061) and after joining (Mean=27.97, standard deviation = 4.139). This descriptive statistic shows the difference in score of 6.56 as a result of increase in ownership of assets for members in SACCOS. This implies that being SACCOS members is an opportunity to increase assets ownership (Table 8).

**Table 6: Paired Samples Statistics (n=99).**

	Mean	N	Std. Deviation	Std. Error Mean
Assets before SACCOS	21.41	99	3.061	0.308
Assets after joining SACCOS	27.97	99	4.137	0.416

The paired samples test aimed to justify if the difference is statistically significant occurred by chance. Findings indicated the p-value of 0.00 which is <0.001 indicating to be statistically significant implying that there is a mean difference in members assets ownership before and after joining SACCOS. This means SACCOS loans enable women to earn a living and meet their goals. This is because many not are owning land, domestic appliances, bikes and other items as a result of SACCOS loans and that is attributed by SACCOS services acquired by members.

Wrigley-Asante (2011) stated that the goal of SACCOS would be good for the community if women were educated and made good use of the loans, given good oversight management, and encouraging people to operate quick income activities to increase cash flow and boost household economies, as well as solving family problems such as educating children, buying clothes, meeting health care needs, and better housing. As a result, household assets are expected to have a positive impact on household income and living standards because they improve households' creditworthiness, making them more likely to borrow more money from microfinance institutions for investment purposes, potentially increasing business earnings.

This implies that the ability of owning assets is a clear indicator of having ability to manage household needs and expenses. This is due to the fact that women can use those assets to obtain more loans from their SACCOS to continue empowering themselves and increase ability of managing and supporting their family members through providing household needs like food, clothing and shelter. This results to better household power relations among the members in the family. This is because household members are benefiting from women as a result of being empowered by SACCOS hence improves households power relations simply because at first both had

few assets to own but by joining the SACCOS are now owning the asset they need like household accessories, motorcycle farms, land and business that helps the family members.

**Table 7: Paired Samples Test (n=99).**

	Paired Differences				T	df	Sig
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference			
				Lower	Upper		
Assets before-After SACCOS	-6.556	5.332	0.536	-7.619	-5.492	-12.232	98 0.00

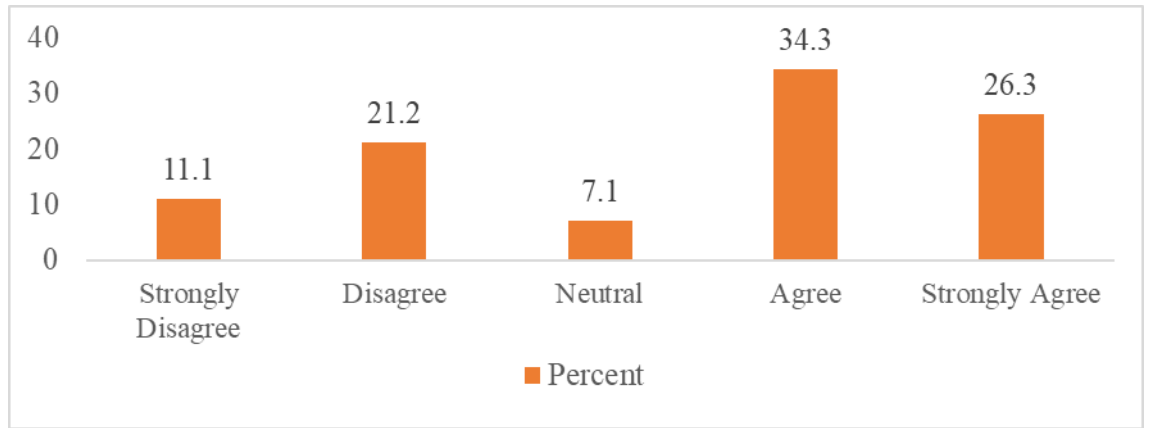
### 3.7 Importance of Education and Training on Household Power Relations

The study looked at how SACCOS has influenced the development of business management abilities, the breaking down of educational barriers, the improvement of women's social status, and the attainment of household demands and obligations. These findings show that education and training is important to household power relations to women beneficiaries as women can learn to manage business and become able to support their family needs.

The findings of the study on improving business management skills revealed that 60.6 percent of the participants agreed that SACCOS education and training help women improve business management skills, which has a significant impact on household power relations because successful business management allows them to financially support their families and reduce household burden. This means that learning business skills enables women to handle a variety of well-established economic activities, such as farming and small business. As a result of their education and training, they are able to earn more revenue that they may utilize to assist their families, including paying for family expenses. According to the data, 32% of respondents disagreed, while 7.1 percent were undecided.

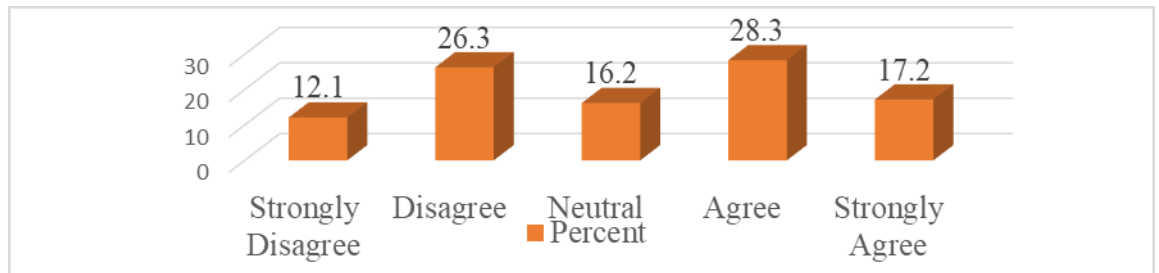
The findings of this study show that the existence of SACCOS has been a catalyst for improving business management skills such as managing employees effectively. This allows them to start different economic activities like farming and vending as well as increase's ability of managing small business and generates profit to support their family needs by taking kids to schools and providing all the basic needs to their families hence results into better household's power relations as before they joined

SACCOS women were highly depending to their relatives and their husbands both socially and in economic perspective.



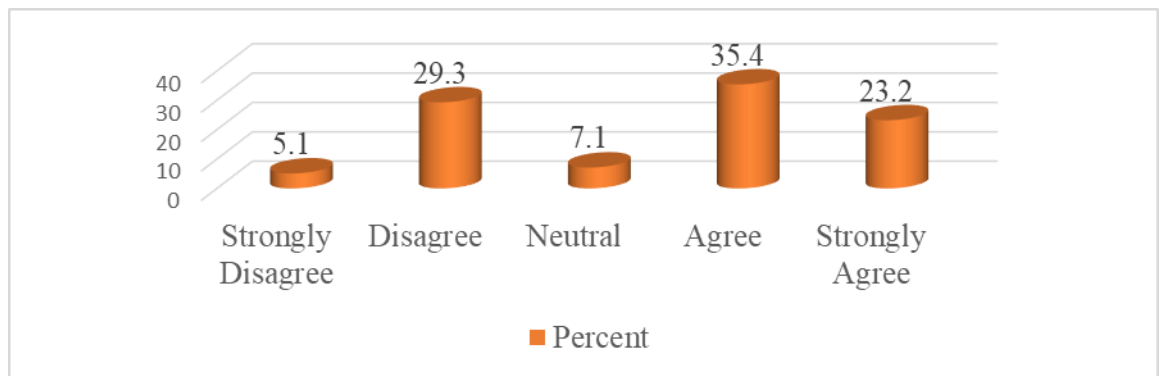
**Figure 1: Improving business management skills (n=99).**

Findings indicates that being in SACCOS, women managed to break down the barrier of education whereby 38.4% disagreed, 16.2% were neutral, 45.5% of the participants acknowledge education and training from their SACCOS breaks down the barrier of education trough providing a chance for a woman to empower themselves. The findings of this study show that majority of the women benefited from education and training.



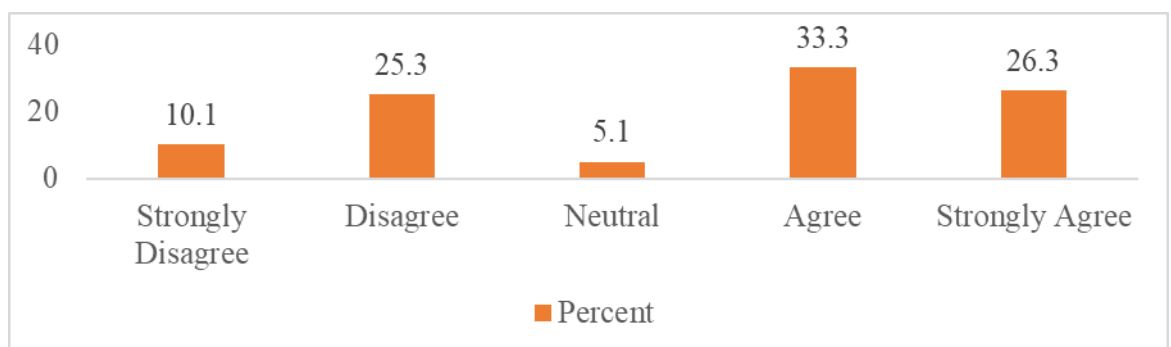
**Figure 2: Removes the educational barrier (n=99).**

The study findings show that through SACCOS women increase confidence whereby, 58.6% acknowledged that SACCOS membership improves confidence. Whereby 36.4% disagreed that and 7.1% of the respondents were neutral. This is because SACCOS capacitated them to engage in business activities, accessing loan that enhance members to afford basic needs of life in different dimensions and thus increases ability, support and manage their families which in turn increases their household power relation as women increase awareness on how to empower themselves and ability to support themselves and reduce dependence to men as well as supporting their household needs when necessary.



**Figure 3: Confidence Improvement (n=99).**

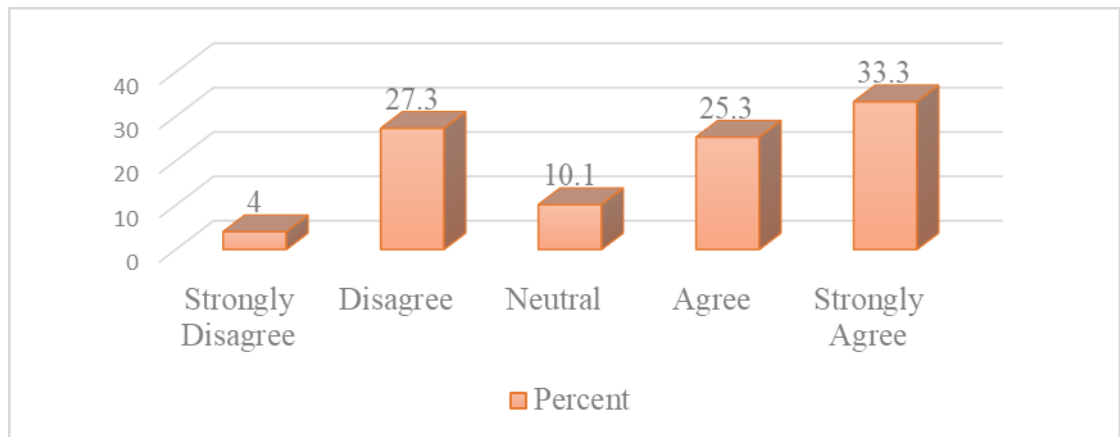
Apart from improving confidence, improving business management and removing barrier to educational access, SACCOS has improved women social status. About 35.4% of the respondents strongly agreed, 36.4% disagreed and 5.1% were neutral. Furthermore 59.6% of the respondents strongly agreed that women status was improved as a result of training and education provided by SACCOS that is noted as household power relation improvement. This was due to the fact that education increases ability to support and manage their families which in turn increases their household power relations as women increase awareness on how to empower themselves and ability to support themselves and reduce dependence on men and they can support their household when necessary. This is due to the fact that educated women can manage and take care of the family needs more efficiently than the one who is not well educated. This study goes similar to Kato and Kratzer, (2013) who reported that SACCOS aims at improving their members.



**Figure 4: Women social status improve (n=99).**

The findings indicated that 31.3% of the respondents disagreed, 10.1% were neutral, 58.6% of the respondents agreed that SACCOS improved their attainment of household needs and responsibility. About 59 % of respondents who agreed indicated

that women in SACCOS were satisfied through improvement in life status like household's basic needs which indicates that they perceived SACCOS as a means of improving their household power relation. This implies that besides, education and training, SACCOS services improves attainment of household needs and managing responsibilities as this depends much on the ability of attaining basic and family needs. The SACCOS services aim at improving their members and not otherwise.



**Figure 5: Improved attainment of household needs and responsibilities (n=99).**

#### **4. CONCLUSIONS, RECOMMENDATIONS AND POLICY IMPLICATIONS**

SACCOS helped women to improve household economic activities and thus increases stability of the family and was able to increase power in decision making through having ability to handle some family needs expenses. This reduced domestic violence, harassment and chance of marriage separation. Findings show that majority of women had less asset and freedom before they joined SACCOS and started saving and borrowing as they had less control over their assets.

Both short- and long-term loans some influence on household power relation. This could be through providing ability of managing business. Several times women who received loans from SACCOS were able to improve their economic status. This was through establishing different kinds of income generating activities which latter on increase their ability of supporting their family. A study has concluded that education and training are important to household power relations, this is because it increases confidence and allows women to manage their family and business more efficiently. This allows them to break down the barriers of education, while improving their confidence and social status.



The study recommends that SACCOS in collaboration with the government through its organs such as the Ministry of Finance should increase funds for more women to borrow. Regarding the importance of education and training on household power relations it is recommended that there is a need to provide financial education to improve women awareness.

## REFERENCES

- Mhando, P. C. (2018). Managing in the Informal Economy: The Informal Financial Sector in Tanzania. *Africa Journal of Management*, 4(3), 82-35.
- Aísa, H. (2014). *The Contribution of Microfinance Institutions in Development of Small Enterprises at Ilala Municipality*, Mzumbe University.
- Nicia, G. and Luisa, S. (2020). A gender-based assessment of Science, Technology and Innovation ecosystem in Mozambique. *African Journal of Rural Development*, 5(1), 79-95.
- Patrick J. Hughes M. D. H. (2015). *Leading Change and Innovation Through “Organizational Laundering”*. First published: 15 December 2015.
- Qian, Y., and Jin, Y. (2018). Women’s fertility autonomy in urban China: The role of couple dynamics under the universal two-child policy. *Chinese Sociological Review*, 50(3): 275-309.
- Stehr H. and Voss, H. (2019). . Shadow Economies: Size, Causes, and Consequences, *Journal of Economic Literature*. 3(38): 77-114.
- Stamm, L., and Ryff, C. D. (2019). *Social power and influence of women*: Routledge. *International Journal of Gender Studies in Developing Societies*, 7(4), 29-31.
- Joslin, A. (2019). Women empowerment: perspectives and views, *The International Journal of Indian Psychology*, 5(3):3-8.
- Uddin, J., Hossin, M. Z., and Pulok, M. H. (2017). Couple’s concordance and discordance in household decision-making and married women’s use of modern contraceptives in Bangladesh. *BMC women's health*, 17(1), 10-71.
- URT, (2006). *332 Incorporates all amendments up to 30th November, 2006* and is printed under the authority of Section 4 of the Laws Revision Act, Cap.4).
- Vyas, S. (2018). Maintaining respect-men, masculinities, and domestic violence against women: insights from informal sector workers in Tanzania.

*International Journal of Gender Studies in Developing Societies*, 2(4):  
299-315.

Stehr H. and Voss, H. (2019). *Procurement in investment project financing goods,  
Works, Non-Consulting and Consulting Services Fourth Edition*  
November 2020.

Wrigley-Asante, C. (2011). Out of the Dark but Not Out of the Cage: Women's  
Empowerment and Gender Relations in the Dangme West District of  
Ghana. *Gender, Place and Culture*, 13(9):1–20.