

**UNIVERSITY OF NAIROBI**  
**FACULTY OF ARTS**  
**DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**ACCESS TO VILLAGE COMMUNITY BANKS BY WOMEN AND ITS  
IMPACTS ON HOUSEHOLD GENDER ROLES AND RELATIONS: A CASE  
STUDY OF KIJITONYAMA WARD, DAR ES SALAAM TANZANIA**

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**JUNE, 2018**

**DECLARATION**

I declare that this project is my original work and to the best of my knowledge it has not been presented in any other University.

Signed ..... Date .....

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**APPROVAL**

This project has been submitted for examination with my approval as the University Supervisor.

Signed ..... Date .....

Prof. Mauri Yambo

Supervisor

## **DEDICATION**

I dedicate this study to my lovely husband, Dr. Jesper Bosse Jonsson for his constant support in everything it took for me to achieve this goal. The love, care, patience, inspiration and encouragement he showed to me during my study are immeasurable. To my children, Jacob Victor, Jasmin Dorthé and Julia Lydia, thank you for being there for me and showing love most of the times during my academic struggle. I love you.

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## **ABSTRACT**

The establishment of microfinance institutions including Village Community Banks (VICOBA) is based on the belief that empowering a woman leads to improvement of the entire family wellbeing. This strategy have been used and encouraged by development practitioners including the Governments, Non-Governmental Organizations, International Donors, Policy Makers and Women Empowerment Activists as an approach of alleviating poverty and facilitating development. These institutions believe that introduction of microfinance services to women is a step to push forward development and empowering the world. This study aimed at assessing the extent to which access to VICOBA by women can lead to a change in gender roles and relations within the households, and the male reactions accompanied by it in Kijitonyama Ward, Kinondoni District, Dare es Salaam, Tanzania. The study was guided by Gender Role Theory, Social Learning Theory and Gender Stratification Theory and it adopted a qualitative method to collect data including Observation, four KI Interviews, one Focus Group Discussion and thirty Interviews. The findings indicate that access to finance by women has led to a change of their gender roles in their households as well as improved relations with their male partners. Although men's reactions to women financial empowerment tend to be jealous, anger, humiliations and frustrations as their positions as household breadwinners is challenged, they adapt to it slowly. The study concludes that culture is not static and recommends to the community to accept the structural changes which are brought by the change of culture which according to this study, creates a better society.

Key words: VICOBA, Gender roles/ relations, Male reactions

## **LIST OF ABBREVIATIONS/ACRONYM**

CARE	-	Cooperative for Assistance and Relief Everywhere
CSD	-	Centre for Self- help Development
FINCA	-	Foundation for International Community Assistance
MFIS	-	Micro Finance Institutions
NBS	-	National Bureau of Statistics
NEEC	-	National Economic Empowerment Council
NGO	-	Non-Governmental Organization
IFAD	-	International Fund for Agriculture Development
PTF	-	Presidential Trust Fund
PRIDE	-	Promotion of Rural Initiative and Development Enterprise Limited
REPOA	-	Research on Poverty Alleviation
SACCOS	-	Savings and Credit Cooperatives
SEDIT	-	Social and Economic Development Initiative of Tanzania
UN	-	United Nations
UNDP	-	United Nations Development Program
UNFPA	-	United Nations Population Fund
URT	-	United Republic of Tanzania
VICOBA	-	Village Community Banks
WDF	-	Women Development Fund
WEDTF	-	Women's Entrepreneurship Development Trust Fund
WCRP	-	World Conference Religious and Peace

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## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background of the study**

The Population and Housing Census which was carried on August 2012 shows that the Tanzania population is 44,928,903. The female population covers more than half of the total population which is 23,058,933, equal to 51.3% compared to the number of men 21,869,970 which is equal to 48.7% (NBS 2013:i). However, despite women making up the bigger percentage, they lay back in economic opportunities, have inadequate access to productive and financial resources and they have marginal participation in the decision-making process (Shekilango 2012:9)

#### **1.1.1 Gender equality**

Gender equality means treating men and women without bias while each one gets an equal opportunity to access and own resources, the right being derived from being a human rather than a male or female (REPOA: 2010: 1). In Tanzania, gender equality is not satisfying and levels of poverty are more pronounced among women. UNDP (2016:9) in its Gender Equality Strategy 2014-17 reports that though Tanzania has made a step forward towards gender equality as facilitated by the Millennium Development Goals (MDGs), female gender continue to suffer discrimination and violence in access to education , health services, employment and decision making process. The Gender Equality Index shows that Tanzania ranks 125 out of 155 countries with a rating of 0.547.

Establishment of Micro Finance Institutions (MFIs) including Village Community Banks (VICOBA) have been backed and encouraged by the Government and other development practitioners as one of the easiest forms of financial institutions, which people from grassroots level including women can access. VICOBA lending facilities can be seen as an important tool for empowering women, trying to reduce gender inequalities by increasing their economic roles in the households and impacting their relationships.

### **1.1.2 Village Community Banks: An Overview**

Village community banks (VICOBA) was coined in September 2002 by three organizations, SEDIT, CARE and WCRP. Since its establishment, the financial institution has been a success in improving and raising incomes among people (Ngalemwa 2012:2). VICOBA was established for the purpose of empowering the poor, including women and help them to meet their needs and reduce income poverty, which makes them the vulnerable part of society. According to SEDIT (2008:63), VICOBA is a fully bottom-up approach in terms of planning, decision making, implementation and ownership.

While there is a prevailing belief that VICOBA is a women's thing, since it is common among them, it is also considered a podium to change women's lives and liberating them. The procedures for one to qualify for a loan are far less demanding compared to other financial institutions, as the requirements are mostly about trust and less on economic position. The objective of VICOBA as stated by Linde and Spencer (2015:9) is "to form

groups of individuals that are likely to attend the meetings, repay the loans, and in other words, likely to be a good member”.

In spite of the government’s efforts of taking different measures to address gender inequality, Tanzanian women still face some difficulties including limited access and control over assets and resources including land, capital credit and formal employment (REPOA 2010:5). Though women make major economic contributions as informal traders they are forgotten in economic arrangements (UN Women, 2010:15). Like in any other society where patriarchy systems are practiced, Tanzanian men normally fear to lose respect if their wives take over the position of being the providers of their families. Schuler and Hashemi, (1994:636) in their study in Rural Bangladesh revealed that women’s economic roles are strengthened through credit programs. The social structure which has been demonstrated by the patriarchy system distances women from contributing in the society’s growth. In recent years many developing countries including Tanzania have introduced micro credit programs targeting women for the purpose of empowering them. Some studies on women empowerment through microfinance document that some women are happy and willing to contribute the biggest percentage of the income to support the families to get their decisions listened to in return, the opposite of it leads to quarrels with their husbands (Nayabinda 2014:57). Therefore, micro credit schemes targeting women help them to generate funds while at the same time enhancing their participation in family decision making process, which enables them to attain greater power within the household. Most scholars, as stipulated by Cheston and Kuhn

(2002:9), agree the principal component of women empowerment is the ability to influence or make decision that affects their lives.

In most developing world, especially in the societies where patriarchy system is more pronounced, women has been forced to engage in income-generating activities due to economic hardships. Currently, it has been difficult for one gender, a man to be a provider/ to fulfill all the needs of the family economically. Based on this, women have been forced to enter into income-generating activities so as to be able to contribute to their families' household income and welfare. The main objective of this study was to find out how it affects gender roles and relations in the household. Although women empowerment through VICOBA has led to some households to feel strengthened and take it positively, some households take it negatively. This study found out why there are different reactions from those households particularly from male partners.



## **1.2 Problem Statement**

In many developing countries, women are placed on the disadvantaged side both in the social and economic spheres (Shekilango 2012:7). The 1995 Human Development UNDP Report showed that 70% of 1.3 billion people living on less than \$1 per day are women. According to the World Bank's gender statistics database, women have a higher unemployment rate than men essentially in every country. Generally, women constitute the majority of the lower paid, unorganized informal sector of most economies (Cheston and Kuhn 2002:8).

Patriarchal social relations and standing customs and traditions that exist between men and women have influenced gender inequality in many societies of Tanzania; hence having an effect on women's income, access to education, resource provision and opportunities to participate in politics and leadership (URT 2005). In Patriarchy system, which is common in African societies including within most ethnic groups in Tanzania, women are behind development due to the roles assigned to them. West and Zimmerman (1987:137) argue that doing gender means creating a gap amid women and men, girls and boys. So by doing gender, we are admiring the inequality that exists in patriarchal societies like in Tanzania.

Apart from the many roles assigned to women, economic challenges have forced them to add another role, which is entering into income-generating activities. While Cunningham and Green (1974) as cited by Hempel (1975:71) found that after women started to engage in economic activities and meeting the outside world, decision roles had changed. Chipindula and Mwanga (2015:138) states "communications between couples was

improved after either one member or both joined VICOBA”. Their findings revealed that some women who were now VICOBA members had hardly been consulted and involved by their husbands in making economic decision making within their households before. Some of the changes, which occur as a result of women engagement in financial activities as revealed by Shekilango (2012:21), include increased participation in decision making, getting the rightful position in the family and community and increased self-esteem. Some women used to be scorned by their husbands, a reason being not being able to contribute to the family’s income and this triggered lots of quarrels within households. (Chipindula and Mwanga 2005:138).

Women involvement in microfinance services, however, face a challenge of discontent husbands who feel their authority and reputations are being threatened by their wives’ conduct and are gaining respect in the community (Cheston and Kuhn 2002:20). This happens due to the fact that men have been socialized that they are the providers of their families and if they fail, the community discriminates, tease them, and in some places they are regarded as “not real men”.

Many African men (and women), as influenced by the prevailing customs and traditions, see men as the heads of household including controlling the household finance, decision making process and giving final say. Women, on the other side, are left as receivers of orders from men. However, women’s access to financial services in Tanzania is still constrained by many factors including the lack of assets ownership, lack of good jobs, stigmatization and high interest rates by lending facilities. Though there is a legal

framework to support women, the challenge is that it takes a lot to take things to court or police and that most women consider their customary law more than the national ones. Pelleberg (2011:12) argues that the customary law, which was introduced in Tanzania in 1963 titled Customary law Declaration order of 1963 has an impact on gender relations, as it works in a way that excludes women from owning properties such as land and other assets. This made it difficult for women to be able to get bank loans and other credit loans.

Among studies which influenced this topic are the findings of CSD in Nepal (2015) that the economic role of women remained restricted to managing the loans and supplementing household income to meet household expenses, but did not lead to a substantial change in gender relations in the home in the majority of households. CSD found no noticeable change in traditional gender relations and socially prescribed roles and norms particularly at the level of the household.

Another gap which has been filled by this study was created by Kato and Kratzer (2013) on their study “Empowering women through microfinance” as they did not study the impact of MFIs on gender relations at the household level and its implications on women. In particular, this study was designed to document the impacts of women engaging in VICOBA and how the engagement has affected their gender roles and relations in the household.

Apart from adding knowledge to the already existing body of literature, considering the fact that this study was carried out in the commercial heart of Tanzania, the findings

provide useful information on how urban women of Dar es Salaam have managed to escape the cultural barriers and stigmatization of gender inequality. The findings will help policy makers, policy evaluators and policy analysts through the given recommendations on different ways which can be used to create a better, happier, and developed society. Women empowerment organizations and activists will also benefit from the findings of this study as literature reveals, directing credits to women enables them to be active in intra household decision making, decrease household weakness and rise asset in family welfare especially in areas of children's' nutrition and education (Shekilango 2012:20). All in all, this study is of importance to the government of Tanzania as its findings and recommendations includes guidelines to create a room for other researchers and academicians who will be interested to dig further.

### **1.3 Objectives of the Study**

#### **1.3.1 General Objective**

The overall objective of this study was to find out how the accessibility of VICOBA by women has impacted their gender roles and relations in the household and male partners reactions to it.

#### **1.3.2 Specific Objectives**

The specific objectives of this study were;

1. To find out how VICOBA has impacted women's roles in their households.
2. To find out how VICOBA has impacted gender relations in the households.

3. To find out how do male partners react to women empowerment through VICOBA.

#### **1.4 Scope and Limitations of the Study**

Due to the limitations of time and finance, the study only covered one ward of Kijitonyama in Dar Es Salaam, Tanzania focusing mainly on women who have been members of VICOBA for not less than three years. Practically, the researcher assumed that the duration of three years is long enough for a VICOBA member to have a full knowledge about the institution, its policies and can assess its impacts in the household gender roles and relations both negatively and positively. However, the researcher assumed that the length of 36 months is enough for a VICOBA woman to have experienced changes and challenges in her life due to her engagement in the lending facility and can be in a position to explain the different reactions she got from her male partner. This study was specifically directed to household's gender roles and relations level and not the entire community, and it focused on women. The study only investigated how the accessibility of above financial service by women of a Kijitonyama in Dar es Salaam has influenced their gender roles and relations in the house hold, within the nuclear family.

While this study only covered those families with women who has been in VICOBA for not less than three years, it did not cover any other aspects relating to gender roles and relations within the house hold which has not been impacted by the access to the same.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Introduction**

This chapter starts out by providing a critical review of empirical literature about the state of Tanzanian women in their households. Status of gender roles and relations, the reasons for its change within the households is presented. Moreover, literature concerning VICOBA as a Microfinance which is used as an empowerment tool for women starting from the global, Africa and Tanzanian perspective is presented in this chapter on empirical literature review part. The second part of the chapter presents a revision of theoretical literature which explores different theories guiding this study and the theoretical framework which is followed by the research questions.

### **2.1. Review of Empirical Literature**

#### **2.1.1 The State of Tanzanian Women in the Households**

Due to the increasing economic pressure as shown in the development indicators, men has lost their traditional occupations and jobs and women have been forced to take on additional income earning tasks while continuing their homemaking tasks. The tasks which have been labeled as women's include taking care of the family by carrying water, collecting firewood, farming and other household chores with limited or no financial sources. All these unpaid labor activities keep women busy throughout and leads to the increase of their economic burden while broadening the gender gap between male and female (UNFPA 2008:13). These changes have touched core values pertaining to gender identity, gender power and gender relations within the household unit. Despite the widespread changes in gender roles, traditional gender roles have shown remarkable

persistence leaving families struggling to meet the often contradictory demands. Cheston and Kuhn (2002:42) indicate that gender inequalities are the products of the roles assigned to each gender and their relations in developing societies. These inequalities inhibit economic growth and development.

Traditionally, Tanzanian women have been disadvantaged in access to credit and other financial services as well as key natural resources, in particular land. The patriarchal system is dominant in the area due to the fact that men are decision makers within the family and are the ones who control resources. With regards to decisions, when comparing the two sexes, men to a much larger extent than women have the power to make household decisions on social and economic issues (Jasson 2014:5). The reasons to this are not related to the capacity of the two sexes, but to the fact that men have been encouraged by culture, while women have been discouraged. Women have been attached to the inside roles of birth process and home making while men are considered as bread winners and providers.

In their study, Linde and Spencer (2015:17) conclude that 69% of married women report being more involved in intra household decision making now than was the case before entering into the finance activities. They also found that women who got their initial contribution from their husbands are generally less involved in intra house hold decision making while women who were members of another financial institution before entering the current one are more empowered. This leads to a greater bargaining power in the intra-household decision making process. It enables women to start their own economic

activities, invest more in existing activities, acquire assets, or raise their status in household economic activities through their visible capital contribution.

## **2.1.2 Gender Roles, Gender Relations and Its Status in the Households**

### **2.1.2.1 Gender Roles**

Gender roles are the roles which societies ascribe to men and women based on their biological make up. Traditionally, it is believed that women are more nurturing than men therefore they should behave in that way, taking the full time job of nurturing the family rather than outside jobs (Amy 2003:3). It is the way societies reflect certain behaviors that are adequate, needed or suitable for a certain sex. Although gender roles are the common behaviors for ones gender and they are the products of societal culture, they differ from one society to another. The term “gender role” was first created by John Money (1955) when he was doing his study on intersex individuals. In his study he described the manners in which intersex individuals communicated their position as male or female in a situation where no clear biological assignment existed.

Dindia and Canary (2006: viii) in social theory, explain that the physical characteristics of the sexes, the social structure features and local ecologies are the core causes of male-female division of labor. However, this is the immediate cause of the emergence of sex differences and gender roles. It is argued that in order to understand the vibrant nature of households, people should first understand the manner in which spouses do gender in their households because sometimes women are constrained by their gender roles in mobility, education, employment, voice and their productive life Grafund (2013:12).



Inglehart and Norris (2003:8) define gender roles as “the socially constructed roles and learned behavior of women and men associated with the biological characteristics of females and males”. It is referred to as the behaviors agreed to be appropriate for women and men. In pre-industrial societies, where most communities are not flexible in welcoming the global changes of gender roles, the division of labor and the role of owning resources start at the household level and in work places for the few who are employed with no hope of changing in the near future.

Anne Mikkola (2005:7), in her paper to review micro-macroeconomic and development economics literature on the impact of gender equality on economic development growth, found that women’s roles are in the middle of changing on a global scale. According to her paper, women’s engagement in markets and other specializations has led to lower fertility rates and shifts in economic roles while increasing their bargaining power of decision making in the household.

#### **2.1.2.2 Gender Relations**

UNWOMEN (2012:1) defines gender relations as the economic and social relationships which exist in the family and community between females and males. These relations are the important relations for understanding the causes of the distribution of roles in the household especially in African societies where people are socialized in ways that make men more powerful and family bread winners and women less powerful. In these societies, women are taught how to be nurturers and men are taught to be protectors.

In the conceptualization of the household, some economists have developed models representing the bargaining approach and providing a framework for analyzing gender relations and how gender differences are constructed showing that women are less motivated than men by the social norms (Mikkola 2005:32).

When women are empowered financially, it increases their ability to make decisions in their households, increase their self-efficacy; increase economic roles within their households hence overcome the gender barriers imposed by society's norms. To overcome the imposed gender inequalities, women need to be self-reliant (Biswas 2007:2) which is facilitated by VICOBA. When women are self-reliant, they have the ability to control their lives, own material and non-material resources and make choices to influence cultural change.

### **2.1.2.3 Gender Roles and Relations in the Household**

According to the World Bank (2017:9), the household is a very important institution in the lives of poor people. The World Bank argues that it is in the household where poverty and poverty interventions directly or indirectly affect or are affected and gender relations hence it is important to explore intra household gender dynamics. The World Bank explains that the household is a basic unit of society where individuals both cooperate and compete for resources. It is a place where gender relations are played out. It is an institution that is tense and in unrest.

All the studies about women empowerment through finance was stimulated by the working status of women in 1970 and 1980 (Sunkyu 2003:4). According to Shekilango

(2012:20), “Channeling credits through women may enable them to play an active role in intra household decision making, decrease potential household vulnerability and increase investment in family welfare especially in areas of children’s nutrition and education”.

Hashemi (1996:21) concludes that credit programs provide access to an important economic resource, and consequently enable women to bargain gender barriers, increase their control over their own lives, and improve their relative positions in their households. Ringkvist (2013:31) in her study looked at the relationship between microfinance and empowerment, seeking to understand if women participating in microfinance program are more empowered than those who are not. The results showed that being a married woman has negative impact on empowerment especially on decision making in the household compared to being single, as single women make decisions on their own without bargaining with the husband.

### **2.1.3. The change of Gender roles and relations in the household**

Childbearing and rearing, taking care of home and food production was mainly the women's roles before industrialization and even after in some societies in the developing world. This situation kept women away from pursuing professional employment, which was taken up by the men. This increased poverty and vulnerability of women (Nayabinda, 2014:16). Due to their economic status, men became the providers and key decision makers in the families.

Shekilango (2012:21) reveals that when women are targeted by microcredit schemes, it helps them to engage in income-generating activities, while facilitating their household participation in decision making and enabling them to attain greater power within and outside of the household. When women are empowered economically, the whole family benefits, especially children. Women development organizations have recognized it as a tool for alleviating poverty, bringing women outside their houses for networking, discussing their gender issues while adding power to their economic situations. This is why VICOBA is seen predominantly as a women-empowering initiative.

Nayabinda (2014:4) explains that women empowerment through microfinance is a strategy used by development-facilitating institutions to both elevate women out of poverty while at the same time developing their individual selves.

Crompton (1999:7) argues that the rise of women's employment plus their presence in occupation and professions increase their economic roles. The question the author is posing is if the increase of economic roles amongst women transforms their gender relations. This question is one of the designed research questions of this study.

#### **2.1.4 VICOBA, A Microfinance Lending Facility for Women Empowerment, Global Perspective**

The introduction of Microfinance services targeting women as justified by Cheston and Kuhn (2002:8), shows that statistics somehow defend giving priority to increasing women's access to financial services on the grounds that women are relatively more disadvantaged than men. It is argued that women have been spending more of their

income on their households. When women are helped to increase their income, the welfare of the whole family has shown to improve. Graflund (2013:12), Kato and Kratzer (2013:39) in their studies have shown that women's income generated from microenterprises is often first invested in children's welfare, particularly children's education. Another example is drawn from the Women's Entrepreneurship Development Trust Fund (WEDTF) in Zanzibar, Tanzania. According to the WEDTF report, women's increased income benefits their children in education, diet, healthcare, and clothing (Cheston et al. 2002). Hence, access to credit apart from empowering women has far more general socio-economic benefits. Women's economic empowerment through VICOBA has enabled them to have a better social status in the household, increasing their self-esteem, making decisions as well as improving the welfare of the household.

The findings of the study by Chipindula and Mwanga in 2015 indicated that through its economic role, VICOBA has led to Social empowerment of rural women who were previously disempowered due to the lack of financial services controlled by themselves, increasing their self-esteem, increased respect from the community members, building a sense of social-worth, enabling women and their families to overcome disgrace, increase in self-efficacy through allowing acquisition of resources, changing roles by fulfilling some economic roles increased confidence, improved communication between couples, building a sense of community, transforming gender relations and increased ability to solve marital problems.

In their findings, Chipindula and Mwanga (2015:134) as explained above, confirm that there is a need to formalize and harmonize the existing VICOBA models so that people can discover their potentials and use them effectively to overcome different social problems.

According to the World Bank (2011:8), as cited by Rehman, Moazzam and Ansari (2015: 111), “Putting resources into poor women’s hands while promoting gender equality in the household and in society results in large development payoffs. Expanding women’s opportunities in public works, agriculture, finance, and other sectors accelerate economic growth, helping to the effects of current and future financial crises”.

When women are able to perform economic activities in their households, it leads to an increased feeling of wellbeing (Graflund, 2013). When women are empowered financially, they increase participation in decision making in the household, increase political power and rights, and get high self-esteem.

The World Bank (2008:87) argues that a focus on women as clients can improve their position in the household as well as increasing their social networks and providing them with greater freedom of mobility. The indicators the World Bank use to measure these dimensions include domestic decision-making, schooling of children and freedom of movement for the female borrower as well as utilization of the loan, contribution to the household expenditure, income and income-decisions, as well as participation in resource allocation and savings.

### **2.1.5 VICOBA and women in Africa**

In Africa, VICOBA like any other form of microfinance has the aim of providing finance to the society's members who have been disadvantaged by the society's norms in one way or another depending on their poor economic situation, especially women. VICOBA takes a form of savings and loans, which requires only trust from its members. These forms of services are popular among donors especially those aiming at empowering women. VICOBA has been proved to be the most effective lending model in rural areas in African countries. In 1991 VICOBA was initiated by CARE International in Niger, Zimbabwe, Mozambique, West Nile Uganda, and Eritrea. The background of the Acronym, is a CARE international model known as Mata Masu Dubara (MMD), which was developed in Niger, West Africa in 1991 (URT, 2009). MMD was drawn from the local Nigerian women language for getting themselves out of poverty. In Mozambique, the same is known as OPHIVELLA, Uganda it is known as JENGA while in Tanzania mainland it is popular for VICOBA and in Zanzibar JOSACA (Ngalemwa 2013).

### **2.1.6 VICOBA as A Tool to Promote Households Economic and Social Freedom for Tanzanian Women**

In Tanzania, the VICOBA concept was coined in September 2002 by three organizations, namely Social and Economic Development Initiative of Tanzania (SEDI), CARE and World Conference Religious and Peace (WCRP) (Ngalemwa 2013). According to Devotha Likokola, one of the founders of VICOBA in Tanzania, the financial institution originated first in the southern part of Tanzania before extending to the whole country. Likokola (n.d) explains that the principles of VICOBA reflect Graamen Bank of

Bangladesh and Sewa Bank of India, which are the pioneers of microfinance institutions. The structure of VICOBA enables people to organize themselves in groups for training activity to be operated before given loans for income generation activities. Since VICOBA aims at reducing income poverty, improving quality of life and social well-being, reduce vulnerability of the poorest groups including women, then it implements the pillars of Strategy for Poverty Reduction in Tanzania. Through empowering women and promoting gender equality through finance, VICOBA implements The Millennium Development Goal 3.

SEDIT (2010) identifies VICOBA as a facility, which offers lending opportunities for people from a grassroots level while focusing on nurturing a participant's ability to be creative and manage income generating activities. Normally, a VICOBA group is supposed to have 30 people before registering it to facilitate making their own bank account and training activities. It is not necessary for the members to have the same economic and educational background.

VICOBA has been a successful lending facility used in Tanzania especially by women to improve the wellbeing of their households, and more so than other lending schemes as the transaction costs involved is low because it is operated by the group members themselves. The group members, depending on their economic situation agree on the amount to be deposited either weekly or monthly whereas the money collected goes back to the members as loans with low interest rate. VICOBA activities including meetings



and training are flexible and can be conducted at members' households or public spaces hence the costs are low.

Many NGOs in Tanzania use VICOBA as a poverty relief tool in their initiatives to promote development and empowering women. Using VICOBA as a socioeconomic ladder, women can access other forms of financial services, which they could not access before due to many reasons including low self-esteem and illiteracy on financial matters (Cheston and Kuhn, 2002). Having cash in hands has facilitated women to engage in family economic welfare, while at the same time increasing their economic roles in their households. Women contributing to the family economic welfare can promote higher level of decision making for the women while affecting the gender relations. Nayabinda (2014:70) argues that when women contribute the big percentage in the family economy, the chance of their voice being heard in the household increases. This means women will have power to make choices of what to do and not to do in their lives.

### **2.1.7 Empirical Knowledge Gaps**

Although several studies have been conducted in the area of women's access to microfinance, most of the studies focused on how this access has empowered women in the areas of education, politics and their social status in the community. However, despite some solid literature on how the finance has influenced gender roles, most of the studies focused particularly on the society level and not the household level (Kato and Kratzer 2013:53). There seem still to be unanswered questions such as: 1) What are the new roles attached to women as a result of VICOBA? 2) How does access to VICOBA impact

gender relations in the household? And 3) Why do male partners react differently when their female partners are empowered financially? These three questions were the focus of this study. Shekilango (2012:22) on her study found that microcredit leads to women empowerment by influencing their decision making power in their households and their overall socio economic position. However, this study did not reveal what kind of decisions which women make in their households as a result of microfinance which they could not make before and how does this impact the male and female relations in the households.

Kato and Kratzer (2013:51) in their study found that access to credit does not necessarily mean control and decision making power for women in their households. The authors argue that when women are empowered financially, they are mobile and their level of self-esteem increases. Moreover, these women tend to do things alone without engaging their male partners as it was before. The study did not show the reaction of male partners as a result of this change of behavior, which is the focus of this study to answer that question.

Jasson (2014:62) when studying the increase of women's access through VICOBA in Tanzania found that when women join VICOBA they are economically empowered, but the study does not show the impact of the empowerment in the household level and how does it lead to a change of gender roles.

Nayabinda (2014:16,19) when researching on microfinance and women empowerment and how it leads to a change in gender responsibilities in the household reveals that women are able to accomplish the responsibilities of their households when they are financially empowered. The study did not show the responsibilities which women can accomplish now which they could not before joining microfinance. Moreover, the finding of the same does not conclude that when women access income they are able to provide for the family. Moreover, the findings of this study reveal that some men do withdraw from providing for the family when their female partners are financially empowered. This study is seeking to know why men react differently in such situations among other things.

Pelleberg (2012:13) points out that the majority of the women interviewed in the case study felt that by taking Micro-Credit loans through the Foundation for International Community Assistance (FINCA) Tanzania, they experienced a positive change in their lives through an increased level of participation and exchanging of ideas among the group-members as well as taking greater part in the social life in their communities. This study did not show the impact of the same in the household level which the researcher thought that it is a gap to be filled by this study.

## **2.2 Review of Theoretical Literature**

Many theorists, researchers and authors accept that gender roles and relations form a basic for gender identity and development. While evolutionary theorist of gender development say that the differences between men and women are based on their genes, functionalist on their side propose that the two genders evolved differently from each

other so as to enable them to fulfill their different functions necessary for survival of their communities. However, Socio-biologists believe the difference in behaviors between men and women stem from different sexual and reproductive strategies. Contrary to the above theories, some theorist put their focus on the effects of socialization through social learning, social cognitive and gender schema as the main causes of gender imbalance between men and women and their roles such as the role of women as caregivers and men and bread winners. Some suggestions show that gender roles are closely related with gender stereotypes and these affect family interaction. World Development Indicators (1998:57) points out that although in some societies some men has managed to cope with the economic pressure by adopting new roles despite the rigid norms as women become breadwinners, women continue to do majority of household work. According to the same, Gender stereotypes can also affect men and women performance by anxiety as they are afraid of being judged by their ethnic groups for not being a good man or a good woman.

### **2.2.1 Gender Role Theory**

The idea of gender role was developed by John Money in 1955. According to the theory, males and females in societies are ascribed to some different roles including behaviors emotions and beliefs within their households and societies at large which are considered appropriate, acceptable or desirable based on their sex. In our societies, gender roles are created in way which favors and gives opportunities to men while constraining women. Male have been ascribed to the role of family providers and bread winners while women have been ascribed to home makers and nurturers. The theory identifies that though

gender roles are centered on conceptions of femininity and masculinity, there are variations and exceptions depending on culture. Army (2003:335) explains that the homosexual couples are less likely to practice gender roles because it is not easy for them to create a behavior pattern based on their gender, these couples are more likely sharing their housework different from the heterosexual couples.

Moreover, the theory explains that as time goes by, men and women will develop different skills and attitudes and they will behave differently. In current societies, socio economic development has forced men and especially women to change their attitude relating to their previous ascribed roles by society based on gender. The emergences of feminist's movements have led efforts to change gender roles that they are oppressive and inaccurate. This theory relates to this study by showing how the change of culture, time and the effects of feminist's movements affect the gender roles in the households. Women have been forced by economic hardships to enter into income generating activities. Risman (1998:101) says that families with women who have the potential of earning income are more likely to collapse due to structural conditions.

Gender role theory has been adopted to guide this study in knowing and understanding that when male and females are judged against divergent expectations with their community members, they will develop different skills and attitudes and they will behave differently. The theory explains why people, male and female can change their behavior and attitudes towards their prescribed gender roles considering the time periods and culture change. The more people are exposed to economic liberation and the outside

world, the possibility of the change of gender roles is higher compared to the people who are not exposed. Moreover, the theory elaborates that culture is not static and its change differs across regions and time periods.

### **2.2.2 Social Learning Theory (SLT)**

Social Learning Theory was founded by Albert Bandura in 1962. The theory focuses on how people learn new behaviors from the people they are in contact with. Learning occurs through observing (direct experience) and imitating. Moreover, the influence individuals get from their role models can result into learning (Bandura 1977:145) The theory idea has been used to show the relevance of learning as a result of imitation, contact and the influence of others change of behaviors and attitudes. The theory identifies that when women are exposed to diverse social influences, they produce corresponding diverse behaviors and when they are confronted with different social situations like economic hardships, they develop a new behavior to enable them to deal with it in one way or another. Most of the behaviors people show is either learned deliberately or inadvertently through rewards and punishments. The more the rewards women get by engaging in economic generating activities, the more the learning and the more they are motivated to engage into the business.

Social Learning Theory is guiding this study in understanding the role of learning through socialization and training in influencing the attitudes of individuals towards their gender roles. According to the theory, learning does not occur as a one incident but it is a process to go through four stages i.e. close contact, imitation, understanding of concepts and

following the role model's behavior. The theory relates to this study by showing how socialization and training can impact women's attitudes especially in dealing with the revolution of gender roles in their households.

Socio learning theory has a big impact on men and women's attitudes towards the creation of gender roles. (Army 2003:335) says that the creation of gender roles and relations does not affect those families which live in isolation. This shows that the gender roles and relations we current experience in our societies is the products of the interactions individuals and groups do to adapt to their environments. It is through these interactions that people get clues about how they should behave.

Social Learning Theory has been adopted in this study because it explains why men and women behave the way they behave on a specific time and period in their households due to the process of learning especially through socialization. In our societies, boy children have been socialized to be the providers and protector of their families while girl children are socialized to be mothers and family care takers. Additionally, social learning through socialization is helping men and women to adapt to the new environment while quitting slowly the previous gender roles and the change of social status of male as providers and women as home makers due to the external factors of economic hardships and or feminist movements.

### **2.2.3 Gender Stratification Theory**

Gender stratification theory was developed by Rae L. Blumberg and Randal Collins. The sociological perspective of gender stratification (functionalist perspective) argues that gender division of labor is important in any society as it maximizes social efficiency. In the current modern societies, the families' stability was maintained because male had assumed the position of a bread winner or instrumental role while women had adopted the role of managing and keeping the family together. On the conflict perspective, gender stratification is maintained by men who subordinate women purposely in order to maintain power and privilege. This situation creates friction in the households and societies when men are challenged in that position. The unequal division of rights, wealth and authority between men and women leads to unequal distribution of housework between the two in the households.

The idea of using this theory to guide the study is in understanding the situation of the societies that, men for a long time have been enjoying the position of being at the top of the family as a provider and a bread winner but now due to some factors including the feminist movements aiming to challenge the superiority of men, the economic liberation of women and or economic hardships whereas men alone cannot fulfill all economic needs of the family, the position of men as superiors has been challenged as women can now provide for the family. This situation has created different reactions from the male partners in their households, since it is hard for them to maintain the status quo. While others take it positively, others consider it negative.



However, the theory is being used in understanding why gender stratification is not beneficial and inappropriate to the modern societies. Jackson and Scott (2002:13) argue that the emergence of feminist movements in sociology turned the household to be the no longer focus of harmonious integration. When men are challenged from their superiority social status, it is never harmonious. And Huber (1986:490) adds that the analysis of the division of labor caused by gender stratification is the most significant phenomenon after 1950. The theory presents the nature of the housework as an inborn duty of women but as unpaid within the patriarchy system relationships within which women serve men at the same time contributing to the household economy.

#### **2.2.4 Theoretical Knowledge Gaps**

The review of theoretical literature explored different theories which explain the creation of gender roles and relations in societies and its manifestation.

According to the gender role theory, men and women learn to do certain roles because they are prescribed to them by the social structures. This theory uses structural approach rather than cultural approach. Copenhaver (2002:357) investigated how gender roles were represented in modern societies and concluded that gender roles are learned over time and they are subjected to change. The study did not show how the effect of culture change, economic liberation of women and feminist movement affect the same. However, the study did not show how the economic challenges faced by current households could lead to a change of gender roles.

Social Learning Theory explains that people learn to adapt to their environment by learning from their models and things they are in contact with. According to the theory, in the household, boys are socialized to be fathers and providers while girls are socialized to be mothers. Maccoby (1966) in her study on gender differences in socialization discovered that gender roles are learned by people from early childhoods and when they grow up these learned behaviors tend to continue. The study did not show the link between adult learning (formal) and the change of attitudes and behaviors. However, the study did not show the fact that when people are confronted with different social situations like economic challenges, they develop different behavior to enable them to deal with it or adapt to it.

In Gender Stratification Theory, the concept of gender roles is well explained in the difference between gender, sex and sexuality that adults are assigned roles and responsibilities according to their age and sex. Gentry, Commuri and Jun (2003) in their family research on consumer behavior did not acknowledge that gender roles are shifting within the household. Their findings were based on the assumption that gender roles might change but declared that there is no direct observation on that assumption. Moreover, on their research to review households, they concluded that if it happens to the households to have equal distribution of household roles between men and women, it may result into conflicts. The study did not however state what kind of household roles they referred to and the influencing factors for the conflicts. Hamouda (2012)) in his research to identify postmodernism consumer characteristics predicted that modern societies will be associated with the break of genders as a result of women empowerment.

However, the author did not state how men will react to such empowerments and how will it impact gender relations in the households.

### **2.2.5 Theoretical Framework**

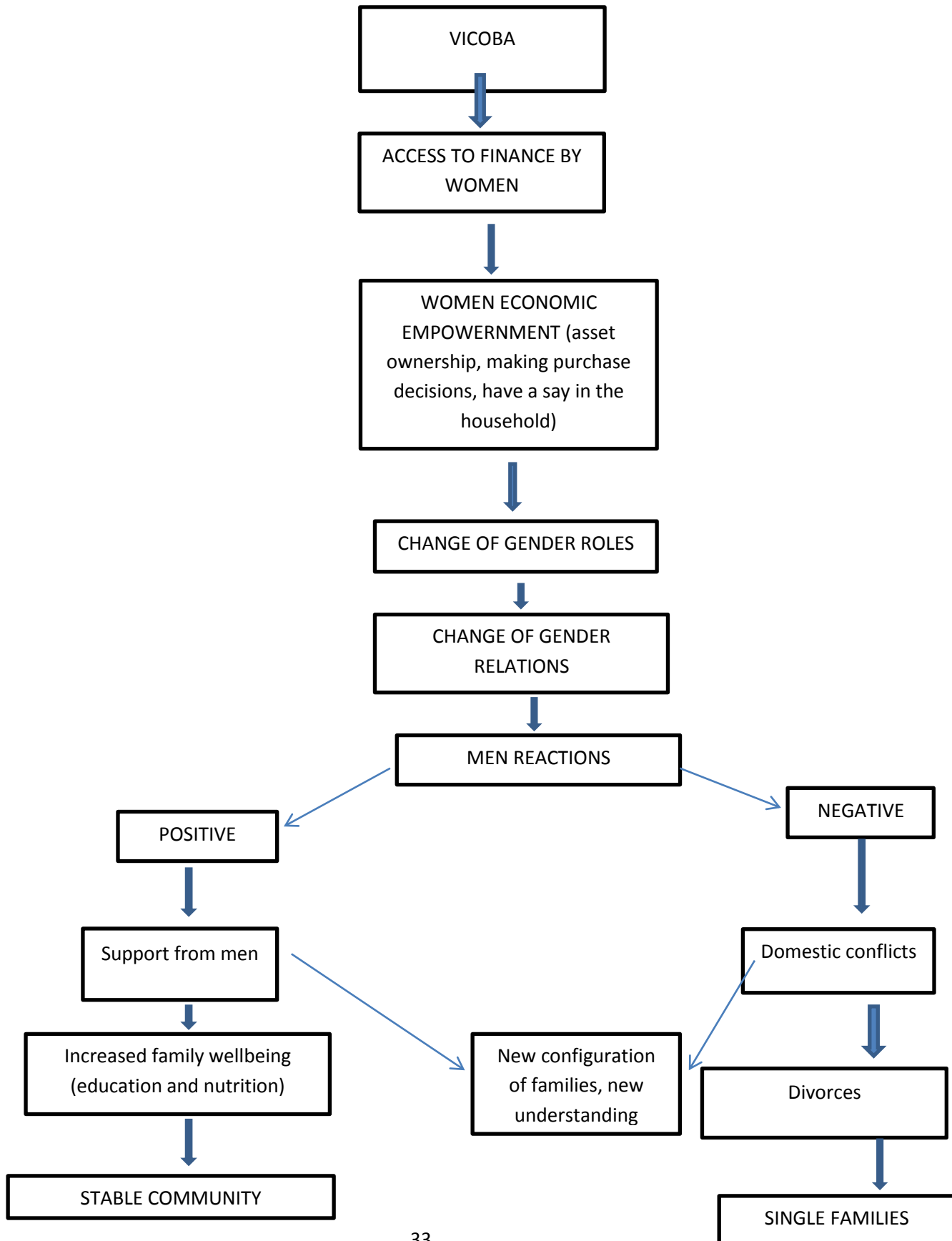
Gender role theory was selected to guide this study on gender roles. According to the theory, men and women in societies are ascribed to different roles according to either their feminineness or maleness. Moreover, the theory predicts that as time passes, some factors may lead to a change of female and male attitudes and behaviors. Moreover, as this theory uses structural approach, and it acknowledges the fact that when the societal structures put pressures on men and women, it causes them to change their behavior. Hence, this study aimed to understand if the economic pressure put on households by pushing women to join VICOBA leads to a change of gender roles in their households.

Social Learning theory was chosen to guide this on the area of household relations. According to the theory, acquisition of skills occurs by imitating from the individuals or things the people are in contact with. Moreover, the social learning occur through motivations and punishments people get when trying to adapt to their environments pushed to by social factors. This study aimed to understand how the skills and contacts the women get from the VICOBA learning sessions can influence the change of their behavior and how does it impact their relations within their households.

Gender stratification theory guided this study in the area of different reactions from male when female partners are empowered. In this study, gender stratification theory was

considered into the functionalist perspective of gender roles which suggests that gender roles exist to facilitate social stability and conflict perspective that men are dominant gender and they maintain privilege and power in order to subordinate women. The theory offers promising tools for examining the forces that affect women's social and economic positions in less developed countries. This study aimed to understand why men offer different reactions when their dominance as household bread winners is challenged

**Figure 2.1 Conceptual Framework**



### **2.2.6 Research Questions**

This study was designed to answer the following Questions

1. How has VICOBA impacted women's roles in their households?
2. How has VICOBA impacted gender relations in the households?
3. How do male partners react to women empowerment through VICOBA?

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.0 Introduction**

This chapter describes the research methodology which was used in the study. The site selection and description, techniques of data collection, the target population, unit of analysis and observation, selection of respondents, techniques of data processing and analysis, data processing procedures, techniques of answering research questions, ethical considerations, challenges and limitations of the study, validity and reliability of the results are explained under this section of the study.

This study adopted a qualitative approach in data collection. The use of qualitative research method was chosen because it gave the researcher a potential of bringing a unique understanding of the lives of people and social phenomena that form them. Moreover, qualitative research approach helps people to study things from their natural settings, interpret phenomenon depending on how people relate to them (Ritchie and Lewis 2003:16). A qualitative approach was also chosen in considering that some of the issues to be discussed with respondents were sensitive e.g. issues related to the financial situation and the relationship between male and female in the household.

Strauss and Corbin (1998: 11) define qualitative research as a type of research, the findings of which are not arrived at by any means of quantification or statistical procedures. Denzin and Lincoln (1994), as cited by Ritchie and Lewis 2003:15 define qualitative research as “a situated activity that locates the observer in the world. It consists of a set of interpretative material practices that makes the world visible”.

In order to triangulate the data, different qualitative data collection instruments were used which led to obtain accurate results. Lewis and Ritchie (2003:56) describe triangulation as the use of different methods and sources of information to check the integrity or spread the implications drawn from the data.

Triangulation has been widely used and advanced as a notion by qualitative researchers as a means of investigating the convergence of both the data and its conclusions (Denzin, 1994:1). However, the study relied on primary data collected from the field by the researcher and secondary data from different available literatures.

### **3.1. Site Selection and Description**

The study was conducted in Kijitonyama Ward within Kinondoni Municipality, Dar es Salaam, Tanzania. Kijitonyama is an administrative ward in Kinondoni, out of 27 wards. According to the population census of 2012, the population of the area was 58,132. The population of females was 30,623 which are equal to 52.7% while the population of male was 27,509 equal to 47.3% (NBS 2012). Kijitonyama was chosen as the study site for this research because of its characteristic of having economic active women who engage in economic generating activities. The women either individually or in a group own small and medium scale businesses. The significant level of women engaging in economic generating activities has a great potential of wanting loans through microfinances i.e. VICOBA. Based on this, the Sustainable VICOBA Development Agency located its headquarters in this area. Moreover, like many other parts of Tanzania and Dar es



Salaam, male dominance is practiced in the area. These characteristics made Kijitonyama the suitable study site for this research.

### **3.2 Target Population**

Target population is “the entire aggregation of respondents that meet the designated set of criteria” (Burns and Grove 1997:236). In this study, the target population was all women from Kijitonyama Ward, Kinondoni District, Dares Salaam who have been members of VICOBA for not less than three years, with no formal employment and lives in a relationship with a male partner.

### **3.3 Unit of analysis and Unit of Observation**

#### **3.3.1 Unit of analysis**

A unit of analysis in a sociological research as defined by Trochim (2006:26) is the major entity in which the researcher is analyzing his/her study. A unit of analysis can be individuals, households, groups, settlements, artifacts and social interactions. It is what the researcher does in the study that determines what the unit is. The unit of analysis in this study was the households. This is because the researcher was looking at dynamics within the households between male and females. The households as the unit of analysis in this study were the households with women who are not employed formally, who have been in VICOBA for not less than three years, women living in a relationship with a male partner and who have benefited from VICOBA.

### **3.3.2 Unit of Observation**

Unit of observation is the object from which researchers collect information from (Lavrakas 2008:236). Reasonable conclusions drawn by researchers are based on information collected from units of observation.

The unit of observation in this study were women with no formal jobs, (this is because is not easy to discover the impact of VICOBA if someone has a steady income) who have been members of VICOBA for not less than three years, who have benefited from VICOBA and living in a relationship with a male partner. Moreover, the male partners of the selected women were also the unit of observation. Unit of observation was derived from Kijitonyama Ward, Kinondoni Municipality, Dares Salaam, Tanzania.

### **3.4 Respondent Selection and Sampling Procedures**

Due to the limitations of time and finance, sampling technique was employed as the researcher could not interview every relevant respondent. The women respondents were selected using purposive sampling. The goal of using it was to enable the researcher to get the most relevant respondents who were identified by the group leaders. 20 women for semi structured interviews were purposefully selected in reference to their relevance of the study. The same technique was used to select 7 women for one focus group discussion and 10 men for interviews. Key informants were also selected purposely depending on their knowledge and positions. Since every VICOBA group have approximately the number of 30 people and the researcher was planning to interview 20 women, the researcher decided that if everyone in VICOBA group would fit in that criteria, the time criteria of being in VICOBA for three years would be increased to four

or five years to limit the number. This is because the longer the time spent in VICOBA, the more the experience gained. VICOBA groups were located by the researcher by using the VICOBA's headquarter office directives. Once the group was located, the researcher aimed for 3 to 5 interviews, the plan was to summon the women who were likely to have proficiently succeeded the most from their loans.

### **3.5 Techniques of Data Collection**

This study designed the following techniques to collect data:

#### **3.5.1 Semi-Structured Interviews**

Cohen and Crabtree (2006:1) says that semi structured interviews are best used in the fields when a researcher won't get more than one chance to interview the respondent and it provides a reliable, comparable qualitative data. The method was selected because it allows the researcher to prepare the questions ahead of time, it gives the researcher time to prepare and appear competent during the interviews. Although the use of semi structured interviews consumed a lot of researcher's time, it was advantageous because of its flexibility of allowing the researcher to rephrase and twist questions by using different words when the question appeared to be unfamiliar to the respondent, the researcher could follow the respondents flow of information while noting facial expressions and asking follow up questions whenever needed. Semi structured interviews was considered for thirty respondents and four KI because it enhances active participation of the interviewer while giving interviewee a voice while emphasizing culture relativism. Flick (1998:760) points towards the use of semi structured face to face interviews as

advantageous because it is linked to the expectations of the respondents to express themselves more freely than they could do in non - face to face interviews or questionnaire. Semi structured interviews also provided the interviewer the opportunity to capture things and issues that had not been realized before going to the field. Moreover, semi structured interviews through open ended questions allowed the researcher to venture to areas where interviewee took her by talking freely. All the respondents in this category were chosen through purposive sampling. Some of the women and KI interviews were conducted at VICOBA headquarters office in Kijitonyama especially when women attended their group meetings. Men and some women interviews were conducted at their business centers in Mwenge market some kilometers away from the headquarters. While one interview lasted for 20 - 35 minutes, all the interviews took the duration of 3 weeks.

### **3.5.2 Focus Group Discussion**

Focus Group Discussion is a method of collecting data from a dynamic group discussion (Harrell & Bradley 2000:80). Schurink (1998:2) defines it as a “purposive discussion of a topic or related topics taking place between 9-12 people with similar background and common interest”. According to the authors, Focus Groups through interactions offer a researcher an opportunity to obtain an insight into the opinion and attitude of people.

Williams (n.d :2) in her Introduction to Focus Groups argues that Focus Groups are valuable research tools because they provide insights into people's deeper understanding and attitudes towards the topic under study. According to her, Focus groups give a

researcher an opportunity to capture more in depth information which could not be captured in individual interviews. One Focus Group Discussion method was used in this study and it included a group of 7 women who were selected through purpose sampling as the group leaders identified the most relevant respondents.

### **3.5.3 Observation**

Observation is a “systematic description of events, behaviors and artifacts in the social setting chosen for study” (Marshall and Posman (2006: 79). Observation is unobstructed data collection method which enables the researcher to describe the existing situations by using his/her sensory organs.

In this study, the researcher used observation to enable her to interpret and understand more of the answers from the interviews and a Focus Group Discussion. Observation enabled the researcher to get information which the respondents were not willing to provide. Shekilango (2012:29) expounds that data collection through observation contributes to information change as it strengthens the findings by producing the evidence through the data which the respondents were not willing to provide. Due to the sensitivity of this study in the dominant patriarchy society, the researcher used observation method to enable her to gather the information which in one way or another, respondents were not willing to provide during the interviews and group discussions due to some cultural factors. This method was adopted because it does not rely on people’s willingness to provide information.

The things that the researcher observed include;

- Characteristics of individuals including their dressings, gesturers, communication and possessions
- The interactions between genders
- Actions taking place at the VICOBA meetings (the researcher took a non-participant observation role in four VICOBA sessions).

#### **3.5.4 Key Informants Interviews**

Key Informants Interviews is a qualitative data collection method which involves interviewing a selected group of people who can provide needed ideas, insights and information on a particular subject (Kumar 1989:6). The group of people selected for interviews possess ideas which can be solicited by the researcher. The four Key Informants for this study included the VICOBA Sustainable Development Agency President, the VICOBA coordinator, an academia and VICOBA group's consultant/teacher. These informants were selected through purposive sampling because they know the economic situation of women in the groups, the inter-gender relations and the perception men have towards women empowerment financially.

#### **3.6 Techniques of Data Processing and Analysis**

The data collected from the field was reviewed by the researcher on a daily basis. In the field, the researcher made notes with key statements that were expounded later. Since processing of data is an ongoing process, the researcher expanded and organized the notes immediately after field works when the mind was still fresh. The processing involved reading and re-reading the material for the purpose of familiarizing the researcher with the data, making notes, summaries and eliminating all the unwanted data

and remaining with the useful material relating to answering the research questions. To make analysis easy, the data collected were ordered in relation to research questions. The condensed data was coded according to the themes and topics that shed light on the research questions. In data analysis, the researcher took the descriptive information she collected and do interpretation. Moreover, the researcher paid attention to the spoken word context consistency and intensity of comments, emerging trends and themes. Explorative perspective technique of data analysis was deployed whereby the researcher coded all the data and provided a room for new impressions which shaped the interpretation in unexpected directions.

### **3.7 Data Processing Procedures**

The following procedures were used in data processing

**Checking:** During the interviews especially at the end of interviews, the researcher checked with the interviewee if the researcher got the answers right as it was meant by the interviewee. This helped the researcher to avoid misinterpretation of ambiguous statements or missing of some information which she did not get it right or could not hear during the interview.

**Coding:** the researcher used color codes to code different topics of the interview e.g the information relating to the change of gender roles was be coded with one color, the information relating to gender relations was coded with another color and the information relating to different reactions from male partners was coded by another different color.

Classification: After coding, data was put into different classes under recognizable names which made it easy to find them.

### **3.8 Techniques for Answering Research Questions**

Basing on part 3.2 of this study, the following techniques were used:

To collect data for the purpose of answering research questions how has women access to VICOBA has influenced their roles in the household and how does it influence gender relations in their households, a set of semi structured questions was designed for 20 women who have been VICOBA members for not less than three years, women who live in a relationship with a male partner, women with no formal employment and who have benefited from VICOBA. All women were asked similar questions. However, follow up questions which were not in the list but discovered to be important in answering the research questions were asked.

Focus Group Discussion technique was also used by the researcher for the purpose of answering the above questions. This technique helped the researcher to get rich information regarding the topic especially answering the above questions. This tool of data collection was flexible in questioning and it led to a collection of in depth information from both types of respondents regardless their education and economic level. The researcher assumed that women in the group will be confident to explain some common issues which the women where shy or could not feel free to express themselves during the individual interviews in one way or another probably by fearing that the information will be taken personally. In order to get rich information, the researcher



provided a room for respondents to talk freely without interruption. A new question was not introduced unless the previous one had been digested and there was no more views left for it. Since the researcher was aware that in some group discussions some people appear to dominate the discussion, full participation by all members was encouraged. Focus Group Discussions and Semi structured interviews methods were used in this study because of their vigorous power in collecting data. Bless and Higson - Smith (2000:104-109) describes the following as the advantages of using these methods:

- They allow the interaction between the respondent and the interviewer
- Provide an opportunity for clarification of relevant data which is captured on the spot
- Empowerment of respondents
- The researcher can access respondent's ideas, thoughts and attitudes towards the issue and respondents can explain them in their own words

To enable the researcher to get accurate information, the interviews and the discussions were conducted in Kiswahili. The use of Kiswahili enabled the researcher to get information from all kinds of respondents including those who could not speak English and those who could not read and write.

To collect information regarding the question why do male partners react differently when their female partners are empowered financially, the researcher designed some questions which were directed to male partners whose female partners have the above

mentioned criteria. However, a set of semi-structured questions was designed for male, different from the female questions

Key Informants interviews technique was used to collect information regarding the topic which helped to answer the designed three questions of this study. The key informants were selected based on their social and political positions in the community.

Observation technique as explained in part 3.2 of this study was used by the researcher to gather more information concerning the topic and answering the research questions. This technique gave the researcher the opportunity to gather information which was not mentioned in the interviews and discussions.

Since the variables of interest in this study are the change of gender roles, the change of gender relations and the reaction of male partners, the researcher used the following indicators and the methods of verification to get answers of the research questions.

**Table 3.1: Techniques for Answering Research Questions and Other Data Analysis Techniques.**

<b>Variables of interest</b>	<b>Indicators</b>	<b>Means of verification</b>
Gender roles over time	<ul style="list-style-type: none"> <li>- Contribution to the household expenditure</li> <li>- Owning of assets</li> <li>-Engagement in economic generating activities</li> <li>- Paying of school fees/house rent</li> <li>- Reasons of joining VICOBA</li> <li>- Confidence level</li> <li>-Evidence of change</li> </ul>	<ul style="list-style-type: none"> <li>-Semi structured interviews</li> <li>-Observation</li> <li>- Focus Group discussions</li> <li>- Key informants interviews</li> </ul>
Gender relations over time	<ul style="list-style-type: none"> <li>-Change in the level of women participation in making key decisions in their households</li> <li>-The level of women economic independent</li> <li>- Women freedom of mobility</li> <li>- Position of women in their households</li> <li>- Evidence of change</li> </ul>	<ul style="list-style-type: none"> <li>-Semi structured interviews</li> <li>-Observation</li> <li>- Focus Group Discussions</li> </ul>
Male reactions	<ul style="list-style-type: none"> <li>-Number /type of domestic conflicts</li> <li>-Nature/type of domestic violence</li> <li>-Male withdrawing from providing for the family</li> </ul>	<ul style="list-style-type: none"> <li>-Semi structured interviews</li> <li>- Key informants interviews</li> </ul>

### **3.9. Challenges and Limitations of the Study**

This study faced some challenges which in one way or another disturbed the researcher's data collection schedule. One of the challenges is the nature of the respondents who were mostly entrepreneurs. The women were only available for interviews when they attended their group meetings and for some of them, the researcher had to follow them to their business areas and the interviews were conducted while the women were carrying on their businesses. For the majority of the respondents, the researcher had to meet them in their workplaces as they were not willing to get a separate place for interviews which led to distractions as customers and their friends stopped by. In some of the interviews, the respondents thought it was taking too much time and kept on enquiring when it was ending.

In one occasion the researcher had to stop the interview with a woman who changed the trend of her answers completely and was not comfortable to answer more questions as her husband stepped in her food selling point for breakfast.

In addition, some respondents who were mostly women who felt that they have not been doing well in VICOBA with their savings, had high and false expectations towards the researcher as they explained their challenges in details and wished the researcher would take the message to the responsible authorities. The researcher had to make it clear to the respondents that she is only a student who is doing a research so could not help much in responding to their challenges.

Another challenge which was experienced was locating the male partners for interviews. This was a challenge as most women respondents were not willing to allow the researcher to interview their male partners as most of them claimed that their male partners were busy working somewhere else.

Moreover, getting a group of women at once for a Focus Group Discussion was not easy as most of them had different schedules and were busy with their businesses. However, due to the tight schedule, the researcher used every possible opportunity she got and managed to organize one group for a discussion. The challenge was also due to limited financial resources which would allow the researcher to travel in different locations to locate respondents.

### **3:10. Validity and Reliability of Results**

The study results are valid and reliable on the sense that the research methods, tools and techniques were chosen as appropriate as possible to extract information related with answering the designed research questions. However, the use of triangulation in the collection of data helped the researcher to check the reliability of the findings and the convergence of the collected data and the findings. As Lewis and Ritche (2003:56) expounds, triangulation is one of the dominant ways of making qualitative research evidence valid. It increases the validity of evaluation and research findings.

The use of proficient methods in data collection helped the researcher to balance the faultiness of one method with the stronger one. The use of multiple data techniques helped in intensifying the richness of information and at the same time improving its

precision, for example, a set of similar questions were designed for different respondents for the aim of checking its reliability.

## **CHAPTER FOUR: DATA ANALYSIS AND DISCUSSION**

### **4.1 Introduction**

The purpose of this chapter is to analyze and discuss the findings of this study. The findings are derived from the views and ideas of 41 respondents who were sampled for the study. The number includes 20 women and 10 of the male partners who were sampled for personal interviews, 1 Focus Group of 7 women and 4 Key Informants.

### **4.2 Demographic information**

#### **4.2.1 Types of business done by women**

The findings from the interviews, group discussion and researcher's observation show that once women get loans they start businesses like food vending famously known as "mama ntilie", restaurants, motorcycles and bajaji for transportation business purposes, shops, *maandazi* and *vitumbua* selling, posho mills (grain milling), soap making and selling, poultry and women clothes trading (madera).

#### **4.2.2 Age of the respondents**

The study collected data from women, their male partners and key informants all with different age groups as shown below;

**Table 4.1: Percentage Distribution of Respondents by Age**

<b>Age</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
21-30	2	5
31 -40	12	29
41-50	17	41
51-60	8	20
61-70	2	5
<b>Total</b>	<b>41</b>	<b>100</b>

With Focus Group and Key Informants included

VICOBA provides loans to both women and men from the age of young adults 18 years and above as long as the person qualifies with the institution policies. The information from the above figure shows that the respondents aged between 41-50 years were leading in numbers which constituted 41 % of the whole sample followed closely by the age between 31 – 40 (29%). This indicates that all respondents of this study were adults who have been in VICOBA for a long time; respondents who have a good experienced and respondents who were the target of the study.

#### **4.2.3 Number of years spent in VICOBA by women**

The study collected data from 28 women VICOBA members as indicated in the table below;

**Table4. 2: Years spent in VICOBA by women**

<b>Number of Years</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
3	8	29
4	11	39
5	5	18
6+	4	14
<b>Total</b>	<b>28</b>	<b>100</b>

The number includes 20 women, 1 Key Informant, and 1 Focus Group of 7



The table reveals the following;

- (a) Women who have been in VICOBA for 3 years only constituted 29% of the total.
- (b) Women with 4 years of experience were the largest category, which were 11 in total and 39% of the total.

The number of years spent in VICOBA by the respondents guaranteed the researcher with the respondents who have experience with the institution more than others, who can confidently answer interview questions which will help in answering the research questions than those who have spent fewer years. The group of 3 years and above was the target of the study. During the interviews, the researcher found those respondents with more years spent in VICOBA had a good understanding of the institution and they were competent in understanding and confident in answering the interview questions.

#### **4.2.4 Assets and projects owned by women VICOBA members**

The researcher was informed by the respondents that once women get loans from VICOBA, apart from fulfilling other personal and household necessities, they also buy and own assets/projects. All of the key informants interviewed confirmed to have noticed an increase in asset ownership by women. One of the respondents said;

*“Women who are VICOBA members like to buy and own lots of assets. I have noticed that many women had nothing when they joined their VICOBA groups but now they own different assets including land, businesses and others have started poultry, soap making and selling.”* Translated by researcher, Interview, October 2017, Dar es Salaam.

This statement was confirmed in an interview with a woman, who when asked what benefits she has gotten since she joined VICOBA, she mentioned that apart from other

things, she has been able to buy and own different things including a luxury furniture, a house, a residential plot and solar power system.

The table below summarizes the name of assets and type of projects owned by the women, respondents of this study;

**Table 4. 3: Names of assets and projects owned by women and the total number of women per asset/project**

<b>Asset/ project type</b>	<b>Number of participants (n)</b>	<b>Percentage (%)</b>
Farms	4	10
Residence plots	6	14
Houses (purchasing, constructions and renovations)	12	29
Poultry, Solar power, Motorcycle and Grain mills	4	9
Business (food vending, shops, restaurants, shoes, clothes, nuts	13	31
Furniture	3	7
<b>Total</b>	<b>42</b>	<b>100</b>

This information was collected from 20 women who participated in the personal interviews. The total number of participants on the table above exceeds the number of respondents because most of them own more than one project/asset. Moreover, the table shows that the many women use their loans for business purposes.

### **4.3 Reasons and advantages of joining VICOBA**

**Women join VICOBA for a variety of reasons and advantages attached to them.**

The reasons for joining VICOBA vary from one woman to another, depending on the push and pull factors. While some of the women said that they joined VICOBA because

they wanted to be economically independent, others said they desired to get entrepreneurship education for their personal development. Some of the women who responded to the interview wanted to get loans and others admitted not only wanting to be economically independent, but also to be able to socialize more, to get an entrepreneurship education, to get loans and to generate savings. However, on the advantage side, it was explained by the respondents that once you are a VICOBA member, your socializing platform is widened compared to before. Other advantaged include improvement of self-awareness, the capability of paying for bills, establishing and managing the business, constructions and renovations of houses and the growth of self-esteem. During the interview, one woman said;

*“I joined VICOBA because of my desire to be economically independent, to have a safe place where I can put my savings and to get loans.”* (Translated by the researcher, Interview October 2017, Dar es Salaam).

In another interview, a woman explained why she joined VICOBA;

*“My life was so difficult, I wanted to get a place where I can access finance through loans and that place is VICOBA”.* (Translated by the researcher, Interview, October 2017, Dar es Salaam).

In most of the interviews, the following reasons for joining VICOBA were mentioned;

#### **4.3.1. To get loan opportunities**

The study found that women join VICOBA with a focus of getting loan opportunities from an easy and non-demanding way. In the interviews, women explained that they are

happy to have found their economic liberator which is VICOBA where they can easily get loans in a very simple way. In the Focus Group Discussion, one woman said:

*“Most women including me join VICOBA because we want to have a place where we can get loans and get free from male partners oppression. Another reason is to get an opportunity of meeting other women with the same dream, to be part of the group of other women who can help you when you are in need and to improve the quality of our lives”*. Translated by the researcher, Interview, October, 2017, Dar es Salaam.

#### **4.3.2. To be in a group of other women (socialization factor)**

Women join VICOBA because they are lonely, idle and bored at home. According to the women, joining VICOBA would provide them with opportunities to get a place to socialize and to be in the groups of other women whom they can support each other in all social and economic matters. During the interview, a woman explained”:

*“I joined VICOBA so as to get an entrepreneurship training which the institution provides to its members. Another reason which pushed me is to get a place to save my small money, to boost my confidence level, to be in a group of other women who I can talk to and who we can support each other in social and economic issues.”* Translated by the researcher, Interview, October, 2017.

#### **4.3.3. To be Free from Male Oppression**

This is another reason for women to join VICOBA as it was revealed in the interviews. In the Focus Group Discussion, it was explained that some women join VICOBA because

they want to be free from their male partner's oppression especially when they ask for money. One woman explained her situation;

*“..... Before joining VICOBA no man would listen to a woman who could not contribute anything to the family. Life was not easy to women because asking for a small amount of money to buy salt would trigger anger from the husband as if it is the wife's fault that there is no salt in the house.”* Translated by the researcher, Focus Group Discussion, October 2017, Dar es Salaam

However, apart from the above mentioned reasons, as VICOBA members, women gain a number of advantages and benefits which also pulled others to become members. Half of the key informant participants said that they observe more confidence in women who are VICOBA members than those who are not VICOBA members. Most of the key informants' respondents think that women who are VICOBA members tend to be more confident, own assets and run for different political leadership posts competitions.

#### **4.4 Why women borrow and how they spend their loans**

Fletschner and Kenney (2011:2.) found that women although not counted, they comprise half of the labor force and contribute to family food security. Hence, providing them with opportunities to access finance enables them to start up income generating activities.

In their studies, Cheston and Kuhn, (2002:18), Noreen, (2011:319), Fletscher and Kennedy 2011:12 found that when women get access to finance, a big part of it is used to cover their children's education, clothing, health and other family necessities.

According to this study, the findings show there are various reasons which pushed women to borrow money from VICOBA. All participants of the study thought that the importance of women getting loans is the economic independence that is guaranteed to them.

The views of the respondents on the use of loans are as follows, 1) Business startups and expansions, 2) Provision of household necessities, 3) Paying of school fees and 4) To cater for personal needs.

#### **4.4.1 Business Startups and Expansions**

During the study, the researcher was informed by some of the respondents that the main objective of VICOBA loan to its member is to start or expand a business. Basing on this, before providing loans to its customers, VICOBA provides business training to its members for the purpose of making sure that the loan given keeps on circulating to enable the loaner to repay it back and on time. A VICOBA official confirmed this by saying that they normally educate women on how to use the loans they apply for and that they should only apply for a loan when they have a plan for it. According to the institution official, VICOBA encourages women to start a business which will sustain the loan, but later they realized that when women apply for the loan they use it for different plans including the plan to open up a business, to pay school fees and to buy the household necessities among other things.

13 out of 20 of the women interviewed said that they were able to set up their own business with the loan they secured after joining VICOBA. 4 of the participants said that

they were able to pay for the bills with the money they obtained from the loan while 3 of them said they used the loan money in activities such as building, construction and renovations.

#### **4.4.2. To provide family necessities (Food, furniture, household bills, house rent)**

The majority of women who were interviewed said that their husbands paid for the household necessities before they (women) joined VICOBA. While few women said they are the one who paid for the household necessities from their small business they have had before, others (few) claimed that it was either them or their husbands would pay for household necessities.

On the house rent side, the study findings indicate that despite being in VICOBA, some of the women said that their husbands still paid for rent even after women join VICOBA as it is their responsibility. Some women stressed to have been able to pay the house rents after being members of VICOBA. Almost half of the women said they own houses so they basically don't get pay for house rents while few of respondents said that it was either them or their husbands who paid for house rents, and this cooperation has only being possible after women joined VICOBA. Before joining VICOBA, the findings show that in the majority of respondent's families it is the husbands who paid for the house rent.

#### **4.4.3 School Fees**

*“.....I have joined three VICOBA groups and I have allocated each group with its responsibilities to fulfill, one of the group’s responsibility is to pay for my children’s school fees.....”*Translated by the researcher, interview, October 2017, Dar es Salaam.

This was a part of the explanation of one woman who was explaining her situation regarding on who have been paying for her children school fees before and after she joined VICOBA. The study findings show that most women use their loans to pay for their children school fees including moving their children from public schools to private schools. One of the respondent revealed that she has used her loan to pay for her son’s university education for four years and she is so proud of it. However, in the group discussions with the respondents, the researcher was informed that using the loan to pay for school fees is discouraged, it only occurs because there is no another option. Mostly the loan is supposed to be used for business purposes, either expanding it or starting a new business, or poultry to make the money circulating. This statement was confirmed by a VICOBA official who informed the researcher that when they provide loans to women, they teach and encourage them to use it in either starting or expanding their businesses. In doing so, the VICOBA group money will be safe as it will be circulating and be paid back on time.

#### **4.4 4. To Cater for Personal Needs**

The findings of the study show that women also borrow some money for them to be able to fulfill their personal needs. Many respondents admitted to have been doing their personal shopping freely without getting permission from their male partners as it was



used to be before they joined VICOBA. Although some said that they don't do any personal shopping without involving their husbands for a go ahead especially for big purchases, the findings show that having money gives women more freedom of satisfying their personal needs than waiting to be given by a husband. This goes in line with the statement by Cheston and Kuhn (2002:18), "when women are financially empowered, they can freely make only small decisions like buying groceries but larger purchases requires husband consent."

#### **4.5. The change of decision making pattern in the households before and after**

##### **VICOBA**

All key informants interviewed thought that VICOBA has contributed to a change in women's position in decision making in their households.

On the women interviews, 15 out of 20 women said that they now have more control of matters involving decision making in their households. A few (3 out of 20) women respondents had different opinions. They said that they had no or even less control of decision making in their household while 2 out of 20 women claimed that the control of decision making in their household is relatively the same. These two women felt that their control of decision making in their household did not improve a bit, hence opposing the first group in their views.

The first group of women who have gained decision making power in their households highlighted the decisions which they can now make which they could not make before. The new decisions under their control include decisions relating to matters of paying

bills, children education, control of their business, their personal and children health, decisions to participate in social events such as attending meetings and ceremonies.

In the Focus Group Discussion, the women said that before they joined VICOBA they could not make decisions in their household, according to them, you cannot decide for anything while you are not contributing to it. After joining VICOBA, the findings show that women becomes in the front line of making decisions in their households.

On the other side, to find out to what extent women get involved in making other decisions, the study collected data on household purchase decision making pattern. When the male partners were asked if they do involve their wives in household purchase decision making, 9 out of 10 men who were interviewed narrated that they have been involving their female partners in household purchase decision making before they joined VICOBA. 1 out of 10 said he did not involve his partner in decision making. The findings show that even though the women were involved by their male partners in decision making before they joined VICOBA, they had no freedom/confidence of opposing what had been brought up because they had no option. One male partner informed the researcher that he had been involving his wife for making purchase decisions but the wife had no option than accepting whatever was offered even if she did not like it. According to the informer, since his wife joined VICOBA, she has been approving and disapproving his choices as she can also use her money to purchase something which she approves/ likes.

In the women interviews, 17 out of 20 women agreed with the above findings that they have been more involved in matters of purchase decision making within the household. The remaining 3 women felt that their involvement in decision making in their household was still the same and being in VICOBA did not change it. In the interview, a woman explained her involvement of household decision making pattern before and after VICOBA;

*“I am happy with our current relationship; it is very much better compared to before. Before I entered VICOBA my husband used to do his personal shopping without involving me something which annoyed me a lot but he never changed, he used to come home with a full bag of new purchases for himself, or sometime I just realized that he is in new clothes or shoes. Now since he knows that I can also buy whatever I want without involving him, he has changed and whatever he wants to buy for himself, he involves me before buying.”* Translated by the researcher, interview, October 2017, Dar es Salaam

All the 10 interviewees, male respondents disclosed to having more involved their female partners in household purchase decision making after the women joined VICOBA.

#### **4.6 Relationship Status in the Households after VICOBA**

When women join VICOBA, the relationship with their male partners in their households shake at the beginning, when the male partners have no clue what VICOBA is so they prevent their wives from joining. Some women stressed that they have joined the group by force, without their husband’s approval which led to domestic conflicts.

The relationship tends to improve slowly when the women start to show some positive changes in the households including bringing up some money and helping in the provision of household necessities. Many women respondents who were interviewed thought their partner felt just good about them joining VICOBA. While a small number of respondents said that their partners were not okay with them being members of VICOBA, the remaining other few women said that they weren't sure about how their partners felt about them joining VICOBA.

In the women interviews and group discussion, many women narrated that currently they are observing more peaceful environment in their families. Few women, however, had a different opinion as they thought that their relationships with their male partners have not been good at all especially after they joined VICOBA. This is the group of women who joined VICOBA without their husband's approval and the husbands have not yet adapted to it. The other small number of women felt that the relationships between them and their male partners did not develop in any way, it was the same.

Moreover, to get more information about the relationship status in the households, the male partner's respondents were asked if they had ever gotten into misunderstanding with their partners, main reason being VICOBA. In this question, the responses were categorized into yes and no answers. 3 out of 10 of the male respondents fell in the yes category while the remaining 7 respondents fell under no category. The reasons for misunderstanding by the earlier group, as the findings of this study show include:

- a. Men feeling jealous when their women comes home late from the VICOBA meeting and other income generating activities. During an interview, a man was quoted: *“Honestly I am not a kind of man who does not like the wife to own money like what other men do. I want my wife to have money but the problem is that I have been feeling jealous whenever she goes out and especially when she comes back home late, this has led to some conflicts but I am trying to manage it.....”* . Translated by the researcher, Interview October 2017, Dar es Salaam.
- b. When women do business without involving their male partners. The findings show that men like and feel that it is their right as household leaders to be involved in their female partners business for them to have an idea of what is going on. The women who does not comply with this activates domestic conflicts in their households.
- c. Other domestic conflicts, as per the findings of this study occurs when women are too much occupied with either VICOBA activities or income generating activities and lacks time to spend with their male partners. This makes men feel ignored and not taken care of.
- d. Too much phone calls from the group members, as one respondent disclosed that he becomes so annoyed when he sees his wife busy talking to her group members over the phone, it mostly annoys when they call her out for meetings.

#### **4.7. Men’s reactions towards VICOBA and Women Economic Empowerment**

The key informant’s findings show that some men have positive reaction towards women’s loans while others have negative reaction towards it. Half of the responses from

this group revealed that men are negative about their female partners having loans and few of the respondents felt that men are not really stable or decisive when it comes to their female partners possessing loans. The latter group, according to the findings is the type of men who does not show either positive or negative reactions towards VICOBA loans, neither support nor opposing it, they tend to leave everything upon their wives to decide.

The following statement was quoted in the interviews when a respondent was explaining the reactions of men towards VICOBA and women financial empowerment in general;

*“Some men think it is a good thing for their wives to get some money so that they can share the household responsibilities but some few men are getting worried for losing their position as household heads. This leads to some frictions in the households including violence and divorce”*. Translated by the researcher, Key informant interview, October 2017, Dar es Salaam.

However, the women when answering the question what does their husbands feel about VICOBA and women economic empowerment, they said;

*“He supports me, when I told him about VICOBA he was so supportive and gave me the money I first deposited. He thinks it is a good thing because if I get money I help him with some family economic issues”*. Translated by the researcher, women interview, October 2017, Dar es Salaam.

*“Now he likes it. He has seen how I have changed from my previous situation and he sees tangible benefits like helping him to pay school fees, managing the household economic*

*needs and lots of things so things are now fine.*” Translated by the researcher, women interview, October 2017, Dar es Salaam.

While a big group of women said that their male partners tend to support them being in VICOBA, some of them had a different view. A woman explained her husband’s feeling about VICOBA;

*“ When I joined he liked it but now since I started buying farms, owning business and other financial changes, he does not like VICOBA any more as he thinks that when I keep on owning more money I will despise him and our marriage will be jeopardized . Generally my husband is not happy about my financial improvement and my involvement in VICOBA at all.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

According to the explanation of this woman, the husband is getting worried that she will get richer and he will lose control of her. As the key informant’s interview above shows, this man is not only worrying about his marriage but also the fear of losing his position as a household head.

When the male partners were asked about what they think about women financial empowerment, many of them claimed that the financial empowerment of women is an important and a good thing because their economic burden in their households has been reduced. Few of them did not agree with the above conclusion as they said that empowerment of women financially is not important. The earlier group of men was happy about women empowerment because they felt that women will also be able to help

in providing for the household economic needs and the financial matters were solved, and there is an increase in transparency between them and their partners. The opposing group of men felt that their female partners tend to misuse the loans or are earning more money than them which leads to problems in their households.

## **4.8 Discussion of the Findings**

### **4.8.1 The Change of Gender Roles within the Household before and after VICOBA (Research Question One)**

Army (2003:337) stated that since women are traditionally believed to be more nurturing than men, then their gender role should be predominantly nurturing their families as a full time job rather than taking employments outside home. On the other hand, since men are preoccupied by the role of providing the family financially as breadwinners, then they are entitled to make all the important decisions in their households. Risman, 1998:101) states that the structural changes such as the emergence of women with income earning potential might facilitate the change of traditional gender roles.

The study findings show that before women joined VICOBA, they had no income earning opportunities so they depended on their male partners to provide to the family both financially and in making all important decisions.

The previous studies (Nayabinda 2014, and Cheston and Kuhn 2002) show that when women earn money and become household breadwinners men tend to give up from providing for the family needs. This gives the woman a lot of power which leads to the



family break up as women tend to stop listening to their husbands. The findings of this study revealed that when women earn money, they tend to divide gender roles within their households by helping to reduce the men economic burden. This leads to new family configurations and improved relationships.

All respondents interviewed and who participated in the group discussion felt that since women joined VICOBA, their gender roles have changed. Most of the women narrated how their gender roles has changed since they joined VICOBA, and claimed to have been economically independent and able to pay the household bills contrary to before. This goes in line with women getting opportunities to be involved in making family decisions and making choices.

In an interview, a woman stated:

*“Since I joined VICOBA my economic roles have changed a lot, paying of the children school fees being the biggest role. Now I cooperate with my husband in raising our family where we have divided our roles, my husband takes care of food and I take care of school fees.”* Translated by the researcher, Interview October 2017, Dar es Salaam.

According to her explanation, this woman could not fulfill any economic roles in her household prior to VICOBA. Her husband, who did not earn a lot of money, was responsible for everything and life was not easy to them. VICOBA loans has changed their life completely as the woman has taken the biggest role of paying for their three children school fees something according to her, she never dreamt of.

Men do acknowledge the change of gender roles they have observed from their female partners since they joined VICOBA. This was revealed in the interviews with male partners who said that now their wives are playing an important economic part in the family by paying of the household bills, paying of school fees, providing for the household necessities and fulfilling their personal needs which they could not before. Since women are now active in households economic contribution, the study shows that they have gained opportunities to be involved and listened to in making the household decisions; In the interview, a male partner said;

*“I have been involving my wife in making every decision in our household even before she joined VICOBA. The difference is that before she joined VICOBA she was accepting everything I said without challenging me, I think this was because she had no choice, after joining VICOBA my wife has changed, I recently took her to buy a fridge, I was surprised for the first time she said she did not like my choice, she said she will add some money from her loan to buy a bigger fridge.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

To get a better understanding on how gender roles have evolved over time, the study collected data to find out if in the households there particular things that men have responsibilities for and make decision on and particular things women have responsibilities and make decisions on.

According to the findings, it is obvious that before joining VICOBA men took the responsibilities of making all decisions in the house and they could not listen to their

female partners even if these women were not happy about the decision made. Now with the support women get from VICOBA they have confidence to bargain their position in making household decisions. If men don't want to listen to their female partners, female partners turn their backs and make their own decisions as well. In the Focus Group Discussion, a woman narrated;

*“Now we don't want to sit back and wait for our husbands to make decisions for us anymore. We joined VICOBA to be free from the men oppression. Now if they don't approve something we like, we do it by force without their approval. For example, I used to ask my husband that we need to change our bed to a bigger one and he refused for years. One day I took the loan and without his approval I bought a new bed. When he came back home he was so angry at me and he refused to sleep in that bed, this lasted for two weeks then he came back to sleep in it. I never bothered with him sleeping in another room and my life went on as usual”*. Translated by the researcher, Interview October 2017, Dar es Salaam.

These findings confirm the statements by Goetz and Gupta (1996:46), that when women's income increases, it leads to the improved livelihoods in their households. Among the areas improved include quality of education and nutrition.

The findings from the interviews and focus group discussion show that women are becoming more responsible in their households compared to before they had access to finance. One male partner explained how VICOBA has changed her wife's gender roles;

*“....., the fact that we are paying school fees together, we have managed to buy a plot, we have bought a house, my life has become so easy.”* Translated by the researcher, Interview October 2017, Dar es Salaam.

#### **4.8.2 The Change of Gender Relations before and after VICOBA (Research**

##### **Question Two)**

A household is a very important institution where gender relations between male and female partners are played out. The increasing pressure has forced women to find additional income activities while men have been losing their traditional household occupations as bread winners. These sudden changes have shaken the core values of the households including gender relations. Under these changes, men feel the challenge of disorientating and these perceptions leads to anger and frustrations. As many people believe that a man cannot be happy if he is unemployed, the opposite is true.

Although access to finance by women may have a potential to the rise of domestic conflicts, the experience and evidence from this study point out that access to finance by women improves and strengthens the couple's relationships. When the household is poverty stricken, the couples feel helpless and stressed. When there is money, and especially when both members (husband and wife) are able to contribute, a household becomes a more comfortable place for both including the children. Male partners interviewed felt the increase of love and happiness in their households after their female partners joined VICOBA.

In an interview with a male partner, he was asked how his relationship in the household developed since his partner joined VICOBA and he explained that their relationship has changed for better because they now have money. He said;

*“Now our family is a happy family, even the kids are happy. Before VICOBA my wife used to be an angry person and her anger was directed to me and the kids. This led to lots of conflicts between us. Now I have realized that most of our conflicts were caused by lack of money especially by my wife.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

His statement was confirmed later in an interview, when the researcher asked a woman to explain her gender relations before and after VICOBA. She explained her situation that before she joined VICOBA she was a very strange person, an angry and idle woman who caused a lot of conflicts with neighbors in their compound due to gossiping. After joining VICOBA, The woman narrates;

*“Our relationship has improved a lot because now I am a different person who smiles most of the time, I appreciate even small things. This helps me to manage different situations in my household and our relationship is very much better now. I am busy now, no time for gossiping and conflicts, this makes my husband so happy.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

Another woman said;

*“Our relationship is currently good because I know how to handle household challenges. Before joining VICOBA I was a very difficult person full of anger most of the time, when*

*we entered into misunderstanding I sometime felt like killing him and I felt that I was always the victim. Now I have changed a lot, if he does something I don't like I talk to him in a friendly way and we solve it so he is also happy about it. The self-awareness education has helped me change my behavior big time; otherwise I was a difficult woman. I could not even have talked to you (referring to the researcher) in this interview if you found me in my previous life. I can recommend all women to attend this education".* Translated by the researcher, interview, October 2017, Dar es Salaam

Apart from the above statements which show improved gender relations, the study also found that immediately when men get threats to their earning potential, it threatens their gender identity and it affects their gender relations in their households, this is because men used to enjoy the position of the family bread winners and household heads. When these positions tend to be challenged and relocated by women through earning money, men feels exiled. These tensions contribute to family tension and collapse.

Even though families tend to be happier after VICOBA, when women own money in terms of loans it does affect gender relations with their partners. To get more understanding of why this happens, the study collected data on what men thinks about women's loans in a predominantly patriarchy society like Tanzania. The findings show that when women get loans, their male partners became jealous. This was said in the interview with one of the key informants;

*“It is a psychological thing that men feel when women are empowered. It makes men uncomfortable, when women get success, men feel intimidated, ignored, they tend to be scared, and they worry because they think they are dominant. In Africa, men don’t like that but things has changed, women are now dominant.”* Key Informant Interview, October 2017, Dar es Salaam.

In another interview with a key informant concerning the same, it was explained that men are not very comfortable about their wives financial empowerment because they feel redundant and worrying about their marriages. This stage is vulnerable for family conflict. He narrated;

*“The majority of men have a negative attitude towards it because they think women cannot do anything sustainable. Another reason for the negativity is influenced by tradition and customs that men as heads of households should always control their wives so if a wife gets money, men gets worried that they cannot control them effectively, this interferes the marriage”*. Translated by the researcher, Key Informant Interview, October 2017, Dar es Salaam.

Moreover, the findings show that in many households, access to loans by women has led to misunderstanding between the partners. The study found that it is normal for some Tanzania men to feel jealous when they see their partners with new properties e.g. telephones which they did not buy to them. Due to this reason, when some women get the loan they don’t tell their partners because they are not sure how the partner will react.

However, it was revealed by the findings that when women get money they tend to change their behavior in a negative way. When the President of Sustainable VICOBA Development Organization was explaining this, she admitted that it happens and

VICOBA has launched a self-awareness program for its female members to make sure their access to finance does not lead to a negative change of behavior especially towards their male partners. She said;

*“..... It has happened that when some women get money tend to despise their male partners. This has caused some serious gender violence/conflicts in the households and some divorces. Realizing this, VICOBA started to train its female members on how to manage their household relations especially when they get money. On the other side, to balance the relationships, VICOBA takes a move and encourage the jealous men to join VICOBA as well for them to be empowered.”* Translated by the researcher, Key Informant Interview, October 2017, Dar es Salaam.

Moreover, the study found that male-female relationships in the households have improved compared to before VICOBA. The majority of women in the interviews and group discussion agreed to observe more peaceful environment in their families. This confirms the statement by Nayabinda (2014:51) that the cause of domestic conflicts within the households is caused by the status of a woman in that household. One woman explained,

*“Now after joining VICOBA generally life is better with fewer misunderstanding. Lots of conflicts in the households are caused by lack of money or women asking for money. Now we (women) are helping with taking care of the family, men’s burden is not big anymore.”*

She continues,



*“Before joining VICOBA we had a lot of conflicts in our households and most of the conflicts occurred when I asked for money. I was so scared of my husband especially when the money agenda came out, I used to ask him through a text message when he has already left the house because I wanted to avoid the chaos. Sometime I sent the children to ask for money from him. I avoided eye contact with him in any money conversations”.*

Translated by the researcher, Interview October 2017, Dar es Salaam.

In the Group discussion another woman said,

*“Lots of misunderstanding caused by VICOBA to some of us in our households occurred in the beginning, we were not allowed to join but we joined by force, now we are fine because our husbands have understood VICOBA as a good thing after seen the good changes.”* Translated by the researcher, Focus Group Discussion, October 2017, Dar es Salaam.

The male partners responses concerning the same agrees the statement by Hashemi et al. (1996) in their article “Rural Credit Programs and women Empowerment in Bangladesh”, that, there are fewer incidences of domestic conflicts in the households in which its women are members of microfinance organizations compared to nonmembers.

Majority of respondents acknowledged having a better relationship with their female partners now after they joined VICOBA than before they were VICOBA members.

Below are some quotes from the male partners interviews when answering the question how has access to finance by their female partners affect their relationship in their households;

*“Our relationship has improved a lot; we have changed in a positive way. I think VICOBA has helped my wife and I to be closer because now we discuss lots of things together openly, there are no secrets in how we should use her money or my money. Before joining VICOBA we did not talk because she depended everything from me so I made all the decisions.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

*“Yes our relationship has improved. Before joining VICOBA we had lots of quarrels because she had no money and when she wanted some from me, sometime I also had nothing. Our relationship has changed for better because we now have money.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

All the quotes from the respondents indicates that access to finance through VICOBA by women has facilitated the change of gender relations by minimizing conflicts which were caused by lack of money, loneliness and tough life stress.

#### **4.8.3 Male Partners Reactions when their Female Partners Join VICOBA (Research Question 3)**

Different groups of respondents gave different opinions concerning this question. Three third of the key informants said that they think men tend to become jealous or afraid of women when their financial status improves. Quarter of the respondents said that they think men get happy and at the same time jealous. While the first group thinks that when women are financially empowered, their male partners reacts with defeat, collapsing, violence, family break up and divorce, the findings of this study indicates different

reactions. As Nayabinda (2014: 50) states;“Life has become more about the survival of the fittest, man has changed, they no longer want to marry women who will only sit at home and wait for their provision”.

To get the male opinions, the male respondents were asked how they feel when their wives get empowered financially. 9 out of 10 of male respondents professed to be happy about their female partner’s empowerment through VICOBA. The reason for happiness is the fact that now women can help in providing with the household necessities which were a big burden to men. The men respondents told the researcher that since their wives joined VICOBA, life has become easier with fewer stress in it. However, the respondents were a bit skeptical about for how long would the happiness last. Most of the men interviewed were not sure if the relationships with their female partners will continue to be good as the women continues to get more money, as according to them, women tend to change especially when they get richer. 1 out of 10 respondents of disclosed not to be happy about it.

In the Focus Group Discussion, women explained that their male partners are happy having them involving in VICOBA. The conflicts between the couples occurred in the beginning when men had no idea what VICOBA is. Lots of misunderstanding occurs in this time but they do stop immediately when women starts owning money and helping to reduce their male partners economic burden in the household. In the interview a 44 years old woman who owns a cafeteria and one construction plot after being a VICOBA active member for five years explained her husband reaction when she started getting the loans;

*“....., in the beginning it was not easy for me as my husband thought that I was stealing his money for the things I was doing, as I kept on explaining to him he later understood what VICOBA is and he is now okay.”* Translated by the researcher, Interview October 2017, Dar es Salaam.

However, according to the data collected in this concern, it indicates that when women join VICOBA, their level of confidence rises and they tend to be firm with decisions they make in their households which lead to conflicts especially at the beginning. The conflicts tend to decelerate later when men accept and adapts to the situation.

Despite inflexible prescriptions of which roles are appropriate for a certain gender, the findings of this study show that some men cope with economic stress by adopting new roles in the household as women become new breadwinners. The findings indicate that men have reacted to the change by unknowingly redefining their gender roles as they take actions to adapt to the new household environment. This leads to the configuration of new families.

In the interview, a 41 years old woman, the owner of a shop and solar power system was responding to how her husband reacted when she joined VICOBA for four years now;

*“In the beginning it was so hard for us to understand each other. Joining VICOBA sometimes required me to travel for some days for training purposes and since my husband is so jealous he did not allow me to go. I had to go by force and we had a big misunderstanding for several times, we reached to a point of almost divorcing each other. When he started to see my development which was facilitated by VICOBA, the conflicts stopped.”* Translated by the researcher. Interview October 2017, Dares Salaam.

According to the findings of this study, when male partner's authority as household heads is challenged by women's access to finance, men experience stress, humiliation and anger. When it reaches to this point, they do express their control to women through threats.

In an interview, a 43 years old woman who have been in VICOBA for 5 years, owns one acre of land, three motorcycles for transportation purposes famously known as *bodaboda* and a shoe seller was asked to explain the reaction of her husband since she joined in VICOBA, this was her response;

*“Our relationship has improved because I don't depend on him on everything economically as I used to before. You know when you depend everything from them they tend to despise you. Actually my husband used to threaten to divorce me and I was so scared because I did not want to go back home to my parents at this age and I had nothing on my own so I did whatever he wanted me to do for me to stay. Currently, whenever he threatens me with the same (divorce), I ask him to do it fast (to divorce me) because I can now stand on my own. He never divorces me because he knows it won't affect my life the way it would before.”* Translated by the researcher, Interview, October 2017, Dar es Salaam.

The above explanation shows that this woman's level of confidence is high and she is ready to challenge the husband on the divorce issue even accepting it for now, something she could not dare to do when she was financial dependent. On the other side, the

husband has taken a step back of not divorcing her. This is showing either the sign of defeat or adapting to the new family environment.

#### **4.9 How Male Partners benefit from VICOBA Loans**

Apart from the benefit they get by having the household economic burden reduced, the study found that there are other ways in which male partners benefit from their women's loans. All the male partners interviewed said that they have been receiving financial assistance from their female partners especially when they were in need. It was revealed that some men (not VICOBA members) do send their wives to ask for a loan from VICOBA on their behalf.

Although the findings of this study shows that female partners support their male partners financially, the findings indicate that the assistance always come with conditions. Some male partners told the researcher that whenever they need such financial support, they receive it in terms of a loan, although they did not understand why their female partner should give them in terms of a loan, they appreciated it as it is always the easiest loan to get which solves immediate/urgent problems. This statement was confirmed in the Focus Group Discussion when the researcher wanted to know if the women do support their male partners financially.

The findings show that yes, the women do offer a financial support to their male partners but with varied conditions. The mentioned conditions include the male partners should take the money in terms of a loan to pay it back in an agreed period of time. Moreover the male partner should explain clearly what he is intending to use the money for before

receiving it, and according to the women, they don't give a big amount because the man might misuse the money like using it to marry another wife.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Introduction**

This chapter presents the summary of the findings on demographic information of the respondents, the discussion of the findings and its conclusions, recommendations of the study and suggested areas for further research.

### **5.2 Demographic Information**

The study was done in Kijitonyama Ward, Kinondoni District in Dar es Salaam Tanzania. Data was collected from women who have been in VICOBA for not less than three years, women with no formal employment and those who live in a relationship with male partners. Data was also collected from their male partners, the key informants and observation from the researcher. Most respondents were aged between 26-62 years, many lying between 41-45 years. A leading number of women respondents have been in VICOBA for four years. This shows that these women have been in VICOBA for long enough to have experienced the issues being investigated under this study.

### **5.3 Summary of the Findings**

#### **5.3.1 Gender Roles over Time**

Access to finance by women as the findings of this study show, leads to the change and division of gender roles between them and their male partners in their households. The roles which women could not fulfill before they joined VICOBA like paying of school fees, house rent, household bills and catering for their personal needs are now part of their lives. When women are financially empowered, they own assets and projects, their



self-esteem rises and get confidence to bargain their position in household decision making. The change and division of gender roles is accompanied closely with a change of decision making pattern in majority of the households. This study finding confirms the statement of Anne Mikkola (2005:7) that women roles are in the middle of changing and their bargaining power in their households is increasing. The study findings also agree with Crompton (1999:7) that joining Microfinance transforms women gender roles. While women become more involved in decision making, they also have the power to agree and disagree, contrary to before when they were “yes women”. Since women use most of their money to take care of their families, access to microfinance through VICOBA has led to the improved life quality in terms of nutrition, relationships and education in the households.

CSD Nepal (2015) reports that when women get access to finance they still remain restricted to managing it, and the access does not lead to a change of previously ascribed gender roles. Moreover, the study (CSD) did find any noticeable change in gender relations especially at the household level. This study findings reveals the otherwise in both aspects.

### **5.3.2 Gender Relations over Time**

When there is no enough money in the household, especially when everything is left on a man to fulfill, the relationship between the couple tends to be unstable. When women are economically dependent, they are vulnerable to domestic conflicts and male oppression.

Gender relations in the households do improve when the man and the woman is financially stable and has divided the economic roles to fulfill upon themselves. When everyone is contributing in the household, they feel that they own a space and share the rights in the household. Access to VICOBA by women has led to an improved gender relations in majority of the households, it has provided the platform for a couple to sit together to plan and budget for their families. This study confirms the findings of Linde and Spencer (2015:17) and Shekilango (2012:20) as they report that women are more involved (and they become active) in household decision making after joining Microfinance Institutions which leads to a greater bargaining power in the households. However, in the findings of Ringvist (2013:31) that married women has a negative impact when it comes to decision making in their households than single women, the findings of this study show that when married women join VICOBA, it does not impact them negatively in their decision making power, what it does is giving them more bargaining power and vitality, however, it brings them closer to their male partners. This is facilitated by the improved ability of women to solve marital conflicts. The result is the improved communication between couples and happy families. The same was reported by Chipindula and Mwanga 2015. Moreover, the findings of this study answers the question posed by Cropmton (1999:7) that if joining of Microfinance Institutions by women transforms their gender relations, the answer is yes it does.

### **5.3.3 Male Reactions**

Though it has not been easy for men to accept the new environment, the change of a bread winner and family decision maker position in the household, the environment where the female partner earns money and sometimes takes the position of a family bread winner, men do adapt to it either knowingly or unknowingly. Although the adaption occurs, it is a process. As the process, it takes time and it causes domestic conflicts in some of the households. The conflicts occur as men tend to defend their position by expressing anger and frustrations. Finally, conflicts and the misunderstandings tend to end especially when women show positive changes including contributing to the family. At this point it is where new family emerges; family with women taking positions in their households and relocating their male partner's positions. These are the families where men have realized the importance of women financial empowerment which has led to the reduction of their economic burden. As the World Development Indicators (1998:57) report that some men cope by adopting new roles as women turn out to be household bread winners, women continue to do housework, the same state is confirmed by this study. Nayabinda (2014) found that some men react to their female financial empowerment by withdrawing from providing to the family, this study found that men react by dividing the economic roles between them and their partners in their households hence reducing their economic burden.

## **5.4 Conclusion**

This study aimed at finding out how does access to VICOBA by women impacts their gender roles and relations in their households and why does it lead to different reactions from their male partners.

The findings for the change of gender roles reveal that access to VICOBA has led to a change of gender roles in the households. The roles which were predominantly men's roles like paying of school fees, household bills and provision of household necessities are now done by women. Although it is not all women who think that VICOBA has changed their life completely especially their positions in their households, many of them acknowledge the positive change especially through economic contribution in their households and the change of gender roles.

This study confirms the gender role theory on its notion that, as time goes by, culture and the rigid community's structures does not remain static, they do change to accommodate the changes. This forces both men and women to develop different skills and attitudes to adopt the changing environment, and they will behave differently.

Another objective of the study was to find out if access to VICOBA impacts gender relations in the households. The findings in this aspect shows that yes, it does impact gender relations by improving it. Improvement of gender relations and the strengthening of couple ties in the households which is an indirect objective of the financial institution are highly appreciated not only with women but also their male partners. This is a non-

economic benefit which is valued by VICOBA members including the increased power of the women to make different decisions in the households and being listened to, the rise of the level of self-confidence, exposure through different seminars and entrepreneurship trainings and the rise of self-esteem.

In this sense, the findings of this study confirm the Social Learning Theory. The theory explains that when women are exposed to diverse social influences they produce corresponding diverse behaviors and when they are confronted with different social situations they develop new behavior to enable them to deal with it in one way or another.

The last objective of the study was to find out why men react differently when their female partners are empowered financially. The findings reveal that while some men react positively, others react negatively. The positive reaction by the first group is accompanied by the fact that when women get money, they spend most of it for the wellbeing of the family. This reduces the economic burden which was carried by men. This goes in hand with providing financial assistance to their male partners when they are in need. On the other hand, the negative reaction by the second group is facilitated by the prevailing rigid customs and traditions which men have been socialized in. This makes them to adapt to the changing family environment of women becoming the bread winners and taking men previous positions slowly. This slow process of adapting to it is accompanied by fear, jealous, anger and threats which activates domestic conflicts in the households especially in the beginning. Since this is basically culture constructed, it

needs a holistic approach by different practitioners to un-construct it and avoid the conflicts.

The findings of this study confirm the Gender Stratification Theory. This theory is maintained by men who subordinate women purposely in order to maintain power and privileges. This situation creates friction in the households especially when men are challenged in their positions.

### **5.5 Recommendations**

On the gender roles part, since access to VICOBA by women does lead to a change of gender roles and significantly reduced the economic burden which has been carried by men for a long time, and since when women get money, they use the high percentage of it in fulfilling the household needs while improving their families in terms of nutrition and education for their children, the study recommends to the Government, through its arm National Economic Empowerment Council (NEEC), to give more support to microfinance institutions to enable them reach a wide group of women.

On the gender relations part, access to VICOBA leads to improved relationships in the households where women are VICOBA members than before they joined VICOBA, and when women are idle and poor they are stressed and unhappy. This affects the entire household, the situation has a big potential for domestic conflicts. On the other side, men seem to be happier when their wives tend to take some economic responsibilities in their households. If a woman depends everything from a man, it creates a room for oppression

and conflicts. The study therefore recommends to the microfinance institutions to continue offering its services with a goal of reaching a larger group of women with even fewer demands to enable as many women as possible to access finance. This will lead to the reduction of gender inequality in the households (VICOBA member's households) and improved happy families and better communities in general.

On the men reaction part, once women join VICOBA, the immediate reaction from men is fear, jealous and anger. The great fear which strikes men is the fear of losing control over their wives especially when they get richer, the fear of losing their marriages. However, the fear and anger disappears when they realize that now women are capable in bringing in money in the household. When this happens, men do react by adapting to the new family environment. The study recommends to the financial institutions and the community in general to continue to use education to empower not only women but also men especially those who are ignorant about women financial empowerment. Moreover, the study recommends to VICOBA to continue organizing more training sessions with a focus on self -awareness. The findings show that the offered education, despite being appreciated, most of the women are proud of it. "*Elimu ya kujitambua*", (as referred to by women) has played a big role in enabling them to balance their relationships by not exercising extensive powers over their husbands.

Generally the study recommends the following to VICOBA;

- I. The extension its services and introduction of more services especially in the rural areas where the big percentage of people are poor and the financial institutions like VICOBA are lower in numbers or non-existing.

- II. The organization should make institutional set ups which will reduce the risks of some unfaithful people who takes the loan and does not pay back. This goes in hand with electing the leaders appropriately, optimization of bylaws and training the members before doing elections. All the setups should try not to increase bureaucracy.
- III. For the sustainability of the institution, the study accepts that some weak VICOBA groups will die and the strong one will survive. However, to sustain many groups, the institution should make a system which will make sure that everyone who takes the loan repays it back.
- IV. Recruitment of leaders should be guided with transparency and professionalism but without dropping the VICOBA's character of grass root level. The leaders should be among the members with the same socio economic status and should be trained to equip them with professional skills.
- V. To maintain its unique structure which makes it accessible by people from low levels, the structure which benefits the people from grassroots

However, this study acknowledges the fact that VICOBA is a grass root organization and its success lies on that factor. The unique factors which make VICOBA stand out of other microfinance institutions include its reliability and fast speed in giving out the loans, women finance empowerment as it is popular for women than men, balancing the gender roles in the households by reducing economic reliance level by women, creating financial attentiveness and reducing fear of approaching the banks, it depends on its members for contributions rather than external sources, the interest rate is low and it benefits the whole



group. This is different from other finance institutions where the interest rate collected benefits the institution and goes to operational costs. Moreover, through VICOBA, it has been easy for its members to get connected to various social economic opportunities like getting of farms, plots, housing, business/ entrepreneurship opportunities and trainings.

Moreover, the study recommends to the community to accommodate structural changes which have been brought by culture change and economic hardships. The fact that women are now taking the position of household bread winners is inevitable and as long as it changes households in a positive way, it should be accepted. The end result will be having happy families where men are supportive and a better stable community.

#### **5.6 Suggestions for Further Areas of Research**

The findings of this study are only derived and relevant for Kijitonyama ward, Dar es Salaam. Since the cases and phenomenon varies from place to place, the researcher recommends the same study to be done in other areas. More studies will produce enough materials and evidences for the authorities, different community groups and other scholars to draw conclusion on a wide studied phenomenon. Moreover, this study was limited to the effects of women in VICOBA in the household gender roles and relations. The same study could be extended to the community level to find out how the same affects the community in socio, economic and political spheres.

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## APPENDICES

### APPENDIX 1

#### LETTER FROM THE UNIVERSITY



**UNIVERSITY OF NAIROBI**  
DEPARTMENT OF SOCIOLOGY & SOCIAL WORK

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12<sup>th</sup> October, 2017

TO WHOM IT MAY CONCERN

RE: BEATRICE KUNDAEL SUMARI - C50/84450/2016

Through this letter, I wish to confirm that the above named is a bonafide postgraduate student at the Department of Sociology & Social Work, University of Nairobi. She has presented her project proposal entitled; "Access to village community banks by women and its impacts on household gender roles and relations: The Case Study of Dar es salaam, Tanzania."

Beatrice is required to collect data pertaining to the research problem from the selected organization to enable her complete her thesis which is a requirement of the Masters degree.

Kindly give her any assistance she may need.

Thank you

  
Prof. C.B.K. Nzioka  
Chairman, Department of Sociology & Social Work

**APPENDIX II**

**INTERVIEW SCHEDULES FOR WOMEN, VICOBA MEMBERS**

Name ..... Age .....  
Occupation ..... Marital Status .....  
Membership history (years in VICOBA) .....

A. Questions about the change of gender roles

This set of questions were asked in order to answer research question 1. These questions were asked to women who have been members of VICOBA for not less than 3 years, women who have no formal employment and who lives in a male-female relationship in the household. By answering question 1-12 of section A, including other questions which are not in the list but the researcher discovered their importance in answering research question 1; the researcher got information which directed in answering question 1. These questions were semi structured in a way which enabled the researcher to grasp some information about the change of gender roles in a household. Some indicators which answered question 1 had been used to design the questions. For example, the questions were designed in a way of allowing women to explain and differentiate their roles in their household before and after joining VICOBA. Moreover, the questions had been designed in a way of producing consistent answers, that is why some questions are almost the same but each of them carries a different gender role. The indicators for the change of gender roles as indicated in the methods section include women contributing in the household expenditure like paying of household bills and or rent, school fees, owning of assets, have a say in purchasing household goods without consulting the husband, level of



confidence, the use of the loan, engagement in economic generating activities, have a say in number of children and health, deciding her trips and owning property.

Questions;

1. What were the reasons for joining VICOBA?
2. Explain how you started VICOBA and what you have accomplished.
3. Compared to before entering in VICOBA, would you say that your economic roles in your household have changed? How?
4. Who usually makes decisions about purchases of your clothes, shoes/ phones in your household? Explain the situation before and after joining VICOBA
5. Who usually makes decisions about your health and number of kids to have in your household? Explain the situation before and after joining VICOBA
6. Who usually makes decisions about your trips (mobility) ? Explain the situation before and after VICOBA
7. Who decides when it comes to allow relatives and friend's visits in your house hold? Explain the situation before and after VICOBA
8. Who pays your house rent? After and before VICOBA?
9. Who pays your household bills/ expenditure? (water, electricity, domestic staff, school fees ) After and before VICOBA?
10. What benefits do you get from being a member of VICOBA?
11. What do you use the loan for?
12. What impact has VICOBA had on life quality and standard of living? How?

## B. Questions about gender relations

These questions were asked in order to get information for answering research question 2. The questions were asked for the group of women who fit the research criteria. These questions are carrying the stipulated indicators for the change of gender relations for example, voice (decision making indicators to measure if a woman is comfortable in giving opinion in the presence of her husband, level of women economic independent, freedom of mobility and their position in the household. These situations were assessed before and after joining VICOBA. However, the respondents were guided by the researcher in explaining if VICOBA have brought any relationship impacts in their household and how.

### Questions

1. Has VICOBA had any impacts on your gender relations in your household? How?
2. What does your partner think about you being in VICOBA? Why?
3. Do you have more or less control of decision making in your household than before?
4. If yes, what decisions do you make which you could not before?
5. Compared to before entering VICOBA, would you say that you are now less, more or about the same involved in decision making within the household. Please explain.
6. To what extent has the relationship between you and your partner developed since you joined VICOBA?
7. Do you talk to your partner about the number of children to have?

### **APENDIX III**

#### **INTERVIEW SCHEDULE FOR MALE PARTNERS**

These questions were asked to the male partners of female VICOBA members who fit the research criteria. The aim of these questions was to answer research question 3, i.e. why do men react differently when their female partners are empowered financially. The questions carry some indicators which helped the respondent under researcher's guidance to explain how he feels when women are financially empowered, at the time of explanation; the researcher read the respondents non-verbal communication as well. The indicators which were used to measure the reactions include the level of support the men offer to their women during VICOBA sessions, involvement in decision making, the level of liking VICOBA and the support for women financial empowerment, number and type of domestic conflicts and the number of men dropping their responsibilities. Since some questions here seemed to be sensitive for male, the researcher started a conversation with the less sensitive questions like the type of economic activities the man engages in and when the researcher thought that the respondent was ready, the sensitive questions were asked in an accelerated manner.

Name: ..... Age: .....

Occupation: ..... Marital status: .....

1. Do you engage in any income generating activities? If, yes, which one?
2. Compared to before joining VICOBA, do you see any changes in your partner in fulfilling some economic roles in the household? If yes, what are the roles she fulfills which she could not fulfill before?

3. How has your relationship in the household developed since your partner joined VICOBA?
4. Does your partner involve you in budgeting or using her loan?
5. What do you think about women financial empowerment?
6. Are you happy about your partner's empowerment through VICOBA? Why?
7. Could you recommend other peoples female partners to join VICOBA? Why?
8. Does your partner support you financially when you are in need?
9. Do you involve your partner in household purchases decision making? Explain the before and after VICOBA
10. Does access to VICOBA lead to a change of your partners behavior/conduct? How?
11. Have you benefited from VICOBA? How?
12. Does your partner involve you in the improvement of her activities after joining VICOBA? How was it before?
13. Have you ever gotten into misunderstanding with your partner because of VICOBA? Please explain?

**APENDIX IV.**

**QUESTIONS CHECKLIST FOR KEY INFORMANTS**

These questions were asked to all the key informers designed for this research. Section A contains some questions with indicators for answering research question 1. The indicators which the researcher used to assess the change of gender roles includes the use of loans by women, asset ownership, the level of economic and social development and the different between VICOBA women members and non VICOBA women members. Moreover, some follow up questions to elicit more information concerning the same were asked.

Section B contains some questions for answering research question 2. The indicators the researcher used to measure the change of gender relations include the level of women socio development, the current position in the households and the level in which men buy in the new configuration. Some direct questions were also asked for the purpose of getting more accurate information.

Section C of this checklist intended to elicit information for answering research question 3. In order to answer this question, the researcher used the indicators to check the level of men support to their wives in joining VICOBA and their reactions especially when their position had been challenged.

Name: ..... Age: .....

Role: ..... Relevance to VICOBA: .....

**A. Questions relating to the change of gender roles**

1. To what level do you understand VICOBA as a tool for women empowerment?

2. As a result of women joining VICOBA, have you noted any increase in asset ownership by women?

3. Do you think VICOBA has played a positive role to women? How?

4. Do you think it is important for women to get loans? Why?

5. What do women use the loans for?

6. Can you say that VICOBA has played a role in women economic development

7. If you compare women who are in VICOBA with those who are not, do you see any difference? If yes, what is the difference?

B. Questions relating to gender relations

8. What are the attitudes of men towards women loans?

9. Can you say VICOBA has played a role in promoting social development for women?

10. Why are you interested in women's loans? (NEEC)

11. Do you think VICOBA has contributed to a change in women's position in terms of decision making in their households? How?

12. Based on your experience in Tanzania societies, how does access to loans by women impact their gender relations with their partners? How?

C. Questions relating to the different reactions of male partners

13. Do you think male partners encourage their female partners to join VICOBA? Why?

14. How do men generally react when their female partners' financial situation improve in the household?

## **APENDIX V**

### **4. QUESTIONS CHECKLIST FOR FOCUS GROUPS**

In order to elicit more information for the purpose of answering research question 1 and 2, these questions were designed for the group discussions. Although these questions would have been answered in the researcher-respondent interviews, the researcher thought that it was important to discuss it in the group as well. Same indicators used in the interviews in the appendix 1 were used to guide the discussions.

#### **A. Questions relating to the change of economic roles**

1. What motivated you to join VICOBA?
2. What do you use the loan for?
3. Has the loan you get from VICOBA helped you in changing your role and position household? How?
4. Are there particular things that men have responsibilities for and make decision on and particular things that women have responsibilities and make decisions on?

Explain the situation before and after VICOBA

5. Who decides different issues within the household e.g. how money should be used?
6. Apart from the household expenditure, in what other ways do you spend your loan?

B. Questions relating to the gender relations

1. Do you engage your partner in budgeting for your loan? Why?
2. Has the loan changed the household decision making pattern?
3. Have your involvement in VICOBA at some point gotten you into misunderstanding with your partner? How?
4. Does your partner ask for some money from the loan you get?
5. Is your partner happy for your involvement in VICOBA? Why?