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**Examining the Potentials for Women's
Empowerment through Micro-Credit Lending**
- A Case Study in Tanzania

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Abstract

This thesis is based on an eight week long field-study in Dar es Salaam, Tanzania, with the aim of examining the challenges and opportunities for women's empowerment through taking a micro-credit loan within a Non Governmental Organization (NGO) named Village Community Bank (VICOBA). This is done because of the posed objective that micro-credit lending to women is a tool for empowering them, therefore it is relevant to identify challenges in order to understand the potential for women's empowerment. The theoretical framework consists of two defined concepts of women's empowerment that has been used in order to analyze the collected data. The research has been conducted through qualitative, semi-structured interviews centered on a case-study. The key findings that were identified that indicated positive impacts of women's personal and collective empowerment was within the participation in the micro-credit lending group, although this did not contribute to relational empowerment within the household. The challenges for women's empowerment to occur were connected to economic obstacles such as the structure of the micro-credit loan, as well as market limitations.

Keywords: micro-credit, empowerment, women

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1 Introduction

Situated in Eastern Africa, Tanzania with a population rate of 39.5 million, is a country marked by high poverty rates and according to the World Bank, approximately one out of three persons live below the national poverty line (World Bank: 2012). The issue of gender inequality in Tanzania in relation to poverty reduction is telling, and is an issue of importance throughout the whole of Sub Saharan Africa as well. In Tanzania, women's access to assets and resources are unequal in comparison with the Tanzanian men in areas of land, capital, credit and formal employment (REPOA: 2010, p. 5). The unequal access to conventional credit-lending facilities for improving livelihoods is also reflecting the inequality between men and women in Tanzania. The phenomenon of micro-credit lending could therefore be seen as an important tool for empowering women and thereby trying to reduce gender inequalities.

1.1 Research Problem

It has been observed within development research the positive significance micro-credit lending can have for women's empowerment. The objectives that micro-finance institutions have in terms of directing loans towards women have varying underlying motives, and one of them is to give women tools to combat poverty as well as empower them. But can this posed objective really be applied in reality?

1.2 Significance of the Study

This paper aspires to be a contribution on the rationale for women's empowerment through micro-credit lending with an urban context. Much of previous research on micro-credit lending focuses on a rural setting with the specific problems and possibilities that comes with it. With an increasing urbanization where agricultural labour as the main source of income is changed into involving other and new sources of income, this paper argues for the increased relevance of examining the prerequisites for empowerment in an urban setting within which the engagement in micro-credit lending will assumingly increase in the future. This paper makes an attempt to examine the complexity of different factors that either limit or creates processes of women's empowerment.

1.4 Aim of the Study

Within the field of social science and development, the aim of my thesis is to critically examine the concept of women's empowerment, connected to micro-credit lending which is considered as a growing part of poverty-reduction strategies. The reason for my research question is my interest in how women's empowerment could be enhanced or inhibited through taking a micro-credit loan through an Non Governmental Organization (NGO) that does not promote women's empowerment as their primary objective. By conducting qualitative interviews around a case study with women in urban areas of Dar es Salaam in Tanzania, my aim is to provide a grass-root perspective on a phenomenon that has been recognized by international stakeholders as a tool for combating poverty and enhancing women's empowerment.

1.5 Research Question

My research question is:

What challenges and opportunities exist for women in gaining empowerment through micro-credit lending?

2 Theoretical Framework

Trying to define the concept of empowerment is an important part for analyzing its nature and to use the collected data and put it against chosen definitions connected to the concept of empowerment. However, as pointed out by Kabeer, given the difficulties of defining what empowerment is, there is always a considerable risk of using definitions of empowerment that suit the aim of the particular research of this paper. Related to theories and concepts on women's empowerment is the issue of measurements of the concept in order to understand how empowerment occurs. The importance of always considering how the cultural context is shaping women's choices and aspirations needs to be taken into consideration when examining processes of empowerment in a specific place in time.

I will here bring forward different definitions and features of the concept of women's empowerment that have been promoted by scholars that I consider provides with a holistic understanding about a phenomenon that is rather difficult to measure.

2.1 The Notion of Power

Drawing on feminist theories, power as the root-concept of women's empowerment needs to be understood from a gender-perspective in order to examine women's situation and how power-structures can restrain women's ability to make decisions in accordance with their own wishes and desires. Rowlands is bringing up how systematic denial of power and influence by women could be a result of a social system where such denial tends to be accepted as the "truth". This could in turn create internalized oppression. This type of internalized oppression could lead to barriers that hinder women's exercising of power and in turn maintain unequal distributions of power (Foucault: 1988b, as cited in Rowlands: 1997, p. 11).

Rowlands is explaining the different types of power as the fundamental understanding of how the processes of empowerment can take place.

- Power over – controlling power, which may be responded to with compliance, resistance, or manipulation.
- Power to – generative or productive power which creates new possibilities and actions without domination.
- Power with – 'a sense of the whole being greater than the sum of individuals, especially when a group tackles problems together' increased power from collective action
- Power from within – 'the spiritual strength and uniqueness that resides in each one of us and makes us truly human. Its basis is self-acceptance and self-respect which extend, in turn, to respect for and acceptance of others as equals. (Rowlands: 1997: p. 13).

2.2 Operationalizing Empowerment: Agency, Resources and Achievements

Kabeer's (1999) definition of the concept of empowerment is concentrated around a process of change and the ability to make choices. The fundamental prerequisite for empowerment is to be able to acquire the ability to exercise strategic life choices when earlier having been denied that ability, in other words, moving away from a state of disempowerment to empowerment. It is a focus on the process of change in which this occurs. Within this

definition, it is the process of moving from disempowerment to a stage of empowerment that is the crucial point. If someone has always been able to exercise choice, she cannot say to be empowered if she was not disempowered in the first place (Kabeer: 1999, p. 437). There is a strong link between disempowerment and poverty that often goes hand in hand since the ability to make strategic life choices are many times restrained by the struggles of being able to secure the basic needs (Kabeer: 1999, p.437).

Kabeer's key-factors to empowerment comprise of three inter-related dimensions where positive changes in one dimension can lead to changes in another. It can also function the other way around, namely that inequalities in one dimension could lead to inequalities and disempowerment in another (Ibid: 2005, p. 16).

The first part revolves around *agency*, the process of defining and acting upon ones goals; where processes of decision-making and negotiation are incorporated. Agency as the defined concept by Kabeer claims to have two forms. The "passive" form of agency is the first where choices are taken when there is little choice to choose from. The other form is "active" agency, where choices and behavior has a clear purpose (Kabeer: 2005, p. 15). The author also lifts the concepts of *greater effectiveness of agency* and *transformative agency*. These two forms of agency work in different ways; the former refers to a greater effectiveness in carrying out pre-given roles and responsibilities when the latter refers to challenge restricting aspects of these pre-given roles and responsibilities (ibid: 2005). Connecting *agency* with Rowlands definitions of power, the negative sense of agency is connected to *power over*, whereas the positive sense of agency is connected to *power to*.

The second part is about accessing and making claims to *resources*, both human and social. Resources can be claimed through the factors that make up a society which are the family, market and community (Kabeer: 1999, p. 437). It is the medium through which agency is exercised. Resources together with agency make up one's capabilities and the potential to live life as desired (Kabeer: 2005, p. 15). I interpret it as resources are needed in order to exercise agency.

The last dimension brings up achievements where increased well-being constitutes as one of the main parts. Achievements can be referred to as the outcome of one's efforts; to what extent one's potential manages or fails to be realized. Achievements are the consequence of exercised agency (Kabeer: 2005, p. 15). The above mentioned concepts that together

constitute the process of empowerment is claimed to be indivisible in the meaning that they are inseparable from each other and cannot work on their own (Kabeer: 1999).

Given an understanding what mechanisms that can generate women's empowerment as defined by Kabeer, it is also of importance to understand in what different spheres women's empowerment can take place.

Rowlands is pointing to three interrelated dimensions to which empowerment ought to be operated in:

- Personal: developing a sense of self and individual confidence and capacity, and undoing the effects of internalized oppression.
- Relational: developing the ability to negotiate and influence the nature of a relationship and decisions made within it
- Collective: where individuals work together to achieve a more extensive impact than each could have done alone. This includes involvement in political structures, but might also cover collective action on a local level, based on co-operation rather than competition (Rowlands:1997 p. 23)

2.3 The Structure and Agency Approach

The definition of empowerment made by Kabeer doesn't dwell deeper on structural issues such as culture and norms that could have possible implications for possibilities or impediments for women's empowerment to take place. By bringing up the concepts of *structure* and *agency* in relation to how choices and decisions are taken, these two dimensions could help reveal the potential for how changes within women's empowerment could occur. Agency is a concept defined as: the capacity of individuals to "act independently" and to make their "own free" choices. The term structure covers the rules and social forces (such as social class, religion, gender, ethnicity, customs, etc.) that limit or influence the opportunities that determine the actions of individuals (Luttrell & Quiroz: 2009, p. 9). Structural inequalities could accordingly be seen as hindering individual choice to be made because of the specific context in which choice is exercised. Oxaal and Baden (1997) claims: *It is not the delivery of microcredit in itself that may empower but the context in which it is delivered that might enable women to get control over resources and increased bargaining power* (as cited in Luttrell & Quiroz: 2009, p.10). This quote shows that women's empowerment through micro-credit lending is not a natural result based on women's own will to act independently,

but can be restrained by structural inequalities that have the ability to override choices related to agency.

3 Previous Research

The concept of women's empowerment and its importance in the developing world has gained prominence in development discourses and in policy papers written by governments as well as Non Governmental Organizations (Cheston & Kuhn: 2001, p. 7). Previous research points to the increasing importance of women being active social and economical contributors within development; a notion that was highlighted at the end of the 1990's and which had not been paid attention to (Oxaal & Baden: 1997, p. 12). Micro-finance institutions and other programs providing small-scale loans to people, who do not have access to conventional banking loans, have by some scholars been argued to strengthen the empowerment of women through providing capital directly to the women. It is assumed that this will in turn create positive effects by affecting women's situation in terms of decision-making in the household as well as increasing decision-making over assets (Cheston & Kuhn: 2001, p. 38).

3.1 Historical Debate on the Concept of Empowerment

The empowerment of women is many times seen as the goal within micro-credit lending. The concept of empowerment has different definitions, but it could be seen as involving both individual and structural processes (Luttrell & Quiroz: 2009, p. 9).

Different paradigm-shifts within the development discourse have taken place of which the participatory approaches are gaining ground (Butler and Flora: 2006). Micro-credit programs implemented in developing countries today all have various intentions. Many of them adopt a grass-root approach that pursues a bottom-up approach as a poverty-alleviation strategy (Oxaal and Baden: 1997). The 1990's brought changes and alternative paradigms to the previous decade that were emphasizing the neoliberal modernization project such as limiting the role the state and making way for privatization. The 1990's posed a reaction to this paradigm, where a questioning of the neo-liberal and capitalistic framework made way for more people-centered focus including theories of social capital and participatory development

(Butler and Flora: 2006). It was within this period that the emergence of terms such as empowerment and the realization of micro-credit facilities were brought forward on the international development agenda.

3.2 Hindering factors for Women's Empowerment

Mayoux has done research on micro-credits ability for empowerment and she is pointing to that there is a limited sphere within which the micro-loans are taking place that have actual effects for empowerment (2002, p. 28). Findings point to the constraints women face in terms of structural inequalities that inhibit them from gaining control over assets and their continuous workload. This can act as a hinder of empowerment to take place, despite successful engagement in micro-credit (Ibid: 2002, p. 28). The opportunities as well as constraints that the women taking micro-credit loans are facing in different developing countries do have similarities even though specific cultural contexts are telling.

The women in Tanzania are included in this picture. There are a number of challenges directly linked to women's empowerment through micro-credit lending in Tanzania. To give an example of structural inequalities that treat women unfairly, the scholar Rweyemamu is discussing the customary law which was codified in Tanzania 1963 named; "Customary Law Declaration Order of 1963". The customary law has impacts for gender relations in Tanzania which work in a way that exclude women from owning property such as land and other assets (Rweyemamu: 2003, p. 50) Many Tanzanian women are as a result of this inhibited in accessing conventional banking loans and even to some extent micro-credit loans because of the requirement of collaterals that is needed in order to secure the loan taken by the woman is owned by the husbands. Other scholars go on to discuss another issue that works as impediments for women engaged in Micro-Finance activities. This includes low levels of education that lead women to engage in unskilled labour activities and limited access to markets and business information (Makombe et. al: 1999, p. 10). Linked to gender inequality and the cultural context that Tanzania inhibits, is the notion of whether women's empowerment through micro-credit lending is a process that has the ability to affect structural inequalities in a whole society.

3.3 Encouraging Factors for Women's Empowerment

In a master thesis on the impact of Micro-Finance in women's lives in Temeke district in Dar es Salaam, Tanzania; the author points to findings that show that a 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 in the house-hold level 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 (Terry: 2006, p. 71). Mayoux is referring to these types of interlinked changes as "virtuous spirals" meaning that positive changes concerning women's empowerment can have the potential for being mutually reinforcing. The example given is that access to micro-credit loans could lead to positive changes for women in other spheres such as increased well-being and increased decision-making within the house-hold (Mayoux: 2002).

Previous research that discusses the process of how women's empowerment has wider implications can be traced to the fact that women spend more money on the household and family-members than men do and therefore cases of success in taking micro-credit loans will have bigger impact than just concern only the woman (Baden and Milward: 1995, as cited in Cheston and Kuhn: 2001, p. 8).

Within micro-credit lending activities in Tanzania, women constitute the majority of the borrowers. This can be a result of higher repayment rates among women than men (Makombe et. al: 1999, p. 10). However, group-lending systems, which are a frequent phenomenon among women borrowers of micro-credit with joint collateral, can cause potential problems if some of the women are not able to repay the loan and therefore cause frictions among the group (Terry: 2006, p. 45). This was a result I expected to see potential problems that some women that were not able to pay back the loan when moving out in the field and interviewing the women. The fact that the female members in one micro-lending group come from various backgrounds with different assets together with different cultural backgrounds, could affect the potential for their empowerment since the preconditions are different.

4 An account of the Village Community Bank (VICOBA)

Formed as a non-governmental organization in Songea, Ruvuma region in Tanzania, VICOBA with the full name *Tanzania VICOBA Sustainable Development Agency*, has approximately 150 000 members that comprise around 5000 groups in 30 regions throughout Tanzania. It claims to be a reflection of the Grameen Bank model and structured in a way that: *“poor people especially those in the rural areas, are organized in groups and trained in various skills so as to build up their capacity to fight against poverty”*(VICOBA: 2012).

Their vision is to build a community free from poverty and to empower organized groups with proper skills and adequate capital (VICOBA: 2012).

The interviews were carried out in two different VICOBA lending-groups. The first group was located in Kimara ward in Ilala district and in Kijichi ward located in Temeke district. These were two urban areas located approximately 10 kilometers from central Dar es Salaam to the south and the north.

The structure of the VICOBA lending-groups is grounded in that the individual should buy shares that will in turn determine the size of the loan she is able to take. The amount of shares varies between around 1000 Tanzanian shillings to 2000 Tanzanian shillings. The shares from all women are put together to facilitate the loan of one woman at the time. Failure of repayment from the one woman will hence impede the ability or create delay for the next woman to take a loan. Since no collateral is needed to obtain a loan through VICOBA, the women in the group guarantees repayment if one woman fails to pay back the loan. This could imply that peer-pressure exist within the group.

The general waiting time for acquiring a loan after joining the lending-group is around six months. This is because the loans are rotating to one woman at the time and in order to take a loan it is necessary to generate savings through the shares. Duration of the loan repayment period depends on the size of the loan but varies between six months up to one year. The loan amount that each woman has taken varies from 100 000 Tanzanian shillings up to 1 860 000 Tanzanian shillings.¹

¹ 100 000 Tanzanian shillings is the equivalent of approximately 445 Swedish Crowns.

There are certain business activities that the women are trained on within the lending-group. These include making soaps and candles that most of the women that I interviewed had been trained to do as an income-generating activity. The women that already have a business running are free to choose to invest the loan within that business. None of the women were doing business together; the loan that was given out to each one was used for individual purposes. One thing that all women received training on was a general understanding on how to run a business with focus on entrepreneurship and how to manage the loan and savings. There are three levels of interest rate: 5%, 10% and 19%. However, I was not able to find out why the interest rates varied to that extent.

5 Methodology

5.1 Choice of Method

Choosing to use qualitative methods when conducting my research was important to me in order to understand the views and perceptions of the women that were the subject of my research. One way of understanding the complex social world we live in is to examine a phenomenon through the eyes of the people being studied (Bryman: 2008).

It was also important to do a qualitative research with face-to-face interaction in order to understand the context and setting in which the women existed to fully comprehend their behaviors as thorough as possible; this included seeing the location and environment where the women lived as well as seeing their business and meeting the women in their home, some together with the families.

The feminist sensitivity is more likely to occur within a qualitative approach rather than a quantitative approach that seem more incompatible because of the objectification it poses (ibid: 2008). Moving from the micro-credit lending broad scope to the small, engaging in a purposeful dialogue with the concerned women is necessary in order to understand how micro-credit lending as a wide-spread phenomenon affects women in particular by allowing their voices to be heard and their subjective understanding of their reality to be shared.

Deriving from Bryman's writings on feminism and qualitative research, my qualitative research methods were also especially valid when connected to a feminist and empowerment

approach because of the sensitivity it brought and in the process of reciprocity for me as a woman meeting another woman in order to engage in a meaningful dialogue (ibid: 2008).

5.2 Case Study Design

The research design was centered on a case-study associated with VICOBA and the female informants that take micro-credit loan within it, something that I argue was useful due to the nature of the research project since I was able to collect a large amount of detailed data and focus my research on one specific NGO. Regarding the type of research methods was using, I conducted semi-structured interviews. I argue that this type of interviewing were especially useful since I was inspired to interview women with an underlying feminist approach, but I would still be open to a flexible interview process if other issues were raised.

The case study would therefore be on women's usage on micro-credits in an urban context. I didn't have a clear hypothesis; I therefore argued that an iterative approach was useful since I would let my data guide me in my results, even though I had some predetermined ideas of themes that I considered important. This issue is highlighted by Letherby that says:

“researchers cannot have empty heads in the way inductivism proposes so one must acknowledge intellectual and personal presence” (Letherby: 2003, p. 67).

5.3 Ontological Considerations

Building on to the ontological considerations on how we understand the world, my research is taking a constructionist stand. This is because of the belief that gender-inequality is not built on an external reality but because social order, roles and processes can actually be changed and reconstructed. (Bryman: 2008). The feminist theory emerges from such a constructed outlook of gender in society. The feminist theory that I would use is iterative in type. The reason for this is that even though I have a feministic theoretical framework that will guide me through theory and practice, I did not have a hypothesis due to the fact that the empirical material I would use cannot predict what outcomes that will be produced. The particular empirical data will be discussed later on.

5.4 Sampling

Another issue that I had to deal with when conducting my research was the one about sampling. Before the interviews were taking place, I asked the coordinator of the two lending-groups to arrange interviews with women from different spheres of the society with different family structures and social-economic prerequisites. This was important to me since I was interested in finding out whether a restrained socio-economic background would have implications for the result of micro-credit lending. It was also a requirement that all the women that were going to be interviewed had taken a loan, since there were women in the lending-group that not yet had the opportunity to take a loan. This could be referred to as a *snowball sample* since it meeting a small group of people that will be interviewed will in turn gather more informants (ibid: 2008). It was useful for me to do this kind of sampling in order to distinguish who of the women that had actually taken a loan since some of the women had not yet gotten a loan.

5.5 Methodological Limitations

I was aware that a certain power dynamic could occur when I as a western woman crossed pathways with an African woman in the quest for conducting research and them being the subject of my research. I was also concerned that there was a chance that I would miss out important aspect concerning the interplay between men and women when only taking one stand of the story in excluding men from my research. I would never be able to hear the men's point of view through interviews. It was therefore rather difficult to employ a gender framework that could guide me theoretically. My reasons for choosing only women to interview when conducting my research was primarily to avoid conflicts and sensitive issues that could possibly occur when engaging and interviewing men. As a person coming from another context I was not sure if I have the capacity to fully understand the cultural and social contexts that influenced outcomes in taking micro-loans, adding an extra dimension when interviewing men. I wanted to emphasize however, that because my research was grounded in a feminist approach, it could therefore be justified to only lift the voices of the women in order to fulfill my goal with the research project. One possible issue that I expected to occur when conducting semi-structured interview was that the interview-guide I prepared could potentially miss out on important themes and questions, when already decided on beforehand. Afterwards, when going through the collected data I could see that the interview guide

somewhat restrained my abilities to move away from the pre-determined questions and themes.

5.5.1 Limitations Concerning Transcription

After completing all the interviews and going through the transcribed material, I noticed that there were some grammar mistakes as well as confusion to what some of the women actually meant. Therefore, I needed to re-interpret and correct this according to what I remembered of the interview and to make it the most logical. The transcribed material did to a great deal lack punctuation marks which I afterwards had to readjust according to what seemed suitable. It also needs to be said that when transcribing from Swahili into English, missing nuances in the language due to lack of proper English skills as well grammatical flaws could mean that words and meanings in the transcribed material could be slightly misinterpreted. The quotes used in this paper will therefore be affected by this.

5.6 Secondary Sources

When it came to reviewing secondary data, there was a difficulty in finding research about my topic on Tanzania in an urban setting which was the place of my research. Research that addressed women's empowerment through micro-credit lending in an urban setting was rather limited. I therefore read up on research that was connected to micro-loans and its connection to women's empowerment, but in another setting and context; such as micro-loans taken by women in predominantly rural areas. I was also using research that has been done in other countries in Africa, as well as in south East Asia, where Grameen Bank is a distinguished institutional framework well known for its work with lending small loans to poor people in general and impoverished women in particular (Sarker: 2001, p. 3).

The documents that I obtained concerning the VICOBA Bank during a visit at the headquarter of the Bank contained some limitations. There were no dates when the information sheet was published, also; there were no official documents that I could take part of. Hence the information I received came from unpublished material from the bank as well as information about the structure given orally. The basic information about the structure of the Bank was collected through their web-site.

5.7 Methodological Issues in the Field

I conducted 15 interviews with women taking a micro-credit loan through VICOBA. It took place on the 18th to 27th of February this year. The initial contact with the women was through a group-meeting where I got to meet a few of them. I thought that by arranging a meeting, the women could get to know me a little before the actual interviews took place. It was very important to me to make them feel comfortable with me and prepare them for the interviews that would take place. The meeting also served a purpose as breaking the ice between us.

The interviews lasted between 30 minutes to 1 hour and were recorded by a dictaphone. The interviews were conducted where the women lived, most of the time outside their house. In that way I got to see how they lived and I was also able meeting other parts of their families. My limited knowledge in the Swahili language lead me to hire an assistant that could work as an interpreter during the interviews, since none of the women spoke English. The transcriptions also had to be done by the assistant.

5.8 Analysis of Data

I based my data analysis on the *Miles and Huberman's framework* where data reduction, data display and drawing and verifying conclusions consisted of my main steps (Punch: 2005, p. 199). Firstly, I had to reduce my data into broad themes in order to find patterns. One form of the data display I did was to put together information about the women in a table in order to bring clearness of the informants. Lastly, through these two steps I was able to start going through the material and begin my analysis.

6 Results

After going through the data that had been collected through the interviews that I conducted, certain themes emerged that indicated both opportunities and limitations for the women's empowerment to take place.

6.1 Decision-Making within the Household

Changes in decision-making in the household are relevant to the personal and relational dimensions of empowerment that are formulated by Rowlands (1997). By examining what the

women said about the changes in decision-making both concerning the business and within the household that had occurred and what kind of decisions that were taken by them after they joined the lending group, it appears that from Kabeer's (2005) perspective where exercising agency on a personal level was an important aspect, for most women, the transformative agency did not take place to the same extent as the case of a greater effectiveness of agency.

Most of the women showed signs of active agency; they were taking decisions with a clear purpose to affect the well-being of the family. Felista, one woman who was staying at home before taking the micro-credit loan explained how her decision-making now has changed:

I can even decide to do things on my own for the family when solving small financial problems without depending on only the financial support from my husband. I didn't like the idea of begging, even for small things from my husband, but now I feel very happy because I can tackle my problems and sometimes family problems.

The micro-credit loan taken by Felista as a form of resource that has been claimed indicates an active agency and has in turn lead to greater effectiveness of her agency in the way that the scope of decision-making has increased in a way that she herself desires. She described a satisfaction over the fact that she could now contribute more financially. However it is not perhaps a transformative change but at least Felista herself was experiencing a change that had positive dimensions for her.

It was evident that in some cases, the decision-making within the household seemed to be about increase in determination over buying basic necessities for the family and the household; hence it seemed to be a form of greater effectiveness of agency for the woman in terms of improving basic needs.

The women who expressed that their household-decisions had increased in relation to their men after joining in the lending group and taking the loan, said that their increase of capital accumulated through their business helped them to increase their financial decision-making within the household; they also said that their negotiation power had increased. This was exemplified by one of the women; Asaniath that explained:

My decision making has increased. This time decide as I can also buy things, therefore my decision making has increased and I can stand on my own for my opinion and tell him; let's do this or that.

Nema, one woman who used the loan to invest in her business as a food vendor said:

My decisions have increased because if I face a problem I can now handle it but before it was hard. Now I also have some money to provide with, before it was hard for my decisions [making] to grow as I had nothing to contribute with.

Discussing this in the light of Kabeer's (1999) formulation of empowerment where disempowerment is the first condition, the women who expressed increase in decision-making showed tendencies of earlier disempowerment that had moved towards empowerment that was related to the agency-factor that contained these elements. In this case, the micro-credit loan that Nema took was used to exercise her agency in a way that stimulated her sense of self-worth.

However, most of the women who were interviewed expressed that there were no major changes in decision-making within the household. They expressed that their share of household decisions was equal and had not changed since they joined VICOBA. Alfreda explained her situation:

I can't implement my plans by myself. If there are issues that emerge I discuss it together with my husband. [...] because if you disagree it can lead to conflict in the house which is not a good thing so you have to wait until you reach a conclusion together of what you have discussed. [...] religion and marriage do not allow me to take control over my own money. To be honest, in my marriage I would like to be small [in relation] to my husband, I follow my husband because "dad" is the head of the family.

The ability of Alfreda to make strategic decisions for herself did not seem to be very strong, it seemed rather that she accepted the situation as it was without further questioning gender relations and reasons why increased income did not lead to an increase in decision-making. Her views on decision-making indicated that her husband was exercising 'power over' decisions that she seemed to comply with.

Another woman; Latifa, recognized that her decision-making was still subordinated in relation to her husband's. She explained:

My household decisions [making] have not increased or reduced; they are in between, because still I do business together with my husband, I am not completely independent. It's hard right now to decide what I want to do without confronting my husband because of the ideas we do share together up to now. If I could have the opportunity to decide on what I want to do, I would have kept my own savings and have power to decide whatever I want to do with my money.

The situation within the household that Latifa explained was an open reflection of the lack of right to decide over the income that she earned. The relational dimension that Rowland is

formulating, where negotiation and the ability to influence decisions are crucial factors did not seem to take place in Latifa's household. Even though she expressed her subordinate position in making decisions according to her wishes and desires, she was one of the few women recognizing existing power-relations and reflecting on them, even though she didn't act upon them. In cases where the earnings made solely by the women were not controlled by the women to the same extent, most of the women didn't reflected on why this was the case. Hence, the transformative agency as Kabeer defines it where a challenge and questioning of pre-given roles are included did not seem to take place.

Concerning who were controlling the micro-credit loan, some women being interviewed did not reflect over the fact that in some cases their husbands took part of decision-making of what to do with the loan. For instance, in some cases there seemed to be an acceptance of the husband's participation on decision-making about the woman's business, even though the loan was officially taken by the woman.

Rebeka who was working as a tailor explained her view:

[...] if you don't involve your husband it can lead to problems later when you will not be able to pay back [...]

This doesn't necessarily have to be a negative phenomenon but it could point to a restraint in Rebeka's ability to make decisions on her own; a negative sense of agency where the concept of 'power over' could be asserted.

6.2 Household Responsibilities

Examining the duties taken on by the women within the household, it was noticed that many of the women had large responsibilities not only towards their own family but also towards extended family such as parents, siblings and the children of their siblings. In most cases this included paying for school and medical fees for parents and siblings in times of need. Other types of responsibility in terms of financial support to the community were also brought up. The context in which the women explained their financial responsibilities especially towards their extended family, their husbands did not seem to take part of it. At least they were not mentioned when the women explained their financial engagement and responsibilities. It was not clear however, to what extent which the husbands took responsibility for contributing financially to "external matters" since the focus were kept within the context of the women. Asaniath talked about the duties she took on:

[...]I need to repay the loan [from VICOBA], assist my mother, the children of my brother and due to such distribution of my income it is very difficult to contribute [within the household] by paying rent, but I can at least pay for water at home. [...] I have more responsibilities [than my husband] because what I earn is normally shared within the family, but if he would decide to help me assist my mother at least I could be released.

Emerging from the Asaniath's point of view, the vast responsibilities she took on could indicate restraints in being able to carry out tasks that correspond with strategic choices, assuming that her traditional roles in society was still strong and hence limiting the choices because of society's expectations on them. She was also indicating that the husband was not sharing her responsibilities.

It also seemed that some of the women in addition to their responsibilities towards the household and extended families had to carry a "double" burden because of the unsecure financial contribution of their husbands. Nema explained:

I have a big role because sometimes my husband does not have work to do so I have to pay rent and also assist my husband [...]

Veneranda who were living with her husband and three children also gave an example of this struggle:

My responsibilities are to provide school fees for my children and struggling to get food for my family because the salary of my husband is very low, it is only accommodating the transport for himself. I have greater responsibilities than my husband because his income is not enough. The close relatives we have would not understand if I could not help them so it is my responsibility to contribute.

6.2.1 Female-Headed Households

The responsibilities carried out by the within the female-headed households together with the financial support for extended families revealed their everyday struggle with managing with the income they earned. Prisca was working in the formal sector as an assistant at the Muhimbili Orthopedic Institute. The loan she took in VICOBA was for building her a house, and hence not invested in an informal business as the other women had done. She was living by herself and told me about the extensive financial support that she provided with each month:

Up to now I have been building my house but now I stopped the construction work because of responsibilities I have towards paying for my young child's school-fees, for household

responsibilities and because my parents are retired. Every month I have to pay 150 000 Tanzanian shillings to my parents. My relative has no sponsorship and the one that has completed Dodoma University is looking for a job. She doesn't have any income so I have to ensure that they get food. The only money that remains for me is for bus-fees and money for food.

The financial commitments that Prisca made, together with the earnings she made from the job, were limiting her abilities to fulfill her goals and aims.

6.3 Educating the Children

Together with the vast responsibilities that the women took on, it seemed like it was the women's responsibility to care and provide for their children. This was also the case when it came to paying for the education of their children. The issue of examining the education of the women's children could seem irrelevant connected to women's empowerment, but I argue that it was important to tie this in to the lives of the women because being able to pay school fees for their children was a subject that was brought up as very important to many of the women.

Some women expressed their satisfaction of being able to pay school-fees for their children. This was exemplified by Tausi explained how taking the micro-credit loan helped her in paying for school fees:

Before I was a losing hope and giving up in life, there were times when I regretted having a lot of children. But now I am so happy because I can fulfill the needs of my children; they can go to school without any problems despite of going to distance schools [...] but I have the ability to send them there in the morning. I use 5 000 Tanzanian shillings every day and this has made my head to work hard.

However some women also expressed the difficulties in being able to pay for the school-fees, this was a subject of concern for some of the women that they identified as a big struggle.

Teddy that was living alone with her children explained:

You know, I would like my children to not just get any kind of education but education of good quality and at the best schools. For my three children whereby one is in University I have to pay three million per year, and for the other two children one million per year [...] so I am not at peace and I am not happy seeing that my children doesn't get the quality education I want for them.

It is well worth noting that most women being interviewed had only primary level of education. Being able to provide opportunities for higher education for their children or at least for higher levels of education than the women themselves have had was a positive step. This is because it goes together with making strategic life decisions for their children that the women never had. It could be formulated as an extension of women's empowerment that could be generated through their children and on to their children.

6.4 Participating in the Lending-Group

Most of the women I interviewed pointed to the positive impact that participation within the lending-group had given them. This was manifested in different ways. Firstly, many women expressed that they have increased their self-confidence by sharing their ideas and being able to stand in front of the other women in the group. Felista, one woman that used to stay at home before joining VICOBA to now starting a tailoring business, explained how her self-confidence had increased:

I feel confident now because I can now stand in front of other women and tell them my ideas. I feel confident that me as a woman can stand and talk in front of other people and that they listen to me.

Teddy, a woman that was abandoned by her husband eight years ago, now living alone with her three children explained how her life has changed after joining the group:

VICOBA has helped me with a lot of things; first it has made me meet people who I didn't expect I could ever meet in my life. Up until now, VICOBA has made me reach Zanzibar to meet the Vice President of Tanzania. It has made me sit with ministers and discuss different issues with them. VICOBA has challenged me to change my life in a different direction, for instance now I am preparing the proposal of getting a land of 200 acres for all VICOBA groups and I also want to open an office for the union of all VICOBA groups.

Supposing that the self-confidence that Teddy shows is stemming from the participation of the lending-group, then this is an example of how the lending-group can provide a platform where ideas and confidence can grow, as a powerful tool for collective empowerment which can as well lead to a further step in to engage politically in the society. Although Teddy was the only woman being interviewed that took this step further out in the society addressing political issues, this could act as a catalyst for the other women to follow her footsteps and broaden their minds through a further exposure within the society. Teddy explained in the interview that her confidence had always been strong, and it is important to note that she has

by her membership in the group been able to exercise her agency according to her prerequisites. Most of the women within the group did not engage in society and politically to the same extent as Teddy. But to be able formulate own ideas and stand in front of other women in the lending-group when for example earlier have been staying at home as a housewife showed that progress of women's agency could be generated, only taking place in different spheres according to the prerequisites each woman had.

From having stayed at home to join the lending-group, Mary explained the benefits that the membership of the group had provided her with:

Concerning the group, our ideas [about business] grow every time we sit together, but I think it is also a challenge. A challenge in the meaning that you might think about a certain thing but your fellow [group-member] can advise you to do and don't do certain things. You find that we exchange ideas and broaden our minds compared with being alone. You know, when you are alone you won't know the direction of the world, but when you are with your fellows [group-members] you will know a lot, you will feel confident and you will even have a piece of mind.

Many of the women adhered to the notion that it was important for the group-members to be united and support each other. Another thing that was brought up was the emotional support that the women in the group received from each other concerning problems taking place in the home. Latifa brought up these dimensions:

Socializing with different people for exposure by exchanging ideas helps [me] in [my] life. What I have learned from my group-members is to be united as women, helping each other especially in difficult times, showing some love to one another and on top of that I get peace and harmony in my heart.

By examining the processes that took place within the group it became clear that being a member of the group has had a clear significance for creating a collective empowerment with these women. The cooperation and tackling of problems within the group that the women mention were two characteristics that most likely would not be possible to manage by being alone. The positive process taking place within the group coincided well with the collective dimension of empowerment that Rowlands is formulating. It seemed however, that the positive impacts that being member of the lending-group has had, did not correspond to the relational aspect of women's empowerment. This was because there seemed to be a discrepancy between the collective empowerment mechanisms that would in turn lead to relational empowerment in terms of house-hold decisions. Most women that did not feel that the decision-making in the household did increase by taking the loan; showed that their

agency where generated to a larger extent by participating in the group. It also seemed that their sense of personal empowerment in terms of individual confidence and self-acceptance were able to prosper and grow within the group; as a reflection of “power from within” that Rowlands (1997) were defining as a prerequisite for empowerment to occur. Within the sphere of participating as a member within the lending-group, most of the women explained that it gave them a sense of well-being, and a feeling of togetherness. It was also noticed that by being part of a group of women with common aims created a positive impact that worked in similar ways as an extended social safety-net. One of the women; Tausi that was living alone with her six children, explained:

[...]I was not like this before, I already lost hope with my life but after joining the group as well as getting some training about business I came to know that you should not lose hope or give up in life.

Rebecca also gave her view on why participating in the lending-group had helped her:

My situation could have been worse because I look at others who have not joined the group; their life is hard. But for me it is not hard because if I have a problem I will just go to VICOBA and it will be tackled.

6.5 Economic Obstacles

Being able to manage life with its high life expenses was a big concern and source of stress to all women that I interviewed. The priorities that the women had to do in order to secure basic needs seemed to restrain their abilities to make strategic life choices, as part of Kabeer’s (1999) formulated prerequisite for empowerment to occur. After examining issues that the women brought up to be most pressing, predominantly two interrelated issues emerged that seem to have negative effects for the women that in turn created a negative spiral that could limit the women’s ability to acquire empowerment at all levels. This will be accounted for in the next sections.

6.5.1 Structure of the Micro-Credit Loan

The women identified that the structure of the micro-credit loan itself constituted obstacles that inhibited the financial progress of the women. A majority of the women expressed a concern about the micro-credit loans they took in that they were too small for making their business develop. A constant worry about insufficient capital was a recurrent theme that was brought up by the women during the interviews. It also seemed to lead to a dependency for

some women of taking further loans since the loan obtained had not been enough to build on to by own means. This notion was exemplified by Nema Elia, one of the women in the lending group working as a food vendor:

[...] no I still need a loan after I pay back, and take another loan after that then I will be able to stand on my own feet.

Another important aspect that was mentioned was that the interest rates were too high. The main problem that the women identified was the structure of the micro-credit loan taken through VICOBA. Many of the women explained about their difficulties in being able to manage with the small income they earned, leading to that they sometimes struggled to be able to make the installment in time. Regina was pensioned but kept chickens and made soap to earn a living. She was living by herself together with her two grandchildren. The loan she took through VICOBA had an interest rate of 19%. She explains:

[...] if the loan was good we could have seen changes but the installment makes us suffer. There are difficulties; like the day of installment you see that the money you have saved is not enough, but you still have to pay [...]

Aqwinata was a woman living together with her five children and husband that suffered from a stroke, leaving her alone in the struggle for securing money to provide for her family and the household. She was critical towards the structure of the loans taken through VICOBA, where her interest rate was put to 19%:

I think that the government should take care of the women who are not [formally] employed. They [VICOBA] give us loans but the interest rate is very high, so you find yourself returning all of the money without any profit. My advice to the government is to give us loan with low interest rate to improve our lives.

6.5.2 Market Limitations

One obstacle that seemed to hinder the women in their business proceedings was the limitations of the market and the goods they produced. Some of the women that were interviewed indicated that there were obstacles in reaching new markets and fill a function in the pre-existing market. Jane-Anna who kept chickens and made soap explained her situation:

Small entrepreneurs are facing the problems of the market, you may be having chickens but because the market is full no one come to buy. So you continue feeding which is also a cost to you and later a loss [...]

Connected to market limitations were the issue that many women expressed concerns about the income-generating activities since the women were trained through the lending-group to do the same type of business; i.e. making soaps and candles. They also lived in the same village something that was further constraining their market venues when competing with the same products in the same area. Regina that was doing the same kind of business as Jane-Anna said:

There are life difficulties, because if you have a small business you get little money. Things are expensive and our currency is very low. The problems of the Tanzanian's are their thinking about doing the same projects. If every group makes the same things, to whom are you going to sale?

In the light of Kabeer's notion of making claims to resources, the struggles of finding markets where they could sell their goods could be seen as hindering their capabilities and desires to live the life they wanted. This had strong connections to the structure of VICOBA as being the institution where the trainings on how to make soap and other products took place.

VICOBA seemed to be insufficient in providing necessary training of producing goods that could fill a function in the market and therefore, VICOBA as the provider of resources in the sense that Kabeer is mentioning have limited the ability of women's agency to prosper. The lack of synchronization between specific trainings in accordance to prevailing market structures was troublesome. Taking a micro-credit loan that was many times fused together with trainings to produce specific goods, put the women in a delicate situation since they themselves often did not get to choose what kind of goods and businesses to be trained on.

The above identified economic obstacles could be related to structural inequalities because the restraints seemed in this case to obstruct many of the women's abilities to make free and independent choices.

7 Conclusions

Accounting for the possibilities and limitations for how women's empowerment through micro-credit lending could occur, this analysis has identified key areas that had implications for either enabling or inhibiting women's empowerment to occur.

The areas where the women experienced positive changes concerning their personal empowerment were most clearly identified through the membership of the group. Almost all of the women indicated that the participation in the lending-group had given them tools to strengthen their self-confidence and formulate goals related to their business. The findings thus had a clear connection to the personal and collective dimension of empowerment that Rowlands is formulating. Participating in a lending-group seemed to function as a catalyst for the women to grow personally and to share and bring ideas together.

Kabeer's formulation of factors where a positive change within one aspect could have positive implications for other is somewhat too simplified according to my findings; which identified a gap between the collective and relational sphere in which women's empowerment could take place. This was because it seemed that the processes of change that took place within the group were to a large extent an isolated issue. The positive impacts for the women that were taking place within the lending-group did not seem to "trickle-down" to other spheres, especially not to the relational dimension. However, it was difficult to clearly identify how these changes affected women's empowerment within the home. It could certainly have had effects on power structures within the household but to identify this connection a study over time had been needed. When it came to decision-making within the household; the changes seemed to be marginal for the women and mostly related to an increase of well-being and greater effectiveness of securing basic needs.

The economic obstacles that the women identified seemed to restrain their abilities to make strategic life decisions as a mechanism for empowerment in the personal and relational sphere. The analysis showed that high interest rates, combined with generally low returns of their business with goods produced through VICOBA created obstacles that was difficult to overcome. The many economic obstacles that were identified in the analysis could be explained by the prevailing social structures that seemed to limit women in gaining empowerment in especially the personal and relational sphere.

Even though VICOBA's main objective was not to empower women, it can be argued that there must still be underlying objectives for providing loans to women in particular.

Following this assumption, I argue that VICOBA that is providing micro-credit loans to these women have to take in to consideration external factors such as market-limitations and trainings and to coordinate these, if not to empower women directly but to make the micro-credit loans work more effectively. In order to create VICOBA and other institutions providing micro-credit loans could have the ability to serve as a platform for lifting discussions about power-relations

Given the attempts of identifying visible changes connected to these women's empowerment through agency and questioning pre-given roles as women, mothers and wives; the symbolic value of well-being and the positive aspects shown in belonging to the lending-group that the women expressed should never be undervalued.

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Appendix A - Interview Guide

- Tell me how your life was before taking the loan and joining the lending-group
- Are you supported financially by other family-members for your business?
- What are your other family-members doing? Eg. School/ working/ helping at home
- How much control over the loan and the investments do you have?
- What do you feel is your role in your family and in the house-hold?
- Tell me what you have done with the savings you have made from your business. For instance investments.
- Do you have more or less control of decision-making in the business now than before? Why is this so?
- Are you able to save money from the business that only you have access to?
- Where does your everyday profit go?
- Are there any struggles that you and your family are facing in your lives?
- How is the competition within the type of business that you are doing?
- What type of business could you choose from?
- Tell me what kind of entrepreneurship training you have got?
- In what ways has the training benefited your life?
- In what ways have you used the training for your business?
- Tell me what you have learned from your fellow group-members
- (Tentative question) If you could choose, would you have engaged in any other type of business? Which type and why so?
- What things have changed since you started taking the loan on a personal level and household-level?
- How is your involvement in major household decisions? Has it grown or become reduced? Tell me why you think it is so.

Appendix B – Household Data

Name:	Age	Marital status	Number of children	Level of Education	Profession	Loan amount	Duration of loan	Interest rate	Paying of loan
Alfreda Rafeai Mahai	64	Married	4	Primary	Pensioned	300 000 Tsh	1 year	10%	17 000 Tsh every week
Asaniath Amir	33	Married	1	Primary	Vendor	1 500 000 Tsh	1 year	5%	50 000 Tsh once a month
Asifa Ramadhani	25	Married	1	Primary	Vendor	1 400 000 Tsh	2 years	5%	50 000 Tsh once a month
Aqwinata Francis Mbungia	58	Married	5	No information	Bar-owner	280 000 Tsh	1 year	19%	15 000 Tsh once a month
Felista Kamwendo	30	Married	3	Primary	Seamstress	1 150 000 Tsh	2 years	10%	50 000 Tsh once a month
Jane-Anna Kamala	50	Married	2	Primary	Pensioned, keeps chicken and makes soaps	1 000 000 Tsh	1 year	19%	100 000 Tsh twice per month
Latifa Abdallah	45	Married	2	Primary	Street vendor	100 000 Tsh	4 months	10%	14 000 Tsh per week
Mary Willbard	61	Married	3	Secondary	Pensioned, keeps chicken and cows	100 000 Tsh	4 months	no information	10 000 per month
Nema Elia	35	Married	2	Primary	Food vendor	1 500 000 Tsh	2 years	5%	50 000 per month
Prisca Nicholas Mavere	36	Single	1	Secondary+2 year higher	Assistant at Muhimbili Orthopedic Institute	1 860 000 Tsh	1 year	5%	50 000 per month
Rebeka Tomas	45	Married	4	Primary+2 year typing	Seamstress	200 000 Tsh	6 months	10%	60 000 per month
Regina John	60	Divorced	6	Primary	Pensioned, keeps chicken, makes soap	300 000 Tsh	4 months	19%	30 000 per month
Tausi Haruna	42	Single	6	Primary	Entrepreneurship-trainer in VICOBA, makes bags	500 000 Tsh	6 months	10%	20 000 twice per month
Teddy Sanga	52	Single	3	Primary	Makes pens, candles, soaps and bags, VICOBA-trainer	1 500 000 Tsh	2 years	10%	77 000 per month
Veneranda Masomboka	42	Married	6	Secondary	Food vendor	132 000 Tsh	4 months	19%	14 000 Tsh every second week