

## Theorie und Praxis

Wissenschaftliche Reihe zur Entwicklungszusammenarbeit,  
Humanitären Hilfe und entwicklungspolitischen Anwaltschaftsarbeit



**Laura Single**

## **Empowerment of Women through Microloans in Community-Based Saving Groups**

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# Empowerment of Women through Microloans in Community-Based Saving Groups

von  
Laura Single

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**Empowerment of women through Microloans in  
Community Based Saving Groups:  
An empirical study in rural Tanzania**

by

**Laura Single**

**submitted in fulfilment of the requirements for the degree of**

**MASTER OF ARTS**

**in the subject**

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**at the**

**UNIVERSITY OF SOUTH AFRICA**

**SUPERVISOR:**

**Dr. Thomas Kröck**

**APRIL 2024**

## DECLARATION

**STUDENT NUMBER: 18032990**

I declare that this dissertation with the title “**Empowerment of women through Microloans in Community Based Saving Groups: An empirical study in rural Tanzania**” is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references. I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.

\_\_\_\_\_  
  
Signature (Laura Single)

2.4.2024

Date

## DEDICATION

To my husband, whose unwavering support, love, and encouragement have been a constant source of strength and inspiration throughout this journey.

To my supervisor, whose guidance, expertise, and patience have been invaluable in shaping this thesis. Your constructive feedback and unwavering support have contributed significantly to its development.

To World Vision, for providing me with the opportunity to conduct this research in Tanzania, and for your ongoing commitment to empowering communities.

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To my friends in Tanzania, for your warmth, hospitality, and willingness to share your stories with me, enriching my understanding of the context.

Lastly, to God, for granting me the strength, wisdom, and guidance to navigate this journey to completion.

This thesis is dedicated to all of you who have been part of this journey and have played a vital role in making it possible.



## **ABSTRACT**

The aim of this study was to investigate the influence of microcredit on women's empowerment through an empirical case study. This research focused on women residing in rural Tanzania who engage in community-based saving facilitated by Saving for Transformation Groups (S4T) administered by World Vision Tanzania. Employing a qualitative case study approach, the study involved interviewing a representative cohort of participants from rural Tanzania, who were members of these savings groups and had established relationships through their involvement over time. To address the research question regarding factors contributing to empowerment and the efficacy of microfinance services, as well as to delineate the benefits of community-based saving groups and the challenges encountered in the empowerment process, the study utilized focus group discussions and individual interviews with S4T group members. Data analysis, conducted through grounded theory methodology, entailed successive stages of open, axial, and selective coding to scrutinize and contextualize the gathered data. Drawing upon these research outcomes, the study derived recommendations for stakeholders in development cooperation and proposed avenues for further investigation to elucidate and address the phenomena uncovered. In summary, the empirical findings of this case study demonstrated that microfinance loans can yield positive outcomes for women's empowerment when implemented within a community-centric framework that ensures equitable participation of both women and men. Moreover, the study underscored the essential role of educational initiatives in the success of microfinance programs. Notably, this research also shed light on the implications of climate change on the viability of respondents' small-scale enterprises, revealing that climate vulnerability exacerbates the challenges faced by impoverished populations, particularly women. Thus, this study contributes to the scholarship on gender equality and women's empowerment, with specific relevance to Tanzania, and offers insights into the impact of microfinance initiatives in the realm of development cooperation.

**Key Words**

- Empowerment
- Gender Equality
- Human Development
- Climate Change
- Tanzania
- Microfinance
- Saving-Groups

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## LIST OF ACRONYMS AND ABBREVIATIONS

AFI	Alliance for Financial Inclusion
AP	Area Programme
ARS	African Risk Capacity
BMZ	Federal Ministry for Economic Cooperation and Development
CFI	Cooperative Financial Institutions
CDP	Cooperative Development Policy
FAO	Food and Agriculture Organization of the United Nations
FGD	Focus Group Discussion
GESI	Gender Equality and Social Inclusion
GII	Gender Inequality Index
HDI	Human Development Index
IFAD	International Fund on Agricultural Development
KNH	Kindernothilfe
MFC	Microfinance Companies
MFI	Microfinance Institutions
OECD	Organisation for Economic Co-Operation and Development
SACA	Savings and Credit Associations
SACCO	Savings and Credit Cooperatives
S4T	Saving for Transformation Group
SDGs	Sustainable Development Goals
UN	United Nations
UNISA	University of South Africa
UNW	United Nations Women
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund
VICOBA	Village and Community Bank



VSLA	Village Savings and Loans Associations
WASH	Water, Sanitation and Hygiene
WHO	World Health Organization
WVT	World Vision Tanzania

## **CHAPTER 1: SITUATING THE RESEARCH PROBLEM**

### **1.1 INTRODUCTION AND BACKGROUND**

Gender equality, identified as one of the 17 Sustainable Development Goals of the 2030 Agenda, stands as a persistent challenge within the domain of international development cooperation (Azcona & Bhatt, 2020:338). Recent reports from the United Nations starkly illustrate that not a single nation globally has achieved successful realization of the goal of gender equality (UN, 2022:3). This paradox is further underscored by studies indicating that the failure to attain Sustainable Development Goal 5, which specifically targets gender equality, would imperil the attainment of all objectives outlined in the 2030 Agenda, thus highlighting the paramount importance and far-reaching implications of gender equality (UN Women, 2018:72). Dating back to 1995, the Beijing Declaration emphasized the imperative of enhancing the status of women worldwide over the long term (Maleko et al., 2013:140). Yet, more than 27 years following the articulation of this objective in the Beijing Declaration, and despite the endorsement of 143 countries, surveys continue to reveal the stark reality that women globally encounter pervasive gender discrimination, endure inequalities predicated on their gender, face heightened susceptibility to poverty, encounter limited educational opportunities, grapple with domestic violence, and exhibit lower resilience to the impacts of environmental degradation and natural disasters (UN Women, 2018:3). Additionally, empirical evidence indicates that women are, on average, twice as disempowered as men (Hanmer & Klugman, 2016:243). This lack of empowerment manifests in various forms, including restricted mobility, limited access to education, minimal opportunities for property ownership, and constrained decision-making agency pertaining to their sexuality (Hanmer & Klugman, 2016:249; Kratzer & Kato, 2013:32).

#### **1.1.1 Challenging prerequisites for women and girls**

Women and girls face heightened vulnerability due to their disproportionate burden of labour, lower income on average, and restricted access to educational opportunities (Kindernothilfe, 2014). This vulnerability is further compounded within patriarchal frameworks, which are pervasive in African nations, the primary focus of this research. In these contexts, deeply ingrained male-dominated systems perpetuate the marginalization of women, consequently leading to restricted access to resources (Khumalo et al., 2015:47). Moreover, limitations in women's decision-making autonomy and self-

determination further underscore these challenges. For instance, the fact that only 57 percent of married or partnered women aged 15-49 have the agency to make autonomous decisions regarding sexual relations or contraceptive use underscores the lack of control women have over their own bodies (UN, 2022:37). This assertion finds support in United Nations surveys, which indicate that one in four women globally has experienced physical or sexual violence from a husband or intimate partner (UN, 2022:36). Even among employed women, significant pressures persist to balance employment with domestic responsibilities (Dillip et al., 2018:5). Therefore the concept of the feminization of poverty further elucidates these dynamics, with households headed solely by women disproportionately affected by poverty (Mlaponi, 2017:12). Given women's predominant role as caregivers for children, their economic marginalization has ripple effects on the well-being of future generations (Kindernothilfe, 2014:11). Conversely, sustainable empowerment of women and the provision of opportunities to enhance their socioeconomic status hold potential for long-term improvements in living conditions for both women and children (Pfahler, 2010:154). Research indicates that women allocate a substantial portion, up to 90 percent, of their income towards family development, highlighting the essential role of women's earnings in fostering children's prospects and development (Doepke & Tertilt, 2014b:16).

Concerning women's financial autonomy, it is evident that women in many countries face significant exclusion from financial services due to their inability to provide collateral to banks (Cheston et al., 2002:4). Limited educational opportunities and constrained employment prospects often relegate women to domestic or informal sector roles, thus impeding their integration into the formal labour market. However, women's participation in employment holds immense potential for economic productivity, not only at the household level but also on a societal scale, with women's empowerment correlating positively with economic growth and enhanced productivity (UNDP, 2017). Golla et al. (2011:11) underscore the symbiotic relationship between women's empowerment and poverty reduction, suggesting that a nation's economic advancement is stunted when a significant portion of its population remains economically inactive. Conversely, women's empowerment augments a country's economic prowess and fosters poverty alleviation, as evidenced by several studies (Hanmer & Klugman 2016; Golla et al. 2011).

### **1.1.2 Perspective from the Tanzanian context**

Despite Tanzania's commendable strides and economic advancements over the past two decades, marked by its transition from a low-income to a middle-income country as of July 2020, and a noteworthy decline in the national poverty rate from 34% to just over 26% between 2007 and 2018 (World Bank, 2022:6), gender inequality persists as a significant impediment to women's socio-economic progress. Approximately 60% of women in the East African republic endure poverty, perpetuated by entrenched traditional gender norms that prioritize men over women. Consequently, women encounter restricted participation in decision-making processes and limited access to household resources (Kratzer and Kato, 2013:32; Khumalo et al., 2015:47). Challenges such as household poverty, precarious informal employment, early pregnancies, and limited land and property ownership continue to hinder women's advancement (World Bank, 2022:7).

The Gender Inequality Index (GII) provides a comprehensive assessment of gender disparities globally, incorporating indicators such as educational access, labour market participation, and women's empowerment. Tanzania's GII score of 0.556 positions it at 140th out of 162 countries worldwide, underscoring the substantial level of gender inequality prevailing in the country (UNDP 2020).

### **1.1.3 Role of Microfinance Institutions**

One method utilized in international development cooperation to enhance women's opportunities and empower them is microfinance. Microfinance services can be delivered either through traditional banks or via savings groups. Over the years, various strategies have been advocated, centred around the provision of microcredit to foster women's financial autonomy and empowerment (Wrigley-Asante, 2011:61). Savings groups typically consist of small cohorts of members who regularly pool their resources into a communal savings pool, which can subsequently be utilized for various purposes within the group. Such services can be deployed across diverse settings, including the facilitation of microfinance services through savings groups. Within these groups, participants often gain access to microcredit, typically provided by development banks or community-based savings initiatives, which they might not otherwise obtain through traditional financial channels. Among the myriad benefits extended by these groups, such loans enable participants to actualize business ventures, thereby augmenting household

income (Mlaponi, 2017:3). Consequently, women are afforded greater autonomy, enhancing the living standards and prospects of their offspring. Thus, microfinance interventions are posited to ameliorate women's empowerment, notably through addressing income disparities, although research has yielded varied conclusions regarding the efficacy and repercussions of microfinance.

On one hand, empirical studies have evinced the affirmative impact of microfinance services on women's empowerment in developmental contexts (Leach and Sitaram, 2002:575; Lee and Huruta, 2022:1; Tariq and Sangmi, 2018:81; Rahman, 2007:200). Such research demonstrates that microfinance accessibility engenders profound effects, spanning enhanced mobility, expanded educational prospects, and bolstered decision-making authority among women (Khursheed et al., 2021:258). Moreover, findings indicate that microfinance initiatives correlate with enhanced livelihoods for women, reflected in heightened household incomes, augmented productivity, enhanced self-esteem, and elevated status within familial structures (Kratzer & Kato, 2013:32). Intriguingly, a recent study posits that microfinance programs mitigate income inequality in an international context (Miled et al., 2022:12). Focusing particularly on Tanzania, Kesanta and Andre (2015) investigated women's empowerment within Village Savings and Loans Associations (VSLAs), revealing positive impacts not only on women's economic status but also on the health and education of their children.

Conversely, a body of literature reports negative repercussions of microfinance services, including the risk of women becoming ensnared in debt cycles or loans being managed by male family members rather than the women themselves (Bateman, 2010:111; Cheston and Kuhn, 2002:25). Examining the case of the Grameen Bank for microcredit in Bangladesh, it is noteworthy that only about 22% of women independently administer their loans (Dyal-Chand n.d.:70). Critiques have also surfaced regarding the equitable implementation of methods to bolster women's participation rights across all nations, with cultural norms such as patriarchal structures in countries like Tanzania necessitating consideration (Mng'ang'a et al., 2020:47). This raises the question of whether microfinance is portrayed as a positive force or potentially a risk or burden for women, a query that will be further explored in this thesis.

## 1.2 PROBLEM STATEMENT

In the introduction and in the background of this empirical study, it has already been shown that women's poverty, children's poverty, and women's limited opportunities due to low empowerment are interrelated. Conversely, investigating on how the empowerment of women can be strengthened will also lead to perspectives for a sustainable improvement of their living conditions as well as their children's.

In 2000, the Tanzanian government adopted the National Microfinance Policy, which was intended to enable microfinance development, boost the economy, and fight poverty (Maleko et al: 2013:148). However, despite these policy and structural efforts, many women in Tanzania remain to experience disadvantages and limitations due to gender inequality. Since the 19<sup>th</sup> of March 2021 the Republic of Tanzania is governed by a woman for the first time, President Samia Suluhu Hassan, and recent publications of the National Five-Year Development Plan, released in early 2021, promote economic growth and development (Ministry of Finance and Planning 2021). Nonetheless, the global Covid 19 pandemic had a huge impact on economic stability, especially in low-income countries like Tanzania, which also negatively affected women's businesses (World Bank 2022:7). Despite political ambitions and development plans, it has been shown that poverty in Tanzania remains high and women are disadvantaged (World Bank 2022:7). Long-term international development cooperation programmes aim to improve women's opportunities and prospects through microcredit, often in the context of saving groups (World Bank 2022:7). However, for all the ambitious efforts of the government and other actors working to improve women's lives, it is important to examine the added value that women themselves experience through participation in savings groups and the use of microfinance services, and how they experience their situation at the individual level. Considering that women's employment and a country's economic productivity have been shown to be linked to women's empowerment and that Tanzania, despite its current economic boom, continues to struggle with high levels of gender inequality, the question arises to what extent microfinance measures can lead women into long-term employment and thus improve their lives and those of their children. The primary objective of this investigation is to assess the impact of microfinance interventions on poverty reduction and the empowerment of women in rural Tanzania. Additionally, it seeks to ascertain the extent to which these interventions enhance living

standards for individuals and households, particularly through participation in savings groups and accessing loans (Kratzer and Kato, 2013; Wrigley-Asante, 2011). While the empowerment of women via microfinance initiatives has been extensively explored within savings groups in Southeast Asia, there remains a dearth of research addressing this dynamic within the Tanzanian context. Thus, this study aims to fill this gap and contribute to the existing body of knowledge in this field (Kumari, 2011; Kratzer and Kato, 2013; Pitt et al., 2003).

### **1.3 RESEARCH OBJECTIVES**

#### **1.3.1 Purpose of the Study and Research Objectives**

The study examines the perceptions of women participants in savings groups in rural Tanzania about the changes they have experienced through microfinance services and the impact these have had on their empowering.

Therefore, the main research objective seeks to explore the influence of microloans given out in community based saving groups on the empowerment of women in rural Tanzania.

To be able to investigate this main objective, the following secondary research objectives were formulated:

1. To conduct a literature survey on how women perceive the impact of microfinance in saving groups as an instrument of empowerment.
2. To elaborate the risks, challenges and prospects for fostering women empowerment through saving groups.
3. To come up with recommendations on how microfinance projects can be improved to enhance women empowerment.

#### **1.3.2 Research Questions**

The question of whether and how women experience empowerment in concrete terms will be examined, analyzing the perception of microloans given out in saving groups as a factor on the empowerment of women in the World Vision APs in northern Tanzania.

The following questions will be important within the context of the study:

- 1) Which factors play a role in fostering empowerment of women?
- 2) To what extent do microfinance services have an impact on empowerment?
- 3) Which improvements of the women's living conditions through participating in saving groups and receiving microloans can be found?
- 4) Which effects of group dynamics in the saving groups on the participants can be observed?
- 5) Which challenges can hinder women's empowerment and can cause conflicts within the household?

#### **1.4 OUTLINE OF RESEARCH DESIGN AND METHODOLOGY**

The empirical research was conducted in the Kisongo Makuyuni area of northern Tanzania, within development projects under the auspices of the international organization World Vision. The research unfolded in four distinct phases. Initially, there was a phase dedicated to research planning and the formulation of the methodological framework, which underwent subsequent refinement and optimization in consultation with UNISA, representatives from World Vision, and the overseeing supervisor. Subsequently, the second phase entailed securing relevant permits and approvals. This involved obtaining approval for the research project from Tanzanian authorities, who scrutinized the research design and ethical safeguards to ensure compliance. Ethical clearance was also sought from UNSIA, corroborating the ethical soundness of the approach.

Following the attainment of necessary permissions, the third phase comprised on-site research implementation in Tanzania. This stage involved several preparatory meetings and briefings with local research assistants, as well as visits to World Vision offices in Arusha and Kisongo Makuyuni to strategize the data collection process. Data collection itself was executed through three focus group interviews and four individual interviews, with a local research assistant facilitating communication to ensure fluid interaction, while the researcher assumed an observational role. To mitigate potential respondent bias stemming from the presence of a World Vision Tanzania staff member, an external female research assistant was enlisted to facilitate data collection.



The final phase encompassed the processing of collected data, which was captured using various audio recording devices and subsequently transcribed into English. Grounded theory guided the analysis process, employing open, axial, and selective coding procedures to distil emergent themes and patterns from the data.

### **1.5 SCOPE AND LIMITATIONS OF THE STUDY**

For this empirical research, women in rural Tanzania, in the Arusha region were interviewed. All the interviewees were actively involved in projects of the international development organization World Vision making this research to be organization specific. It is therefore important to note that only a limited insight into the problem under study could be gained and the information can therefore by no means be generalised. It should also be pointed out that I, as the researcher, am a German who has travelled regularly to Tanzania for many years and spent a lot of time there, but I am not a local. In addition, the language barrier should also be mentioned at this point. The research methods were conducted with a native speaker of the local language, Kiswahili, in order to lose as little information as possible in the direct translation, but by translating the content into English, misinterpretations could have occurred due to language discrepancies. In addition, the research did not work with a suitable comparison group, so that the comparison of the change in the women's situation is only drawn from their memories. For this reason, only groups of women who had been in existence for at least one year were interviewed to obtain a valid recollection of those involved. Furthermore, the close collaboration with World Vision as an active organisation in the case study has its limitations as the respondents may have an advantage by participating in the projects and were thus biased.

Nevertheless, the research design was revised several times and adapted in consultation with local experts as well as professors from the university in order to address concerns as best as possible and to achieve the greatest possible validity of the data collected.

### **1.6 PERSONAL BACKGROUND AND MOTIVATION**

In my role as a project portfolio manager at Help Alliance, an international development organization, I have amassed practical experience in administering microcredit to self-help groups as part of project initiatives. My professional engagement in this field has sparked a scholarly interest in further exploring this domain. Additionally, stemming from my upbringing in a privileged and opportunity-rich environment, I have harboured

a deeply ingrained commitment to advocating for and supporting the advancement of women.

During my pursuit of an Honours Degree, I undertook an empirical field study into women's empowerment through savings groups in collaboration with a local non-governmental organization near Arusha. This yielded preliminary findings that kindled a profound interest in the subject matter. Subsequently, I endeavoured to deepen my understanding by engaging with World Vision, an organization renowned for its utilization of savings groups as a potent mechanism for women's empowerment, particularly in northern Tanzania.

The selection of the Arusha region as the focal point for this study was deliberate, stemming from my extensive professional involvement and familiarity with the area through various development projects. My decision to explore the impact of savings groups was motivated by personal connections to Tanzania and firsthand observations of the transformative opportunities afforded by participation in such groups. Consequently, my endeavour to investigate the potential of microloans in enhancing women's empowerment has emerged as a deeply.

## **1.7 ETHICAL CONSIDERATIONS**

When conducting field research, the researcher also has a great responsibility towards the participants. To meet this ethical responsibility, this section outlines how ethical considerations, guidelines and standards were taken into account in this research. Especially when the research design involves interviewing or working with human subjects, it is important to assess the ethical defensibility of the study in advance. Therefore, prior to the study, we investigated how to assess the risk of the group of women participating in the study. To ensure that the project is ethically appropriate, the ethical clearance was reviewed and approved by UNISA. In addition to this, throughout the research, participants were interviewed in their role as experts on their own reality and their individual experiences in their savings groups. As explained in the introduction, women are indeed a vulnerable group in rural Tanzania. Therefore, the interview took place in a protected space and within the context of the familiar savings group to ensure that the participants were not exposed to any risk through the interview. According to UNISA (2016:11), four internationally recognized principles must be followed when conducting research with human participants:

1. Autonomy - Research should respect the autonomy, rights and dignity of research participants
2. Beneficence - Research should make a positive contribution towards the welfare of people
3. Non-maleficence - Research should not cause harm to the research participant(s) in particular or to people in general
4. Justice - The benefits and risks of research should be fairly distributed among people

According to these principles, various measures were taken in research. First, the research was approved by the Tanzania Science and Technology Commission with a research permit for which the project and questionnaire were submitted. It was also ensured that participants were informed about the research project and their consent was obtained. The data collected was anonymised so that no personal results were collected. In this way, the best possible data protection for the participants was achieved and the privacy of the individuals was maintained. Liamputtong (2010:86) puts it aptly when he says that cultural sensitivity is extremely important when collecting data in other cultures. Social structures, religious beliefs, traditions, customs, political structures as well as culture-specific knowledge should always be respected and treated with the appropriate sensitivity when conducting research (Liamputtong 2010:86). To ensure this openness and respect for each culture, measures were taken in close cooperation with the fieldworkers, ethical considerations were taken into account and good communication was maintained with the respondents, informing them at all times about the use of the data collected and the objectives of the study conducted.

## 1.8 CLARIFICATION OF KEY TERMS

1. **Empowerment:** Empowerment can be seen as a multidimensional concept that can take place at different levels (Mng'ang'a et al. 2020:1). Alsop (2013:120) defines empowerment as strengthening the "capacity of an individual or group to make purposeful choices and to translate those choices into desired outcomes." The economist Kabeer (2005:14) describes empowerment as being able to choose between several alternatives in order to make life decisions. The possibility of being able to

choose between possibilities to be able to make a self-determined decision in this way is essential to be able to speak of empowerment. Moreover, in the context of this research, the following definition by Kabeer (2001:19) should be emphasised: "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them". Beyond the ability to decide between different possibilities, empowerment includes access to newly acquired abilities. In the context of this study, empowerment is understood as the participants' personal perception of an increase in opportunities in accordance with the dimensions of empowerment as defined in this study.

2. **Gender Equality:** Gender equality means that women have the same opportunities and access to resources, opportunities and everyday facilities as men. For the purposes of this paper, women and men should be defined according to the female and male attributes that are equated within society, rather than their biological gender (Momsen 2010:2). Gender inequality exists when women or men do not have equal access to resources according to social notions of femininity or masculinity, resulting in discrimination or unequal treatment on the basis of gender. However, gender equality recognizes that the needs of men and women may differ (Momsen 2010:8). In the context of this study, gender equality is understood as equal access to resources and opportunities, and equal rights without discrimination on the basis of gender.
3. **Microfinance:** Microfinance goes beyond microcredit and includes other financial services (Karlan & Goldberg 2007:4). Other services provided through microfinance also include insurances, accounts, and other basic financial services which often, individuals who use these services do not have access to the banking sector and its general services (Moyo 2009:126). In the context of this study, microfinance is understood as the various services provided to participants in development projects and savings groups.
4. **Microloans/Microcredit:** Microloan or microcredit is the granting of small loans to enable people to access self-employment. The loans come in different forms and are granted by different lenders such as small banks, government programs, microfinance institutions or non-governmental organizations (Maleko et al: 2013:148).

The loans are usually repayable at low interest rates, in the loan fund. This research examined benefits from a community-based savings fund, in which savings from a savings group are allocated to participants at a low interest rate.

5. **Human Development:** Human development is the process of expanding opportunities and opportunities for people at different levels, such as access to health, education, and a certain standard of living, and beyond that, the opportunity for political freedom, human rights, and dignity (UNDP 1990:10). In the context of this study, human development has been understood as the perceived development of increased opportunities of respondents.
6. **Saving Groups:** Savings groups refer to groups of people who network within a group to invest collective savings in business ideas within the group. In the empirical research, the so-called saving for transformation groups set up by the organization World Vision were examined as one form of these groups by provides an incentive to save, access to loans at flexible interest rates and basic insurance to its members (World Vision 2021:7).

## 1.9 CHAPTER OVERVIEW

- **Chapter 1: Situating the research problem**

This chapter serves to classify the research field and clarifies why the research question is relevant to the field of development studies as well as the problem underlying the work. Furthermore, research objectives are presented, and the goal of the work is formulated.

- **Chapter 2: Literature review and theoretical framework**

This chapter is intended to place the master dissertation in the current state of research and to point out theoretical foundations and relevant theories and to place them in the context of this dissertation.

- **Chapter 3: Research methodology**

In this chapter, the methodological procedure of the empirical data collection is presented, whereby the procedure for the design, execution and evaluation of the research is explained.

- **Chapter 4: Data analysis and research results**

Within the framework of this chapter, the data obtained during the empirical research are examined and evaluated. First observations and correlations are shown which could be relevant for the objective of the research.

- **Chapter 5: Discussion of the results**

This chapter is dedicated to the discussion of the results collected during the empirical research. Here, reference is made to the research questions stated at the beginning of the research, the method is reflected upon, and concrete recommendations for action are made.

## **CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.1 INTRODUCTION**

As the study in a complex context that already provides many insights, findings and observations, this chapter will situate the research conducted within the current literature and place it within the theoretical framework.

The literature review focuses on the discourse on the relevance of microcredit and saving as well as the theoretical insights that underpin this work, the concept of human development and the measurement of women empowerment.

### **2.2 WOMEN IN RURAL TANZANIA**

#### **2.2.1 Demographic context**

Since the merger of the countries of Tanganyika and Zanzibar in 1964, the East African country of Tanzania has been known primarily as a unique destination for lovers of African wildlife. Serengeti, Kilimanjaro and other national parks testify to the country's beauty. In addition to the diversity of landscapes, the East African Republic also has an enormous diversity of cultural influences and ethnic groups, with over 120 different ethnic groups living in the country (Mekonen and Barisso 2022:33). According to the national census, the East African state has a population of over 61 million, of which about 40 million live in rural areas and about 21 million in urban areas, of which 30 million are male and 31 million female (Tanzania National Bureau of Statistics 2022; City Population 2022). Despite its scenic allure, Tanzania grapples with pervasive poverty, particularly prevalent in rural locales, where approximately 70% of the populace resides, with an estimated 12 million individuals living below the poverty line (Mlaponi, 2017:23). The Human Development Index (HDI), a comprehensive measure of human development achievements, living standards, and societal progress across 191 nations, assigns Tanzania a ranking of 160th, indicative of low human development, with a corresponding HDI value of 0.549 as of the latest assessment in 2021 (Human Development Reports, 2021).

A dearth of material resources, inadequate infrastructure, and limited access to essential services pose significant challenges to the population, particularly in rural regions. Notably, access to financial services remains constrained, exacerbating socioeconomic hardships (Mlaponi, 2017:23). Women bear the brunt of poverty, with approximately

60% of Tanzanian women living below the poverty threshold (Kratzer and Kato, 2013:32). Globally, women's financial inclusion is starkly evident, with an estimated 1.1 billion women, constituting 55% of the unbanked population worldwide (Mndolwa and Alhassan, 2020:2).

Furthermore, gender disparities persist in educational access, with data revealing a notable gender education gap. Specifically, over 23% of Tanzanian women have received no formal education, and more than 19% have not completed primary schooling, in contrast to only 13% of men lacking access to education (World Bank 2019:29).

### **2.2.2 Financial literacy, financial inclusion and education**

A study examining the financial inclusion landscape for women in Tanzania revealed notable disparities, indicating that women were 17.1% less likely to possess a bank account and 21.3% less likely to engage in formal savings (Mndolwa and Alhassan, 2020:2). In response to this gender gap, Tanzania's National Financial Inclusion Council has outlined a financial inclusion target aimed at enhancing access to financial services for various demographic groups within the country, with a specific focus on bolstering women's participation in the financial sector (AFI, 2016:8). This initiative spans the period from 2018 to 2022 and underscores the imperative of bridging the gender disparity in financial access, particularly by extending financial services to rural women and providing financial education, recognizing the prevalence of financial illiteracy as a significant barrier (AFI, 2016:8).

Financial literacy, defined as the possession of knowledge, skills, and awareness requisite for informed financial decision-making and utilization of financial opportunities (OECD, 2017:13), emerges as a critical factor. A comparative study of financial literacy in Tanzania and Kenya highlighted lower levels of financial literacy among women, particularly pronounced in rural areas, underscoring the vulnerability of rural women to financial illiteracy (Fanta and Mutsonziwa, 2021:5). Moreover, factors such as age, education level, and income level significantly influence access to financial services. Employed women exhibit a 25.4% higher likelihood of holding a formal bank account, indicating a correlation between income generation and financial access (Mndolwa and Alhassan, 2020:11). In terms of women's financial resources, it is noteworthy that only 19% of land in Tanzania is owned by women, and their land holdings tend to be substantially smaller than those of men (Leavens et al., 2019:1).



### **2.2.3 Challenges to Women's Autonomy**

Roughly 80% of Tanzanian communities and ethnic groups adhere to patrilineal structures, wherein property inheritance favors male heirs to uphold family ownership (Leavens et al., 2019:3). This societal arrangement significantly curtails women's access to property, thereby limiting their avenues for self-determination and independence within these frameworks (Leavens et al., 2019:3). Embedded within patrilineal systems is the notion of women's reliance on men for their material needs, constraining their autonomy and self-realization, thereby placing them in a position of heightened vulnerability (Leavens et al., 2019:4). For instance, under such structures, widows do not inherit land ownership, nor do they receive their deceased husband's land, leaving them dependent on remarriage to another male relative for their sustenance (ibid.).

In male-dominated societies, violence against women poses a significant challenge, particularly for women living in poverty, who are disproportionately vulnerable to gender-based and intimate partner violence (Kapiga et al., 2019:e1424). Evidence suggests a correlation between poverty and heightened risk of intimate partner violence, with Tanzania exhibiting a notable prevalence of such violence, with approximately 30% of women reporting experiences of physical or sexual intimate partner violence in recent years (Kapiga et al., 2019:e1425). The prevailing social norms within patrilineal structures often designate the husband as the household head, responsible for financial matters, while the wife assumes domestic responsibilities and relies on her husband's income (Vyas and Jansen, 2018:3). These gender-specific role allocations can foster a climate conducive to the normalization of violence against women, perpetuating intimate partner violence (Laisser et al. 2011:2).

### **2.2.4 Contextual strategies for Women Empowerment**

The economic progress highlighted in the introduction, delineating Tanzania's reclassification as a low-middle income country in 2018 and the concurrent reduction of the poverty rate to 26%, introduces a dynamic interplay between women's roles in Tanzania, juxtaposed against the backdrop of the country's economic advancement and entrenched traditional role perceptions (World Bank, 2022:5). Echoing the insights gleaned from earlier examinations of women's empowerment and domestic violence, it becomes apparent that women's empowerment initiatives may yield unintended consequences, including instances of heightened violence against women. In the pursuit of strategies conducive to fostering women's empowerment and expanding their

opportunities, it is imperative to underscore the importance of cultural relevance in designing and implementing such interventions (Dutt et al., 2016:364). Scholars posit that the transplantation of Western paradigms and methodologies into the Tanzanian socio-cultural milieu, such as advocating for extended periods of women's absence from the household, may yield ineffectual attempts to challenge prevailing power dynamics between genders, potentially exacerbating women's welfare (Dutt et al., 2016:364).

Thus, particularly within the Tanzanian context, the quest for approaches to fortify women's empowerment in a culturally congruous manner, while concurrently mitigating social and material gender-based poverty, assumes paramount significance. Given Tanzania's collectivist ethos, wherein decisions and societal evolutions transpire within communal settings, it stands to reason that these communal structures could hold relevance for women's empowerment endeavours (Tarmo and Issa, 2022:18). Consequently, collectively organized lending initiatives within saving groups emerge as a culturally appropriate mechanism for extending loans and facilitating women's access to financial services.

## **2.3 MICROLOANS AND SAVING GROUPS**

Microfinance denotes the provision of modest financial services to individuals who lack access to conventional banking facilities (Karlan and Goldberg, 2007:3). Expanding upon this definition, Karlan and Goldberg (2007:4) elucidate that microfinance encompasses more than just microcredit, encompassing a spectrum of financial amenities such as insurance, accounts, and other fundamental financial services typically inaccessible within the conventional banking sphere (Moyo, 2009:126).

The genesis of microfinance for poverty alleviation and international development co-operation traces back to the pioneering approach spearheaded by the Grameen Bank, established by Muhammad Yunus in Bangladesh in 1983, which extended loans to marginalized individuals devoid of collateral (Moyo, 2009:26). Yunus was subsequently awarded the Nobel Peace Prize in 2006 for his innovative banking model. Through the provision of microcredit to disenfranchised segments excluded from mainstream banking, coupled with access to modest loans to kick-start entrepreneurial attempts, a culture of entrepreneurship is fostered.

From its nascent stages, microfinance has burgeoned into a essential sector indispensable for international development, prominently featuring in poverty mitigation and the empowerment of women (Cheston and Kuhn, 2002:7). A myriad of microfinance services have since emerged, operating across formal, semi-formal, and informal channels, and employing diverse financing modalities (Maleko et al., 2013:146). Key stakeholders in the microfinance landscape encompass microfinance institutions (MFCs), cooperative financial entities (CFIs) - often inclusive of government initiatives - and an array of village savings and loan associations (VSLAs) functioning as localized financial hubs (Maleko et al., 2013:148). Additionally, numerous member-centric savings groups, denoted as microfinance institutions (MFIs), such as savings and credit cooperatives (SACCOS) or savings and credit associations (SACAs), dispense microfinance services under the Cooperative Development Policy (CDP) introduced by the Tanzanian government in 2002 (Maleko, 2013:150). Furthermore, a plethora of non-governmental organizations and foundations are actively engaged in disbursing microcredit, alongside their broader project endeavours aimed at poverty alleviation (Nyamsogoro 2010:34).

### **2.3.1 Microfinance and Social Innovation**

Another interesting perspective on the possibilities of microfinance that will be introduced briefly in the following, comes from the field of social innovation. Phills et al. describe social innovation as:

A novel solution to a social problem that is more effective, efficient, sustainable, or just than existing solutions and for which the value created accrues primarily to society as a whole rather than private individuals (Phills et al. 2008:39).

Social innovation can be viewed as any solution to a social problem or need that is more efficient, sustainable, or effective than existing approaches, thereby adding value to society (Phills et al 2008:36). Examples of social problems that can be solved through social innovation include homelessness, access to healthcare, gender discrimination, or inequality in economic participation (Lee 2014:9). Innovation can thus be considered social innovation if it serves the common good while bringing about positive change for a specific group (Lee 2014:8). Examples of these innovative solutions can be certificates that pursue standards for better working conditions or fairer wages along the

trade chain, such as Fairtrade, or financial institutions that offer microfinance services to disadvantaged people who previously did not have access to these services (Phills et al 2008:40). Although the concept is already applied worldwide today, the basic idea of lending to people without traditional collateral, which gained great prominence in 1976 through Muhamad Yunus and the Grameen Bank, was a social innovation (Lee 2012:20). The social problems solved by microfinance services are access to credit and enabling people to participate in the economy, in addition to access to other services such as financial education (Lee 2014:20). Development sociologist Anup Dash (2009:89) states that:

As a form of finance', microfinance's 'distinctiveness rests with the social value it creates' and it has been globally recognised as an investment innovation that helps to leverage economic and social values. (Anup Dash 2009:89)

Social innovation is successful, then, when it has the greatest possible positive and long-term impact on an individual, a community, and for this reason social innovation has the potential to bring about empowerment as it is reflected at these levels as well (Haugh and O'Carroll 2019:488). Haugh and O'Carroll (2019:488) therefore coin the term emancipatory social innovation, which describes the following:

New socially and environmentally useful products, services and programs that directly and indirectly empower beneficiaries.

This term can for instance refers to a government program or social entrepreneurship activities, as long as these projects meet the needs of the community and they are empowered by the implementation (Seyfang and Smith, 2007:585). Cheston and Kuhn (2002:5) sum it up well when they say that microfinance services can have an impact on women's empowerment *if* they are properly designed.

However, not all efforts to empower women through microfinance services have been able to achieve positive impacts. Therefore, the following paragraph will discuss whether microfinance is really to be seen only positively.

### **2.3.2 Unpacking Criticism of Microfinance in Development Initiatives**

Despite the promising prospect of integrating microfinance services into development cooperation, critical scrutiny is imperative to ascertain whether this purported panacea for poverty alleviation and empowerment in development endeavors holds true to its promise – a critique that emanates from diverse quarters. Bateman, for instance, contends that many studies presuppose the efficacy of microfinance in reducing poverty without subjecting this assumption to rigorous scrutiny (Bateman, 2010:63). He highlights various factors, such as the crowding-out effect, wherein existing small businesses are displaced by an overabundance of supply due to market competition, necessitating a nuanced evaluation of microcredit's impact. Bateman elucidates that microfinance interventions risk disrupting local markets, as borrowers may venture into sectors already occupied by existing enterprises, precipitating income loss for incumbents and perpetuating poverty (Bateman, 2010:64). Moreover, he posits that the surge in supply and consequent price reduction may not necessarily spur demand, particularly if demand proves price-inelastic, thus entangling the microfinance industry in precarious markets and exacerbating poverty (Bateman, 2010:111).

Criticism regarding microfinance initiatives targeting women questions the suitability of women as a focal demographic, given that such services propel them into entrepreneurial roles at odds with entrenched gender norms, potentially engendering role conflicts (Cheston and Kuhn, 2002:25). Targeting women through microfinance could exacerbate the burden on them, amplifying pressure to repay loans and eliciting household reproach for engaging with microfinance services (Kato and Kratzer, 2013:34). Dyal-Chand's study in Bangladesh revealed instances where participation in microfinance schemes precipitated domestic violence, as spouses resisted women's entrepreneurial endeavors or felt undermined by their leadership within the family, underscoring the strain borrowing places on women and exacerbating concerns over repayment and poverty (Dyal-Chand, 2011:70). Moreover, Dyal-Chand posits that prevailing methods disregard local norms and social structures, such as the predominantly male-centric Bangladeshi culture, leading to adverse outcomes like exploitation of female borrowers (Dyal-Chand, 2011:72).

An additional challenge to the efficacy of microfinance was raised by Mng'ang'a et al. (2020), who found that a substantial proportion of respondents lacked awareness about microfinance institutions and their eligibility for their services, prompting inquiries into effective information dissemination strategies (Mng'ang'a et al., 2020:72). Despite these valid criticisms, the essential question persists regarding how development cooperation strategies can address the dearth of women's empowerment (Kato and Kratzer, 2013:34). Consequently, viable solutions must reconcile the risks associated with microfinance interventions while harnessing their inherent strengths.

### **2.3.3 History of Microfinance Institutions in Tanzania**

In the Tanzanian context, microfinance has a historical trajectory. Over the years, the Tanzanian government has pursued various initiatives in the financial sector aimed at fostering engagement with financial services. For instance, in 1965, the government established the Saving and Credit Cooperative Organizations (SACCOS). These entities comprised individuals who pooled resources to access loans for launching small enterprises and realizing entrepreneurial aspirations. However, this endeavor faltered due to inadequate program administration and insufficient funds for lending (Kato and Kratzer, 2013:32). Subsequently, in 1991, the government embarked on financial sector reforms to instill efficiency within Tanzania's financial systems. Nevertheless, these reforms marginalized significant segments of the population owing to funding constraints. In 2000, the government, in collaboration with various donor groups, initiated partnerships to enhance financial sector accessibility, particularly in rural areas. These initiatives were enshrined in the National Microfinance Policy, aiming to facilitate comprehensive financial sector access (Kato and Kratzer, 2013:33). Over time, the efficacy of these SACCOS, in particular, has been scrutinized in various studies across different Tanzanian regions, revealing a positive impact on women's empowerment, albeit falling short of meeting nationwide demand (Kevala and Magali 2019:43).

### **2.3.4 Examining the Role of Microfinance in Women Empowerment: Evidence from Rural Tanzania**

Having discussed both the advantages and drawbacks of microfinance programs in development cooperation and poverty alleviation in general, as well as provided an overview of the evolution of microfinance initiatives in Tanzania, the subsequent section will delve into the findings of field studies investigating the impact of microfinance

services within the framework of savings groups. Microfinance services encompass various modalities, one of which is lending through savings groups. Several studies have demonstrated the impact of microfinance on women participating in these groups and their empowerment. For instance, an insightful study conducted in Mgubwe, Tanzania in 2015 revealed that membership in savings groups positively affects health, education, economic empowerment, and interpersonal relationships among women. This study underscored the significance of group membership for women's sense of belonging (Kesanta and Andre, 2015:8). Similarly, a study conducted in Dar es Salaam in 2014 investigated the influence of microfinance services on entrepreneurial development in the region. It concluded that microfinance services play an essential role in supporting micro-enterprises, particularly by offering advice, guidance, and training on business concepts (Salum, 2014:57). However, alongside these favorable outcomes, the study also highlighted borrowers' concerns regarding high interest rates posing a risk to business initiation, which could potentially impede the positive impacts of borrowing. A study by Joseph Magali published in 2021 examined the inflow of microcredit through Village Community Banks (VICOBA) in Korogwe, Tanzania, finding a positive impact on participants' economic and political empowerment (Magali, 2021:117).

Previously discussed were the Savings and Credit Cooperative Organizations (SACCOS), initiated by the government. A recent study explored the role of SACCOS in empowering female-headed households in the Njombe Region of Tanzania. It revealed that microcredit empowered female-headed households economically, socio-culturally, and politically. Education was identified as a factor enhancing empowerment, while cultural influences such as gender role models were found to diminish empowerment (Kevala and Magali, 2019:33). Additionally, the study suggested that education and access to microcredit positively influence women's empowerment. It's worth noting that this study specifically focused on female-headed households. Another recent study from 2022 examined the success rates of the East African Village Community Banks (VICOBA), an informal microfinance service organized in small groups comprising up to 30 individuals who fulfill roles as investors, owners, lenders, and decision-makers. Notably, 80% of participants were women, making it a noteworthy example. Among the intriguing findings of this study was the significance of various factors to borrowing success, including personal knowledge, feasibility, external circumstances such as

health or market access, as well as access to coaching and education (Saefullah et al., 2022:8).

The presentation of these findings underscores the critical role of the microcredit program framework in its design, opportunities, and efficacy. These study results serve as the empirical foundation for the research presented in this paper, building upon these insights. Throughout this section, microfinance has been shown to positively impact economic development, political and socio-cultural participation, education, health, and interpersonal relationships. Conversely, certain negative factors such as the challenges posed by high interest rates have also been identified. Interestingly, access to financial education such as coaching, training, courses, or counseling, as well as a sense of group belonging, have emerged as influential factors for success. Furthermore, cultural norms and traditional gender roles have been observed to diminish empowerment. As this empirical study focused on savings groups within the framework of World Vision, the subsequent section will provide a brief overview of the work conducted by World Vision Tanzania.

### **2.3.5 Immediate Context of Research**

#### ***2.3.5.1 World Vision Tanzania***

To better situate the empirical research conducted within the framework of World Vision Tanzania's work, the following is briefly presented. World Vision Tanzania has been implementing various development cooperation programmes throughout Tanzania for more than 40 years (World Vision Tanzania 2022:3). As an organisation that is integrated into the global work of World Vision International, World Vision Tanzania accordingly represents the goals and pursues the mode of operation within the framework of this international strategy. WVT works in 18 different regions of Tanzania and coordinates a total of 42 area programmes, short AP, within these regions, programmes that implement different priority themes (World Vision Tanzania 2021:10). The selection of regions and APs is based on the vulnerability and poverty rate of the respective region and aims to further expand the work especially in geographical regions with high vulnerability (ibid.).

As mentioned earlier, the APs focus on different sectoral projects: Livelihoods and resilience, health and nutrition, water, sanitation and hygiene (WASH), education, and



child protection and security. Within these sectors, Aps then implement appropriate interventions to improve these sectoral needs (World Vision Tanzania 2021:13).

### ***2.3.5.2 Kisongo Makuyuni Area***

The empirical case study forming the basis of this dissertation was conducted within the Kisongo Makuyuni Area Programme situated in the Arusha region. This programme operates across Kisongo and Makuyuni Wards within the Moduli District, Arusha Region. As per the 2022 census data, Makuyuni Ward comprises a population of 14,803 over an area exceeding 400 km<sup>2</sup>, with 6,955 males and 7,848 females (Tanzania National Bureau of Statistics, 2022; City Population, 2022). Kisongo Ward, on the other hand, has a population of 12,519, with 5,896 males and 6,623 females, covering an area of approximately 59 km<sup>2</sup> and exhibiting a notably higher population density of 209 individuals per km<sup>2</sup> (City Population, 2022). Historically, the Monduli ward derives its name from the Monduli Juu ward during the German colonial era, and a significant proportion of the populace in this region is engaged in agriculture or pastoralism (Madenge, 2021). Positioned approximately 70 kilometers from Arusha city in northern Tanzania, the Kisongo Makuyuni AP primarily consists of individuals from the Maasai ethnic group, accounting for 95% of the local population. World Vision has been actively involved in this region since 2018, with development cooperation initiatives slated to continue until 2023 (WV Tanzania, 2021:1). The region encompasses a total of 45 villages, with 95% of the residents identifying as Christians and the remaining 5% as adherents of traditional beliefs (World Vision, 1).

As part of its endeavors within the Kisongo Makuyuni AP, World Vision Tanzania implements interventions across various sectors, including the Livelihoods and Resilience Programme, which encompasses the formation of Saving for Transformation (S4T) groups (World Vision Tanzania, 2021:14). According to the 2021 annual report, nationwide registration for S4T groups reached 158,434 individuals (World Vision Tanzania, 2022:12). Within the AP Kisongo Makuyuni, a total of 128 community-based savings groups comprising 3,299 members were established over the course of three years. These groups function within a community-based framework and are self-managed by their members to foster financial resilience and access to financial opportunities. Members are required to make financial contributions to a communal money box, from which community-based loans are disbursed with agreed-upon interest rates

(World Vision Design Guidance, 2021:8). S4T groups represent a major initiative of World Vision internationally, with impact measurement data indicating the establishment of over 79,000 S4T groups worldwide and the support of more than 1.3 million women in achieving economic self-sufficiency through these groups (World Vision, 2022:2). Further elaboration on S4T groups and their underlying principles will be provided in subsequent chapter.

#### ***2.3.5.3 Celebrating Families Training***

The Celebrating Families training is one of the various training programmes that S4T group participants undertake as part of their training programme. This training aims to provide knowledge and skills to create a safe and nurturing environment within the family and promote healthy relationships (Barrett and Niyonkuru 2019:4). As part of the education programme within World Vision Tanzania's APs, participants such as parents, staff and also community leaders attend a three-day Celebrating Families workshop (ibid). These workshops have been offered since 2019 and were already offered in 14 regions of Tanzania, covering 41 districts. Remembering the strategic framework of WVT these workshops fall under child protection and safeguarding, but the participants are the same as those who attend the S4T groups, and therefore, this measure is of significance for this empirical study (Barrett and Niyonkuru 2019:5).

#### ***2.3.5.4 Saving for Transformation Groups***

To gain a comprehensive understanding of the structure, characteristics, and developmental stages of Saving for Transformation (S4T) groups, the subsequent sections will delineate the fundamental attributes of these groups, delineate the developmental stages, and conclude by elucidating potential collaborations with funding opportunities through the Vision Fund.

An S4T group typically comprises 15 to 25 autonomously chosen members who pool their savings collectively and disburse small community-based loans to group members from these savings. The S4T group framework incentivizes savings, facilitates access to community-based loans at adaptable interest rates, and provides basic insurance coverage (World Vision Design Guidance, 2021:7). Additionally, these groups offer a form of financial protection through emergency loans, drawn from the S4T savings, which members can utilize in times of financial crisis. Moreover, members have the option to apply for portions of the pooled savings as small loans at adjustable interest rates for

business ventures or other expenditures (World Vision, 2022:2). Furthermore, S4T programs offer avenues for personal development, such as leadership roles within the group and associated educational opportunities like Celebrating Families trainings. As S4T groups advocate for member ownership and foster self-accountability, they operate independently of World Vision Tanzania (WVT), adhering to a sustainable model. Moreover, successful and expanding groups can autonomously establish new, self-managed groups, as observed in the Kisongo Makuyuni project supported by World Vision.

Another essential characteristic of S4T groups is their cost-effective establishment and scheduled operation, as group formation and maintenance are orchestrated in a cost-efficient manner, with the groups accumulating collective capital independently through weekly savings (World Vision, 2022:2). The group cycle spans nine to twelve months, culminating in the distribution of accumulated savings and earnings among group members. Ensuring gender equality and social inclusion serves as another cornerstone of the S4T approach, expounded upon in subsequent sections. While S4T groups are open to all community members, they primarily serve as vehicles for financial empowerment for women, individuals with disabilities, and other marginalized segments (*ibid.*). In addition to technical instruction, S4T groups underscore child safeguarding, hence this module is an integral part of the training curriculum, among other subjects. These training materials are also readily accessible on the World Vision International website. Furthermore, the integration of out-of-school youth into S4T groups equips them with essential skills for labor market integration (*ibid.*).

As elucidated in the foundational elements of S4T, the group's cycle plays a essential role, detailed below. Following their inception, groups undergo an introductory phase lasting 36 to 52 weeks, characterized chiefly by training and oversight from trained S4T facilitators (World Vision Implementation Guidance, 2021:8). Initially, groups convene weekly, pooling savings collectively. Subsequently, members receive small loans from this community-based savings pool to facilitate income-generating activities. In the ensuing phase, these small loans are reimbursed with a modest, mutually agreed service fee. After approximately 12 months, the savings, inclusive of accrued income, are apportioned among members in small allocations. Subsequently, this cycle recommences. The ensuing figure 2.1 illustrates this delineated process:

**Figure 2.1: Saving Group Structure (Vision Fund 2022)**



Regarding this empirical research study, the ensuing discourse briefly elucidates the Saving for Transformation (S4T) groups within the World Vision Tanzania (WVT) initiative in Kisongo Makuyuni. As part of the WVT program implementation, a total of 128 S4T groups have been formally established. However, owing to the expansion and proliferation of these groups, with subdivision occurring when membership surpasses 25 to 30 individuals, the project area now hosts 140 Saving for Transformation groups, comprising a collective membership of 3,778 individuals. Additionally, there are 20 Village Agents appointed as volunteers to train and assist these groups. Each Village Agent is assigned to oversee specific groups, documenting their progress and submitting corresponding reports to the WVT office in Kisongo Makuyuni. It is noteworthy that the savings groups facilitated by WVT are inclusive, welcoming both men and women within the project area.

In conjunction with the S4T initiative, World Vision has introduced another financial empowerment endeavour known as the Vision Fund, which intersects with the S4T groups and hence featured in this empirical study. The Vision Fund operates as a microfinance service provider, extending microloans on a professional basis. In this capacity, the Vision Fund contributes to the sustained viability of the S4T approach by offering various financial products and collaborating with the S4T framework as a linkage program. Among the Vision Fund's offerings is the Finance Accelerating Saving

Group (FAST) program, typically tailored for mature groups. A group is considered mature after successfully completing at least two cycles. Consequently, if an S4T group attains maturity, it becomes eligible to access loans through the Vision Fund's micro-finance programs in addition to the community-based loans provided through the S4T structure.

#### ***2.3.5.5 Gender Equality and Social Inclusion Approach***

Concerning gender equality and the mitigation of discrimination against women, essential components of empowerment, the ensuing section delineates the Gender Equality and Social Inclusion Approach advocated by World Vision as an integral facet of its strategy. Positioned as a cornerstone within World Vision's global activities and its strategic alignment with the Sustainable Development Goals, the organization has crafted a Gender Equality and Social Inclusion Toolkit, abbreviated as GESI (World Vision, 2020:2). The overarching aim of this approach is to safeguard the most marginalized children and adults while catalysing transformative change that dismantles socio-cultural norms, rectifies imbalanced power dynamics, and challenges structures perpetuating disenfranchisement, thereby addressing vulnerabilities at their core (World Vision, 2020:3). In effectuating this, the GESI framework is designed to permeate all facets of World Vision's project interventions, serving as a guiding principle through which project designs are scrutinized to ensure the comprehensive integration of GESI principles.

In this context, World Vision (2020:4) defines gender equality and social inclusion as follows.

Gender equality is the state or condition that affords women and girls, men and boys, equal enjoyment of human rights, socially valued goods, opportunities, and resources. It includes expanding freedoms and voice, improving power dynamics and relations, transforming gender roles and enhancing overall quality of life so that males and females achieve their full potential.

Social inclusion seeks to address inequality and/or exclusion of vulnerable populations by improving terms of participation in society and enhancing opportunities, access to resources, voice and respect for human rights. It seeks to

promote empowerment and advance peaceful and inclusive societies and institutions.

Based on this definition, World Vision (2020:4) describes GESI as a multifaceted process of transformation characterised by four core elements:

- 1) Promotes equal and inclusive access, decision-making, participation, and well-being of the most vulnerable;
- 2) Transforms systems, social norms, and relations to enable the most vulnerable to participate in and benefit equally from development interventions;
- 3) Builds individual and collective agency (or empowerment), resilience, and action; and
- 4) Promotes the empowerment and well-being of vulnerable children, their families and communities.

In its implementation, World Vision has defined four steps to apply this understanding: First, the objectives of the GESI approach are defined, then how to identify the most vulnerable people in the project context is determined, then the integration into the Theory of Change takes place and the last step is the definition of the indicators that feed into the GESI principles (World Vision 2020:5).

To better appreciate World Vision's GESI approach, the Theory of Change method, which plays an essential role in this context, will briefly be referred to. The Theory of Change is a method used in international development cooperation that provides a framework for the how and why of change processes (United Nations Development Group 2017:4). The approach of this method provides a roadmap for identifying solutions that address the root causes of problems and take into account assumptions and risks that may be essential for achieving the desired change (ibid.). According to the Theory of Change framework, it is first necessary to identify the priorities to be achieved, then to define what need for change can be identified, e.g. in the form of complex problems, then to reflect on assumptions and risks, and finally to find appropriate partners and actors to implement the desired change (United Nations Development Group 2017:6-10). Since this would exceed the scope of this empirical work, the

Theory of Change framework will not be discussed any further. However, it can be stated that it is essential for the work of WVT to increase the empowerment of women through measures in projects by promoting equality as well as the transformation of social structures and the increase of self-determination of vulnerable members within the community.

## **2.4 THEORETICAL POINT OF DEPARTURE**

The following sections discuss human development and women's empowerment as the theoretical framework of this study.

### **2.4.1 The Concept of Human Development**

The human development paradigm is fundamental to the field of international development, prioritizing the advancement and enrichment of individuals' lives as the core objective of development initiatives (Stewart, 2019:1). While traditional metrics of development have predominantly focused on a nation's economic growth, the human development approach adopts a multifaceted perspective, considering various dimensions of progress (ibid.). The concept of human development was notably formulated by Mu-hub ul Haq, an economist and development scholar hailing from British India, now Pakistan (Ul Haq and Keane, 1997:9). During his tenure at Cambridge University, Haq crossed paths with economist Amartya Sen, with whom he later collaborated at the United Nations Development Programme, culminating in the publication of the inaugural Human Development Report in 1990 (Ul Haq and Keane, 1997:9). This seminal report marked a paradigm shift by broadening the understanding of development beyond mere economic growth and profit, to encompass the improvement of people's well-being (Ul Haq and Keane, 1997:10). Consequently, the capabilities approach, pioneered by Sen and Nussbaum, is intrinsically linked to the human development paradigm, providing a theoretical framework centred on the freedom of choice for individuals (Malik, 2014:2).

A significant adjunct to the Capabilities Approach lies in its focus on individuals as autonomous entities, whereas the Human Development Approach scrutinizes individuals within the context of broader social structures or systems, thereby emphasizing human progress and the prerequisites for human flourishing (Malik, 2014:2). Hence, it is evident that capabilities hold considerable significance within the human development paradigm, as it envisions development as the expansion of individuals' opportunities,

thereby enhancing their capacity for meaningful existence and action (Malik, 2014:3). This resonates with the Capabilities Approach delineated by Nussbaum and Sen, which posits that development can be gauged by the extent of opportunities and choices individuals are empowered to exercise (Stewart, 2013:156).

As it has been mentioned before, the Human Development Approach has its origins in the publication of the United Nations Human Development Report in 1990, which states:

Human Development is a process of enlarging people's choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Additional choices include political freedom, guaranteed human rights, and self-respect (UNDP 1990:10)

The human development paradigm embodies a nuanced comprehension of development, acknowledging the intricate challenges of poverty alleviation and the advancement of international development. Correspondingly, the Human Development Index (HDI) aligns with this approach, serving as a metric for gauging certain facets of human development. Nonetheless, studies by Stewart (2019:11) cast doubt on the universality of the indicators used in HDI, highlighting its limitations in capturing the depth of human development.

Furthermore, an important consideration pertains to the tension between the human development principle of ensuring equal opportunities for all individuals and the potential ecological repercussions of such equality surpassing planetary boundaries (Malik, 2014:9). If we hypothetically posit universal equal opportunities, as advocated by the human development paradigm, it follows that equitable access to resources would be necessary to realize these opportunities, potentially straining the finite resources of the Earth. In light of this, human development must be intricately linked with the principles of sustainable development, ensuring that present-day decisions and progress do not encroach upon or jeopardize the prospects of future generations (Malik, 2014:9).. In 1987, the Brundtland Report (The Brundtland Commission 1987) 'Our Common Future' defined sustainable development as:

"Development that meets the needs of the present without compromising the ability of future generations to meet their own needs."



This highlights the complex and multi-layered ways in which people's opportunities and decision-making spectrums are interwoven and how development also needs to be done sustainably.

In the context of this research, the human development approach, with its multidimensional understanding of development, provides an important theoretical framework, since it understands development in terms of people being able to meet their needs and further their personal development and make self-determined decisions, which are also essential aspects with regard to the empowerment of women.

#### **2.4.2 Women Empowerment in Development**

The notion of empowerment emerged as a significant concept in international development cooperation during the 1980s. Particularly following the 1997-1998 financial crisis and the ensuing rise in poverty levels, empowerment was increasingly recognized as a mechanism for effecting social change and mitigating global poverty (Calvès 2009:VIII).

As highlighted in the introduction, the Beijing Declaration, issued at the 4th United Nations International Conference on Women in 1995, marked an essential moment in emphasizing the importance of gender equality and women's empowerment in international development (UN Women 2014:1). Signed by 189 member states of the United Nations, this declaration committed countries to bolstering the role of women across various domains such as education, advocacy, protection, human rights, media representation, and economic participation (UN Women 2014).

Empowerment, encapsulating a multifaceted concept of opportunities and possibilities, is defined by Alsop (2013:120) as the enhancement of an individual's or group's capacity to make purposeful choices and translate them into desired outcomes. Economist Kabeer (2005:14) delineates empowerment as the ability to select from multiple alternatives to make life decisions autonomously. The ability to exercise choice in making self-determined decisions is a fundamental prerequisite for empowerment. Thus, empowerment manifests across different levels and spheres of life. Primarily, it encompasses the ability to make decisions, cultivate self-assurance, and exert influence over gendered roles within the household, thereby mitigating domestic violence and fostering positive family dynamics (Cheston et al. 2002:20).

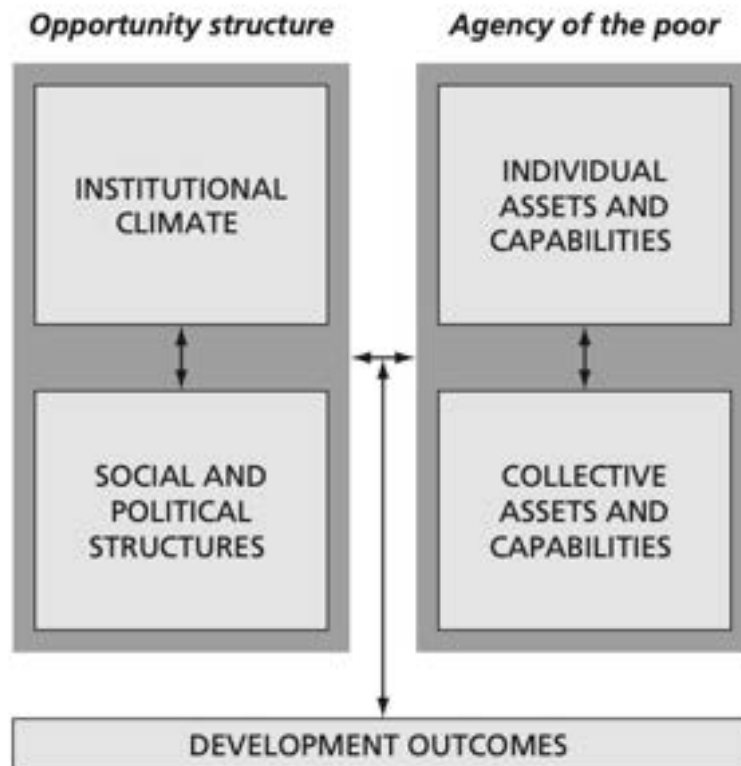
Moreover, indicators of women's empowerment include their capacity to influence their standing within the community, engage in social participation, and partake in political processes (Cheston et al. 2002:24). Therefore, the degree of women's empowerment, facilitated, for instance, through participation in support groups, can be gauged by their contributions to enhancing women's agency and voice. This may entail involvement in family financial decisions, household matters, property management, and investments, as well as bolstering self-confidence, positive self-perception, and mobility (Kratzer and Kato 2013:36).

Another noteworthy perspective on transformative empowerment, proposed by Naila Kabeer (2001:20), delineates empowerment across three dimensions: Resources, agency, and performance. Resources denote the means and conditions available and accessible, while agency pertains to the power dimension, encompassing the ability to set and achieve goals. When both elements converge, corresponding performance ensues (Kabeer 2001:22).

### **2.4.3 Measurement of Empowerment**

The previous section has already pointed out the complexity of understanding and defining empowerment and how multi-layered this concept is. In particular, in order to answer the research question of how microfinance services impact on the empowerment of women in rural Tanzania, this empirical case study needs to clarify how this abstract concept of empowerment can be measured and how it can be determined whether respondents are experiencing empowerment. The following section outlines how the measurability of empowerment can be done in the context of an empirical study. It is necessary to examine which indicators have been developed to measure empowerment, as it can occur at different levels (Mng'ang'a et al. 2020:1). A look at the conceptual framework of empowerment according to Patti Petesch, Catalina Smulovitz and Michael Walton, depicted in the following figure 2.2, shows that the results of development efforts are a mixture of institutional climate, social and political structures, and the individual and collective capacities of deprived people (Narayan 2005:5). This illustration above visualized the multidimensionality of empowerment also affects its impact, as both external factors, which the diagram describes as opportunity structure, and factors within the community, such as individual or community assets, influence development outcomes.

**Figure 2.2. Development Outcomes (Narayan 2005:5)**



A distinction between empowerment as a concept and the importance of women's empowerment has to be made in order to better understand the different dimensions around it. Malhotra and Schuler (2005:72) state:

„...while empowerment in general requires institutional transformation, women's empowerment requires systemic transformation not just of any institutions, but specifically of those supporting patriarchal structures“.

In sociology and political science, the term patriarchal structures refer to a form of male dominance and hierarchical gender relations in which women play a subordinate role because of their gender and are expected to submit to the leadership of the male members of society (Gerhard 2019:222). A woman's level of empowerment encompasses the extent to which a woman can influence her status in the community, her social participation and her opportunities for political participation (Cheston et al. 2002:24). The

measurability of empowerment proves to be difficult, mainly due to the complexity and long-term nature of the development involved, and uniform metrics have not yet been sufficiently established (Malhotra & Schuler 2005:71). Based on empirical experience, Malhotra and Schuler (2005:83) recommend measuring empowerment using different dimensions, e.g. economic, social and cultural, legal, political and psychological, and at different levels, e.g. household level, community level or societal level. In order to reflect this diversity of aspects of empowerment in the empirical research, questions on these dimensions were formulated both in the interview guide and in the questionnaire of the focus group discussion.

Based on this understanding, Malhotra and Schuler developed the concept for measuring empowerment shown in Figure 2.3, which served as a template for the interview guide developed for this empirical research.

**Figure 2.3: Dimensions of measuring empowerment (Malhotra and Schuler 2013:13)**

<b>Dimension</b>	<b>Household</b>	<b>Community</b>	<b>Broader Arenas</b>
<b>Economic</b>	Women's control over income; relative contribution to family support; access to and control of family resources	Women's access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets	Women's representation in high paying jobs; women CEO's; representation of women's economic interests in macro-economic policies, state and federal budgets
<b>Socio-Cultural</b>	Women's freedom of movement; lack of discrimination against daughters; commitment to educating daughters	Women's visibility in and access to social spaces; access to modern transportation; participation in extra-familial groups and social networks; shift in patriarchal norms (such as son preference); symbolic representation of the female in myth and ritual	Women's literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions
<b>Familial/ Interpersonal</b>	Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access abortion; control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g. later marriages, self selection of spouses, reduction in the practice of dowry; acceptability of divorce); local campaigns against domestic violence	Regional/national trends in timing of marriage, options for divorce; political, legal, religious support for (or lack of active opposition to) such shifts; systems providing easy access to contraception, safe abortion, reproductive health services
<b>Legal</b>	Knowledge of legal rights; domestic support for exercising rights	Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights	Laws supporting women's rights, access to resources and options; Advocacy for rights and legislation; use of judicial system to redress rights violations
<b>Political</b>	Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote	Women's involvement or mobilization in the local political system/campaigns; support for specific candidates or legislation; representation in local bodies of government	Women's representation in regional and national bodies of government; strength as a voting bloc; representation of women's interests in effective lobbies and interest groups
<b>Psychological</b>	Self-esteem; self-efficacy; psychological well-being	Collective awareness of injustice, potential of mobilization	Women's sense of inclusion and entitlement; systemic acceptance of women's entitlement and inclusion

## 2.5 CONCLUSIONS

This chapter has provided an overview of the role of women in Tanzania, offering a regional context for the research. It delineated the demographics of Tanzania, the focus region of this empirical study, and delved into pertinent factors such as financial literacy, inclusion, and education, which were deemed relevant to the research question. Furthermore, it elucidated the gender role dynamics and socio-cultural frameworks in Tanzania that influence women's roles and highlighted associated challenges. Additionally, the significance of cultural history and its relevance to the research landscape was addressed.

Moreover, this chapter expounded on microfinance and savings groups as integral components of the research question, exploring both the opportunities and risks inherent in this approach. It also examined microfinance within the framework of the social innovation paradigm, providing insights into its evolution in Tanzania. To contextualize the research further, an overview of the initiatives undertaken by World Vision Tanzania, including the Saving for Transformation Groups and the Gender Equality and Social Inclusion Approach, was presented, offering valuable insights into the research milieu. In the latter part of this chapter, the theoretical underpinnings of this study were elucidated, encompassing the concepts of human development and the multifaceted nature of empowerment, along with the challenge of its measurability. The section on the measurability of empowerment laid the theoretical groundwork for the development of the interview guide that accompanied the empirical investigation.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 INTRODUCTION**

This chapter explains the research design of the study, which included individual interviews and focus group discussions in different locations, and the sampling of the field study that was conducted. The chapter also discusses the sampling and data collection process. It also explains the procedure for analysing the collected data by examining the content of the collected questions through three coding steps: open, axial and selective coding. Finally, ethical concerns are addressed.

### **3.2 RESEARCH DESIGN**

In order to find the appropriate procedure to investigate the research question, it was first necessary to determine from which point of view the research should be considered. It should be noted that the epistemological assumption determines the reality that exists and can be explored through the proposed research (Bryman 2016:24). In particular, the paradigm of constructivism is considered in the context of this research. Bryman (2016:29) defines this as follows:

Constructivism is an ontological position that asserts that social phenomena and their meaning are continually being accomplished by social actors. That implies that social phenomena are not only produced through social interaction but are in a constant state of revision. The perception of the world is therefore seen as individual and determined by the lens through which each individual views it, conditioned by their own experience, which is why knowledge is also seen as unconditioned.

Constructivism contrasts with the two concepts of realism and objectivism, which are also research paradigms that assume that there is an objective reality in the context of research (ibid.). Constructivism is a philosophical paradigm that assumes that people construct their own reality through individual perceptions and experiences (Bryman 2016:30). In the context of the proposed research, the reality under study is the reality of the women in the Saving Groups. Therefore, the information gathered in the study is based on the experiences of the women interviewed in their individual contexts and reflects their subjective reality. As the purpose of this study is to explore the individual experiences and opinions of women in the World Vision savings groups, a qualitative

approach has been used, since it offers a particularly close look at people's experiences and perceptions (Mason 2018:ix).

### **3.2.1 Research Methodology**

In empirical research, a fundamental distinction is made between qualitative and quantitative research approaches, although some research projects also use so-called mixed methods, i.e. a combination of both approaches. Quantitative research methods originated in the natural sciences, but are now also used in the social sciences, where they collect numerically processable data to measure phenomena (Balzert et al. 2017:270). Qualitative methods have developed within social sciences to elaborate on social and cultural phenomena and collect data that cannot be measured numerically or objectively (ibid.). Qualitative methods aim for generalisable information and "...seek to understand poverty (or other) dimensions within the social, cultural, economic and political environment of a (geographical or social) place" (Campbell and Holland 2005:3). Furthermore, qualitative studies seek the participation of respondents and incorporate ethnographic techniques into the research to draw out complex and unquantifiable relationships (Campbell and Holland 2005:3).

In the context of this thesis, a qualitative case study has been conducted to explore the research question to be answered in an appropriate setting. In doing so, the case study aims to explain in depth different perspectives of complex processes or systems in the context of real everyday situations (Simons 2009:21). Gary Thomas (2021:3) provides a definition for the meaning of a case study:

"The case study is a form of enquiry that looks at life in its complexity. It is the recognition that complexity is often invisible in social affairs that has led to the case study becoming one of the most popular and fruitful design frameworks for researchers' work."

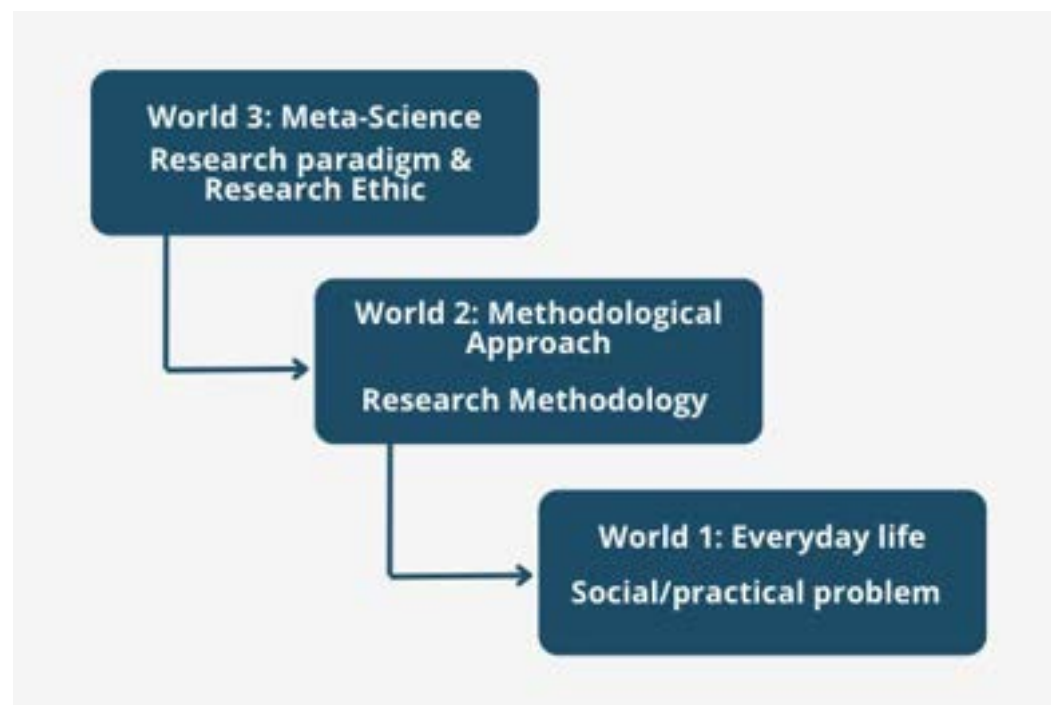
For this reason, a comprehensive research design combining focus group discussions and individual interviews was developed in this thesis to give respondents the opportunity to share individual and personal experiences that provide insight into complex and experiential perceptions and explore the impact of women's empowerment through participating in savings groups in rural Tanzania.



### 3.2.2 Methodological Framework

As delineated in the preceding chapter, the study attempts to elucidate the lived experiences of women within savings groups. The Three Worlds Theory (Mouton 2001:137) offers a cogent framework for integrating this endeavour into empirical research and will thus be embraced in this case study. According to this theory, issues originating in world one, the realm of everyday life and lay knowledge—such as poverty, unemployment, or crime—are scrutinized and transposed to world two, the domain of research. While world one pertains to concrete actions in the everyday sphere, world two pertains to conceptualization and comprehension, as well as the methodological underpinnings guiding action (Mouton 2001:137). World three, the meta scientific level, delineates the ethical beliefs and assumptions fundamental to worlds two and one (ibid.). The connection among the three worlds is illustrated in Figure 3.1, which visualizes the approach:

**Figure 3.1 : The Three World Theory (Mouton 2001:137-141)**



If we apply the theory of three worlds to the research quandary at hand, world one would signify the recognition of disparities and disempowerment experienced by women in rural Tanzania. The methodological approach characteristic of world two emerges from this recognition to discern the underlying causes of these disparities. This approach necessitates a comprehensive grasp of the situational backdrop and context. Investigating the evolution of women's empowerment in rural Tanzania through

participation in savings groups and microfinance services entails delving into individual women's perceptions and experiences, thus warranting a qualitative research approach in this context. Considering the research objectives, it becomes evident that the study also aims to comprehend women's experiences and ascertain the extent to which, and through what means and mechanisms, they have encountered empowerment. This can be explored effectively through qualitative methods, as they elucidate the reasons and mechanisms underlying human behaviour (Helfferich 2011:21). At the level of metascience, denoted as World 3 in this context, lie the scientific methodologies, philosophical paradigms, and ethical considerations intrinsic to research (Mouton 2001:140). Section 3.7 will expound on the ethical considerations underpinning this study, emphasizing that ethical perspectives constitute a fundamental cornerstone of the research approach and are pertinent to the selection of methods and design.

During the interviews, a comparative analysis is conducted between the experiences of women prior to joining the savings group and their current circumstances as members of the group. Consequently, constructivism emerges as an apt research paradigm herein. Furthermore, since the study aims to elucidate the subjective perceptions of the interviewees, a quantitative research approach geared toward generalizing information would be incongruous; instead, a qualitative approach adept at capturing subjective perceptions is warranted.

### **3.3 SAMPLING AND SAMPLING PROCEDURE**

The selection of an appropriate sample must be in line with the research question, so the sample should be generative in order to provide useful data for the research context. Therefore, the sample should be generative in order to provide useful data for the research context (Mason 2018:55). Purposeful sampling (Bryman 2016:408) was used to select the appropriate sample.

#### **3.3.1 Study Population and Project Background**

World Vision's local office in Kisongo Makuyuni has published an Area Programme Profile summarising key statistical data and demographic information for the area in which the programme operates. The Kisongo Makuyuni area is located about 70 kilometres from the city of Arusha in northern Tanzania. In terms of ethnicity, 95% of the people in this region belong to the Maasai ethnic group. World Vision's programme has been operating in the region since 2018 and development cooperation activities are

planned until 2023 (WV Tanzania 2021:1). The total number of people in the region where the programme was launched is 131,252, of which 34,171 are men, 38,019 are women and 59,062 are children. World Vision has counted a total of 45 villages where people live in this region. In terms of religious affiliation, 95% of the people are Christians and 5% of the people traditionalists (World Vision 1).

The following overview provides an overview of the number of Saving for Transformation groups in the four different project areas where World Vision Tanzania works. The region where the research was conducted is indicated under 4 Kisongo Makunuyi AP.

**Table 3.1: Saving for Transformation Groups by WV Tanzania (Source: Field Survey)**

	Title	Number of Groups	Number of Members	% of female Members
1	Lake Eyasi AP	133	3.197	87%
2	Ketumbeini AP	73	1.697	76%
3	Endabashi AP	161	4.276	67%
4	Kisongo Makuyuni AP	140	3.778	71%
Total		507	12.948	

### 3.3.2 Sampling Design for Focus Group Discussions and Interviews

Given the predetermined size of the women's groups, the selected cohort of women, all of whom are members of their respective saving groups, can be deemed a sufficient sample size in light of the research question, which focuses on the impact of women's involvement in savings groups in the Arusha region on their empowerment. Thus, the study concentrates on the participants of the savings groups within the World Vision Tanzania projects. Out of the total number of S4T groups, three specific focus groups were chosen and proposed for the survey. This selection was facilitated by the local World Vision office, which considered the diversity of the groups in terms of formation date, location, and members' ethnicity. Moreover, the selection process involved participatory consultation with the relevant group members to ascertain the feasibility and desirability of conducting research within their group, to which the group members consented. The researcher did not exert any control or influence over this selection process. To facilitate active participation and ensure equitable engagement during interviews, the group size was kept to a maximum of 12 individuals (IFAD 2011:2). In qualitative empirical research, it is imperative to mitigate bias by encompassing as

many unknown characteristics as feasible within the sample (Kelle and Kluge 2010:42). Hence, there was no differentiation within the focus groups based on age, marital status, educational attainment, or other criteria. The prerequisites for participation in the case study were gender, as only women were eligible for survey participation, and active membership in one of the 140 Saving for Transformation groups in the Kisongo Makuyuni area. Participants were selected through a voluntary registration process during the research preparation phase.

Furthermore, individual interviews were conducted with select members of the savings groups as well as with staff from World Vision Tanzania. Four additional semi-structured interviews were conducted for this purpose. Women holding leadership roles within the groups or those who displayed significant engagement during the focus group discussions and expressed interest in further discussion were chosen for the individual interviews. Although the research design aimed to exclusively interview women, an interview was conducted with a male figure responsible for training the Village Agents, as he plays an essential role in the implementation of the Saving for Transformation Groups. The interviewees were drawn from three S4T groups independently selected by the local World Vision office in the AP to ensure representation of diverse groups in the empirical case study, varying in duration, member composition, environment, and demographics. All participants in the focus group discussions were active members of the savings groups, each comprising 25 to 30 group members. In all three groups, 12 women volunteered to participate. In cases where more than 12 women expressed interest in joining the focus group discussion, World Vision staff randomly selected participants from among the volunteers. It is noteworthy that World Vision Kisongo Makuyuni does not impose any exclusion criteria, such as age, gender, or physical limitations, for participation in the savings groups. Consequently, the age range of participants was varied, spanning from 22 to 70 years. To adequately prepare for the different survey groups, three distinct interview guides were devised: one for the focus group discussions, one for the individual interviews, and another for surveys of volunteers holding leadership roles. To ensure inclusivity, participant information sheets and consent forms outlining the background of the research project were distributed in written form and read aloud at the commencement of the focus group discussions. The following Table 3.2 provides an overview of the participants in the focus group discussions categorized by age structure, marital status, number of children,

number of co-wives, commencement of group membership, location code, and ethnic origin.

List of participants for the first location in a village named Makuyuni Juu:

**Table 3.2: Participants in FGD 1 at Makuyuni Juu (Source: Field Survey)**

Role	Age	Ethnic Group	Number of children	Number off Co-Wives	Group member since
Treasurer	23	Maasai	1	0	2022
Member	23	Maasai	4	0	2022
Member	23	Maasai	3	1	2022
Chairperson	24	Maasai	3	2	2022
Secretary	25	Maasai	3	0	2022
Member	25	Maasai	4	0	2022
Member	25	Maasai	5	1	2022
Member	34	Maasai	2	0	2022
Member	35	Maasai	7	0	2022
Member	35	Maasai	8	1	2022
Member	40	Maasai	7	0	2022
Member	42	Maasai	8	0	2022

List of participants for the second location in a village called Losimingori:

**Table 3.3: Participants in FGD 2 at Losimingori (Source: Field Survey)**

Role	Age	Ethnic Group	Number of children	Number off Co-Wives	Group member since
Secretary	22	Maasai	1	0	2022
Member	22	Maasai	2	1	2016
Member	25	Maasai	3	1	2016
Member	25	Maasai	1	0	2022
Member	28	Maasai	4	0	2016

Member	35	Maasai	8	0	2016
Member	35	Maasai	6	0	2016
Member	39	Maasai	5	0	2016
Member	45	Maasai	7	0	2020
Member	63	Maasai	9	3	2016
Member	64	Maasai	7	2	2016
Member	70	Maasai	4	2	2016

List of participants for the third location in a village called Mto wa Mbu:

**Table 3.4: Participants in FGD 3 at Mto wa Mbu (Source: Field Survey)**

Role	Age	Ethnic Group	Number of children	Number off Co-Wives	Group mem-ber since
Member	30	Maasai	7	1	2017
Member	30	Maasai	4	0	2017
Member	35	Maasai	2	0	2017
Member	40	Maasai	7	0	2017
Member	59	Maasai	10	1	2017
Village Agent	n/a	Maasai	n/a	n/a	2018
Member	48	Chaga	6	0	2017
Chairperson	38	Nyiramba	4	0	2017
Member	42	Shambaa	3	0	2017
Member	30	Chaga	1	0	2017
Member	42	Chaga	6	0	2017
Treasurer	52	Iraqw	7	0	2017
Secretary	30	Pare	3	0	2017

For the individual interviews, the following participants have participated:

**Table 3.5: Participants of individual interviews(Source: Field Survey)**

Role	Age	Ethnic Group	No. of children	No. of Co-Wives	Member-ship since	Member of location
IND 1 Village Agent (male participant)	n/a	Maasai	n/a	n/a	2018	Makuyuni Juu
IND 2 Chairperson	24	Maasai	3	2	2022	Makuyuni Juu
IND 3 Secretary	22	Maasai	1	0	2022	Losimingori
IND 4 Chairperson	38	Nyiramba	4	0	2017	Mto wa Mbu

### 3.4 DATA COLLECTION PROCEDURES

The research with focus group discussions and interviews with individuals was conducted by an external facilitator in Swahili to avoid the risk of interviewer bias. An additional local World Vision Tanzania staff member was arranging the setting for the discussion and preparing the panel while the researcher was keeping a passive role of an observer.

The location chosen for the focus group discussions and interviews was the same location where the women normally meet for their group meetings, to ensure easily accessibility for the participants and that none of them being excluded due to lack of mobility and to ensure that the participants would stay in their every-day life setting (Kitzinger 1995:300). The focus group discussion has been selected as a method for this case study, since it is particularly suitable for women in the savings groups, since they have regular rounds for exchange of thoughts and discussion and are familiar with this form of expressing their opinions. Moreover, the focus group discussion is a method that does not discriminate against illiterate people (Kitzinger 1995:299).

The following table 3.6 provides an overview of the duration of the focus group discussions and the interviews conducted:

**Table 3.6: Overview of conversation duration (Source: Field Survey)**

Type of survey	Location	Duration (in Minutes)
Focus Group Discussion 1	Makuyuni Juu	29:17
Individual Interview 1	Makuyuni Juu	22:46
Individual Interview 2	Makuyuni Juu	12:24
Individual Interview 3	Losimingori	18:39
Focus Group Discussion 2	Losimingori	29:01
Focus Group Discussion 3	Mto wa Mbu	40:24
Individual Interview 4	Mto wa Mbu	18:09

Both the focus group discussions and the individual interviews were conducted with an interview guide with questions of different categories on empowerment. The World Vision Tanzania staff member acted as the focus group discussion organiser and an additional facilitator, i.e. an external person, guided the discussions to ensure that they were free-flowing yet goal-oriented (IFAD 2011:1).

It should be critically noted that due to the group dynamics created, there is of course also the danger that participants who have a dissenting opinion will not openly express it due to group pressure, which is a disadvantage of the focus group approach (Kitzinger 1995:300). For this reason, the focus group discussion is supplemented by further interviews to gain a deeper understanding of the experiences of the women interviewed. Individual interviews offer the opportunity to have very personal conversations and to elaborate on important topics during the conversation in order to avoid misunderstandings (Balzert et al. 2017:278).

### **3.4.1 Preparation of Data collection**

In the context of empirical field research, it is imperative to formulate inquiries that precisely address the research objectives and ultimately elucidate the core inquiry. Chapter 2.4.3 introduced a framework for gauging women's empowerment, delineating six distinct dimensions across three societal strata (Malhotra and Schuler 2002:11). This



model served as a blueprint for crafting the questionnaire for both the focus group discussions and the semi-structured individual interviews. Furthermore, a pilot study on women's empowerment in rural Tanzania conducted in 2021 as part of an empirical field research module provided invaluable insights into the planning and execution of such investigations, particularly focusing on group discussions.

Another essential facet in preparing for the study was collaboration with the local World Vision office in Kisongo Makuyuni, which facilitated various logistical aspects such as sample selection and scheduling of meetings. Additionally, the research assistant played a vital role in ensuring the clarity and cultural sensitivity of the questionnaire items. As a native Swahili speaker, the research assistant provided invaluable guidance in refining, executing, and debriefing the surveys, drawing on her cultural insights and language proficiency. All questions in the interview guide underwent scrutiny by the research assistant to ascertain their clarity, relevance, and cultural appropriateness.

The interview questions were organized into six thematic dimensions based on theoretical underpinnings, supplemented with introductory and concluding queries. Main questions were formulated broadly, while additional probing inquiries provided specificity to enhance comprehension. Deliberately, the term "empowerment," being a multifaceted concept, was omitted from the interview guide to mitigate potential misinterpretations.

**Figure 3.2: Excerpts of question set for Focus Group Discussions**

THEME	KEY QUESTION	OPTIONAL QUESTIONS
Opening Question	<p>Thank you for participating in this research and your willingness to be part of this focus group discussion. We will discuss about different aspects of your personal lives and therefore the questions can become personal. Please feel free to not answer them and take a break from your participation if you need to.</p> <p>I would like to start with a bit of storytelling: Why did you decide to participate in the saving group?</p>	
Development of the savings group	Were there any important events or changes since you started the savings group?	Which highlights and difficulties did the group face?
Impact of the savings group	<p>Have there been any changes in your everyday life, since you joined the savings group?</p> <p><b>How has your situation changed since you joined the savings group?</b></p>	<p>Has the group and its members helped you in your everyday life?</p> <p>Did you face any difficulties because you joined the group?</p>
Economic	Did you make use of the Microloans in the group to start a business? What kind of business?	Which changes have been most significant for you? Why?

In total, three different interview guides were designed: One for conducting the focus group discussions, one for conducting the individual interviews and another for interviewing the volunteers of World Vision Kisongo Makuyuni who are responsible for training the S4T group leaders. Figure 3.2. shows an excerpt of the interview guide for the Focus Group Discussions, to visualise the structure. The entire questionnaire as well as the other questionnaires are attached to the paper in Appendix C. Furthermore, as part of the preparation, in cooperation with the staff of World Vision Kisongo Makuyuni, it was ensured that the participants were informed about the content and objectives of the empirical case study as well as the background of the research and were free to decide whether they would like to participate. For this purpose, an invitation letter was sent to the participants informing them about the background of the survey, the aim of the data collection as well as measures for anonymising the data and data protection. This letter was written in both English and Kiswahili and was distributed and passed on orally through the field staff, as illiterate people should also have access to the information. This letter can be found in Appendix B.

### **3.4.2 Focus Group Discussions**

In the following, it will briefly be explained how the data collection was conducted and how the focus group discussions and interviews proceeded.

The empirical fieldwork spanned three days, during which three focus group discussions were convened, followed by an additional individual interview with a participant holding a leadership role within the S4T group. Furthermore, an interview was conducted at the World Vision Kisongo Makuyuni office with a volunteer tasked with training group leaders.

Both the focus group discussions and individual interviews were conducted in three distinct villages: Mayukuni Juu, Losimingori, and Mto wa Mbu. These villages host several Saving for Transformation groups that convene regularly at various local venues. Deliberately, interviews were conducted in familiar settings known to the participants, fostering a natural and comfortable environment.

The participants themselves arranged the interview settings, preparing meeting places by arranging chairs, and in some instances, providing a brief oral presentation of their respective groups. Two groups arranged a circle of plastic chairs, while another utilized a shaded area beneath a tree, using stones for seating.

Upon the arrival of all participants, my research assistant and I were introduced by a volunteer from the Kisongo Makuyuni AP, followed by brief words of welcome. The research assistant then assumed the role of facilitating the discussion, initially outlining the research project by verbally reviewing the information sheet with the participants. Subsequently, she emphasized the importance of signing the consent form and distributed it. The content of the form was read aloud, and any queries were addressed to ensure comprehensive understanding, particularly among illiterate participants. Both English and Kiswahili versions of the consent form are provided in Appendix A, with signed copies securely stored in the researcher's office for documentation.

Participants signed the consent forms; in groups where literacy was limited, assistance was provided for signing, with those unable to read or write initialing the document as a form of consent. In one group, the information was reiterated in the local Maa language following the research assistant's presentation.

After collecting the forms and addressing any remaining queries, the research assistant explained the placement of audio recording devices to ensure participants were not

distracted during discussions. Three devices were strategically positioned to ensure optimal sound quality and minimize recording errors or interference.

Each focus group discussion was scheduled for a maximum of 45 minutes, with the research assistant adhering to the predetermined question set while allowing for organic discussion among participants. Expressions of gratitude and provision of soft drinks concluded the sessions as tokens of appreciation to the participants.

### **3.4.3 Individual Interviews**

To facilitate the individual interviews, the research assistant approached participants who held leadership roles within the group and expressed interest in engaging in further interviews. These individual interviews were conducted at a distance of a few meters to uphold the confidentiality of the conversation. Given that the research objectives had been previously elucidated during the group discussions, additional elaboration on the research purpose was deemed unnecessary. Nonetheless, prior to commencing the interview, measures were taken to ensure that the participant had no lingering queries.

Consistent with established protocol, the research assistant adhered to the semi-structured individual interview guide, which furnishes a framework for the interview while permitting flexibility in the discourse. The interview with the volunteer from the World Vision office transpired on the organization's premises, within a secluded office space, to safeguard privacy. In this instance as well, the assistant commenced by delineating the research's objectives, elucidating the necessity of informed consent, and then proceeded with the research inquiry.

To optimize the implementation of the research protocol, brief feedback sessions were conducted with the research assistant subsequent to the completion of each survey at a given site. These sessions provided an opportunity to identify any areas for improvement or refinement in our methodology.

### **3.4.4 Ensuring Rigour**

To attain maximal validity and ensure that the research measures what it purports to measure, as well as to uphold the reliability of research outcomes, it is imperative to implement mechanisms and procedures within the research process to uphold its quality and mitigate any potential misinterpretation of collected data (Balzert et al., 2017:27). The interview guide underwent scrutiny by World Vision Tanzania personnel prior to the interviews, ensuring its comprehensibility, appropriateness, and alignment with the

research inquiry. Employing standardized interview guides for both focus group discussions and individual interviews enhances result reliability, as it ensures consistency in the guiding questions, thereby facilitating comparability across outcomes (Balzert et al., 2017:278).

Given the susceptibility of data collection in different languages to errors, the audio recordings of the interviews were orally translated and recorded onto audio tracks by native Swahili-speaking World Vision Tanzania staff proficient in English. Subsequently, the transcription of these English audio tracks formed the basis for data analysis. To bolster the validity of the data analysis, preliminary results were shared with the research assistant, allowing her, as a direct survey participant, to corroborate the results against her own observations. It is noteworthy that the involvement of an external research assistant could potentially influence the results, as this individual lacks prior rapport with the participants. However, the research design acknowledged that an internal research assistant might introduce bias into the discussions and interviews, as she could be inherently vested in a positive project outcome, thus risking interviewer bias.

### **3.5 DATA ANALYSIS**

This section is dedicated to the qualitative data analysis undertaken in this study. The data gleaned from the research was subjected to qualitative analysis techniques, primarily employing content analysis to elucidate patterns and themes within the participants' responses.

Initially, the recorded conversations were meticulously reviewed and listened to. The audio recordings exhibited commendable quality, allowing for comprehensive capturing of discussions across various devices, thereby ensuring minimal information loss even amidst ambient noise or subdued remarks.

Subsequent to the interviews, the research assistant undertook the task of listening to the audio recordings, orally translating them into English, and re-recording them. The English recordings were then transcribed by the research assistant. Once the data had been collected and transcribed into English, the analytical process commenced, focusing on elucidating themes and insights inherent in the gathered information.

Regarding the transcription of non-verbal aspects, adherence to the guidelines proposed by Kuchartz and Raediger (2019:42) was maintained. Notable features such as loud

speech were denoted in capital letters, prolonged pauses were represented by ellipsis points enclosed within brackets, intentionally emphasized words were underscored, and external interruptions, vocalizations, or other non-verbal actions were encapsulated within brackets for clarity and contextual understanding.

### **3.5.1 Grounded Theory**

Grounded theory, a research methodology that works inductively by constructing a theory through the analysis of given data, was used in the data analysis (Reichertz 2010:214). Although the term 'grounded theory' suggests that it is a theory, it is a method or methodology for developing theories based on the outcome of a data analysis (Schmidt et al. 2015:35). The grounded theory approach is the inclusion of a solid theoretical foundation (Schmidt et al 2015:28). According to grounded theory, the phase of empirical data collection and transcribing is followed by the phase of data analysis through a process of coding in three phases. De Vos (2005:337) explains to start the coding process by reading through the transcribed data several times and taking notes, identifying key words, and collecting brief observations by the researcher. In the subsequent course of the analysis, these terms are considered as codes that provide an essential basis for the examination of the data collected (Schmidt et al. 2015:40). There are three different levels of the coding process: open coding, axial coding and selective coding which will be explained in the following (De Vos 2005:340).

#### ***3.5.1.1 Open Coding***

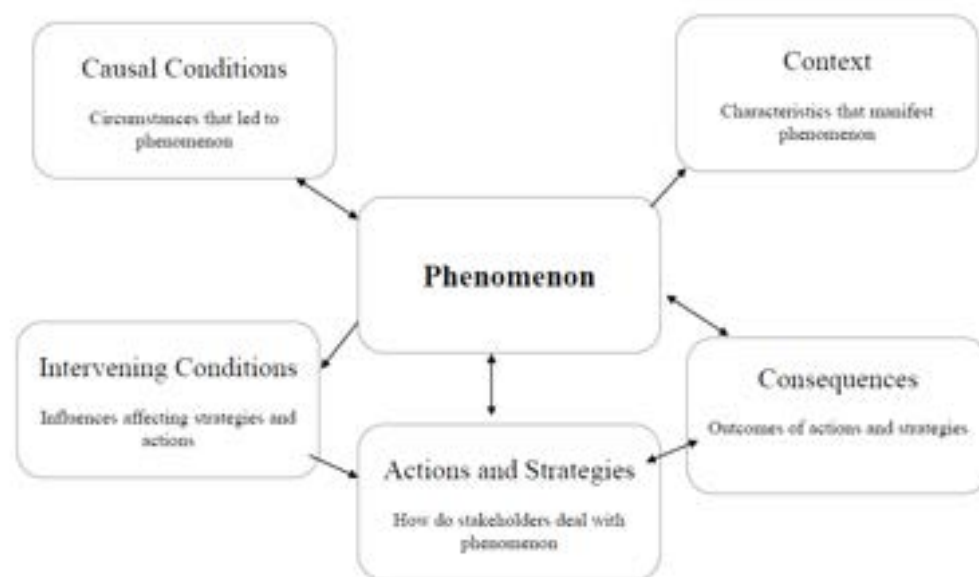
In open coding phase, transcripts of the empirical research are being inserted to a computer programme called MAXQDA, that has been used in the computer-based examination of the data (Schmidt et al. 2015:41). The transcripts can then be worked through and with the help of the digital options in MAXQDA, codes for important terms could be generated directly in the transcripts (Koenig and Bentler 1997:94; De Vos 2006:338). These codes are then automatically compiled and counted in a code system, which makes it easier to work with this data, as the codes can be sorted and displayed at will by transcript or also by topic area afterwards, since the totality of the data needs to be broken down into components, which have than be clustered into categories (De Vos 2005:340). It was important to generate deductive codes that could be derived from the research design, as well as to identify inductive codes that were apparent in the analysis after sifting through the results (Kuckartz and Raediker 2019:67).

### 3.5.1.2 Axial Coding

Once the categories have been listed in the code system and the subcategories and supercategories have been generated, the next step was to examine the relationships between the codes. This step is referred to as "axial" coding "because the coding is done around the axis of a category and links the categories at the level of properties and dimensions' (Corbin and Strauss 2015:123).

The following figure 3.3 illustrates Strauss' coding paradigm (Schmidt et al. 2015:43). It visualized that the central phenomenon that has been investigated in the empirical research is differentiated by also looking for the causes, context and strategies with which the actors in the research setting deal with the phenomenon (Schmidt et al. 2015:42). This illustrates well that the step of axial coding involves both the systematic reordering of data and the refinement of categories in order to examine the complexity of the topic under investigation in a more differentiated way (Schmidt et al. 2015:43).

**Figure 3.3 - Coding Paradigm after Strauss (Own representation)**



Corbin and Strauss (1996:79) describe the phenomenon as the central starting point of empirical research.

By causal conditions they mean the circumstances that lead to the development of the problem under study, that is, that are direct causes (Corbin and Strauss 1996:79).

Context describes the characteristics that directly manifest the phenomenon and the conditions under which it occurs (Corbin and Strauss 1996:81).

Intervening conditions are best described as the influences that directly affect actions and strategies (Corbin and Strauss 1996:82), while these actions and strategies are best described as the ways in which the participants deal with the phenomenon (Corbin and Strauss 1996:76). The consequences, i.e. the results of the actions and strategies, evolve from this and are usually unpredictable (Corbin and Strauss 1996:85).

In line with this explanation, the following step-by-step investigation will be carried out within the framework of the axial coding process:

*(A) Causal Conditions*

*(B) Phenomenon*

*C) Context*

*(D) Intervening actions*

*(E) Actions/Interaction Strategy*

*(F) Consequences*

### **3.5.1.3 Selective Coding**

In the final step of the coding process - selective coding - the central phenomenon of the analysis is the focus of the step (Schmidt et al 2015:44). A main category is defined and related to the individual subcategories (De Vos 2005:341). In the course of the selective coding process, the collected data from axial coding is then unified at a higher level of abstraction (Breuer 2009:92). The categories are combined into core categories according to the same logic of axial coding. According to Corbin and Strauss (1990:14), this step promoted the unification of the different categories into one category that needs further explanation and detail, which is why this stage of the coding process brought the results to a more theoretical level.

## **3.6 ETHICAL CONSIDERATIONS**

When field research is to be conducted, the researcher also has a great responsibility to the participant. Especially when the research design involves interviewing or working



with human subjects, it is important to assess the ethical soundness of the study in advance.

In order to be able to take all these aspects into account accordingly, this research was done in accordance with the UNISA principles in order to facilitate the most ethically appropriate research environment possible.

According to the UNISA (2016:11) four internationally recognized principles can be observed in research with human participants:

1. **Autonomy** - Research should respect the autonomy, rights and dignity of research participants. For this reason, the research has taken place in a spatial setting in which the participants were regularly present and in which they behave with self-confidence and feel comfortable. In order to inform the participants openly and transparently on their rights, they received the participant information sheet that formulated the context and aim of the study and clarified they would not face any disadvantages as a result of their participation or if they wouldn't participate. In addition to this document, a signed consent form for participating in the study has been asked from every participant to ensure that their consent has been considered. With respect to inclusivity, information sessions have been conducted prior to the focus group discussions to read out the information given in the information sheet as well as the consent form, that also those who were either illiterate or blind have been informed accordingly. In addition, the data and information collected was stored in an encrypted and secured folder, to protect the information from unauthorised persons. After the data has been evaluated, the audio files have been deleted to also ensure the protection of the information within the scope of the case study. The transcripts have been generated anonymized not to harm participants who openly shared their opinion in the scope of the data collection process.
2. **Beneficence** - Research should make a positive contribution towards the welfare of people. To ensure the beneficence of the participants the research has been conducted in close collaboration with World Vision Tanzania and the results and recommendations given by the participants are planned to be implemented in future projects, to optimise World Vision's programs and gain local

ownership. The opinions and ideas shared by the participants could therefore contribute to the understanding of the local needs and experiences and can be used as a basis for improving the work of microfinance programs in order to optimise the services offered to participants. It is also planned to share the generated research suggestions in within the framework of conferences and workshops.

3. Non-maleficence - Research should not cause harm to the research participants or to people in general. It is very essential to ensure that the intended research will not bare any negative consequences for the participants. As stated in the Participants Information Sheet, the participation in the research project did not put the participants at risk of being disadvantaged in the program because of honest statements. To ensure this, surveys were collected completely anonymously, no names were being asked or collected in relation to the data and no sensitive data was shared with World Vision through which a statement could point to a corresponding individual. The moderation of the research methods has been carried out by an external and experienced research assistant, who also committed herself to conduct the interviews anonymously and not to ask for the names of the participants once the conversations were recorded. Furthermore, it has been agreed with World Vision Tanzania that neither the women who participated in the survey nor those who did not participate will suffer any advantages or disadvantages in the context of World Vision's project work. During the interviews, there was also the possibility to quit the interview at any time if one of the participants would feel uncomfortable, in order to ensure the opportunity to act in a self-determined manner.
4. Justice - The benefits and risks of research should be fairly distributed among people. During empirical research, the best possible transparency was essential to disclose what potential benefits and risks could have arisen in the course of the research. The information provided to participants in the Information Sheets and in the consent forms that have been filled in by the participants were aiming for the best possible transparency towards the participants and were accessible to all participants equally, also to those who are illiterate or blind. The selection for participation in the survey among the interested parties was decided

completely randomly and on a voluntary basis in order to avoid any preferential treatment. Advantages offered in the course of the survey, such as soft drinks, were made available to all participants equally.

To demonstrate that all ethical concerns had been addressed, once the research proposal had been approved by UNISA, an ethical clearance form was submitted and approved by the university committee.

During the course of the collaboration with World Vision, Terms of Reference were established to address the ethical considerations related to the research and signed by the parties involved. In addition, a consent form was signed upon arrival at the local World Vision office to address child protection guidelines.

Approval from the Tanzanian government was also obtained by applying for an official notice from the COSTECH authority. The application also required the preparation of a proposal outlining the relevant research plans.

At this point it must be emphasised that it was also taken into account that cultural sensitivity is extremely important when collecting data in other cultures (Liamputtong 2010:86). Therefore, care was taken to ensure that social structures, religious beliefs, traditions, customs, political structures as well as culture-specific knowledge were respected and treated with appropriate sensitivity during the research (Liamputtong 2010:86). To promote this, openness and respect for each culture was ensured by working closely with local staff, traditional decision-makers as well as local government officials. In addition, efforts were made to always communicate transparently and openly and to ensure that respondents were informed about the use of the data collected and the objectives of the data collection.

### **3.7 LIMITATIONS OF THE STUDY**

Rural Tanzania presents a nuanced landscape characterized by intricate socio-cultural and economic dynamics that profoundly influence research trajectories. Within this context, qualitative research methodologies, such as individual interviews and focus group discussions, are particularly suited to delve into the perspectives and lived experiences of research participants. However, the application of such methodologies in rural Tanzania is not without its challenges and constraints. In addition to the myriad challenges encountered during the study's implementation, which will be elaborated

upon subsequently, this section aims to elucidate the limitations arising from the study's design. It is crucial to acknowledge that in planning a case study, only a bounded comprehension of the investigated issue can be achieved, precluding any assertions of generalizability. Moreover, my positionality as a German researcher, possessing extensive familiarity with Tanzania albeit distinct from being a local, warrants recognition. Notably, the language barrier presents a significant consideration. While research methods were executed in collaboration with a native Kiswahili speaker to mitigate information loss during translation, nuances may have been lost in the process of linguistic transference, potentially leading to misinterpretations.

Furthermore, the absence of a corresponding comparison group warrants attention, limiting the capacity to assess changes in women's circumstances solely based on their recollections. To address this limitation, interviews were conducted with cohorts of women involved for no more than one year to ensure the accuracy of their recollections. Moreover, the study's close collaboration with World Vision, an active participant within the case study, engenders its own set of limitations. Both the sample size embedded within World Vision's project framework and the temporal constraints of the research endeavor yield findings of circumscribed applicability. Given that the research was conducted within the scope of a savings group program implemented by World Vision across various Tanzanian locales, the extrapolation of findings to a broader societal context is inherently delimited.

### **3.8 REFLECTIONS OF THE STUDY**

This section of the thesis is concerned with reflecting on the qualitative research study on women's empowerment through microfinance in rural Tanzania. The aim of this section is to discuss the research process, methods used, challenges faced and lessons learnt during the study. The study was conducted in rural Tanzania where women have limited access to resources, education and decision-making opportunities and microfinance is seen as an important tool to improve their socio-economic status. Therefore, a reflection on the research process and a discussion the methods used and the challenges encountered during the study, such as language and cultural barriers and ethical considerations, need to be done. In addition, the section will shed light on how the researcher overcame these challenges and how they affected the interpretation of the findings.

Overall, this section will provide a detailed reflection on the qualitative research study conducted and demonstrate the importance of rigorous and reflective research.

First of all language was a challenge in the context of the research. Although a local research assistant, whose mother tongue is Swahili, supported the research, many of the participants barely spoke Swahili. In particular, participants from the Maasai population group often had to be translated into their mother tongue, Maa. Nevertheless, this challenge was solved with the help of a local translator from World Vision Tanzania. The questions were translated directly from Kiswahili into Maa for one of the three groups and the answer was then translated from Maa back into Kiswahili.

Although it was planned during the preparation of the study that not all participants would be literate, the high number of illiterates also posed a challenge. Of the total of 36 participants, about 15 could read and write, the others needed help filling out the forms. Thank you to the help of other study participants, it was possible to fill out the forms for all of them, but this step took more time than planned.

Weather conditions posed another challenge. Although the rainy season was already over at the time of the study, a strong wind still blew from time to time. Since the groups were interviewed outdoors at their familiar meeting places, the wind made sound recording difficult. To solve this problem, several recording devices were distributed to increase the probability that one of the devices would record the sequence without interruption. Another challenge was coordinating the different participants throughout the study. Although the responsibilities were defined in advance within the framework of a working agreement, the concrete arrangements often required many phone calls and steps to obtain binding statements.

In summary, it can be said that conducting empirical field research requires not only precise and well thought-out planning, but also flexibility and adaptability in order to make the best use of situational conditions for the research purpose.

### **3.9 CONCLUSION**

This chapter presented the framework in which empirical research takes place and the methodological framework it comprises. It also presented how the empirical research was planned, designed, and prepared and what scientific criteria could be followed to ensure validity and rigour. It was also shown which target group was interviewed in the research and in which context this target group is important for answering the research

question. Regarding the analysis of the data, it was shown that the research works according to grounded theory and examines the collected data accordingly and establishes connections.

## **CHAPTER 4: DATA ANALYSIS AND RESEARCH RESULTS**

### **4.1 INTRODUCTION**

This chapter delineates the outcomes of the data analysis and the insights gleaned from the empirical research. Adhering to the tenets of grounded theory elucidated in the preceding chapter, the outcomes of the open coding, facilitated and scrutinized through the computer-based tool MAXQDA, take precedence. Here, the inventory of generated codes and their respective frequencies is unveiled. Subsequently, the outcomes of the axial coding, primarily showcasing the interrelations and correlations within the amassed data, are presented. Finally, the outcomes of the selective coding, primarily addressing the research inquiries, are delineated. Grounded theory emerges as an apt framework for this inquiry, affording the opportunity to engender theory predicated on the insights and perspectives of the participants. By embracing an inductive approach, interconnections have been unearthed, unveiling theories that encapsulate the nuances and intricacies of women's empowerment in Tanzania.

The primary objective of this chapter is to elucidate the interconnections among the findings of the data collection to foster a comprehensive comprehension of women's empowerment in Tanzania. By elucidating and scrutinizing the coded data, this chapter aims to contribute to the extant literature on women's empowerment and to generate novel insights that can inform policy and practice in Tanzania and analogous contexts. Thus, this chapter serves as a comprehensive exposition of the findings gleaned through the coding process in the scrutiny of the empirical data. These findings establish the foundation for subsequent discussions, implications, and recommendations in ensuing chapters, thereby augmenting the overarching objectives of this study.

### **4.2 FINDINGS OF THE OPEN CODING**

The open coding process, conducted within the framework of grounded theory, resulted in six different coding categories consistent with the data collection tool used for this study. The deductive approach ensured consistency between the coding categories and the main categories of the data collection instrument and reflected a comprehensive coverage of the research questions. These categories were formed following the theoretical research foundations presented in section 2.4.3.

1. Economic Aspects
2. Socio-Cultural dimensions
3. Familial and Interpersonal
4. Legal dimensions
5. Political dimensions
6. Psychological dimensions

However, the subsequent inductive data analysis revealed that two additional categories emerged that complemented the original deductive findings.

7. Environmental Challenges
8. Education and Training

This combined deductive and inductive approach resulted in a total of eight main categories that contribute to the richness and depth of the data analysis.

The final code system, which includes all subcategories, is shown in Table 4.1 below. It shows only an abbreviated section of the full code system, which can be found in the Appendix under Appendix D. Next to each category and subcategory is an indication of how often the code occurred. The numbers without brackets indicate the actual number of codes in each individual category, while the numbers in brackets indicate the subcategories.

<b>Code system</b>	<b>815</b>
<b>ECONOMIC CODES</b>	<b>180</b>
Business Knowledge/Skills	4
Economic challenges	3 / (21)
Lacking market opportunities	6 / (18)
Change economically	5 / (11)
Loans and Microfinance	7 / (26)
Repayment of loans	8
Challenges of repayment and debt	11
Buying goods	14 / (28)
Providing food	2



## Empowerment of women through Microloans in Community Based Saving Groups.....

Building a house	6
Purchasing further education	2
Paying school fees	4
Business/ Work	10 / (21)
Financial Challenges	4
Economic development	8 (65)
Income	8 / (21)
Economic growth	13 / (36)
<b>SOCIO - CULTURAL CODES</b>	<b>180</b>
Community Structure	5 / (49)
Community Support	9
Common Goal and Connection	3
Unity and social interaction	11
Opportunities	9
Participation in local community	5
Structure of SFTG	4
Community training	6 / (21)
Importance of participation	3
Gaining knowledge	12
Movement	9 / (29)
Benefits for Community	2 / (8)
Gender role models	6 / (18)
Cultural norms	9 / (41)
Gender role models	6 / (16)
Tradition	5 / (23)
Men make decisions	6
Not favouring women	12
Behind/ Backward	3
<b>LEGAL CODES</b>	<b>25</b>
Stand up for rights	6 / (8)
Worth of people	2
Equal Rights	5 / (8)
Equality	3
Training on rights	9
<b>POLITICAL CODES</b>	<b>36</b>
Local politics	0 / (19)
Acknowledgement	3
Representation in politics	3

## Empowerment of women through Microloans in Community Based Saving Groups.....

Speak in village meetings	3
Political leadership of women	2
Active participation of women	8
Political rallies	2
Political structures	7
Giving voice/ a point	7
Government	3 / (8)
Recognition	5
<b>PSYCHOLOGICAL CODES</b>	<b>142</b>
Motivation	8
Ambitions	3
Dreams and Wishes	2 / (8)
Self-Realisation	5 / (21)
Emotional burdens	0 / (3)
Self-Help	1 / (9)
Perspectives from poverty	3
Self-Support	5
Responsibility	3 / (18)
Resilience	1 / (10)
Self-Confidence	3 (32)
Encouragement	8
Growth	8 / (20)
<b>ENVIRONMENTAL CHALLENGES</b>	<b>41</b>
Drought	12 / (30)
Hunger for livestock	5
No grass	2
Food insecurity	4
Dying livestock	7
Dependency on agriculture	1 / (8)
No business	5
Hunger	2
<b>EDUCATION &amp; TRAINING</b>	<b>47</b>
Celebrating families training	7 / (19)
Transformed family structures	3
Involve women in business	3
Encouragement of women	4
Acknowledgment of men	1

Seminars successful	1
Improvement through education	2 / (10)
Business Trainings	4 / (6)
Training on education	3
Importance and need of education	6
<b>FAMILIAL &amp; INTERPERSONAL CODES</b>	<b>159</b>
Decision Making Structure	3 / (51)
Decision-making	13 / (38)
Duties and Responsibilities	2 / (5)
Dreams and wishes	4 / (8)
Expand business/ loans	4
Dependency	5
Marriage	4 / (60)
Gender role perspectives	12 / (56)
Dependency	5 / (8)
Wife	1 / (25)
Husband	6 / (19)
Family	17 / (49)
Children	8 / (19)
Support and provision for family	5
Change in family	2
Improvement in family	6

**Table 4.1: Code System (own representation)**

With regard to this code system, the following observations can be made:

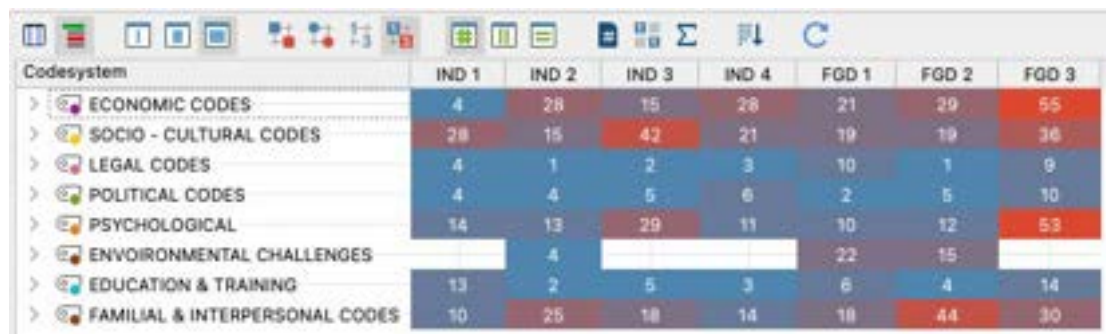
1. First, it becomes clear that among the deductively generated categories some were coded more frequently and others less frequently. The categories with economic aspects (180 codes), socio-cultural aspects (180 codes) and psychological aspects (142 codes) as well as the family and interpersonal codes (159 codes) are much more frequent than legal issues (30 codes) and political aspects (36 codes).
2. It is noticeable that the inductively selected code categories were coded less frequently, with the education and training (47 codes) and environmental challenges (41 codes) category.

After the data has been structured with the help of codes and assigned to various categories and subcategories, the next step is to examine the corresponding information in its context and make comparisons. Various methods of the computer-assisted analysis software MAXQDA, which can display the codes created in their contexts, are suitable for this.

In the following chapter, the first analysis steps of two possibilities for evaluating the data with MAXQDA are presented.

#### 4.2.1 Code Matrix Browser

The Code Matrix Browser is a computer-assisted function of MAXQDA that supports the examination of topics occurring within the interviews and identifies correlations with regard to the frequency of the codes. It can therefore be used to identify similarities or differences between code groups and themes. The code matrix can be set to display the frequency of codes in the interviews and conversations as a square symbol, as a circle, as a natural number or as a so-called heat map in which the number is displayed in blue if it occurs rarely and in red the more frequently it occurs. In the following figure 4.1, the overview of the eight main categories of the codes is shown as a heat map with numbers and red and blue windows.



**Figure 4.1: Code Matrix Browser, Heat Map**

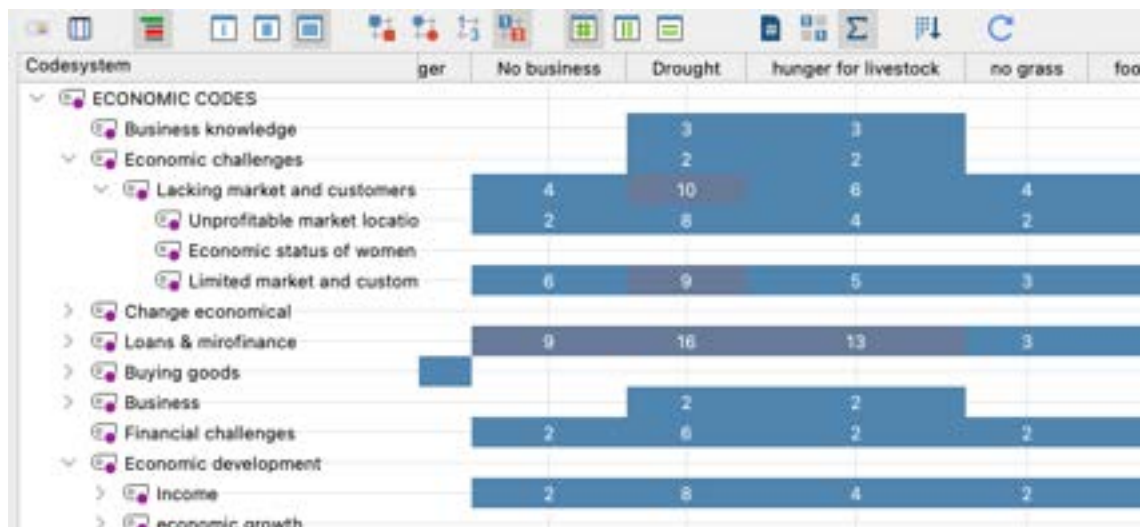
Here it becomes clear that the display of the generated codes with the help of the Code Matrix Browser can help to determine which topics were raised particularly frequently in certain interviews or focus group discussions and which topics did not come up in the conversations. The representation by means of a heat map makes it possible to see exactly how often the codes occurred in the conversations.

With regard to the data collected in the empirical research, it can be seen that especially in focus group discussion 3 (FGD 3), a particularly large number of codes were collected in the categories of economics and psychology, while no codes were observed in

the categories of ecological challenges. According to the observations and the environment of this group, it can be said that this group is located in a more urban environment, while Focus Group Discussion 1 (FGD 1) and Focus Group Discussion 2 (FGD 2) are located in rural areas where most participants work in agriculture, while participants in FGD 3 have started a business in other sectors. In FGD 2, a particularly large number of codes were collected in the area of family and interpersonal codes, 44 in total. It should be noted here that FGD 2 was conducted in a very remote area where all participants were from the Maasai ethnic group and almost half of the group, 5 out of 12, live in polygamous family structures, which made this issue very relevant to the group. In the area of socio-cultural codes, a particularly large number of codes were collected in Individual Interview 3 (IND 3). This individual interview was also conducted with one of the group leaders of FGD 3 in the Losimingori area, who reported on the need for change in this area, which is considered to be very traditional. For the following steps of data analysis, it is possible to deduce which phenomena were particularly frequently addressed in which interviews, as these may be relevant to answering the research question.

#### **4.2.2 Code Relation Browser**

The Code Relation Browser function can be used to identify connections and relationships between different codes. Like the Code Matrix Browser, the Code Relations Browser is a computer-assisted tool for analysing data with MAXQDA. The Code Relations Browser can be used to visualize the frequency and occurrence of different categories and their connections, which makes this evaluation method particularly useful for examining which categories frequently occur in connection with each other. With the help of the Code Relation Browser's evaluation tool, an overview was created in which it is possible to meticulously read which codes either overlap in a section of text, occur one after the other, or occur in the same document. For the evaluation of the data, a code relation overview was first created for the codes that directly overlap in the same text section, since direct connections between the codes can be assumed here. Figure 4.2 shows a section of the entire code relationship overview.

**Figure 4.2: Section of Code-Relation Browser**

The Code Relation Browser compares the number of occurrences of a code in one category on the X-axis with the overlap of occurrences of another category on the Y-axis, allowing correlations to be identified. Table 4.2 below lists the codes that overlap most frequently.

**Table 4.2: Overlapping Categories of Code Relations Browser**

X-Axe	Y-Axe	Number of Codings
Not favouring women	Cultural norms	47
Challenges repayment and debt	Drought	46
No business	Drought	41
Children and Childcare	Economic Development	38
Decision making by men and others	Decision making structures	37
Buying goods	Family	36
Control	Marriage	34
Rude	Marriage	33
Motivation	Economic development	31
Gender-Role Models	Celebrating families training	30

Community support	Economic development	30
Oppression through culture	Tradition	29
Uplift each other economically	Economic development	29
Ability to make decisions	Self-Confidence	28
Family contribution	Buying goods	27
Income	Economic development	26
Men make decisions	Decision making structure	25
Depending on husband	Marriage	25
Experiencing Growth	Economic development	25
Realising Dreams	Buying Goods	23
Opportunities	Economic development	23
Ability to make decisions	Buying Goods	22
Training on rights	Improvement through training	22
Limits change	Cultural norms	22
Economic growth	Family	21
Small / lacking income	Drought	20
Decision-making as a couple	Celebrating families training	16

Clues to relationships can be discovered from the information provided by the Code Relation Browser:

- Drought correlates with negative impacts on economic development and other challenges related to this.
- That cultural aspects and gender role models correlate with limited opportunities for women and their role in marriage.

It becomes clear that both cultural aspects and environmental aspects have a significant impact on the opportunities and potential of women and are essential for economic developments.

### **Correlations on different social levels:**

As explained in the chapter on the theoretical framework, the measurability of empowerment can take place at different social levels, such as household, community, and broader areas (Malhotra and Schuler 2013:13). In the following, the initial observations of the Code Relations Browser have been mapped to these three areas.

### **Broader Areas Level:**

With regard to the broader areas level well as gender role relations, it was found that cultural norms and disadvantages for women often occur together (47) and, in addition, cultural norms and limited change (10) as well as oppression through culture and cultural norms (13) or oppression by cultural norms and tradition (29) also frequently occur in connection with each other.

In terms of environmental influences, it is significant in terms of frequency of correlations that codes related to the code drought include challenges repayment and debts (46), no business (41), hunger of livestock (37), lack of market and customers (30), no grass (23) and food insecurity (27), so that almost all codes related to economic challenges are related to the code drought.

### **Community Level:**

With regard to the observations of the interrelations located at the overall community level, it became clear that:

- The relevance of community support for economic development (30).
- Training for rights is perceived to improve (22)

It should be highlighted, that the aspects related to gender role models at this point, several frequent interrelations were found with control (34) and rude (33) and also depending on husband (25).

With regard to the respondents' self-perception and the perception of their motivation and self-confidence, the following interrelations became evident:

- The relationship between women's personal motivation and economic development (31).
- The possibility of being able to make decisions and self-confidence (28)
- The realisation of dreams are related to shopping for goods (22)



### **Household Level:**

With regard to the household level, it could be established that gender-specific role distributions, responsibilities within marriage and consequences of patriarchal society in particular are reflected, as is particularly clear in the following interrelations:

- Providing for children and the interrelation with economic development (38).
- A interrelation was found between gender roles and training on families (30)
- Being able to contribute to the family is related to shopping for goods (27)
- Generating an income often occurs in relation to economic development (26)
- Dependence on the husband and marriage often occur together (25)

There were also frequent interrelations with fixed tasks, such as kitchen and gender role models (41) or husband decisions (37), and a strong interrelation between husband decision making as a couple, which also occurred frequently in connection with gender role models (19).

### **Micro Level:**

In addition to the suggested levels, a fourth level on the micro level has been developed, looking at the observations from an individual and personal level. Interesting observations were made in the area of responsibility, which occurred particularly frequently in connection with gaining knowledge (11) or community support (11) or also community training (10) or realising potential (13). It is also interesting that self-realisation occurred particularly frequently in connection with economic development (12) giving a point or having a voice (17) ability to make decisions (12) or also with family points, such as improvement in family (10) or children and childcare (12) or family contribution (12). Educational aspects also frequently occur in connection with psychological points, such as self-realisation and the need and importance of education frequently occurring together (13).

These first observations illustrate how many interrelations could be established in the context of open coding and should serve as a basis for the axial coding step in the following.

## **4.3 FINDINGS OF THE AXIAL CODING**

In the open coding, the first steps have already been made to examine the observations and identify correlations. For the first sorting of the results, the code matrix browser, and the code relations browser of the MAXQDA programme were used, which can

clearly display the collected data of the code system and show overlaps. The next step according to Grounded Theory is the step of axial coding according to the paradigm model. In the course of the axial coding analysis causal relationships and correlations between different categories were discovered. The collected data was thus viewed from a different perspective, revealing possible connections, strategies, conditions, or contexts (De Vos 2006:343). In the following section, this research is carried out for each of the interviews as well as for each group discussion.

#### **4.3.1 Evaluation FGD 1**

Focus group discussion 1 was conducted in Makuyuni Juu, a rural area just a few kilometres from the World Vision office AP. Here, 12 women from the local S4T group participated and the interview took place at the group's usual meeting place. The participants in the group ranged in age from 23 to 42, with nine out of twelve women in their twenties. All the interviewees belonged to the Maasai ethnic group, are married and have between one and 8 children. Four of the women live in polygamous family relationships and have one or two other co-wives to the same man. All participants have belonged to the S4T group since the beginning of 2022. The participants are either engaged in agriculture and animal husbandry or as sellers of traditional beaded jewellery.

##### **1. Phenomenon: Lack of empowerment**

Due to a lack of empowerment, women are dependent on their husbands or other people in the family and are additionally restricted in their movements.

##### **2. Causal Conditions for phenomenon: Cultural understanding of gender role models promotes dependence on husband as well as other family members and limited mobility of women.**

One of the participants explains that before joining the S4T group, she was always dependent on her husband for grocery shopping.

*“..., but I can buy food without depending on my husband like before.”  
(FGD 1:22)*

When asked who in the family decides what food to buy and how income is used in the family, one participant explained that other people in the family decide, which indicated existing cultural role-models.

*“The mother decides.” (FGD 1:26)*

Another focus group participant explained that she had very limited mobility prior to her membership and rarely left the house and had no contact with other people, only leaving the house when she went out with the animals.

*“As before I could not move around or have time to talk with others, before I was indoors most of the time and the only time I go out is with animals...” (FGD 1:23)*

3. Context: Drought due to climatic changes and its negative impact on economic endeavours.

Many of the participants emphasize the severe impact of the extreme drought in the region and explain the negative impact this has on economic options.

*“The drought was killing our animals that were meant for business and to be able to pay back our loans. This was a challenge.”*

*“Yes, the drought, we cannot get enough grass to feed animals.”*

*“The drought has been a great challenge.”*

*(Other members of the discussion agree by nodding their heads and underline the point by making local sounds for agreeing.)  
(FGD 1:15 – 18).*

4. Intervening Conditions: Economic opportunities for women's business ideas are limited by low market opportunities as well as a lack of education and limitations of mobility through restrictions.

Participants who, through a loan from the group, have started a small business making local jewellery and now want to sell it to potential customers on the roadside report:

*“We don’t have enough income from our jewellery that we make for sale as we all sit at one place by the roadside and getting customers is not easy there.” (FGD 1:19)*

*“I would want a market for our jewellery.” (FGD 1:39)*

When the women are asked what they would like to change if they could determine the next of their steps, one of the participants responds:

*“I would want to know how to write.” (FGD 1:38)*

When asked if the women have freedom to move around, some have replied that they are allowed to move around freely, but must have ensured that by 5pm the cattle are back on the property.

*Interviewer: Thank you. Would you say that do you have freedom to move around by yourself?*

*Participant: Yes, I have. But I have to be back by 5pm.*

*Participant: Yes, but latest until 5pm to make sure the cattle are home.*

*Participant: Yes, but I only need to be home by latest 5:30 pm.  
(FGD 1: 28 – 31)*

5. Action strategies: The economic opportunities and the ability to provide for the family, as well as the acquisition of knowledge and education and membership in a social group

Some of the FGD1 respondents stated that they joined the group in order to be able to be gainfully employed; for one of the participants, providing for her family was a particular priority:

*"I joined to help support my family and also to know how to do business." (FGD 1:6)*

*"I always sell milk and pay back the loans,..." (FDG 1:22)*

*"I wanted to support myself and my family, but also to be able to connect with others." (FGD 1:8)*

In addition, other participants indicated that it was important for them to receive education and through this education a desire to join the S4T Group was created.

*"I saw the importance of joining after being trained by the World Vision." (FGD 1:7)*

Another aspect is the community that the group provides, which some of the participants felt was important:

*"I wanted to support myself and my family, but also to be able to connect with others." (FGD 1:8)*

*"...and I am a very expressive person and wanted people around." (FGD 1: 23)*

6. Consequences: Influence on economic opportunities, ability to support family financially, self-confidence, public speaking and awareness of having a voice, changing gender roles, belonging to a community and decision-making opportunities

Some of the respondents report that participation in the S4T group has enabled them to make self-determined economic decisions and to have a say in purchasing decisions:

*“I can buy some things for my children and even school needs.” (FGD 1:10)*

*“Economic growth and ability to commune with others stands out to me.” (FGD 1:23)*

*“I can be part of family economic support even though small income I can get.” (FGD 1:21)*

*“I always sell milk and pay back the loans, but I can buy food without depending on my husband like before.” (FGD 1:22)*

Also, one participant reports that she perceives that participants of her S4T group dare to express their opinion in public and speak in front of relevant groups since they are part of the group and that they get attention:

*“I can and even see that others are able to speak now in front of people and also in a group meeting like village meetings I can give a point and I am listened to.” (FGD 1:11)*

Another participant reports that gender roles have changed since her participation in the group and that she experiences more support from the men in the village community in caring for the family.

*“Through the group trainings, our men now know more and help in caring for the family.” (FGD 1:12)*

One participant reported that she particularly valued the community within the S4T group and felt a sense of belonging.

*"...and ability to commune with others stands out to me." (FGD 1:23)*

Some of the participants reported that since being part of the group, they have more decision-making power and are allowed to have a say in the family's financial resources. This makes them feel confident and independent.

*Interviewer: "So who decides in the family what food is bought on the market or who decides on how to use family incomes?"*

*Participant: "Confidently me, but before I joined the group it was depending on the situation who was deciding." (FGD 1:24 -25)*

*Participant: "I decide, the kitchen belongs to me." (FGD 1:27)*

#### **4.3.2 Evaluation FGD 2**

Focus group discussion 2 was conducted in Losimingori, a rural area thirty minutes' drive from World Vision's office AP. Here, 12 women from the local S4T group participated and the interview took place at the group's usual meeting place. The participants in the group were between 22 and 70 years old. All interviewees belonged to the Maasai ethnic group, are married and have between one and 9 children. Five of the women live in polygamous family relationships and have one to three co-wives. Most of the participants have been part of the S4T group since the beginning of 2016, while one member joined in 2020 and two younger members, aged 22 and 25, joined in 2022. The women interviewed are particularly active in their husbands' livestock farming and make a living from agriculture.

##### **1. Phenomenon: Lack of empowerment**

The limitation of empowerment is manifested by financial dependence and lack of prestige of women within society.

##### **2. Causal Conditions for phenomenon: Economic dependence, financial hardships, and lack of recognition in the village community.**

One of the participants reported economic dependence on others to survive.

*"...but not like before that I depended on support to be able to live." (FGD 2:13)*

One of the women describes how her situation has changed as a result of receiving the loan and that she was not able to buy a bed before, illustrating her financial hardship.

*"I now own a bed, I longed to have one, but I could not afford it, even when my husband was still alive..." (FGD 2:15)*

Another participant reported that there were no opportunities for women to speak up and be heard in the community and she had no voice to make her voice heard. This statement is reinforced by many other women.

*"Yes, we can also be listened to and we can talk in a community meeting – not like before and this is because of “celebrate family trainings”." (Other participants agree to this by nodding) (FGD 2:44)*

3. Context: Economic situation within the family and decision-making and gender-role distribution

In particular, with regard to decision-making power within the family, many of the women report that the husband makes the decisions in the family and they submit to those decisions. It is also clear that decisions are very much determined by economic opportunities. When asked who in the family decides what food to buy at the market, many of the women answer that the husband decides or that whatever is available is prepared, since financial resources do not allow for a decision.



*“Well, for me as a widow I decide everything, I only have to inform my brothers in law, before I can sell anything - like cattle for example.”*  
(FGD 2:31)

*“So the husbands decide and some of us cook what we get, so there is no deciding”. (FGD 2:33)*

*“Yes, we cook what he brings or what we bring.” (FGD 2:35)*

*“Yes this is how it is decided.” (FGD 2:36)*

4. Intervening Conditions: Droughts cause economic damage, lead to the death of livestock and hinder the repayment of loans and limited movement as well as limitations in decision making

In the context of FGD2, the enormous negative impact of the drought on the economic efforts of S4T members is particularly evident. Many of the participants report major losses due to the drought, which leads to the death of livestock and thus to delays in loan repayments.

*“It was the drought that was affecting our animals and our products, hence we had not enough milk to sell and pay back the loans on time.”*  
(FGD 2:19)

*“My goats died - it was two out of five and that was a very big loss so I could not pay back the loan on time.” (FGD 2:20)*

*“The drought has been a great challenge, as for me I depend on farming, which did not work this year, because I had much work to get the money to pay back the loan.” (FGD 2:21)*

In addition, when asked if she can move freely, one woman reported that she is allowed to leave the house but has to be back by 5:30pm, which means that her mobility is limited.

*"Yes, but only to be home by latest 5:30pm." (FGD 2:41)*

With regard to decision-making power within the family, it became clear in the women's discussion that the hoped-for positive changes within the family through training are made more difficult by the behaviour of some husbands, because when the women reply that the men decide what to buy, the World Vision staff member intervenes and notes that this was addressed differently in the training sessions, to which the women reply that some men are rude and therefore cooking must be done, which the husband decides, to which many of the other participants strongly agree. Here it becomes clear that decisions are made on the basis of gender roles and that women are thus hindered in their decision-making power.

*"Some men are rude so we cook what the man brings".  
(Others agree and repeat what she said) (FGD 2:35)*

5. Action strategies: Harnessing economic opportunities and entrepreneurship to reduce poverty and create social environments.

Some of the respondents state that they joined the group to be gainfully employed and start a business to help themselves and escape poverty. One of the participants reports that she is able to earn her own income, which shows that she believes in her possibilities.

*"I joined to be able to do business." (FGD 2:4)*

*"To help myself financially." (FGD 2:5)*

*"I did join the group to rescue myself from poverty." (FGD 2:7)*

*"In terms of economic growth, I can work with my hands and earn money -..." (FGD 2:30)*

Another participant tells of joining the group because she longed for community with others, which emphasises the interpersonal relevance of the group structure.

*"For me, I joined to commune with others." (FGD 2:6)*

6. Consequences: Improvement of the financial situation, possibility to provide for the family and education of the children, higher independence from others, having a say in the community and realising the own potential

Many of the participants report that the loans provide them with an income that enables them to fulfil their personal aspirations. In this case, it can be observed that the loans granted within the S4T group are not necessarily used for the start-up financing of a business idea, but in some cases are also used as pre-financing personal needs that could be repayed through business ideas.

*"I now own a bed, I longed to have one, but I could not afford it, even when my husband was still alive, now with the loans, I bought a bed and am able to sell milk and pay back my loan." (FGD 2:15)*

Through this gainful employment, many of the women are able to give their children access to education and pay for schooling or vocational training. This creates job prospects for their families and a way for the women to provide for their families.

*"For me, I am able to pay for my children's school fees now." (FGD 2:14)*

*"We pay school fees now -" (FGD 2:23)*

*“Yes ,we pay school fees....” (FGD 2:24)*

*“Yes and we can buy school uniforms with our income.” (FGD 2:25)*

*“I can say that I was able to take my daughter to vocational training through the help of the loans.” (FGD 2:28)*

One of the participants reported that through economic participation she is now less dependent on others because she can provide for herself.

*“So, well, I can say that economically I have some income now, but not like before that I depended on support to be able to live.” (FGD 2:13)*

When asked if the group's participants feel encouraged to stand up for their rights by being members of S4T, one of the participants explains that they receive more attention within the community and, especially through the celebratory family trainings, members of the village community are willing to listen to them.

*“Yes, we can also be listened to and we can talk in a community meeting - not like before and this is because of celebrate family trainings.”  
(Other participants agree to this by nodding) (FGD 2:44)*

One participant reports that she discovered her potential and was motivated by her economic success

*“In terms of economic growth, I can work with my hands and earn money - the loans pushed me to work, so I could pay back, but before I did know it, I could do that.” (FGD 2:30)*

### 4.3.3 Evaluation FGD 3

Focus group discussion 3 was conducted in Mto wa Mbu, a more populated area about an hour's drive from the World Vision office AP. Twelve women from the local S4T group participated and the interview took place at the group's usual meeting place. The participants in the group were between 30 and 59 years old. The interviewees belonged to different ethnic groups: Pare, Chaga, Shambaa, Iraqi and Maasai. All the women are married and have between one and ten children. Two of the Maasai women are polygamous, and each have another wife who is also married to the same man. The participants have been part of the S4T group since the beginning of 2017. Respondents indicate that they are pursuing business ideas in the service sector, such as running a café or hiring products for events. It is worth noting that in this group all but one participant can read and write.

1. Phenomenon: Lack of empowerment
2. Causal Conditions for phenomenon: Infantilization of women in society, limited income opportunities and neediness.

FGD 3 participants reported that they were perceived as children by men in society, indicating that they were limited in their opinions, opportunities, and ability to participate in shaping issues within the community and were not treated as equals.

*"Before the group, our men recognized us as children..." (FGD 3:56)*

Some other women mentioned that it really weighs heavily on them when they can't meet their children's needs as they'd like, especially in terms of providing them with a good education. One of the participants reported that, especially as a single mother, she could never earn enough because she did not have the financial means to start a business idea to provide for her family and that she - like other women in the group - had to ask for help to pay the school fees for her children.

*"... as I am a single mother of five - before I could just do laundry for people and not get enough.*

*But the loan has boosted me to start a business and have a small cafeteria that helps us a lot.*

*Now the women in this group don't go round asking for help for school fees." (FGD 3:21)*

*"I was able to take my son to a better school now - unlike the two elder ones, who could not go to a private school because I could not afford it." (FGD 3:20)*

3. Context: Decision-making power within the family, restrictions due to low financial means

The women report that decision-making roles in the family follow a hierarchical sequence and, for example, decisions in the family of one of the interviewees are made by her mother, whereupon other women report that decisions about food are always made by the mother and decisions about the financial resources of the household are always made by the father, which shows that this structure follows an understanding that in principle does not envisage that women can make financial decisions within the family independently.

*"My mother decides on the food but the agreement is made when it comes to income". (FGD 3:41)*

*"It is the mothers work to decide on food and father on income though some of us agree together." (FGD 3:43)*

Respondents report experiencing poverty and material hardship through not having a bed to sleep in, for example.

*"I was able to buy a mattress and a bed which I could not afford before and so now I don't sleep on the animal skins, but a good bed." (FGD 3:19)*

4. Intervening Conditions: Restrictions on the allocation of loans

Some of the women note that they would like to borrow larger amounts, but due to the capital of the group, the amount of credit is limited, which makes them feel restricted in their options. The following comment from a participant was well received within the group.

*"Some members desire to have bigger loans but they can't afford due to financial status and the small businesses they do." (FGD 3:27)*

5. Action strategies: Economic opportunities for women and, mutual support and scaling of business ideas

One of the participants explained that she joined the group because, as a woman, she saw a great opportunity for economic growth in participating in an S4T group.

*"Well, for me I saw a great opportunity of economic growth to me as a woman." (FGD 3:12)*

One of the participants explained that she joined the group because, as a woman, she saw a great opportunity for economic growth in participating in an S4T group.

*"Well - I went to be able to uplift each other economically." (FGD 3:14)*

Furthermore, the women show that they have further plans to expand their business ideas and that they are motivated and ambitious to develop them further. Here it is clear that the women believe in their entrepreneurial potential and

opportunities and develop visions and concrete scaling possibilities for their business ideas.

*"I would wish to add more chairs to our group project, because we only have 50 chairs and for celebrations people need at least 200." (FGD 3:59)*

*"And also our plates - we need them too and we need tents, spoons to have full event packages to hire." (FGD 3:60)*

6. Consequences: Economic development, business success and realisation of personal goals, promotion of educational opportunities for children, changed decision-making power within the family and political representativeness.

In FGD 3, it is particularly clear that many of the women reported economic advancement that enabled them to buy various materials or appliances for their household. One of the women reported that she was able to buy a bed, which made her proud and made her feel like a modern woman.

*"I was able to buy a mattress and a bed which I could not afford before and so now I don't sleep on the animal skins, but a good bed." (FGD 3:19)*

Later in the conversation, she then mentions.

*"Yes - it's a mattress like for digital ladies." (FGD 3:25)*

Another participant talks about being able to build a stone house and another woman talks about being able to move from a rented house to one of their own.



*"We have several developments like some of us have been able to build at least permanent houses - even though some are small like mine."  
(FGD 3:17)*

*"I was able to finish my house and moved from rental to my own house."  
(FGD 3:33)*

Another participant mentions that she was able to buy a solar system and that this is a great advantage over the previous use of paraffin lamps - especially when working in the dark.

*"Some like me were also able to buy solar and that eases the work in my house now - before I was using candles and kerosene lamps at night."  
(FGD 3:18)*

Some of the women report that by participating in the S4T group they are able to finance an adequate education for their children, which is a long-term added value especially for the women's families.

*"I was able to take my son to a better school now - unlike the two elder ones, who could not go to a private school because I could not afford it." (FGD 3:20)*

Another participant reports that she is able to pay the school fees for her children herself and also tells the success story of her business idea, which enables her to be financially independent and self-reliant as a single mother of five children as a businesswoman.

*"I am able to feed my family, as I am a single mother of five - before I could just do laundry for people and not get enough."*

*But the loan has boosted me to start a business and have a small cafeteria that helps us a lot.*

*Now the women in this group don't go round asking for help for school fees." (FGD 3:21)*

Another woman also reports her success with her business idea, which enables her to earn a living and act in an economically strategic way.

*"I bought six goats with the loan and then sold two after two months and bought iron sheets, while the rest gives me milk which I sell and get money for the interest." (FGD 3:32)*

Another key point regarding consequences represents the change in decision-making dynamics within the family, as some of the women report that decisions are made together as a family.

*"In our family, we decide together father, mother and our child." (FGD 3:42)*

With regard to women's political participation, it was noted that there is a self-confident understanding among women of their participation in political decision-making and that they want to be represented, for example, on the school board, especially as women, to ensure that both genders are represented.

*"We need to be represented in the politics too and now we as women can for example be involved in school committee and have a 50/50 committee." (FGD 3:53)*

In addition, the women report that their standing in the village community has changed on the part of the men and that they are perceived as partners vis-à-vis us.

*"We are listened to!" (FGD 3:54)*

*"Before the group, our men recognized us as children now because they are trained too - they identify us as important partners in the community." (FGD 3:56)*

#### **4.3.4 Evaluation IND 1**

The person interviewed during Interview 1 was a man who volunteers as a trainer for the group chairs, called Village Agents, and conducts trainings and workshops. He was interviewed at the premises of the World Vision office of the Kisongo Makuyuni AP.

##### **1. Phenomenon: Lack of empowerment**

The restriction of empowerment through cultural norms and traditional role models that deny women self-determination and exclude them from social decision-making processes.

##### **2. Causal Conditions: Restriction of women by cultural norms and tradition and lack of education.**

The interviewee explains that he enjoys working for World Vision because it allows him to contribute to the people in his village receiving education that helps them overcome the oppression caused by cultural aspects and traditional guidelines that limit women in particular.

*"I decided to work with my people after being given the opportunity with the world vision to help educate my people who are oppressed by the culture and tradition that does not favor women" (IND 1:4)*

3. Context: Lack of education and knowledge shapes families and limited opportunity for social participation for women

The interviewee explains that the lack of education is a problem for the region and also the awareness of education was not developed.

*"Many families did not know the importance of education..." (IND 1:6)*

*"...after being given the opportunity with the world vision to help educate my people..." (IND 1:4)*

He also explains that it is a social taboo for a woman to assume a leadership position, which shows that women's opportunities for social participation are limited because of their gender.

*"Women... can also be allowed to be among leaders something that was never there, and in fact it was recognized as taboo." (IND 1:6)*

4. Intervening Conditions: Maintaining cultural norms and traditions prevents openness to change and male control of funds

When asked what obstacles and challenges the groups face in their work, the interviewee explained that some people hinder change because they do not perceive it to be culturally appropriate and therefore oppose appropriate change processes:

*"The only challenge I still meet is the culture which makes others still rigid to change but not much anymore." (IND 1:6)*

Also, in terms of decision-making power and the questions of who decides what the money is spent on in the household, the interviewee states that men could theoretically decide everything, but that a change was observed especially in

families that participated in the training. This is interesting in that he says that men could decide everything:

*"As I said, the men could control everything, but now..." (IND 1:12)*

5. Action strategies: Participation in the S4T group to contribute to the further development of the region and to promote education.

When asked why he decided to join World Vision's work as a volunteer to lead the training for the S4T groups, the interviewee explained that he would like to contribute to empowering people in his region and providing them with access to education.

*"I decided to work with my people after being given the opportunity with the world vision to help educate my people..." (IND 1:4)*

He also explains that he can see the change through the work, which motivates him to continue to support and not give up:

*"No, in fact am encouraged because am seeing change and growth and this has kept me moving and not giving up." (IND 1:8)*

6. Consequences: Improving awareness of education, freedom of expression and political participation for women are enabled and joint decision making in the household.

The interviewee explains that he has seen many aspects change in terms of the way of life in the village as a result of the families' participation in the S4T programs. He explains that, in particular, awareness of education has increased, and many people send their children to school:

*"Many families did not know the importance of education but after training them, since 2002 that I started working as a subordinate staff with this group.*

*Now the schools are packed with our own children from the villages."*  
(IND 1:6)

Here he explains that he sees the increased economic participation of women as an opportunity for women to make their own financial decisions and pay school fees for their children:

*"...when the saving groups were now formed the women have grown in terms of economic and this also contributed to them having the confidence of sending children to school." (IND 1:6)*

He further explains that women have been given opportunities to speak at community meetings and even take leadership positions:

*"Women are now given opportunities to talk in community meetings, they can also be allowed to among leaders something that was never there, and in fact it was recognized as taboo." (IND 1:6)*

He also clarifies that many of the families have started to make decisions together and that this has brought about a change and that decision-making power within the family has changed and women are more involved in economic decisions:

*"As I said, the men could control everything but now most families, especially the ones in the groups they decide together but more the women and I work with 128 groups, have like twenty to twenty-two members and all these families are changed." (IND 1:12)*

*"Celebrate family" seminars has been successful as now men even though not in saving groups they acknowledge it and encourage the*

*women as they see the fruits, they (men) also now involve women when wants to sell cattle's and they agree together on how to use the income which now they use on development something that was not there before" (IND 1:10)*

#### **4.3.5 Evaluation IND 2**

The person interviewed in interview 2 was the chairperson of the S4T group in Makuyuni Juu. She is 24 years old, belongs to the Maasai ethnic group, has three children, and is married to a man who has two other wives. She has been the chairperson of the group for about a year and can read and write. She was interviewed under a tree near the meeting place of the S4T group.

1. Phenomenon: Lack of empowerment

Limiting empowerment through dependence on others, which is exacerbated by financial constraints.

2. Causal Conditions for phenomenon: Dependence on husband and difficult living conditions

The interviewee relates that the reason she joined the group was that she felt dependent on her husband because of her economic situation. She explains that the family was dependent on his income and economic success and that if he did not bring food home, no one had anything to eat:

*"...this is one of the reasons why I joined the saving group, as I would just depend on him (husband) and sometimes he comes home with nothing and we go to bed on empty stomachs and wake up and start the day on empty stomachs, until he comes home again in the evening with something." (IND 2:12)*

3. Context: Gender role perception

In terms of gender equality, the interviewee explains that she does not consider it desirable for men and women to have the same rights because then they would be in competition with each other. This statement indicated that the sociocultural understanding of gender roles is strongly entrenched and that equal rights for men and women would hinder a respectful scope of women towards men:

*"No, because for that will be competing with men and we would end up not being respectful wives." (IND 2:20)*

4. Intervening Conditions: Limited market opportunities and negative impact of drought leads to challenges for repayment of the loans.

The participant highlights the prevailing market conditions as a significant hurdle for women, attributing the challenge to low product demand despite their capacity to produce jewellery in sizable quantities. This lack of profitability poses a considerable obstacle for respondents striving to establish a lucrative business venture in homemade jewellery within the region.

*"Another challenge is that some of our members who do the crafts cannot get enough market, but they make many jewelleries but now selling them, so this is a problem." (IND 2:6)*

The interviewee described that the drought had a negative impact on her business idea because she purchased a herd of goats to provide her own income, but due to the drought many of the goats died, making it difficult to repay the loan. Thus, due to these circumstances, the hoped-for positive effects of the groups' business ideas are hindered and impeded. This challenge was encountered by many of the participants in the S4T group:

*"My goats died due to the drought, but not all at least a few remained. But this costs me a great loss, because this is the business, I depend on to be able to do the saving as well as to pay back the debts. But this affected some of the members in our group, too." (IND 2:6)*



5. Action strategies: Developing business ideas to generate personal income and improve living conditions

The interviewee explains that she purchased a herd of goats to provide her own income. Thus, due to these circumstances, the hoped-for positive effects of the groups' business ideas are hindered and impeded through the drought.

*"My goats died due to the drought, but not all at least a few remained. But this costs me a great loss, because this is the business, I depend on to be able to do the saving as well as to pay back the debts. But this affected some of the members in our group, too." (IND 2:6)*

The interviewee explains that she joined the S4T group because she hoped to improve circumstances in her life and in the life of her family:

*"..., I decided to join so that I can improve my life and my family." (IND 2:4)*

6. Consequences: Empowering women to provide for their families, to control their income, to value and participate, and to encourage and develop themselves

The interviewee reports that she has been able to repay the group's loan despite the challenges and that her economic activities have enabled her to provide for her family, buy groceries, and purchase things they need.

*"So, after getting the opportunity to be trained by the world vision on savings and how it can be done as a group, I decided to join so that I can improve my life and my family." (IND 2:4)*

In addition, she reports having decision-making power over her personal income when the research assistant asks her to what extent the dispositions of household income have changed:

*"...we are able to still borrow and repay our loans as well as to run different small entrepreneurs.*

*Through this I am able to feed my family constantly - unlike before, I have been able to buy my children clothes that what my heart desired."*

*Interviewer: "Talking on making decisions, who decides what food is bought, as well as income how is to be used?"*

*Participant: "So, for food I decided most of the time, unless my husband comes home with something different - then we cook that, but this is once in a while and this is one of the reasons why I joined the saving group, as I would just depend on him and sometimes he comes home with nothing and we go to bed on empty stomachs and wake up and start the day on empty stomachs, until he comes home again in the evening with something."*

*Interviewer: "Actually this was my next question, on how did this change since you joined the group and you already answered that it started when you joined the group?"*

*Participant: "Yes, this now I decide, since I have an income."  
(IND 2:10 - 13)*

In addition, the interviewee reported that the family trainings that have taken place in the S4T groups have contributed to the village community valuing women more and listening to their opinions and giving them more decision-making power within the community and the family:

*"Yes, because we are trained on celebrating families - with mothers, fathers and children - and this helps our men to value us as women as well as to give us the opportunity to also participate in other community activities and within the family, too." (IND 2:18)*

When asked how it feels to be part of the group, she reported that it feels good and she is encouraged to be a part of it, which shows that participation in the group drives a Personal Appreciation:

*“Well, I feel good and encouraged that am part of it (the S4T group).”  
(IND 2:24)*

#### **4.3.6 Evaluation IND 3**

The person interviewed in interview 3 was the secretary of the S4T group in Losim-ingori. She is 22 years old, belongs to the Maasai ethnic group, has one child and is married to a husband who does not have any further wives. She has been the secretary for about a year and can read and write. She was interviewed at the meeting point of the S4T group before the focus group discussion. She is not originally from the village and is married to a man from this place. That is why she moved to the area and reflects the traditions and cultures that prevail in the area.

1. Phenomenon: Lack of empowerment
2. Causal Conditions for phenomenon: Restrictions on development opportunities for women in the economic area and personal development

The interviewee reported noticing that women in the region where the research was implemented were retarded and limited both in terms of economic opportunities and personal identity. Since she personally comes from a different region, Meru, the contrast with the region she comes from was very noticeable to her:

*“...I am, not originally from this village, but when I came in, when I got married. I came from Meru, when I came, I realised that the women here were so behind in terms of economic and also self-identity...” (IND 3:6)*

3. Context: Reluctance of foreign influences and obstacles to gender equality

The respondent reports that when she moved to the Losimingori area, she found that people were suspicious and dismissive of her. She reports that people in the region feared that she would change their culture. This reaction of the village community clearly shows that there is a reluctance to accept foreign influences and a desire to hold on to existing cultural systems and concepts, which could limit women's development in terms of their empowerment:

*"Yes, being a foreigner, many people thought am here to change their culture and hence very rejecting in the beginning but better now." (IND 3:8)*

*"...but also encourages women to believe in themselves and participate in community activities - though still here the culture is a great hindrance." (IND 3:20)*

When asked if women and men should have the same rights, the interviewee notes that she doubts people in the region would be open to this, as they value traditions and are backward. From this assessment by a migrant, it can be deduced that the region under study, where World Vision Tanzania has launched S4T groups, is different from other regions in terms of adherence to traditions:

*"Well, with the cultural context here still - as I said earlier this village is one of the most traditional and behind ones in this District - in terms of development - so talking of having the same right, but I doubt if I want that." (IND 3:22)*

#### 4. Intervening Conditions: Lack of education

When asked what she would like the respondent to do for the group, she replied that more education was needed for more empowerment. It can be deduced from this that the low level of education of the participants has a negative influence on the developments of the group and the opportunities of the women:

*"I would wish for more training for the women specifically as well as empowerment." (IND 3:28)*

5. Action strategies: Active participation in change processes and support

The interviewee explains that she decided to become a part of the group because she does not want to wait idly for a change to occur in the region, but wants to actively participate in shaping it and thus provide assistance to people in the region:

*"I joined at first - when a village elder asked, then I was given a group to lead. And also I don't know how to sit and wait for helps so when I was told of this saving and loaning group I willingly agreed." (IND 3:4)*

6. Consequences: Growth and economic development, decision-making power and personal development through leadership

The interviewee relates that she has noticed that many of the participants in the group have experienced growth, experienced economic success and have been able to improve their lives and send their children to school:

*"I came from Meru, when I came, I realized that the women here were so behind in terms of economic and also self-identity, I have seen many growth to improve their lives" (IND 3:6)*

*"It was just as I said, there are many significant changes, but personally the economic growth and the ability to see other women grow also as others are able to do businesses as well and they are able to send their children to school." (IND 3:10)*

In addition, she reports changes in the family's decision-making power and explains that training encourages families to make decisions together and to value women in their role within the family:

*"I must be a role model to other families - how I handle my matters as we encourage them to decide together." (IND 3:12)*

*"Yes, the group is encouraging the families to value women, but also encourages women to believe in themselves and participate in community activities..." (IND 3:20)*

As the leader of the S4T group, the interviewee reports that she herself experiences positive growth in her personal development through this leadership position and sees herself as a role model:

*"...as a village agent, I must be a role model to other families..." (IND 3:12)*

*"Being a leader, it changed much and more things on me, though even before we had the foundation of discussing things as a family." (IND 3:14)*

#### **4.3.7 Evaluation IND 4**

The person interviewed in interview 4 was the chairperson of the S4T group in Mto wa Mbu. She is 38 years old, belongs to the Nyiramba ethnic group, has four children and her family is not polygamous. She has been the secretary of the S4T group for about five years and can read and write. She was interviewed after the focus group discussion at the meeting place of the S4T group.

##### **1. Phenomenon: Lack of Empowerment**

Lack of empowerment due to financial constraints and the low economic role of women in society.

2. Causal Conditions for phenomenon: Low economic status of women and limited voice in society

The interviewee reported finding that the economic role of women is low and therefore women have limited economic opportunities:

*"So, I think the ability for our ladies is still low economically..." (IND 4:30)*

In addition, she reports that women often do not have a voice in society and their opinions are not listened to, from which it can be concluded that their needs, views and desires are often overlooked:

*"...the group is giving voice to the women who were never heard..." (IND 4:20)*

3. Context: Decision-making power and gender-specific role distribution

The respondent reports that they have always made decisions as a couple in their family and that this has not changed since joining the group. In relation to decisions about the family's economic resources, she also reports that they make decisions together. It should be noted that this observation is probably related to the fact that she is from a different ethnic group than the other women.

*"For me, I always involve my husband to get his concern more on the income as we always try to work to help the family together and when I joined the saving group, he agreed with it, due to that I involve him in every financial decision, but I chose food bought." (IND 4:14)*

*"For me, we were able to always sit and talk as a couple on decision making, the bigger change is on the economic situation." (IND 4:16)*

With regard to the equality of men and women, the respondent stated that she agreed that men and women should have the same rights, but women should still be subordinate. However, in terms of the right to political and social participation, women should not be restricted. This also shows that the respondent does not consider it desirable for women and men to have the same position:

*"Yes we should have that (equal rights), but we should not leave the submission part as women, and we are given such opportunity now some of us can participate in political rallies or such." (IND 4:24)*

4. Intervening Conditions: Economic status of women hampers growth and limits loans

The respondent reported that a major challenge to the successful promotion of participants' loans is the economic status of women. Women still have a lower economic status, which affects their creditworthiness and means that loans can only be disbursed up to a certain limit, even though women would like to take out higher loans:

*"...the challenge is the economic status of the women in the group - it's somehow not good, when we started the group we all were very low in terms of money and as they mentioned in the group, some of the women wish to take bigger loans to do bigger things, but they can't, due to the kind of income they get, and be able to save with the group too." (IND 4:6)*

5. Action strategies: Achieving broader outcomes through group participation

The participant reported that her motivation for joining the group was to work with other women and men from the community to reduce poverty in the area and improve living conditions through the S4T group:



*"I joined after the training on microfinance, savings and lending, we decided to start a group and there are different groups here, but I chose this one because I knew the members because we are all from the region and we have a common goal, which is to fight poverty, which is the main reason I joined, and the members of the group are loyal." (IND 4:4)*

6. Consequences: Achieving personal economic goals, economic growth, giving women a voice, improving relationships with local government, and personal development.

The interviewee reports that by participating in the group, she was able to realise her own property and thus secure economic stability. In addition, she reports that she has experienced economic growth through participation in the group.

*"For sure the great highlight so far is the ability to finish building our house and we started a rental house, not that all this is from the saving group but we did farm, and the rest of the loans boosted us which made it faster..." (IND 4:6)*

*"Just as I said - there are many significant changes, but personally the economic growth." (IND 4:12)*

*"...the bigger change is on the economic situation." (IND 4:16)*

In addition, the interviewee emphasised that the group has helped to give a voice and a platform to women who were not seen and heard before, and that training has played an essential role in this.

In addition, the women have also been able to gain a voice for the local government and through World Vision's efforts, they have been able to network with local decision-makers and are being noticed:

*"Yes the group is giving voice to the women who were never heard, and this is done through training the members and their families in celebrating families - but also community training." (IND 4:20)*

*"Yes, our relationship (to the local government) is good as they recognize us as. World Vision incorporated this, when you came you could tell how the local village elder is happy when introducing us to you." (IND 4:26)*

Also in terms of personal development, the interviewee reported that it felt good to be part of a movement, encouraging and empowering each other:

*"I feel good as I learn a lot and also help others and together we are growing." (IND 4:28)*

#### **4.4 FINDINGS OF THE SELECTIVE CODING**

Selective coding is a central phase in grounded theory methodology, following the phases of open coding and axial coding. During selective coding, the researcher identifies core categories and delves into their properties, dimensions and relationships. This process enables the integration of categories to create a coherent theoretic framework that explains the phenomenon under study.

##### **4.4.1 Central Theme of phenomenon**

The interviews focused on women who participate as beneficiaries in the organisation's development projects. Since the central theme of this empirical study was the impact of microfinance services within the savings groups, S4Ts of the World Vision organisation and its impact on women's empowerment, this issue becomes the focus of the phenomenon. Therefore, lack of empowerment was identified as a phenomenon. The lack of empowerment is particularly evident in the fact that the respondents are limited in their opportunities, economic options, political participation, social self-determination, decision-making power and also opportunities for co-determination within the family.

#### **4.4.2 Central theme of causal conditions**

Looking at the causal conditions, it becomes apparent that traditional role concepts as well as dependence on others play an important role in the limitations of women in all FGDs and interviews.

##### **Traditional role perceptions**

It could have been emphasised that traditional roles and cultural gender roles shape the image of women in society and limit their potential and autonomy. This aspect could be identified as a central theme in interviewees' statements, as many stated that women are perceived as immature in society and experience limitations due to cultural norms and traditions. For example, respondents reported that women are not asked for their opinions and do not have a say in social decisions. The following statements illustrate this key finding:

*"Before the group, our men recognized us as children..."*

*"I decided to work with my people.... to help educate my people who are oppressed by the culture and tradition that does not favor women."*

If we recall the results of the Code Relation Browser of the open coding process, it becomes clear that a particularly high degree of overlap was found in the mention of cultural norms and the disadvantage of women, which is again brought into focus by the observations of the central themes of the causal conditions, since here too it is noticeable that cultural norms and traditions represent a central aspect for the restriction of women and define their understanding of their role in society.

##### **Dependency on the husband and other family members**

Both dependence on the husband and dependence on other family members were interpreted as signs of a lack of self-determination. In particular, dependence in terms of providing for the family was essential for women, as the following statements by respondents underline.

*"...this is one of the reasons why I joined the saving group, as I would just depend on him (husband) and sometimes he comes home with nothing and we go to bed on empty stomachs and wake up and start the day on empty stomachs, until he comes home again in the evening with something." (IND 2:12)*

*"..., but I can buy food without depending on my husband like before." (FGD 1:22)*

It is also noticeable that many of the women report that they have to be back at the house at a certain time. As a rule, 5 of the clock in the afternoon is given here as the time they have to keep, which shows that the respondents' mobility is limited and thus also their ability to move freely and independently according to their wishes.

Another key observation is the relevance of education, as in some of the interviews it was found that the women see low education as a cause of negative life situations.

#### **4.4.3 Central theme of the context**

Looking at the central themes of the context, one can see that poverty and the restricted economic situation were mentioned in all discussions and conversations. Another essential theme underscored the significant impact of environmental factors, notably the severe drought prevalent in the region. Moreover, alongside these influences, the examination of women's decision-making authority and social roles emerged as crucial focal points, constituting essential observations within the social fabric. These fundamental components are expounded upon in the subsequent discourse.

#### **Economic situation and poverty**

It was found that poverty, material hardship and the limited economic situation of women negatively affect the opportunities of the respondents. The respondents perceive their poverty as a condition they want to escape from.

*"I joined the group to save myself from poverty".*

*"but I chose this group because I knew the members, because we are all from the area and have a common goal, which is to fight poverty, which was the main reason I joined, and the members of the group are loyal."*

*"...The challenge is the economic status of the women in the group - it is not good,..."*

The respondents reported that it is difficult for them to get what they need to live, e.g. food or even other necessary purchases such as a mattress, due to the limited financial resources of the families. These circumstances have a particularly negative impact on the children's schooling, as one respondent reported that she cannot send her children to school due to poverty.

*"...but not like before when I had to rely on support to live."*

*"I now own a bed that I have wanted for a long time but could not even afford when my husband was alive..." (FGD 2:15)*

*"... I am a single mother of five children - before I could only do laundry for other people and didn't get enough.*

*But thanks to the loan I was able to start a business and run a small cafeteria, which helps us a lot.*

*Now the women in this group don't go around asking for help with school fees. (FGD 3:21)*

### **Decision-making power**

In addition to this theme, it was also observed that the relationships of decision-making power played a significant role in the context. Many of the women reported having to

defer to and respect the decisions of their husbands, other male family members or older women in the family. This is particularly evident in decisions that affect the purse or family assets:

*"So the husbands decide and some of us cook what we get, so there is no deciding". (FGD 2:33)*

*"My mother decides on the food but the agreement is made when it comes to income". (FGD 3:41)*

Within this context, it becomes evident that numerous assertions underscore the societal inequality between women and men, particularly highlighting women's diminished agency and restricted access to leadership roles. This disparity is encapsulated in the following quotation previously highlighted in the preceding section.

*"Women...can also be allowed to be among leaders something that was never there, and in fact it was recognized as taboo." (IND 1:6)*

#### **4.4.4 Central theme of the intervening conditions**

In the following, the intervening conditions that are hindering and challenging for the successful improvement of the respondents' living conditions will be explained. It is particularly interesting to note that both environmental factors, such as climate change and market conditions, and factors within the community, such as women's limited mobility, play a role here.

#### **Drought and changing climate**

First, it could be observed that the drought, which already played a central role in terms of context, had a negative impact on the economic ambitions of the respondents, making it more difficult to repay loans.

Many of the women reported that it was a tremendous challenge to repay the loans that were taken out under the S4T group. As many of the women acquired livestock herds as a business idea and the drought cost many animals their lives or started other agricultural small businesses, and therefore did not produce the desired profit.

*"It was the drought that was affecting our animals and our products, hence we did not have enough milk to sell and pay back the loans on time." (FGD 2:19)*

*"The drought was killing our animals that were meant for business and to be able to pay back our loans. This was a challenge." (FGD 1:29)*

*"The drought has been a great challenge, as for me I depend on farming, which did not work this year, because I had much work to get the money to pay back the loan." (FGD 2:21)*

### **Limited market opportunities**

The market situation in the region proved to be another key element. Some of the women reported that the demand for the homemade jewellery they produce for sale is very low, but the supply is high and there is no suitable marketplace that provides a suitable environment for the business idea. This unprofitable situation makes it difficult for the respondents to make a profitable business of homemade jewellery in the region.

*" We don't have enough income from our jewellery that we make for sale as we all sit at one place by the roadside and getting customers is not easy there." (FGD 1:19)*

### **Limited mobility**

Moreover, it is noteworthy that a considerable number of women mention the necessity to return home by a specific hour. Typically, they cite 5pm as the designated time to attend to household duties, particularly with regard to tending to the cattle. This

underscores the constrained mobility experienced by the interviewees, consequently impinging upon their autonomy and capacity to navigate freely in accordance with their preferences.

*Interviewer: "Thank you. Would you say that do you have freedom to move around by yourself?"*

*Participant: "Yes, I have. But I have to be back by 5pm."*

*Participant: "Yes, but latest until 5pm to make sure the cattle are home."*

*Participant: "Yes, but I only need to be home by latest 5:30 pm."*

*(FGD 1: 28 – 31)*

#### **4.4.5 Central theme of action and interactional strategies**

As a central theme in the area of action strategies, two topics could be identified that are interrelated. Here it becomes clear that the economic empowerment of women as well as the support of women within the groups have a positive effect on the improvement of women's empowerment, as can be seen in the following.

#### **Improving the economic situation**

From the analysis of the statements it is quite clear that the respondents joined the S4T groups in order to grow economically and earn an income.

*"Well, for me I saw a great opportunity of economic growth to me as a woman."*  
*(FGD 3:12)*

*"In terms of economic growth, I can work with my hands and earn money -..."*  
*(FGD 2:30)*

*"In terms of economic growth, I can work with my hands and earn money - the loans pushed me to work, so I could pay back, but before I did know it, I could do that."* *(FGD 2:30)*



*"I bought six goats with the loan and then sold two after two months and bought iron sheets while the rest gives me milk which I sell and get money for the interest." (FGD 3:32)*

Some of the respondents emphasise that they saw participation in the S4T group as a way to escape poverty and joined for that reason, while other respondents stated that they wanted to help themselves and improve their situation by participating.

*"I did join the group to rescue myself from poverty." (FGD 2:7)*

*"I joined after the training on microfinance, savings and lending, we decided to start a group and there are different groups here, but I chose this one because I knew the members because we are all from the region and we have a common goal, which is to fight poverty, which is the main reason I joined, and the members of the group are loyal." (IND 4:4)*

It is also interesting that many of the respondents explain that they joined the group to support not only themselves but also their family and to contribute to their family's financial situation.

*"So, after getting the opportunity to be trained by the world vision on savings and how it can be done as a group, I decided to join so that I can improve my life and my family." (IND 2:4)*

### **Supporting each other**

Linked to the aspect of economic development and opportunities to increase family income is the aspect of community, which was also identified as a key issue. Many of the women reported that they joined the group to achieve economic improvement together and to have community:

*"Well - I went to be able to uplift each other economically." (FGD 3:14)*

*"For me, I joined to commune with others." (FGD 2:6)*

#### **4.4.6 Central theme of consequences**

The central themes of the data collected during axial coding are presented below in terms of their thematic commonalities. As many different central themes could be identified, they are subdivided into headings below.

##### **Economic success and entrepreneurship**

In all interviews, economic success and the economic perspectives gained through participation in the S4T groups represented a key aspect of the consequences. Many interviewees reported that economic growth clearly stood out as a change that provided them with an income they could live on. In this context, respondents speak to the loans that were given to members under the S4T structure from the groups' savings accounts. The women report that the economic success enabled them to repay the loans and develop their business ideas.

*"In terms of economic growth, I can work with my hands and earn money - the loans pushed me to work, so I could pay back, but before I did know it, I could do that." (FGD 2:30)*

*"Just as I said - there are many significant changes, but personally the economic growth." (IND 4:12)*

##### **Improvements in living conditions**

This economic success and the economic opportunities it brings are of course linked to changes in living conditions reported by the respondents. The participants in the S4T groups were able to fulfil their personal wishes and shape their living conditions thanks to the successful business ideas that were realised through the loans. For example, some of the women report that they were able to build a house, while others report that they bought their own bed or mattress. These statements clearly show that women who have

received an income through the successful implementation of their business ideas have thereby been enabled to realise desires and personal goals and to improve their living conditions.

*"We have several developments like some of us have been able to build at least permanent houses - even though some are small like mine." (FGD 3:17)*

*"For sure the great highlight so far is the ability to finish building our house and we started a rental house, not that all this is from the saving group but we did farm, and the rest of the loans boosted us which made it faster..." (IND 4:6)*

*"Some like me were also able to buy solar and that eases the work in my house now - before I was using candles and kerosene lamps at night." (FGD 3:18)*

*"I now own a bed, I longed to have one, but I could not afford it, even when my husband was still alive, now with the loans, I bought a bed and am able to sell milk and pay back my loan." (FGD 2:15)*

*"I was able to buy a mattress and a bed which I could not afford before and so now I don't sleep on the animal skins, but a good bed." (FGD 3:19)*

### **Providing for the family**

The improvement in living conditions is also directly related to the ability to provide for the family. Respondents report that they are able to make a significant contribution to the family's income, helping to provide for them. The women explain that they can make an important contribution to providing for the family with the income from their business ideas, which was not possible for them before they participated in the S4T groups because they could not earn an income.

*"I am able to feed my family, as I am a single mother of five - before I could just do laundry for people and not get enough.*

*But the loan has boosted me to start a business and have a small cafeteria that helps us a lot. Now the women in this group don't go round asking for help for school fees."*

*"...we are able to still borrow and repay our loans as well as to run different small entrepreneurs.*

*Through this I am able to feed my family constantly - unlike before, I have been able to buy my children clothes that what my heart desired."*

### **Improvement of schooling for children**

Directly related to providing for the family is providing for the children, and here the key theme was that the women specifically invest the income they earn in their children's education. Many of the women report that they use their income to pay the children's school fees or to buy materials that the children need for school. One interviewee explains that she was able to provide an education for her daughter, while another interviewee explains that she was able to send her son to a private school because he will get a better education there, which she was not able to do before participating in the S4T group. This observation shows that women attach great importance to their children's education and use their income to improve their children's education and thus their future prospects.

*"For me, I am able to pay for my children's school fees now."*

*"I can say that I was able to take my daughter to vocational training through the help of the loans."*

*"I can buy some things for my children and even school needs."*

*"I was able to take my son to a better school now - unlike the two elder ones, who could not go to a private school because I could not afford it." (FGD 3:20)*

## **Independence**

In addition to the effects of economic growth and higher income within the family, it has been observed that women's income generation also affects their independence. This has shown that women's dependence on their husbands or other family members is a major challenge that negatively affects their empowerment. It is therefore interesting to observe that many of the women state that they have gained more independence from other people as a result of the financial income. For example, the women report that they are no longer dependent on others to buy food and provide for their family with their own financial resources.

*"I always sell milk and pay back the loans, but I can buy food without depending on my husband like before." (FGD 1:22)*

*"So, well, I can say that economically I have some income now, but not like before that I depended on support to be able to live." (FGD 2:13)*

*"So, for food I decided most of the time, unless my husband comes home with something different - then we cook that, but this is once in a while and this is one of the reasons why I joined the saving group, as I would just depend on him and sometimes he comes home with nothing and we go to bed on empty stomachs and wake up and start the day on empty stomachs, until he comes home again in the evening with something." (IND 2:12)*

## **Involvement in decision-making processes**

It is also interesting to note that women say that they have experienced a positive change in terms of having a say in decision-making and participating in economic decisions within the family.

This change is attributed to the educational opportunities, especially the Celebrate Family seminar that took place in the S4T groups, where shared decision-making in the family is addressed.

*"Celebrate family seminars has been successful as now men even though not in saving groups they acknowledge it and encourage the women as they see the fruits, they (men) also now involve women when wants to sell cattle's and they agree together on how to use the income which now they use on development something that was not there before" (IND 1:10)*

### **Co-determination and social participation**

This development and newfound awareness led to a change in the perception of women in society and to women being more aware and active in decision-making processes within the village community. The interviewees stated that a change in thinking has taken place as a result of the trainings, which has led to a higher appreciation of women in general and has sensitised the village community to the importance of women's participation in community activities.

*"Yes, because we are trained on celebrating families - with mothers, fathers and children - and this helps our men to value us as women as well as to give us the opportunity to also participate in other community activities and within the family, too." (IND 2:18)*

This participation is also associated with increased involvement in social and local political decision-making processes. The women report that since participating in the S4T groups they have noticed a change in their ability to express their opinions publicly. For example, their opinions are respected and listened to at village meetings and they are able to take leadership positions in village committees. Respondents cite the educational events offered through the S4T groups as the reason for this change.

*"I can and even see that others are able to speak now in front of people and also in a group meeting like village meetings I can give a point and I am listened to." (FGD 1:11)*

*"Yes the group is giving voice to the women who were never heard, and this is done through training the members and their families in celebrating families - but also community training." (IND 4:20)*

*"Yes, we can also be listened to and we can talk in a community meeting - not like before and this is because of celebrating family trainings." (Other participants agree to this by nodding). (FGD 2:44)*

*"Women are now given opportunities to talk in community meetings, they can also be allowed to among leaders something that was never there, and in fact it was recognized as taboo." (IND 1:6)*

It is also interesting to note that respondents emphasize that they have established a committee in the school that has equal numbers of male and female members to ensure equality of representation.

*"We need to be represented in the politics too and now we as women can for example be involved in school committee and have a 50/50 committee." (FGD 3:53)*

### **Shift of gender role perceptions**

In connection with the changed involvement in social processes that the women have experienced through their participation in the S4T groups and the successful implementation of the trainings, a changed perception of the position of women in society can also be observed, which could be elaborated as another central theme. Women report that their role image in the community has changed and that they are now perceived as

equals, whereas most men saw them on the same level as children. Here it becomes clear that participation in the S4T group has helped women to be taken seriously in the community and to be perceived as relevant partners who can enrich and play a formative role in the community.

*"Before the group, our men recognized us as children now because they are trained too - they identify us as important partners in the community." (FGD 3:56)*

It has also been observed that they have put the men in a new role of being responsible for the family. The women report that since the trainings, the men take more responsibility for the family and support the women.

*"Through the group trainings, our men now know more and help in caring for the family." (FGD 1:12)*

Of particular significance here is the observation that the quoted sentiment does not substantiate the assertion that both men and women should possess equal rights while women remain submissive. Rather, it implies a perspective wherein women are not necessarily entitled to equal rights vis-à-vis men. Consequently, it is essential to acknowledge this contradiction within the course of this study. The accounts provided by the respondents suggest a nuanced perspective: advocating for an expansion of women's socio-economic and political rights previously denied to them, albeit potentially not in direct parity with those afforded to men. Moreover, it intimates that even in scenarios where women possess comparable socio-economic resources to men, they are expected to defer to male counterparts in decision-making processes.

*"Yes we should have that (equal rights), but we should not leave the submission part as women, and we are given such opportunity now some of us can participate in political rallies or such." (IND 4:24)*



*Interviewer: "Do you feel like women should have equal rights as men?"*

*Participant: "No, because for that will be competing with men and we would end up not being respectful wives." (IND 2:19-20)*

### **Women's education, sense of belonging and self-confidence**

It can also be observed that through the educational programmes offered in the S4T groups, awareness of the importance of education increases and as a result, participation in school education increases, as one of the participants explains as follows:

*"Many families did not know the importance of education but after training them, since 2002 that I started working as a subordinate staff with this group. Now the schools are packed with our own children from the villages." (IND 1:6)*

Another interesting observation related to this aspect is that in addition to the women's education, their self-confidence is also boosted by their participation in the S4T groups. This newly gained self-confidence encourages and empowers the women to work towards their children's education, and the family's newly gained income also enables them to finance their school attendance.

*"...when the saving groups were now formed the women have grown in terms of economic and this also contributed to them having the confidence of sending children to school." (IND 1:6)*

*"It was just as I said, there are many significant changes, but personally the economic growth and the ability to see other women grow also as others are able to do businesses as well and they are able to send their children to school." (IND 3:10)*

In addition to these social and family changes reported by respondents, it was also found that the fellowship provided by the group was in itself also a positive

consequence of the S4T groups. The women reported that the opportunity to experience community and feel a sense of belonging in the group was a positive change for them.

*"...and ability to commune with others stands out to me." (FGD 1:23)*

In addition, it was observed that many of the women reported that they felt encouraged and gained confidence by participating in the group. They have risen above themselves and achieved successes that they would not have believed themselves capable of. For this reason, the last central theme chosen was the women's personal development.

*"Yes, the group is encouraging the families to value women, but also encourages women to believe in themselves and participate in community activities..." (IND 3:20)*

*"...the loans pushed me to work, so I could pay back, but before I did know it, I could do that." (FGD 2:30)*

#### **4.5 CONCLUSION**

Three coding procedures were used in the analysis of the data in accordance with grounded theory: open coding, axial coding, and the selective coding step. In this way, the data collected in the empirical research could be systematically recorded, compared, and analysed. In the first step of open coding, the codes and the categories formed to sort the codes, as well as the first interrelations found, were presented in the summary grid, the code relation browser, and the code matrix browser. In the axial coding, the FGDs and interviews were examined according to the Corbin and Strauss scheme, whereby for each of the interviews a phenomenon was first defined, then the corresponding causal conditions were explained, the context was examined, the intervening conditions were presented, the strategies for action were shown and the consequences were presented. These findings were then examined for central themes in the selective coding process and correlations were presented. In the next step, these observations will be discussed and evaluated in relation to the research question.

## CHAPTER 5: DISCUSSION OF THE RESULTS

### 5.1 INTRODUCTION

In this culminating chapter, a comprehensive analysis of the research findings is undertaken to address the central research inquiry. These findings are subsequently contextualized within the current scholarly landscape. Subsequent to the examination of the findings, critical reflection is directed towards both the researcher's role and the employed methodology. Furthermore, recommendations stemming from the research outcomes are proposed, alongside suggestions for prospective avenues of inquiry.

### 5.2 SUMMARY AND DISCUSSION OF FINDINGS

The primary research objective to be answered was the impact of microcredit provided through savings groups on women's empowerment in rural Tanzania.

To this end, three secondary research objectives were formulated, which are answered in turn below.

#### **5.2.1 How do women perceive the impact of microfinance in saving groups as an instrument of empowerment?**

The initial aim was to show how women perceive the impact of microfinance within a savings group as a tool for empowerment, which we will discuss below. With this research objective in mind, it was possible to identify the factors that play a role in improving empowerment and the extent to which microfinance services have an impact on empowerment.

As shown in Figure 2.3 in Section 2.4.3, this empirical research was based on Malhotra and Schuler's (2013:13) understanding of measuring empowerment at six different levels. They propose in the following six different dimensions of empowerment for measurability for groups: the economic, socio-cultural, family, legal, political, and psychological dimensions. The results show the different dimensions of empowerment and how microfinance services affect empowerment. In the following, the results of the empirical research are summarised according to these dimensions.

#### **Economic :**

As far as the economic dimension is concerned, the data indicates that the loans granted by the savings group had a positive impact on the economic opportunities of the women and thus led to an improvement in their living conditions, contributed to an increase in

family income and also made it possible to improve the educational opportunities of the women's children. The results thus show that living conditions were improved, especially in terms of economic aspects and financial opportunities, through the provision of loans within the framework of the S4T groups. These results support the findings of a recent literature review on women empowerment that showed that women's economic empowerment leads to their greater inclusion in the workforce, which gives them access to economic participation and has a positive impact on their families, society and improved health and education (Reshi and Sudha 2022:1355).

Another aspect related to women's perceptions was that by participating economically and earning an income, they felt less dependent on family members and their husbands. It was noted that this sense of achievement in terms of their economic participation also boosted the women's self-confidence. It was also observed that the income from the women's businesses was used to support the family, especially the children's school fees. This observation suggests that the family's economic circumstances and especially the children's educational opportunities have improved, as many women reported that they were able to use the loan and the income from their businesses to pay for their children's school fees, further education, or school materials. Interesting in this context are the findings of Kesanta and Andre (2015:7), who found that respondents in their study spent 23% of the loans they received through the savings group on school fees and about 15% on food for their family. As a result, the number of children who could not go to school decreased (Kesanta and Andre 2015:10).

Some of the women felt more independent because they could buy their own food, while another woman reported that she felt more confident because of the successful business idea that she started and was surprised by her own capabilities.

### **Socio-cultural:**

Drawing from the socio-cultural framework outlined by Malhotra and Schuler (2013:13), which encompasses women's freedom of movement, educational opportunities, visibility in society, and participation in social networks, the empirical findings underscore the significance of belonging to savings groups in fostering social cohesion and participation among women. Aligning with the observations made by Kevala and Magali (2019:33), microfinance initiatives not only empower women economically and politically but also facilitate socio-cultural empowerment. Furthermore, findings from

Reshi and Sudha (2022:1355) highlight the correlation between women's empowerment and increased social participation, particularly in cultural and religious events, indicative of an enhanced freedom of expression and amplified voice within the community. This transformation in social status is attributed largely to the training provided within the S4T groups.

A notable observation from the data is the sense of belonging experienced by women through their participation in savings groups, which fosters collective action aimed at alleviating poverty and enhancing community living standards. This sentiment motivates some group participants to initiate joint business ventures, underscoring the profound impact of group dynamics within the S4T framework. As elucidated by Kesanta and Andre (2015:8), the group structure engenders a sense of camaraderie among participants, while the pursuit of common goals serves as a catalyst for mitigating discrimination and challenging gender stereotypes, as echoed in the findings of Reshi and Sudha (2022:1355).

With a focal point on mobility and communal involvement, it is noteworthy to observe that the data furnish insights into women's mobility, particularly concerning their duties in caring for their cattle, which mandate their return home at a specific time. It is pertinent to underscore that this obligation is not invariably ascribed to constraints imposed by husbands; nonetheless, the exclusive assignment of cattle care responsibilities to women prompts inquiries, particularly in cases where the cattle are co-owned.

### **Familial and Interpersonal:**

In the realm of familial dynamics, a discernible shift in role perceptions has been observed, particularly concerning decision-making authority within the household. The establishment of women-owned businesses has been found to augment family income, thereby diminishing women's reliance on financial support from spouses or other sources. Moreover, women are increasingly gaining agency in financial decision-making processes, a progression potentially catalysed by educational initiatives conducted within S4T groups.

This observation aligns with the findings of Kato and Kratzer's study, which demonstrated that participation in microfinance programs correlates with heightened decision-making autonomy for women over household resources (Kato and Kratzer, 2013:52).

Conversely, empirical evidence refuting assumptions regarding the exacerbation of women's vulnerability to domestic violence and male control over credit utilization due to microfinance provision (Dyal-Chand, 2011:70; Bateman, 2010:111) has not been documented in this study. Instead, evidence suggests an improvement in intra-family dynamics, marked by heightened male responsibility within the family structure and increased recognition and involvement of women. Intriguingly, respondents' indifference towards gender equality implies a societal acceptance of traditional gender roles despite women's augmented influence and decreased vulnerability. In delving deeper into the analysis, it is imperative to scrutinize why such perceptions of female submissiveness are deemed acceptable within the socio-cultural context. Notably, previous discussions highlighted women's emphasis on the importance of submissiveness, indicating a prevailing belief in the necessity of adhering to traditional gender roles. Consequently, it becomes pertinent to explore the underlying socio-cultural beliefs that underpin these notions of submission and male leadership within the family structure. Moreover, considering that some interviewees expressed the view that there should only be one leader in the family, it prompts an inquiry into the socio-cultural foundations of such beliefs.

By probing into these questions, a more comprehensive understanding of the influence of socio-cultural beliefs on gender and power relations can be gleaned. Moreover, it enables the researcher to draw informed conclusions regarding the acceptability of female submissiveness and its implications for women's empowerment within the familial domain. Therefore, incorporating such analytical inquiries enriches the discourse and fosters a nuanced understanding of the complexities surrounding gender dynamics and power relations within the research context.

Throughout the research process, it became evident that respondents perceived an enhancement in their participation within family and marital spheres, particularly in decision-making capacities. Notably, decisions pertaining to children's education and household purchases exhibit a growing degree of joint determination by women. This finding supports Reshi and Sudha's assertions, indicating a gradual ascension of women's decision-making authority within familial contexts, concomitant with a reduction in gender discrimination and an upsurge in gender equality (Reshi and Sudha, 2022:1355). Furthermore, the observed amelioration in marital relations and a decrease in instances of domestic violence within marriages echo the findings of Kesanta and

Andrea's study, corroborating the positive impact of women's empowerment initiatives on familial harmony and stability (Kesanta and Andrea, 2015:11).

### **Legal:**

In the realm of legal empowerment, the study uncovered a noteworthy correlation between educational initiatives within group structures and heightened awareness of women's rights. Of particular interest is the revelation that certain women themselves harbor reservations toward the concept of equality, perceiving it as a manifestation of disrespect and preferring a familial hierarchy where they willingly embrace subordination, which has been elaborated on in the previous section. As underscored by Reshi and Sudha (2022:1355), the nexus between empowerment, rights awareness, and the effective implementation thereof is intricate, with empowered women exhibiting greater self-determination and enhanced agency over their lives and decisions. In this context, the empirical investigation evidenced that respondents experienced an enhanced understanding of their rights following training sessions, thereby fostering a heightened awareness of legal entitlements.

### **Political:**

In terms of political representation, it was observed that women could enhance their political engagement and cultivate an awareness of its significance through social involvement in the S4T group. Notably, women wielding political influence often leverage their power to advocate for policies benefiting their fellow women, particularly in areas pertaining to education and healthcare accessibility (Reshi and Sudha, 2022:1354). Furthermore, it is intriguing to note that women assuming political leadership roles at the local level can challenge prevailing social norms, signaling a heightened level of empowerment. This observation resonates with the findings of a 2021 Tanzanian study, which demonstrated that participation in microfinance programs correlates positively with women's political engagement (Magali, 2021:117).

Regarding the efficacy of political participation within the self-help group framework, Kindernothilfe proposes three fundamental pillars: the establishment of groups operating at higher levels, termed Cluster Level Associations and Federations, which actively engage in local, regional, and even national politics to represent the interests of the

groups (Kindernothilfe, 2014:13). Similarly, a study on government microcredit initiatives in Tanzania corroborates this observation, indicating an increase in women's political participation among microcredit recipients (Magali 2021:117).

### **Psychological:**

It was found that, at a psychological level, the women developed greater self-esteem and confidence as a result of their participation in the S4T group and its educational programmes. Their economic successes and new-found ability to shape their own lives, as well as the sense of belonging and support provided by the group framework, have all contributed to this development, which plays an important role in the women's personal self-awareness and self-perception. If one asks about the factors that have an impact on the strengthening of self-empowerment, it becomes clear that both economic factors and financial opportunities as well as social factors, such as belonging to a group and the associated network, are important.

In addition, it was found above all that educational opportunities and training have a positive impact on the measures that lead to an improvement in empowerment. In particular, with regard to women's social status, gender roles and family participation, participation in educational programmes offered within the S4T groups, such as “Celebrate Family” trainings, was cited as a reason for change. This highlights the importance of educational guidance in the lending process to deliberately counteract risks (Salum 2014:57; Saefullah et al 2022:12) such as conflict within the family and society through women's participation and to avoid tensions (Kesanta and Andre 2015:8; Kavala and Magali 2019:33; Saefullah 2022:8). Notably, it was found that both women and men participated equally in these educational programmes, which can also be seen as a success factor, as the shift towards empowerment has not only taken place among women, but through involving men, a shift in thinking has also taken place, leading to the education and sensitisation of the entire village community on empowerment. Men play an important role in terms of opportunities for women's empowerment because if they understand women's situation and recognize their potential they will consider them as counterparts and support women in their empowerment and promote their opportunities (Mishra 2014:399). Therefore, educational work for women and men alike is an important factor for women's empowerment.



It has thus been shown that women, through the improvement of their opportunities, the development of a social network and economic participation, experience improved self-esteem, greater participation in community life, increased educational opportunities for their children and increased independence.

### **5.2.2 What are the risks and challenges for fostering women empowerment through saving groups?**

Another question that was part of the secondary research objectives was to identify the risks and challenges in promoting women's empowerment through savings groups. The risks and challenges of providing microfinance through savings groups need to be considered, as there is a risk that these services may expose women to higher social and economic pressures or promote family conflict or even domestic violence (Kato and Kratzer 2013:31). These risks should be taken into account when considering the opportunities of microfinance, because as a method, microfinance can only be successful if it is properly conceptualised (Cheston and Kuhn 2022:5). Then microfinance can have a positive impact on women's empowerment at different levels, reduce their risk of poverty and improve the family's economic situation.

In the context of this research, four aspects became clear in relation to the challenges and hurdles in women's empowerment through microfinance.

#### **Culture and Tradition:**

Cultural and traditional ideologies construct a paradigm of women that operates in opposition to empowerment (Leavens et al., 2019:3; Vyas and Jansen, 2018:3), thereby presenting a formidable challenge to avenues of empowerment facilitated through microfinance. This observation underscores the criticality of addressing obstacles, gender stereotypes, and role-specific expectations that impede women's empowerment, engendering discord within both household and community dynamics. Specifically, patriarchal social frameworks, the marginalization of women, and familial decision-making authority emerge prominently within the research context. Despite reports of positive shifts in gender roles among many women, the persistence of stress underscores the gradual nature of cultural transformation, necessitating a comprehensive shift in mindset. These observations align with the conclusions of previous studies, which have demonstrated the deleterious impact of gender-specific role modeling and cultural

mores on women's empowerment, hindering progress (Kevala and Magali, 2019:43). Moreover, evidence suggests that women continue to grapple with entrenched traditional role models (Kato and Kratzer, 2013:31). While cultural norms and traditions may not directly impede women's empowerment, they can perpetuate traditional socio-cultural behaviours, such as the preferential inheritance of property and land to male heirs, thereby perpetuating a cycle wherein women seldom possess assets conducive to economic opportunities (Kato and Kratzer, 2013:52). In the course of the interviews, one interviewee notably referenced "taboos" concerning leadership roles within the community. This observation underscores the significance of cultural influences, warranting examination. It is pertinent to highlight that the persistence of taboos within cultural and traditional frameworks presents a multifaceted challenge to women's empowerment. These taboos contribute to the perpetuation of restrictive gender role models, reinforcing deeply ingrained gender norms and expectations. Consequently, women encounter formidable barriers to their empowerment, constrained by societal dictates prescribing their roles and behaviours. The prevalence of patriarchal social frameworks, coupled with the relegation of women to subordinate positions within familial decision-making processes, underscores the enduring influence of these taboos.

### **Lack of education:**

The lack of educational opportunities for women is also problematic. It was clear that the training and educational opportunities had a positive impact on women's empowerment. This observation, made in the empirical research, supports the findings of other studies showing that education has a positive impact on empowerment (Kevala and Magali 2019:43; Kesanta and Andrea 2015:57) and is also essential for the successful implementation of microfinance programmes (Salum 2014:57; Saefullah 2022:12). However, it can be noted that there is further potential here and that women would take advantage of more educational opportunities to develop themselves. Financial literacy is particularly important here as it is lower among women in Tanzania than men, especially in the rural areas of the country where the research took place (Fanta and Mutsonziwa 2021:5). Financial education serves as a foundational element in managing financial resources, thus playing an essential role in fostering the economic prosperity of women (OECD, 2017:13). The research delineates that women's economic empowerment correlates positively with their living standards, elucidating the potential of

financial literacy. Consequently, it is inferred that the augmentation of women's economic opportunities hinges upon their acquisition of financial education. Only through the attainment of proficient economic knowledge can women effectively leverage entrepreneurial endeavours to improve their socio-economic conditions. Thus, it can be posited that financial education engenders a positive impact on women's economic prowess and educational attainment, consequently fostering their empowerment.

During the empirical research study, a notable revelation emerged regarding the literacy levels among many of the women participants, underscoring the imperative for educational initiatives targeting women in rural Tanzania. Presently, approximately 23% of women in Tanzania lack access to formal education, accentuating the pressing need for educational interventions (World Bank, 2019:29). Given the acknowledged correlation between education and empowerment facilitated through microfinance, the necessity for comprehensive educational programs becomes increasingly evident.

### **Drought and Climate Change:**

It was observed that another challenge is the changing environment and climate change through drought and water scarcity also has a negative impact on women's development opportunities. As this situation has a negative impact on business performance, it subsequently has a negative impact on opportunities for women's empowerment. The negative impacts of the climate crisis, such as water shortages, food shortages, fragile ecosystems and an associated increased risk of poverty, do not affect all people equally (Kovaleva et al. 2022:1). This is referred to as vulnerability to climate change, and women are particularly at risk as they are less likely to have the means to adapt (Kovaleva et al. 2022:3). In this empirical study, it was found that many of the women experienced the drought, which led to water scarcity in the region, as a challenge that significantly weakened the farm sector. Kovaleva et al. (2022:2) attribute this gendered vulnerability to, for example, women's reduced decision-making power, low land ownership, financial resources and knowledge, as these aspects could provide resources to respond to the impacts of the climate crisis. It was further discerned that environmental factors, particularly those affecting business ventures in the agricultural domain, can precipitate challenges for women in loan repayment. For instance, some respondents recounted instances of investing in goat breeding and milk sales, only to encounter

failure due to severe drought conditions resulting in the demise of the livestock. The broader inquiry into the nexus between women's vulnerability to climate change and its implications for empowerment constitutes a multifaceted issue beyond the scope of this study. A publication jointly authored by the Food and Agriculture Organisation of the United Nations (FAO) and African Risk Capacity (ARC) underscores that factors such as limited influence, minimal voice and decision-making authority, inadequate education, and scant political participation exert adverse effects on women's resilience to climate variations (FAO and ARC, 2021:3). Notably, these influencing determinants exhibit substantial overlap with the foundational success indicators delineated in this study concerning women's empowerment. The intricate interplay between the climate crisis and women's empowerment elucidates a reciprocal relationship wherein women lacking empowerment face heightened susceptibility to climate change, consequently diminishing their empowerment levels. This dual jeopardy confronting women, compounded by their disproportionate burden of familial responsibilities and laborious workload (Kindernothilfe, 2014), is further compounded by climate change-induced adversities, such as declining agricultural productivity and prolonged distances for water retrieval (FAO and ARC, 2021:1). Nonetheless, empirical research has unveiled a mitigating factor wherein women's enhanced political participation and augmented socioeconomic status serve to ameliorate their vulnerability to climate change (Asongu et al., 2022:23). The assessment of the research underscores the interconnected nature of factors conducive to women's empowerment. Furthermore, it has elucidated the affirmative impact of education on women's economic prosperity, while emphasizing how political engagement affords them a platform to advocate for pertinent issues. Financial literacy holds the potential to empower women in devising alternative, climate-resilient business strategies, augmenting their economic stability. Concurrently, heightened economic standing enables the accumulation of financial buffers for enhanced security. Moreover, active participation in political processes bares the potential for equipping women to champion climate change awareness through community-driven initiatives, leveraging improved educational attainment to devise and implement climate-resilient business strategies.

### **Limited market opportunities:**

An additional impediment to the efficacy of empowerment facilitated by S4T Group loans lies in the constrained market opportunities prevalent in the region. Bateman (2010:64) critically underscores the need to evaluate the repercussions of micro-enterprises established under microfinance schemes, as market dynamics are influenced by emerging supply and demand patterns. Thus, the viability of business concepts actualized through microfinance loans necessitates a corresponding market demand. Empirical investigations within this study reveal that women perceive significant constraints in marketing their jewellery, citing low demand, minimal profitability, and a dearth of suitable marketplaces (cf. Section 4.3.1). Given these adverse conditions, the meagre returns from handmade jewellery sales curtail the economic potential of women, thereby constraining their prospects for enhanced empowerment. At this point, it is imperative to underscore the essential role of education in fostering economic opportunities and refining strategies for viable entrepreneurial efforts. Consideration arises regarding the feasibility of conducting a market analysis to discern products in high demand and ascertain if they align with women's resources, or if there exists adequate product diversity, which could bolster demand. Additionally, financial education emerges as a potential catalyst for enhancing comprehension of financial resource management and fostering heightened turnover.

### **5.2.3 How can microfinance projects be improved to enhance women empowerment?**

Finally, the third secondary research objective is addressed, namely how microfinance projects can be improved to promote women's empowerment. With regard to this question, it was also possible to formulate recommendations within the framework of this empirical research. Four main recommendations were developed that lead to a successful impact of microfinance projects.

#### **Education as a key success factor:**

First, it became clear that the education component is a crucial success factor for the effective implementation of microfinance approaches. In addition to financial education, training in social areas such as “Celebrate Families” training and training in political participation could also be identified as important success factors. This observation supports the findings of a study from Dar es Salaam, which found that advice, training

and guidance are the most important success factors for implementing business ideas within savings groups (Salum 2014:57).

**Involving men and women collaboratively:**

Aligned with these success factor is the recommendation to broaden the scope of microfinance programs to encompass the entire community, including both women and men. This strategy aims to prevent the exclusive participation of women in such initiatives, which may potentially evoke envy and tension within the community, thereby undermining the efficacy of international development endeavours. Particularly within patriarchal structures, the engagement of male decision-makers in community development processes is crucial to secure their support and mitigate conflicts and risks for women. Research by Dyal-Chand (2011:70) suggests that when women participate in savings groups and microfinance programs exclusively tailored for them, they may be compelled to allocate their loans to male relatives, potentially undermining their economic agency. However, these findings lack evidence within this study. Another concern highlighted in analogous studies is the risk of compelling women into entrepreneurial roles incongruent with prevailing cultural norms, thereby exacerbating social pressures or even triggering domestic violence (Cheston and Kuhn, 2002:25; Kato and Kratzer, 2013:31). These observations underscore the necessity of adopting inclusive approaches in development interventions to safeguard women's interests and promote their empowerment. This study did not find a surge in domestic violence associated with microfinance initiatives or by promoting women empowerment. Notably, an emphasis on education regarding family dynamics, as evidenced by the celebrating family training sessions in this empirical study, emerged as a vital strategy. Furthermore, no evidence was found to suggest that women were coerced into adopting entrepreneurial roles. Nevertheless, tensions surrounding gender role models and equality between genders were discerned. In the socio-cultural context and familial dynamics explored in this study, it was shown that power dynamics within families, such as decision-making authority, and ingrained gender norms, such as the expectation of female submission, contribute to constraining women's opportunities and, consequently, their empowerment. Therefore, this empirical study has further illuminated the constructive impact of inclusive participation in S4T group activities and associated educational initiatives on cultural and familial advancement in the realm of empowerment. Engaging both women

and men in these activities fosters heightened mutual comprehension and cultural acumen, thus facilitating positive strides in cultural and familial spheres.

### **Belonging and sense of community:**

In addition to the aforementioned aspect, it became evident that the group structure emerged as another important success factor in the delivery of microfinance services through saving-groups. Participants' sense of belonging, coupled with the network they were able to cultivate and the collective engagement with social issues, were notably perceived as positive by interviewees. Moreover, this sense of belonging and group membership not only bolstered women's self-assurance but also augmented their economic prospects by fortifying their social connections, thereby contributing to their empowerment. This study corroborates the findings of Kato and Kratzer (2013:52), who delineate how women's involvement in savings groups furnishes a platform for the exchange of ideas and experiences, affording them access to a supportive network that advocates against patriarchal structures and fosters awareness of rights. However, one may question the relevance of this aspect, especially in mixed-gender groups like the S4Ts. Analysis of group dynamics revealed that approximately 80% of S4T participants were women, indicating that a substantial majority of women continued to derive benefit from these initiatives. Moreover, the inclusion of male participants in these groups also amplifies opportunities for all participants. Consequently, the community engendered by S4T groups in this study transcends the mere framework of community-based lending. The findings further underscore that group participation had a positive bearing on women's empowerment, facilitating access to credit, knowledge sharing, communal living, alleviating solitude, and cultivating networks.

### **Addressing women's vulnerability to the climate crisis**

It also became apparent that a holistic approach to microfinance projects is essential, taking into account both environmental factors and social influences. This was particularly evident in the fact that the consequences of climate change had a negative impact on the women's business ideas and their empowerment through these ideas. It can be deduced from this that it is imperative to take environmental influences into account when designing microfinance projects and to respond accordingly. Recent studies recommend that knowledge transfer and women's political participation in particular are

important success factors for promoting women's climate resilience on the African continent (Kovaleva et al. 2022:1). In addition, empowerment women in leadership positions and decision-making bodies, as well as promoting women in climate crisis financing programmes, capacity building in the field of climate change mitigation, and educational programmes and improving access to information are important success factors (FAO and ARC 2021:7). As women in particular are affected by climate-related vulnerability, it is all the more important to provide them with resources and measures that promote their empowerment, strengthen their education and expand their right to political participation in order to support them in becoming more resilient to climate change (FAO 2021:1; Kevala et al. 2022:9). The empowerment and advancement of women not only foster their equality by improving access to resources, encouraging political participation, and boosting self-confidence, but also promote economic prosperity through financial education, access to loans, and extensive networking. Additionally, women's empowerment acts as a significant factor in enhancing their climate resilience, thereby contributing to improved food security (Kovaleva et al., 2022:4). This empirical research study has identified the key success factors for the impact of microfinance services delivered through savings groups on women's empowerment. From this, recommendations for action and best practise approaches for the implementation of microfinance programmes can be derived, which can increase the chances of successful empowerment of women. Microfinance interventions should therefore be integrated into a comprehensive programmatic framework that takes into account landscape-based approaches and the impact of climate change on enterprise development. For example, when providing entrepreneurship training to S4T members, the focus should also be on creating climate-friendly livelihood opportunities that increase people's resilience and adaptive capacity.

### **5.3 REFLECTION OF THE STUDY**

In the course of designing and conducting the research, it was a concern to always critically reflect and question the chosen methods and procedures in order to make the research result as valid as possible. For this reason, both the methodology and the researcher's own role were questioned during the implementation and adjusted where necessary. In the following, both the methodology chosen in this research and the personal role of the researcher are reflected upon.



### **5.3.1 Reflection of the Methodology**

As far as the methodology is concerned, during the planning, implementation and evaluation of the empirical case study, communication was always sought with the supervisor as well as with the partner organisation World Vision, the research assistant and the contacts of the local organisation World Vision Tanzania, which was responsible for monitoring the implementation.

Nevertheless, certain aspects stood out during the research, which will be discussed below.

- Firstly, the complexity of the multitude of actors involved became apparent during the planning of the empirical research. Communication between the partner organisations World Vision Germany and World Vision Tanzania, the supervisor as well as the researcher was complicated by the large number of stakeholders. The development of a Terms of Reference document defining responsibilities and tasks was therefore a successful solution to this constellation.
- Before the official focus group discussion began, a briefing of the groups took place in which the consent form and the background of the research were explained, and the participants' signatures were recorded on the consent form. This revealed that the minority of participants were literate, which meant that the briefing took longer than planned as the information documents and also the consent forms were read out. They were then signed with the initials of the illiterate women.
- During the briefing of the participants, it turned out that a large proportion of the women did not know Kiswahili, but spoke the Maasai mother tongue, Maa. As a result, the focus group discussions had to be supervised by another translator, as this information was not known in advance. The research assistant, whose mother tongue was Kiswahili, did not speak Maa and therefore could not translate herself. This language barrier led to long pauses in translation, especially during a focus group, which disrupted the flow of the participants' conversation. Although in the course of the interview there was always a direct translation of the parts of speech into Maa, it is quite possible that there were discrepancies due to the translation, although all participants tried very hard and with great commitment to always translate the same terms with the same term

of another language, it cannot be ruled out that the linguistic interpretation led to discrepancies here.

- It also became apparent during the translation that many of the participants paraphrased terms in Kiswahili due to limited language skills, which led to these terms being inferred and reconstructed, which the research assistant did based on her memories of the interviews.
- Although it was expected during the preparation of the study that not all participants would be literate, the high number of illiterates also posed a challenge. Of the total of 36 participants, about 15 could read and write, the others needed help filling out the forms. Thank you to the help of other study participants, it was possible to fill out the forms for all of them, but this step took more time than planned.
- Weather conditions posed another challenge. Although the rainy season was already over at the time of the study, a strong wind still blew from time to time. Since the groups were interviewed outdoors at their familiar meeting places, the wind made sound recording difficult. To solve this problem, several recording devices were distributed to increase the probability that one of the devices would record the sequence without interruption. Another challenge was coordinating the different participants throughout the study. Although the responsibilities were defined in advance within the framework of a working agreement, the concrete arrangements often required many phone calls and steps to obtain binding statements.
- During open coding, it became apparent that, especially in the focus group discussions, the frequency of codes had to be recorded using weighting, as one woman's statement was often confirmed by nodding or other forms of agreement from several other women. This code should then have been recorded as frequently as the opinion was held in the round, but as no specific statement was heard on the audio track, it was noted in the transcript that several women agreed with the statement. This agreement was then weighted using MAXQDA.

In summary, it can be said that conducting empirical field research requires not only precise and well thought-out planning, but also flexibility and adaptability in order to make the best use of situational conditions for the research purpose

### 5.3.2 Reflection of the Researcher Role

In addition to these considerations on the methodological approach, the role of the researcher should now be addressed. As already mentioned in the limitations of the research, it should be noted that as a woman of Western origin, the researcher has her cultural, religious and personal imprint, which is like a pair of glasses for the perception of the results. As a German with a Western worldview, the understanding of empowerment as a concept is shaped accordingly, as is the understanding of gender role distribution, freedom of movement, freedom of expression, decision-making power and the other dimensions that were queried in relation to empowerment. This bias should be critically mentioned here. In the selective coding, I found, for example, that the woman's statement that she must submit to the man out of respect triggered resistance in me, which can be attributed to the Western imprint that has been internalised as a worldview.

For this reason, various local experts were interviewed during the planning and preparation of the research in order to gain the most comprehensive impressions possible from their perspective and to take these into account, for example, when formulating the questionnaires, in order to avoid misunderstandings.

When conducting the research, I deliberately took on the role of an observer in order to internalise the procedures of the interview and to be able to react accordingly in case of challenges, but not to impede the flow of the conversation through e.g. translation or cultural assumptions and not to falsify the results. Nevertheless, I am aware that my presence as a foreigner had an impact on the interviews and certainly led to expectations on the part of the participants, as I received lists of needs and business plans from the women after the interviews, for example.

With regard to the evaluation of the results in the context of open coding, it should also be mentioned that these codes also arise from a subjective perception of the researcher and can therefore never be completely objective, but represent both assumptions, expectations, perceptions of the person evaluating. For this reason, an empirical study cannot be completely objective and unbiased, even if the research design was aimed at taking these aspects into account as much as possible.

## **5.4 RECOMMENDATIONS**

At this point, I would like to make some recommendations for practise based on the results of this study:

- The consequences of climate change are increasingly posing major challenges to society, which it is essential to take into account when developing business ideas. Efforts to enable climate-smart agriculture are also essential in terms of empowerment.
- To optimise the impact of credit in the microfinance sector, education and training can be used to reach out not only to women but to the whole community to enable a collaborative change process.
- Appreciative intra-family structures and education programmes that involve both spouses create a good basis for avoiding conflicts over the use of financial resources within the family, as the family is the closest social setting for women and therefore an essential factor for empowerment.
- Education of women, entrepreneurial approaches could both increase women's self-confidence and thus promote their empowerment, and lead to their children having access to education, which shows that the positive effects can be transferred to the next generation.
- The government should strive to improve infrastructure for better market opportunities for entrepreneurs in rural areas such as Makujuni Juu to harness the potential of businesses and improve their access to the market.
- Financial literacy is an essential skill that should be better taught in schools and public places so that younger people also learn the skills to run a successful small business. Entrepreneurship training in schools or colleges, offered equally to boys and girls, could help increase society's financial literacy and boost economic performance, while reducing poverty and promoting the empowerment of girls and young women through these skills.

## **5.5 FURTHER RESEARCH**

In the course of this study, many of the above research questions could be answered and, in addition, essential indications for practise could be developed.

Beyond this, however, it could be exciting to further explore the themes that this research has uncovered:

- An investigation into the relationship between climate change impacts and women's empowerment could be an interesting follow-up research that explores how these aspects are interrelated.
- Furthermore, it could be interesting to investigate the relationship between financial literacy and poverty reduction and derive concrete fields of action for the education sector.

Furthermore, it would be interesting to examine in a long-term study how the loans affect the women and their families in the long term and whether, for example, children who today achieve a higher standard of living through the businesses founded by the women of the S4T group can in turn achieve better educational opportunities for their children.

## 5.6 CONCLUSION

This thesis delved into the impact of microfinance on women's empowerment through an empirical case study focusing on women in rural Tanzania who engage in borrowing through a Saving for Transformation group facilitated by World Vision Tanzania.

Primarily, this research underscored the significance of women's empowerment in international development cooperation, elucidating its essential role in both economic and social development. It demonstrated the potential of microfinance in advancing women's status and alleviating poverty, along with the attendant benefits. Moreover, it shed light on the risks and challenges associated with the effective implementation of microfinance programs. Contextualizing the research question within the regional milieu, the literature review delineated the status of women in rural Tanzania within demographic contours. Furthermore, it explicated the initiatives of World Vision Tanzania, emphasizing the saving for transformation groups essential to this study, alongside an exposition on the approach to gender equality and social inclusion, forming the bedrock for World Vision Tanzania's methodological framework.

The theoretical framework introduced the concept of human development, foundational to this study, and grappled with the intricate issue of women's empowerment, highlighting its multifaceted and abstract nature, particularly evident in the challenges of measuring empowerment.

Subsequently, the empirical research methodology was elucidated, encompassing the research process, data collection, and evaluation. The evaluation of results, grounded in Grounded Theory, entailed three stages: open, axial, and selective coding, wherein the collected data were scrutinized and contextualized. These findings were then expounded upon and deliberated in the Discussion chapter. Furthermore, a reflection on the employed research methods and the researcher's role was conducted. Drawing from the research findings, recommendations for practice were formulated, and avenues for further research were delineated to delve deeper into the uncovered phenomena.

In retrospect, the research underscored that microfinance interventions can positively influence women's empowerment when integrated within a framework inclusive of the village community and male participation, coupled with educational components and consideration of environmental factors. Notably, environmental changes, particularly climatic shifts, exacerbate the plight of impoverished populations, adversely affecting vulnerable groups. Thus, it is imperative to incorporate climate resilience measures in projects aimed at empowering women, considering the impact of environmental factors on vulnerable communities.

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## APPENDIX A: CONSENT FORM

### Appendix 5: Consent form

#### CONSENT TO PARTICIPATE IN THIS STUDY

**Research title: Empowerment of women through Microloans in Self-Help Groups: An empirical study in rural Tanzania**

**Researcher: Laura Single**

I, \_\_\_\_\_ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet.

I have had sufficient opportunity to ask questions and am prepared to participate in the study.

I understand that my participation is voluntary and that I am free to withdraw at any time without penalty.

I am aware that the findings of this study will be processed into a research report, journal publications and/or conference proceedings, but that my participation will be kept confidential unless otherwise specified.

I agree to the recording of the focus group discussion/interview.

I have received a signed copy of the informed consent agreement.

Participant Name & Surname.....

Participant Signature.....Date.....

Researcher's Name & Surname: Laura Single

Researcher's signature...



.....Date.....

**Kiambatisho cha 5: Fomu ya tamasha****RIDHAA KUSHIRIKI KATIKA SOMO HILI**

Jina la utafiti: Uwezeshaaji wa wanawake kupitia Mikopo Midogo katika Kundi la kujisaidia. Utafiti wa kitaalamu vijijini Tanzania.

Mtafiti: **LAURA SINGLE**

Mimi \_\_\_\_\_ (Jina la mshiriki), nathibitisha kwamba mtu anayeniomba ridhaa yangu ya kushiriki katika utafiti huu amenieleza kuhusu asili, utaratibu, manufaa yanayoweza kutokea na usumbufu unaotarajiwa wa kushiriki.

Nimesoma (au nimeeleza) na kuelewa utafiti kama ilivyoelezwa kwenye karatasi ya habari.

Nimepata nafasi ya kutosha ya kuuliza maswali na niko tayari kushiriki katika utafiti.

Ninaelewa kuwa ushiriki wangu ni wa hiari na kwamba niko huru kujiondoa wakati wowote bila adhabu.

Ninafahamu kuwa matokeo ya wajibu huu yatachakatwa na kuwa ripoti ya utafiti, machapisho ya majarida na/au taratibu za mikutano, lakini ushiriki wangu utawekwa kuwa siri isipokuwa kama kubainishwe vinginevyo.

Ninakubali kurekodiwa kwa majadiliano/mahojiano ya kikundi.

Nimepokea nakala iliyotiwa saini ya makubaliano ya kibali.

Jina na Jina la Mshiriki .....

Sahihi ya Mshiriki ..... Tarehe .....

Jina la Mtafiti & Jina la Mwisho: **Laura Single**

Saini ya Mtafiti .....

## APPENDIX B: LETTER OF INTRODUCTION TO SUBJECTS

### Appendix 4: Request to participate in the study

**Research title: Empowerment of women through Microloans in Self-Help Groups: An empirical study in rural Tanzania**

**Researcher: Laura Single**

Ethics clearance reference number:

Research permission reference number (if applicable):

18.06.2022

**Title: Empowerment of women through Microloans in Self-Help Groups: An empirical study in rural Tanzania**

### **Dear Prospective Participant**

My name is Laura Single and I am doing research with Dr. Thomas Kröck, a Professor in the Department of Christian Development Studies towards a MA at the University of South Africa. We are inviting you to participate in a study entitled Empowerment of women through Microloans in Self-Help Groups: An empirical study in rural Tanzania.

### **WHAT IS THE PURPOSE OF THE STUDY?**

I am conducting this research to find out how women participants in savings groups in rural Tanzania perceive the changes from receiving microfinance services and which effects this has on their daily lives.

### **WHY AM I BEING INVITED TO PARTICIPATE?**

You are invited to participate in this study because you are a member of a saving group in a project of World Vision Tanzania. We want to learn about your daily life and about your experiences with this group. For your participation it does not matter if you can read and write.

### **WHAT IS THE NATURE OF MY PARTICIPATION IN THIS STUDY?**

To learn more about your everyday life and your experiences with the savings group and microfinance within the group, I will be happy to participate in a group of 10 to 12 of women

who participate in the savings groups. A staff member from World Vision Tanzania will assist me in this, as I do not speak Kiswahili very well.

In addition to the group discussion, I would also like to conduct interviews with individuals. I have prepared a questionnaire for this purpose, which we will use as a guide during the interviews, but which should above all give you the opportunity to talk freely about your personal experiences. The interviews will last about 45 minutes to an hour. While we are conducting the conversations, they will be recorded with a cell phone so that I can subsequently write a written form of the conversations. It is important to me that you know that the conversations will be recorded, but I will not ask for your name, and therefore it will not appear in the transcript. It is important to me that you are free to express your opinion and therefore I will keep the participants' responses anonymous and not record any names.

**CAN I WITHDRAW FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE?**

Your participation in the discussion or interview is of course voluntary and I appreciate your interest. However, it is not obligatory to participate and I assure you that you will not experience any disadvantages if you do not take part. Should you feel uncomfortable shortly before participation, you can of course withdraw from it at any time and not participate.

**WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?**

Participation in the research helps us to understand how the group and the microfinance services supports you and it may be improved so that you and other women may benefit more from it.

**ARE THERE ANY NEGATIVE CONSEQUENCES FOR ME IF I PARTICIPATE IN THE RESEARCH PROJECT?**

If you do not participate in the research, there will be no disadvantages for you and there will be no negative consequences for example on your participation in the savings group. So if you participate, you act completely voluntarily. I am very happy about everyone who takes the time to participate in the research, but of course I can also understand if you do not want to participate. Please do not feel pressured to participate. There are a total of three focus group discussions planned in the Arusha and Manyara regions, each with 10 to 12 participants, so participation is not expected to be possible for all savings group participants.

**WILL THE INFORMATION THAT I CONVEY TO THE RESEARCHER AND MY IDENTITY BE KEPT CONFIDENTIAL?**

Your name will not be recorded anywhere and no one will be able to connect you to the answers you give. Your answers will be given a code number or a pseudonym and you will be referred to in this way in the data, any publications, or other research reporting methods such as conference proceedings.

A staff member of World Vision Tanzania will conduct the focus group discussions and the interviews and subsequently translate the information to English and transcribe it afterwards. The following is a review and analysis of Laura Single's transcribed information as a researcher. The researchers have signed Confidentiality Agreements and have agreed to handle the data with confidentiality. Your answers may be reviewed by people responsible for making sure that research is done properly, including the transcriber, external coder, and members of the Research Ethics Review Committee. Otherwise, records that identify you will be available only to people working on the study, unless you give permission for other people to see the records. A report of the study may be submitted for publication, but individual participants will not be identifiable in such a report. While every effort will be made by the researcher to ensure that you will not be connected to the information that you share during the focus group, I cannot guarantee that other participants in the focus group will treat information confidentially. I shall, however, encourage all participants to do so. For this reason I advise you not to disclose personally sensitive information in the focus group.

**HOW WILL THE RESEARCHER(S) PROTECT THE SECURITY OF DATA?**

Hard copies of your answers will be stored by the researcher for a minimum period of five years in a locked cupboard for future research or academic purposes; electronic information will be stored on a password protected computer. Future use of the stored data will be subject to further Research Ethics Review and approval if applicable. Electronic copies will be permanently deleted from the hard drive of the computer through the use of a relevant software programme.

**WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?**

Participation in the research is voluntary and unfortunately it is not possible to issue financial compensation for participation. I have chosen to travel to the sites of World Vision projects, to avoid travel expenses for you, as the research is conducted at the project site. It will be ensured that physical well-being is provided by drinks and catering, as it is expected that you or some of the participants will have to travel.

**HAS THE STUDY RECEIVED ETHICS APPROVAL**

This study has received written approval from the Research Ethics Review Committee of the Department of Development Studies, Unisa. You can get a copy of the approval letter from the researcher if you wish.

**HOW WILL I BE INFORMED OF THE FINDINGS/RESULTS OF THE RESEARCH?**

If you would like to be informed of the final research findings, please contact me, Laura Single, on +4915158933482 E-Mail [laura.single@dlh.de](mailto:laura.single@dlh.de).

Should you require any further information or want to contact the researcher about any aspect of this study, please contact Dr. Thomas Kröck, Professor for Christian Development Studies on [thomas.kroeck@acf.de](mailto:thomas.kroeck@acf.de).

Should you have concerns about the way in which the research has been conducted, you may contact Dr. Thomas Kröck, Professor for Christian Development Studies on [thomas.kroeck@acf.de](mailto:thomas.kroeck@acf.de). Contact the research ethics chairperson of the Dr Aneesah Khan on [khana@unisa.ac.za](mailto:khana@unisa.ac.za) if you have any ethical concerns.

Thank you for taking time to read this information sheet and for participating in this study.

Thank you.



Laura Single

Mtafiti: Laura Single

Nambari ya marejeleo ya kibali cha maadili:

Nambari ya kumbukumbu ya ruhusa ya utafiti (ikiwezekana):

18.06.2022

Title: Uwezeshaji wa wanawake kupitia mikopo midogo midogo katika vikundi vya kujisaidia : Utafiti wa kitaalamu vijijini Tanzania

#### **Ndugu Mshiriki Mtarajiwa**

Jina langu ni Laura Single na ninafanya utafiti na Dk .Thomas Krock, Profesa katika Idara ya Masomo ya Maendeleo ya Kikristo kuelekea MA katika Chuo Kikuu cha Afrika Kusini. Tunakualika kushiriki katika utafiti unaoitwa Uwezeshaji wa wanawake kupitia Mikopo Midogo katika vikundi vya Kujisaidia: Utafiti wa kitaalamu katika maeneo ya vijijini Tanzania .

#### **NINI KUSUDI LA MASOMO HAYO?**

Ninafanya utafiti huu ili kujua jinsi wanawake washiriki katika vikundi vya kuweka akiba katika maeneo ya vijijini Tanzania wanavyochukulia mabadiliko kutokana na kupokea huduma ndogo za fedha na ehich athari hii katika maisha yao ya kila siku.

#### **KWANINI NINAALIKWA KUSHIRIKI?**

Umealikwa kushiriki katika utafiti huu kwa sababu wewe ni mwanachama wa kikundi cha kuweka akiba katika mradi wa world vision Tanzania .Tunataka kujifunza kuhusu maisha yako ya kila siku na kuhusu uzoefu wako na kikundi hiki. Kwa ushiriki wako halijalishi kama unaweza. Soma na andika.

#### **NINI ASILI YA USHIRIKI WANGU KATIKA SOMO HILI?**

Ili kujifunza zaidi kuhusu maisha yako ya kila siku na uzoefu wako na kikundi cha akiba na huduma ndogo za kifedha ndani ya kikundi, nitafurahi kushiriki katika kikundi cha wanawake 10 hadi 12 wanaoshiriki katika vikundi vya kuweka akiba. Mfanyakazi kutoka World vision Tanzania nisaide katika kuandaa majadala na nitashiriki nawe taarifa muhimu .kwa siku ya majadiliano na nitashiriki nawe taarifa muhimu .Kwa siku ya majadiliano nitafanya kipindi pamoja na mwanamke wa huko kutoka Mkoa wa Arusha, kwa sababu usizungumze Kiswahili vizuri.

Mbali na majadiliano ya kikundi, ningependa pia kufanya mahojiano na watu binafsi. Nimetayarisha dodoso kwa madhumuni haya, ambalo tutatumia kama mwongozo wakati wa mahojiano, lakini ambayo inapaswa kukupa fursa ya kuzungumza kwa uhuru kuhusu uzoefu wako wa kibinafsi. Mahojiano yataidumu kama dakika 45 hadi saa moja. Wakati tunafanya mazungumzo, yatarekodiwa kwa simu ya rununu ili baadaye niweze kuandika maandishi ya mazungumzo. Ni muhimu kwangu kujua kwamba mazungumzo yatarekodiwa, lakini sitauliza jina lako. ,na kwa hivyo haitaonekana kwenye nakala.Ni muhimu kwangu kuwa uko huru kutoa maoni yako na kwa hivyo nitaweka majibu ya washiriki bila kujulikana na sirekodi majina yoyote.

#### **JE, Naweza kujitoka kati ya somo hili hata baada ya kukubali kushiriki?**



Ushiriki wako katika usaili wa mdahalo bila shaka ni wa hiari na ninathamini shauku yako. Hata hivyo, si wajibu kushiriki na ninakuhakikishia kwamba hutapata hasara yoyote ikiwa hutashiriki. Iwapo utajisikia vibaya muda mfupi kabla ya kushiriki, unaweza bila shaka kujiondoa wakati wowote na usishiriki.

#### **JE, KUNA FAIDA GANI UNAZOWEZA KUSHIRIKI KATIKA SOMO HILI?**

Kushiriki katika utafiti kunatusaidia kuelewa jinsi kikundi na taasisi ndogo za fedha zinavyokuhudumia na zinaweza kuboreshwa ili wewe na wanawake wengine mnufaike zaidi nazo.

#### **JE, KUNA MATOKEO YOYOTE HASI KWANGU NITASHIRIKI KATIKA MRADI WA UTAFITI?**

Ikiwa hutashiriki katika utafiti, hakutakuwa na hasara kwako na hakutakuwa na matokeo mabaya kwa mifano juu ya ushiriki wako kwenye kikundi chako cha kuweka akiba. Kwa hivyo ukishiriki, unafanya kwa hiari kabisa. Nina furaha sana kuhusu kila mtu ambaye inachukua muda kushiriki katika utafiti, lakini bila shaka naweza kuelewa kama hutaki kushiriki. Kuna jumla ya mijadala mitatu ya vikundi iliyopangwa katika mikoa ya Arusha na Manyara, kila moja ikiwa na washiriki 10 hadi 12, hivyo ushiriki sio inatarajiwa kuwa inawezekana kwa washiriki wote wa kikundi cha akiba.

#### **JE, MAELEZO NINAYOWAPELEKEA MTAFTI NA KITAMBULISHO CHANGU ITAWEKA SIRI ?**

Jina lako halitarekodiwa popote na hakuna mtu atakayeweza kukuunganisha na majibu utakayotoa. Jibu lako litapewa nambari ya siri au jina la siri na utarejelewa katika wayin hii data, machapisho yoyote, au utafiti mwingine. mbinu za kuripoti, kama vile shughuli za mkutano.

Mwanamke kutoka Mkoa wa Arusha, ambaye amekuwa akifanya kazi na mijadala ya vikundi vya wanawake na mahojiano na baadaye kutafsiri habari hiyo kwa Kiingereza na kuiandika baadaye . Ifuatayo ni mapitio na uchambuzi wa habari zilizopakiliwa za Laura Shingle kama utafiti. Watafiti wametia saini usiri. makubaliano na tumekubali kushughulikia data kwa usiri .Majibu yako yanaweza kukaguliwa na watu wenye jukumu la kuhakikisha kuwa utafiti unafanywa ipasavyo, ikiwa ni pamoja na mtunzaji, mwandishi wa nje, na wajumbe wa Kamati ya Ukaguzi wa Maadili ya utafiti. Vinginevyo, rekodi zinazobainisha utapatikana tu kwa watu wanaofanya kazi kwenye utafiti, isipokuwa ukitoa ruhusa kwa watu wengine kuona rekodi. Ripoti ya utafiti inaweza kuwasilishwa ili kuchapishwa, lakini washiriki binafsi hawatatambulishwa.

## APPENDIX C: INTERVIEW GUIDE FOCUS GROUP DISCUSSION

### Appendix 5: Data collection tools

#### 1) Focus Group Discussion Guide:

THEME	KEY QUESTION	OPTIONAL QUESTIONS
Opening Question	<p>Thank you for participating in this research and your willingness to be part of this focus group discussion. We will discuss about different aspects of your personal lives and therefore the questions can become personal. Please feel free to not answer them and take a break from your participation if you need to.</p> <p>I would like to start with a bit of storytelling: Why did you decide to participate in the saving group?</p>	
Development of the savings group	Were there any important events or changes since you started the savings group?	Which highlights and difficulties did the group face?
Impact of the savings group	<p>Have there been any changes in your everyday life, since you joined the savings group?</p> <p><b>How has your situation changed since you joined the savings group?</b></p>	<p>Has the group and its members helped you in your everyday life?</p> <p>Did you face any difficulties because you joined the group?</p>
Economic	Did you make use of the Microloans in the group to start a business? What kind of business?	Which changes have been most significant for you? Why?
	When it comes to the profit of the business, you started with the microloan, who is in charge of spending the profit?	<p>Who decides in your family, what food is bought on the market?</p> <p>Who makes the decisions on how to spend the savings and the income or profit of the family?</p> <p>How did this change since you started joining the group?</p>
Social & Cultural	How has becoming a member of the saving group changed your participation in activities outside your home?	<p>How often do you leave the house?</p> <p>Can you move around alone? If not, please explain why.</p>

	When it comes to family planning, how do you experience the decisions that are being made?	
	How has joining this group affected your mobility? (e.g. leaving the house, going to the market alone,...)	How far (and to which places) have you moved from your home?
Legal	Have you learnt anything on your legal rights in the activities of the Saving Group?	Does the group help women to stand up for their rights?  Do you feel like women should have equal rights to men?
Political	Have you learned anything on political systems since you joined the group?  Did you as a group ever organize any events for political interests?	Is anyone of your group active in political activities or parties?
	Did you get any knowledge on your ability to vote in this group?	Have you noticed any political attention since you started the group?  How are your relations with the local government?
Psychological	Did you notice any changes in the contribution that you can make towards your household or the community since you joined the group?  How do your relatives and neighbors see you, since you joined the savings group?	How do you feel about your participation in the group?  How do you feel about your small business?  What contribution do you make towards your household?  Or towards your community?
Recommendations	How could the group be useful for women like you?	What would you add or change if you were in charge?
Closing Question	Is there anything else that you would like to mention on the changes that have taken place since you joined the group?	

## 2) Interview Guide for individual interviews with Saving Group members:

THEME	KEY QUESTION	OPTIONAL QUESTIONS
Opening Question	<p>Thank you for participating in this research and your willingness to be part of this focus group discussion. We will discuss about different aspects of your personal lives and therefore the questions can become personal. Please feel free to not answer them and take a break from your participation if you need to.</p> <p>I would like to start with a bit of storytelling: Why did you decide to participate in the saving group?</p>	
Development of the savings group	Were there any important events or changes since you started the savings group?	Which highlights and difficulties did the group face?
Impact of the savings group	<p>Have there been any changes in your everyday life, since you joined the savings group?</p> <p><b>How has your situation changed since you joined the savings group?</b></p>	<p>Has the group and its members helped you in your everyday life?</p> <p>Did you face any difficulties because you joined the group?</p>
Economic	Did you make use of the Microloans in the group to start a business? What kind of business?	Which changes have been most significant for you? Why?
	When it comes to the profit of the business, you started with the microloan, who is in charge of spending the profit?	<p>Who decides in your family, what food is bought on the market?</p> <p>Who makes the decisions on how to spend the savings and the income or profit of the family?</p> <p>How did this change since you started joining the group?</p>
Social & Cultural	<p>How has becoming a member of the saving group changed your participation in activities outside your home?</p> <p>When it comes to family planning, how is your experience in decision making?</p>	<p>How often do you leave the house?</p> <p>Can you move around alone? If not, please explain why.</p>
	How has joining this group affected your mobility? (e.g. leaving the house, going to the market alone,...)	How far (and to which places) have you moved from your home?

Legal	Have you learnt anything on your legal rights in the activities of the Saving Group?	Does the group help women to stand up for their rights?  Do you feel like women should have equal rights to men?
Political	Have you learned anything on political systems since you joined the group?  Did you as a group ever organize any events for political interests?	Is anyone of your group active in political activities or parties?
	Did you get any knowledge on your ability to vote in this group?	Have you noticed any political attention since you started the group?  How are your relations with the local government?
Psychological	Did you notice any changes in the contribution that you can make towards your household or the community since you joined the group?  How do your relatives and neighbors see you, since you joined the savings group?	How do you feel about your participation in the group?  How do you feel about your small business?  What contribution do you make towards your household?  Or towards your community?
Recommendations	How could the group be useful for women like you?	What would you add or change if you were in charge?
Closing Question	Is there anything else that you would like to mention on the changes that have taken place since you joined the group?	

## 3) Interview Guide for individual interviews with World Vision Tanzania staff:

THEME	KEY QUESTION	OPTIONAL QUESTIONS
Opening Question	<p>Thank you for participating in this research. We will speak about different aspects on your experience in the professional workplace with the women of the savings groups. Please feel free to not answer any questions you are not comfortable with.</p> <p>I would like to start with a bit of story telling: Why did you decide to work with World Vision Tanzania in the field of Saving Groups?</p>	Have you been working with specific savings groups? For how long?
Development of the savings group	How as this group developed?	Which were important events, success and challenges?
Impact of the savings group	Which changes did you observe in the lives of the women?	
Economic	Have you notices an increase of the women's interest in economics since you started the group?	In which way did this interest change?
	How did you experience the activities in the saving groups run by world Vision in since you started to work for them?	Have you notices any improvement in the representation of women in well paid jobs?
	Have you experienced a high interest in participation in the saving groups?	How many of the women have taken loans so far?
Social & Cultural	Have you notices any changes in mobility of the members of the Saving groups compared to when they joined the group?	From your perspective, do the women go to places by themselves or in a group? How do you experience their frequency in leaving the houses and going out?
	Did you see improvements in the women's literacy or education since they started joining the group?	Which programs did they participate in?
Legal	Did you include any training on legal rights in the scope of the saving groups?	Were there any measures organized by the Saving group to promote knowledge on women's rights?
	Did the group ever organize any events for political interests?	Did you experience any support or interest by the government for the saving groups?



Political	How did you promote representation on a regional level for the group?	Is anyone of the group active in political activates or parties?
	Which kind of political attention have you experienced since you started the group?	How did this attention affect the political interest of the group members?
Psychological	Which measures for the psychological well-being / promotion of the women's self-esteem did you take?	How did these activities affect the women?  Where do you see major challenges that have negative impact on the women's psychological wellbeing?
	Did you notice any changes in the group dynamics since the group started?	Which changes would you like to highlight?
Recommendations	What could be done to make the groups more meaningful or effective?	
Closing Question	Is there anything else that you would like to mention on the changes that have taken place since you joined the group?	

## APPENDIX D: CODE SYSTEM

<b>Code system</b>	<b>815</b>
<b>ECONOMIC CODES</b>	<b>180</b>
Business Knowledge/Skills	4
Economic challenges	3 / (21)
Lacking market opportunities	6 / (18)
Unprofitable market location	3
Economic status of women	2
Limited economic opportunities	7
Change economically	5 / (11)
Significant change	6
Loans and Microfinance	7 / (26)
Repayment of loans	8
Challenges of repayment and debt	11
Buying goods	14 / (28)
Providing food	2
Building a house	6
Purchasing further education	2
Paying school fees	4
Business/ Work	10 / (21)
Selling goods	4
Entrepreneurship	5
Savings	2
Financial Challenges	4
Economic development	8 (65)
Income	8 / (21)
Independency	1
Family contribution	6
Small/ Lacking income	6
Economic growth	13 / (36)
Ability for growth	4
Uplift each other economically	4
Women economic growth	4
Economic/ Market opportunity	6



Financial/ Economic support	5
<b>SOCIO - CULTURAL CODES</b>	<b>180</b>
Single Mother	2
Community Structure	5 / (49)
Community Support	9
Common Goal and Connection	3
Unity and social interaction	11
Opportunities	9
Participation in local community	5
Rejection of foreigners	5
Control trough community	2
Structure of SFTG	4
Community training	6 / (21)
Importance of participation	3
Gaining knowledge	12
Movement	9 / (29)
Freedom of Movement	4
Restrictions in movement	6 / (12)
Controlled movement	2
Limited movement	4
Travel / Travel experience	4
Benefits for Community	2 / (8)
Contribution to Community	6
Decrease poverty together	3
Gender role models	6 / (18)
Submission	3
Decision making by others	c
Cultural norms	9 / (41)
Gender role models	6 / (16)
Submission of women	2
Decision making by men and elders	8
Opening up	2

Limits change	5
Oppression through culture	9
Tradition	5 / (23)
Men make decisions	6
Not favouring women	12
Behind/ Backward	3
<b>LEGAL CODES</b>	<b>25</b>
Stand up for rights	6 / (8)
Worth of people	2
Equal Rights	5 / (8)
Equality	3
Training on rights	9
<b>POLITICAL CODES</b>	<b>36</b>
Local politics	0 / (19)
Acknowledgement	3
Representation in politics	3
Speak in village meetings	3
Political leadership of women	2
Active participation of women	8
Political rallies	2
Political structures	7
Giving voice/ a point	7
Government	3 / (8)
Recognition	5
<b>PSYCHOLOGICAL CODES</b>	<b>142</b>
Motivation	8
Ambitions	3
Dreams and Wishes	2 / (8)
Improve Business/ market opportunities	5
Improve environment	1
Self-Realisation	5 / (21)
Realising dreams	5

Feel heard/ have s.th. to say	6
Self-Esteem	3
Dignity	2
Emotional burdens	0 / (3)
Dependency on others	2
Experience rejection	1
Self-Help	1 / (9)
Perspectives from poverty	3
Self-Support	5
Responsibility	3 / (18)
Taking role in SFTG	3
Learning to care for others	6
Role-model	2
Feel valued	4
Resilience	1 / (10)
Not giving up/ being faithful	3
Joy/ Feel good	6
Self-Confidence	3 (32)
Feeling modern / digital	2
Try new things	4
Realizing Potential	7
Confident Decisions	16
Encouragement	8
Growth	8 / (20)
Experiencing growth	7
Outcomes	2
Experience Success	3
<b>ENVIRONMENTAL CHALLENGES</b>	<b>41</b>
Drought	12 / (30)
Hunger for livestock	5
No grass	2
Food insecurity	4

Dying livestock	7
Dependency on agriculture	1 / (8)
No business	5
Hunger	2
<b>EDUCATION &amp; TRAINING</b>	<b>47</b>
Celebrating families training	7 / (19)
Transformed family structures	3
Involve women in business	3
Encouragement of women	4
Acknowledgment of men	1
Seminars successful	1
Improvement through education	2 / (10)
Awareness for rights	4
Awareness for worth/ capabilities	2
Awareness for empowerment	2
Business Trainings	4 / (6)
Involve women in business decisions	2
Training on education	3
Importance and need of education	6
<b>FAMILIAL &amp; INTERPERSONAL CODES</b>	<b>159</b>
Decision Making Structure	3 / (51)
Decision-making	13 / (38)
Decision by others	5
Husband decides	5
Make decisions as a couple	6
Stand up for rights	2
Ability to make decisions	11
Domestic decision making	5
Duties and Responsibilities	2 / (5)
Kitchen	1
Cattle	2
Dreams and wishes	4 / (8)

---

Expand business/ loans	4
Dependency	5
Marriage	4 / (60)
Gender role perspectives	12 / (56)
Dependency	5 / (8)
Dependency on husband	3
Wife	1 / (25)
Duties and Responsibilities	3 / (16)
Kitchen	9
Cattle	2
Provision of food	2
Dependency	5 / (8)
Dependency on husband	3
Husband	6 / (19)
Support and knowledge of men	2
Control	6
Rude	5
Family	17 / (49)
Children	8 / (19)
Provide things	2
Ability to send children to school	5
Ability to support children	4
Support and provision for family	5
Change in family	2
Improvement in family	6

## APPENDIX D: ETHICAL CLEARANCE CERTIFICATE



### COLLEGE OF HUMAN SCIENCES RESEARCH ETHICS REVIEW COMMITTEE

31 October 2022

Dear Ms Laura Single

NHREC Registration # :  
Rec-240816-052  
CREC Reference # :  
18032990\_CRECHS\_2022

**Decision:**  
Ethics Approval from 31 October  
2022 to 31 October 2023

Researcher(s): Name: Ms. L. Single  
Contact details: [18032990@mylife.unisa.ac.za](mailto:18032990@mylife.unisa.ac.za)  
Supervisor(s): Name: Dr. T. Kroeck  
Contact details: [thomas.kroeck@acf.de](mailto:thomas.kroeck@acf.de)

**Title: EMPOWERMENT OF WOMEN THROUGH MICROLOANS IN SELF-HELP GROUPS: AN EMPIRICAL STUDY IN RURAL TANZANIA**

**Degree Purpose: Masters**

Thank you for the application for research ethics clearance by the Unisa College of Human Science Ethics Committee. Ethics approval is granted for one year.

The **low risk application** was reviewed by College of Human Sciences Research Ethics Committee, in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
2. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the College Ethics Review Committee.
3. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.



University of South Africa  
Pretorius Street, Muckleneuk Ridge, City of Tshwane  
PO Box 392 UNISA 0003 South Africa  
Telephone: +27 12 429 3111 Facsimile: +27 12 429 4150  
[www.unisa.ac.za](http://www.unisa.ac.za)

4. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
5. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
6. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data require additional ethics clearance.
7. No fieldwork activities may continue after the expiry date (**31 October 2023**). Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

*Note:*

*The reference number **18032990\_CREG\_CHS\_2022** should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.*

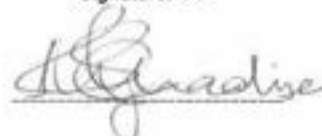
Yours sincerely,

Signature:



Prof. KB Khan  
CHS Research Ethics Committee Chairperson  
Email: khankb@unisa.ac.za  
Tel: (012) 429 8210

Signature: PP



Prof. ZZ Nkosi  
Acting-Executive Dean: CHS  
E-mail: nkosizz@unisa.ac.za  
Tel: 012 429 6758



University of South Africa  
Pretorius Street, Muckleneuk Ridge, City of Tshwane  
PO Box 192 UNISA 0003 South Africa  
Telephone: +27 12 429 3111 Facsimile: +27 12 429 4150  
[www.unisa.ac.za](http://www.unisa.ac.za)

## APPENDIX E: TRANSCRIPTS

### Transcript of FGD 1

Location: Village Makuyuni Juu (at the location where the SFT Group usually meets)

Participants:

- Interviewer
- 12 Participants who are participants of the Saving for Transformation Group
- Observer (Researcher)
- World Vision Staff

Preparations conducted:

- Introduction of the study (followed by a translation to the native language Maa)
- Reading through the Participant Information sheet (followed by a translation to the local language Maa)
- Signing the consent form (followed by assisting participants who are illiterate to sign the form with their initials)
- Round if introduction of participants, Interviewer and Observer

- |   |                     |  |
|---|---------------------|--|
| 1 | World Vision Staff: | <p>Today as you can see, I have come with visitors and we are going to have just a friendly talk and not the group saving meeting, with me is Laura who is visiting from Germany and Carol who is assisting her with our local language but also her Co-Researcher.</p> <p>I will allow them to greet us and then tells us what they have for us today, it is them today who called us and not world vision, I will invite Laura first to say something and then I will allow Carol to continue as Laura records us, as we have discussed in the briefing.</p> |
|---|---------------------|--|



- 
- 2            Observer:        Hallo, thank you for having me here, am happy to meet you and thank you very much again for your participation.
- 3            World Vision Staff:    As you can see this is our group from the village Makuyuni Juu, what you say to them, Ladies?
- 4            Participants:        Thank You (spoken in native language *Ashee*)
- 5            Interviewer:        Thank you for your time I have been introduced already so we will go straight to the point.  
  
I would like to start with a bit of storytelling why did you decide to participate in saving group.
- 6            Participant:        I joined to help support my family and to know how to do business.
- 7            Participant:        I saw the importance of joining after being trained by the World Vision.
- 8            Participant:        I wanted to support myself and my family, but also to be able to connect with others.
- 9            Interviewer:        Since you started joining the group up to now: Do have noticed any growth development?
- 10          Participant:        I can buy some things for my children and even school needs.



- 
- 20 Interviewer: To the rest of the groups, I would like to ask, which changes have been most significant?
- 21 Participant: I can be part of family economic support even though small income I can get.
- 22 Participant: I always sell milk and pay back the loans, but I can buy food without depending on my husband like before.
- 23 Participant: Economic growth and ability to commune with others stands out to me. As before I could not move around or have time to talk with others, before I was indoors most of the time and the only time, I go out is with animals and I am a very expressive person and wanted people around.
- 24 Interviewer: Thank you very much. So who decides in the family what food is bought on the market or who decides on how to use family incomes?
- 25 Participant: Confidently me, but before I joined the group it was depending on the situation who was deciding.
- 26 Participant: The mother decides.
- 27 Participant: I decide, the kitchen belongs to me.

- 28 Interviewer: Thank you. Would you say that do you have freedom to move around by yourself?
- 29 Participant: Yes, I have. But be back by 5pm.
- 30 Participant: Yes, but latest until 5pm to make sure the cattle are home.
- 31 Participant: Yes, but I only need to be home by latest 5:30 pm.
- 32 Interviewer: Does the group help you to stand up for your rights? Earlier you answered this while answering another question but any addition to what you mentioned?
- 33 Participant: Yes!
- 34 Interviewer: Okay, and how?
- 35 Participant: We are getting trainings on what are our rights!
- 36 Participant: Yes, they train us on our rights.

(Other women agree on this point by nodding)

- 37 Interviewer: What would add or change if you were in charge to decide on the next steps?
- 38 Participant: I would want to know how to write.  
  
(The group members are laughing)
- 39 Participant: I would want a market for our jewelleryes.
- 40 Interviewer: Thank you very much for your time and your responses.
- 41 Observer: Yes, also from my side a huge thank you and blessings to you.
- 42 Participants: You are welcome. Thank you, too.

**Transcript of FGD 2**

Location: Village Losimingori (at the location where the SFT Group usually meets)

Participants:

- Interviewer
- 12 Participants who are participants of the Saving for Transformation Group
- Observer (Researcher)
- World Vision Staff

Preparations conducted:

- Introduction of the study (followed by a translation to the native language Maa)
- Reading through the Participant Information sheet (followed by a translation to the local language Maa)
- Signing the consent form (followed by assisting participants who are illiterate to sign the form with their initials)
- Round if introduction of participants, Interviewer and Observer

1	World Vision Staff:	Thank you all for honouring us in joining this discussion group, today we are not going to have our usual meeting or training, because as you can see today we have with us Laura who is visiting from Germany and Carol who is assisting her with our local language but is also the research assistant for this study.  Laura and Carol can you please greet the participants.
---	---------------------	--

2	Interviewer and Observer:	Thank you very much for being here today. Hello everyone.
---	---------------------------	--

- 
- 3 Interviewer: I would like to start with a bit of storytelling why did you decide to participate in saving group.
- 4 Participant: I joined to be able to do business.
- 5 Participant: To help myself financially.
- 6 Participant: For me, I joined to commune with others.
- 7 Participant: I did join the group to rescue myself from poverty.
- 8 Interviewer: Okay, so all the answers are good, but can someone tell me a bit detailed *how* you reached a point of joining the group!  
What did you experience and how did it happen?
- 9 Participant: I would like to say something, but I don't know Swahili well.  
(In native language Maa).
- 10 World Vision Staff: No problem, I am here to translate. Can you tell us a bit on how you did decide on joining this group?  
(In native language Maa).

- 
- 11                      Participant:                      We were called by our village elders, who informed us of the world vision project and their intentions, and they offered us training that allowed us decide to join the group.
- 12                      Interview:                      Wonderful, now you see you know the story behind the decision you made.  
  
So I would now like to know, since you started up to now do have any growth development?
- 13                      Participant:                      So, well, I can say that economically I can say I have some income now, but not like before that I depended on support to be able to live.
- 14                      Participant:                      For me, I am able to pay for my children's school fees now.
- 15                      Participant:                      I now own a bed, I longed to have one, but I could not afford it, even when my husband was still alive, now with the loans, I bought a bed and am able to sell milk and pay back my loan.
- 16                      Interviewer:                      Is there any other person? You ladies are so quiet, can we here from some more people?
- 17                      World                      Vision                      Please ladies, even if you cannot speak Swahili, just speak in Maa then I will translate it to Swahili for you.  
  
(In native language Maa).



- 18 Interviewer: Okay, thank you. So we can move on with the next questions, we still have other questions, so what challenges have you encountered or difficulties the group has faced?
- 19 Participant: It was the drought that was affecting our animals and our products, hence we had not enough milk to sell and pay back the loans on time.
- 20 Participant: My goats died – it was two out of five and that was a very big loss so I could not pay back the loan on time.
- 21 Participant: The drought has been a great challenge, as for me I depend on farming, which did not work this year, because I had much work to get the money to pay back the loan.
- 22 Interviewer: So, you already answered this, but in case someone has something - you can add it. What change has been your highlight as far economics is concerned?
- 23 Participant: We pay school fees now –
- Participant: Yes ,we pay school fees and we...  
(other participant interrupts her)

- 
- 24                      Participant:                      Yes and we can buy school uniforms with our income.
- 25                      World              Vision              Everyoe, again I repeat that if you can't speak  
Staff:                      Swahili just speak Kimaasai and I will trans-  
late, because I see many of you are afraid to  
speak because of the language! Please feel  
free.  
  
(Speaks in local language Maa)
- 26                      Interviewer:                      So, what do you say - the rest of you – did you  
also notice, which changes have been most  
significant?
- 27                      Participant:                      I can say that I was able to take my daughter  
to a vocational training through the help of the  
loans.
- 28                      Participant:                      For me – owning a bed!  
  
(Laughs)
- 29                      Participant:                      In terms of economic growth, I can work with  
my hands and earn money - the loans pushed  
me to work, so I could pay back, but before I  
did know it, I could do that.
- 30                      Interviewer:                      So, who decides in the family what food is  
bought on the market or who decides on how  
to use family incomes?

- 31 Participant: Well, for me as a widow I decide everything, I only have to inform my brothers in law, before I can sell anything - like cattle for example.
- 32 Participant: I can also decide as a widow and I have no children, so I decide everything.
- 33 Participant: So the husbands decide and some of us cook what we get, so there is no deciding.
- 34 World Vision Staff: But we have been training you on celebrating families so you decide together, right?
- 35 Participant: Some men are rude so we cook what the man brings  
(Others agree and repeat what she said)
- 36 Participant: Yes, we cook what he brings or what we bring.
- 37 Participant: Yes this is how it is decided.  
(Translation from local language to Kiswahili)
- 38 Interview: Well, do you have freedom to move around by yourself?
- 39 Participant: Yes, I have.
- 40 Participant: Yes, I do.

- 
- 41 Participant: Yes, but only to be home by latest 5:30 pm.
- 42 Interviewer: Does the group help you to stand up for your rights?
- 43 Participant: Because of my age, I don't move around a lot so I don't know if anything wrong with right.  
(Women laughing and translating the question again to the local language)
- 44 Participant: Yes, we can also be listened to and we can talk in a community meeting - not like before and this is because of celebrate family trainings.  
(Other participants agree to this by nodding)
- 45 Interviewer: What would add or change, if you were able to?
- 46 Participant: I would say more loans but less interests.
- 47 Participant: Rain to come.
- 48 Interviewer: Thank you very much for your time and answers.

**Transcript of Group Interview No. 3**

Location: Mto wa mbuu (at the location where the SFT Group usually meets)

Participants:

- Interviewer
- 11 Participants who are participants of the Saving for Transformation Group
- Observer (Researcher)
- Village Elder
- World Vision Staff

Preparations conducted:

- Introduction of the study (followed by a translation to the native language Maa)
- Reading through the Participant Information sheet (followed by a translation to the local language Maa)
- Signing the consent form (followed by assisting participants who are illiterate to sign the form with their initials)
- Round if introduction of participants, Interviewer and Observer

1                      Village Elder:              Thank you all for honouring this call and came today even though it is not your meeting day – a big welcome to all.

2                      Participant:              Thank you, too.

3                      Participant:              Yes, thank you.

4    *Others agree with them.*

- |    |                     |   |
|----|---------------------|---|
| 5  | World Vision Staff: | Today we have with us - Laura from Germany, Carolynne who is from Kenya but she lives here and myself - who is not new to you, we are here for the research and Laura is specific on women in the groups of micro finance loans as part of her study for the course she taking on master degree and it is something to do with Africa. Your answers will be of great help for this research to be successful. |
| 6  |                     |   |
| 7  | Participants:       | Thank you and welcome too our visitors.   |
| 8  | Observer:           | As you were told and am here to do my research and because I like working with women, I chose to do research on women saving group and with the help of World Vision today I get to meet you.   |
| 9  |                     | I also run a women program at Bwawani a southern part of Arusha. Today I came with my friend Carol who will be assisting me with the interview.   |
| 10 |                     | <i>Participants nod and smile as the English introduction is being translated to Kiswahili.</i>   |
| 11 | Interviewer:        | I am Carolynne – I am a Kenyan and married in Tanzania and I also work here in Arusha. As the information sheet and the consent forms have been shared, translated, and signed, I hope you  |

all are now ready to cooperate with us after the introduction.

*Participants agree by nodding and agreeing verbally.*

I would like to start with a bit of storytelling - why did you decide to participate in this saving group?

12                      Participant:                      Well, for me I saw a great opportunity of economic growth to me as a woman.

13                      Participant:                      To me after training with World Vision, I decided to remain and try this - if it works.

14                      Participant:                      Well – I went to be able to uplift each other economically.

15                      Interviewer:                      Since you started the group in 2017 up to now, do have any growth development?

16                      Participant:                      Many, many!

*Women get excited.*

17                      Participant:                      We have several developments like some of us have been able to build at least permanent houses - even though some are small like mine.

- 18                      Participant:                      Some like me were also able to buy solar and that eases the work in my house now - before I was using candles and paraffin lamps at night.
- 19                      Participant:                      I was able to buy a mattress and a bed which I could not afford before and so now I don't sleep on the animal skins, but a good bed.
- 20                      Participant:                      I was able to take my son to a better school now - unlike the two elder ones, who could not go to a private school because I could not afford.
- 21                      Participant:                      I am able to feed my family, as I am a single mother of five - before I could just do laundry for people and not get enough.  
  
But the loan has boosted me to start a business and have a small cafeteria that helps us a lot.  
  
Now the women in this group don't go round asking for help for school fees.
- 22                      Interviewer:                      So do you mean you have built houses, taken kids to school and some were able to connect electricity and water?
- 23                      Participant:                      And I can sleep on a mattress!
- 24                      Interviewer:                      So Maasai don't want skin anymore?  
  
*Participants are laughing.*



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- 25                      Participant:                      Yes – it’s a mattress like for digital ladies.
- 26                      Interviewer:                      So can you tell me about the challenges you have encountered or difficulties the group has faced.
- 27                      Participant:                      Some members desire to have bigger loans but they can’t afford due to financial status and the small businesses they do.
- 28                      Interviewer:                      How much is an interest per week for a loan taken?
- 29                      Participant:                      It is minimum 4.000 Tanzanian Shilling per week per member.
- 30                      Participant                      Some members desire to have bigger loans but they can’t afford due to financial status and the small businesses they do.
- 31                      Interviewer:                      I see you already answer my next question on economic growth when you answered development but if there is any economic growth left you can say.
- 32                      Participant:                      I bought six goats with the loan and then sold two after two months and bought iron sheets while the rest gives me milk which I sell and get money for the interest.

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- 33            Participant:            I was able to finish my house and moved from rental to my own house.
- 34            Interviewer:            Which changes have been most significant?
- 35            Participant:            All changes we have mentioned especially the economic ones have been the most important ones. The houses built, know how to do business.
- 36            Participant:            Buying mattress solar system for power and light in the houses.
- 37            Participant:            I mean everything.
- 38            Participant:            I agree – everything.
- 39            Interviewer:            Who decides in the family what food is bought on the market or who decides on how to use family incomes?
- 40            Participant:            For me I decide everything because I am a single mother and two of my elder sons are at my mother's place the rest is young.
- 41            Participant:            My mother decides on the food, but the agreement is made when it comes to income.

42                      Participant:                      In our family, we decide together father, mother and our child.

43                      Participant:                      It is the mothers work to decide on food and father on income though some of us we agree together.

*Participants strongly agree on this.*

44                      Interviewer:                      Do you have freedom to move around by yourself?

45                      Participant:                      Yes I have!

46                      Participant:                      Yes because if I don't how will I do my small business and get to pay back the loan?

47                      Participant:                      Yes I have no problem only to be home by latest 5:30 p.m.

48                      Interviewer:                      Does the group help you to stand up for your rights?

49                      Participant:                      Yes - we are trained to know our worth and position.

*Other participants agree on this.*

50                      Interviewer:                      So tell me - what are your rights?

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- 51            Participant:            We have the same rights!
- 52            Interviewer:            What are the same rights? Same like who?
- 53            Participant:            We need to be represented in the politics too and now we as women can for example be involved in school committee and have a 50/50 committee.
- 54            Participant:            We are listened to!
- 55            Interviewer:            What do you mean by listened to?
- 56            Participant:            Before the group, our men recognized us as children now because they are trained too – they identify us as important partners in the community.
- 57            Participant:            But we still maintain respect to our husbands!
- 58            Interviewer:            What would add or change if you were in charge?
- 59            Participant:            I would wish to add more chairs to our group project, because we only have 50 chairs and for celebrations people need at least 200.

- 60                      Participant:                      And also our plates – we need them too and we need tents, spoons to have full event packages to hire.
- 61                      World              Vision              I am impressed by your confidence and how fo-  
Staff:                      cused this group is.
- 62                      Interviewer:                      Yes, indeed! Thank you very much for partici-  
pating.

### **Transcript of IND 1**

Location: World Vision Office *Makuyuni Kisongo*

Participants:

- Interviewer
- Participant – Volunteer staff and trainer for saving for transformation groups (male)
- Observer (Researcher)

Preparations conducted:

- Introduction of the study
- Reading through the Participant Information sheet
- Signing the consent form

- |   |              |  |
|---|--------------|--|
| 1 | Interviewer: | Thank you for accepting to talk to me, we will later be talking to the big group but for now your help, opinion and experience is important. This is research that Laura is doing to help finalize her studies but it is more of what is in her heart than the just head knowledge as she works more with women even here in Tanzania. |
| 2 | Participant: | Thank you too for this time and for your readiness to assist us.   |
| 3 | Interviewer: | We can start with little bit of your story why you decided to work with the saving groups?   |

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|---|--------------|--|
| 4 | Participant: | I decided to work with my people after being given the opportunity with the world vision to help educate my people who are oppressed by the culture and tradition that does not favour women.  |
| 5 | Interviewer: | And what are highlights and the difficulties you faced in the groups?  |
| 6 | Participant: | <p>Many families did not know the importance of education but after training them, since 2002 that I started working as a subordinate staff with this group.</p> <p>Now the schools are packed with our own children from the villages. Women are now given opportunities to talk in community meetings, they can also be allowed to among leaders something that was never there, and in fact it was recognized as taboo. Apart from these growths, when the saving groups were now formed the women have grown in terms of economic and this also contributed to them having the confidence of sending children to school. The only challenge I still meet is the culture which makes others still rigid to change but not much anymore.</p> |
| 7 | Interviewer: | Oh these answers many of my questions that I had like the women rights, political issues and others but, have you had any challenges because you are working with the saving group?  |

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- 8            Participant:      No, in fact am encouraged because am seeing change and growth and this has kept me moving and not giving up.
- 9            Interviewer:        Which change has been of great impact to you?
- 10          Participant:        Celebrate family seminars has been successful as now men even though not in saving groups they acknowledge it and encourage the women as they see the fruits, they (men) also now involve women when wants to sell cattle's and they agree together on how to use the income which now they use on development something that was not there before.
- 11          Interviewer:        Who decides what food is bought, as well as income how is to be used?
- 12          Participant:        As I said, the men could control everything but now most families, especially the ones in the groups they decide together but more the women and I work with 128 groups, have like twenty to twenty-two members and all these families are changed.
- 13          Interviewer:        How did this change since you joined the group?
- 14          Participant:        For me my main work now is to train the village agents who serves as group leaders and then they go train their people to, each group have three leaders and an agent whom we meet every end month and get to know how the groups are doing and this has



brought the great change, that is why it has been easy to reach that large number easily, though one after every month I meet with three groups for group trainings.

- 15 Interviewer: How far have you moved from your home?
- 16 Participant: Because of the kind of work, I do I have travelled to almost all parts of Tanzania, many places but within the country.
- 17 Interviewer: Would you say that the groups do something to help the women stand up for their rights?
- 18 Participant: Yes very much as I said earlier through training and not imposing things.
- 19 Interviewer: Do you feel like women should have equal rights as men?
- 20 Participant: In what they deserve equal, yes I think they should have equal rights - yes!
- 21 Interviewer: Is anyone in your group active in political activities or parties?
- 22 Participant: World vision works with the government and is willing to incorporate the groups with government opportunities and we also involve them whenever there is a political rally or something

- 23 Interviewer: How do you feel about your working with this group?
- 24 Participant: I enjoy working with these groups, especially for am seeing the outcomes (laughs).
- 25 Interviewer: Thank you very much for your time.
- 26 Participant: You are welcome any other time if you have more questions.

**Transcript of Individual Interview No. 2**

Location: Village Makuyuni Juu (at the location where the SFT Group usually meets)

Participants:

- Interviewer
- Participant

Preparations conducted:

- Introduction of the individual interviews as an addition to the Group Discussions
- Participant has already been informed and signed the consent form in the preparations of the Focus Group Discussion.

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|---|--------------|---|
| 1 | Interviewer: | Thank you for accepting to talk to me, we have already been talking to the big group but for now your help is important.  |
| 2 | Participant: | Thank you for this time, too. I am happy to participate.  |
| 3 | Interviewer: | The questions are not very different from the ones that we asked for the groups, but now can you tell me little bit of your story and why you decided to participate in the saving group? |

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- 4            Participant:        Yes, for sure. So, after getting the opportunity to be trained by the world vision on savings and how it can be done as a group, I decided to join so that I can improve my life and my family.
- 5            Interviewer:            And what are highlights and the difficulties you faced in the group?
- 6            Participant:            My goats died due to the drought, but not all at least a few remained. But this costs me a great loss, because this is the business, I depend on to be able to do the saving as well as to pay back the debts. But this affected some of the members in our group, too. Another challenge is that some of our members who do the crafts cannot get enough market, but they make many jewelleries but now selling them, so this is a problem.
- 7            Interviewer:            Oh I can see, this is difficult for you. I gaze, this year the drought and famine is a national disaster, we believe that next year it will be different. Have you had any challenges because you joined the saving group?
- 8            Participant:            Yes, I have seen a lot of change.
- 9            Interviewer:            Thank you, what would you say, which change has been of great impact to you?
- 10          Participant:            Well, despite the challenges, we still managed to have some improvements - we are able to still

- borrow and repay our loans as well as to run different small entrepreneurs.
- Through this I am able to feed my family constantly - unlike before, I have been able to buy my children clothes that was what my heart desired.
- 11 Interviewer: Talking on making decisions, who decides what food is bought, as well as income how is to be used?
- 12 Participant: So, for food I decided most of the time, unless my husband comes home with something different - then we cook that, but this is once in a while and this is one of the reasons, why I joined the saving group, as I would just depend on him and sometimes he comes home with nothing and we go to bed on empty stomachs and wake up and start the day on empty stomachs, until he comes home again in the evening with something.
- 13 Interviewer: Actually, this was my next question, on how did this change since you joined the group and you already answered that it started when you joined the group?
- 14 Participant: Yes, this now I decide, since I have an income.
- 15 Interviewer: When it comes to moving around, how far have you moved from your home?
- 16 Participant: Not very far, mostly just within this village, as am from here my parents and relatives are here and am

- married here too, but I have travelled to some parts of our district for a political rally that we were invited by the district office as a saving group.
- 17 Interviewer: Would you say that the group does help the women stand up for their rights?
- 18 Participant: Yes, because we are trained on celebrating families – with mothers, fathers and children - and this helps our men to value us as women as well as to give us the opportunity to also participate in other community activities and within the family, too.
- 19 Interviewer: Do you feel like women should have equal rights as men?
- 20 Participant: No, because for that will be competing with men and we would end up not being respectful wives.
- 21 Interviewer: Do you know if anyone in your group active in political activities or parties?
- 22 Participant: As far as I know, not individuals.  
But as a group we are sometimes involved in the rallies run by the politicians in our village.
- 23 Interviewer: How do you feel about your participation in the group?
- 24 Participant: Well, I feel good and encouraged that am part of it.

- 25 Interviewer: So one last questions: What would you wish to change, if you were the one in charge?
- 26 Participant: I would like to get a way for getting a market for our crafts and jewelleryes. This is very important to me.
- 27 Interviewer: Thank you so much for your time and for being open with me.
- 28 Participant: Thank you, too.

**Transcript of Individual Interview No. 3**

Location: Losimingori (at the location where the SFT Group usually meets)

Participants:

- Interviewer
- Participant

Preparations conducted:

- Introduction of the individual interviews as an addition to the Group Discussions
- Participant has already been informed and signed the consent form in the preparations of the Focus Group Discussion.

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|---|--------------|--|
| 1 | Interviewer: | Thank you for accepting to talk to me, we will later be talking to the big group but for now your help is important. This is a research Laura is doing here in Tanzania. |
| 2 | Participant: | You are welcome.   |
| 3 | Interviewer: | The questions are the same ones that we will ask in our discussion later, but I would like to hear from you why you personally decided to join the saving group?         |



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|----|--------------|--|
| 4  | Participant: | I joined at first - when a village elder asked, then I was given a group to lead. And also I don't know how to sit and wait for helps so when I was told of this saving and loaning group I willingly agreed.  |
| 5  | Interviewer: | And what are highlights and the difficulties you faced in the group?   |
| 6  | Participant: | I can say I have seen a lot of growth as for me – I am, not originally from this village, but when I came in, when I got married.<br><br>I came from Meru, when I came, I realized that the women here were so behind in terms of economic and also self-identity, I have seen many growth to improve their live |
| 7  | Interviewer: | And have you had any challenges because you joined the saving group?   |
| 8  | Participant: | Yes, being a foreigner, many people thought am here to change their culture and hence very rejecting in the beginning but batter now.  |
| 9  | Interviewer: | So and which change has been of great impact to you?   |
| 10 | Participant: | It was just as I said, there are many significant changes, but personally the economic growth and the ability to see other women grow also as others are able to do businesses as well and they are able to send their children to school.   |

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- 11 Interviewer: What would you say, who decides what food is bought, as well as income how is to be used?
- 12 Participant: We decide it together and as a village agent, I must be a role model to other families - how I handle my matters as we encourage them to decide together.
- 13 Interviewer: How did this change since you joined the group?
- 14 Participant: Being a leader, it changed much and more things on me, though even before we had the foundation of discussing things as a family.
- 15 Interviewer: And according to your experience, how far have you moved from your home?
- 16 Participant: What do you mean - while walking home or for doing business or for group meetings?
- 17 Interviewer: I mean in general.
- 18 Participant: Okay as I said before, I am not from this village, nor the district. We got married in Singida, but I am from Meru and because of my farming and businesses here and there, I have travelled a lot, my husband is a businessman and so I did travel, I have now slowed down to take care of the children but also the group meetings and trainings as the village agent makes me travel a lot.

- 19 Interviewer: Does the group help the women stand up for their rights?
- 20 Participant: Yes, the group is encouraging the families to value women, but also encourages women to believe in themselves and participate in community activities - though still here the culture is a great hindrance.
- 21 Interviewer: Do you feel like women should have equal rights as men?
- 22 Participant: Well, with the cultural context here still - as I said earlier this village is one of the most traditional and behind ones in this District - in terms of development - so talking of having same right, but I doubt if I want that.
- 23 Interviewer: Is anyone in your group active in political activities or parties?
- 24 Participant: Yes we always participate in meetings and like me - I am the one of the campaigners for our members of parliament at the ward level, I told you I like being involved, so I take these opportunities and this makes the politicians here to like me.
- 25 Interviewer: How do you feel about your participation in the group?

- 26            Participant:        I feel good because I feel am empowering others –  
but I am also growing economically.
- 27            Interviewer:        What would you wish that can change if you were  
the in charge?
- 28            Participant:        I would wish for more training for the women spe-  
cifically as well as empowerment.
- 29            Interviewer:        I have enjoyed listening to you, thank you so much  
for your time.

**Transcript of Individual Interview No. 4**

Location: Mto wa Mbuu (at the location where the SFT Group usually meets)

Participants:

- Interviewer
- Participant

Preparations conducted:

- Introduction of the individual interviews as an addition to the Group Discussions
- Participant has already been informed and signed the consent form in the preparations of the Focus Group Discussion.

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|---|--------------|--|
| 1 | Interviewer: | Thank you for accepting to talk to me again on your own without the big group.   |
| 2 | Participant: | Thank you very much as well. You are welcome.  |
| 3 | Interviewer: | Well, the questions that I will ask you now are not very different to the ones that were discussed in the large group. But I would like to hear from you personally and about your story. So, why did you decide to participate in the saving group? |

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- 4                      Participant:            I joined after the training on microfinance saving and loaning, we decided to form a group and there are different groups here but I decided on this one that I knew the members as we all come from within and we had common goal and that is to fight poverty which is my main reason I joined, and the members of group are faithful.
- 5                      Interviewer:            Great, so can you in your own words tell me the highlights and the difficulties you faced in the group?
- 6                      Participant:            For sure the great highlight so far is the ability to finish building our house and we started a rental house, not that all this is from the saving group but we did farm, and the rest of the loans boosted us which made it faster, the challenge is the economic status of the women in the group - it's somehow not good, when we started the group we all were very low in terms of money and as they mentioned in the group, some of the women wish to take bigger loans to do bigger things, but they can't, due to the kind of income they get, and be able to save with the group too.
- 7                      Interviewer:            And what happens to the member who borrows and cannot pay back on time?
- 8                      Participant:            Well, we have selected 5 who are sent to go visit and talk to that member to know what is causing the delay, especially one of them - she is not seen in person, and then we decide on giving a grace period as she raises the money

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- 9 Interviewer: Have you had any challenges because you joined the saving group?
- 10 Participant: No I haven't.
- 11 Interviewer: Which of the change has been of great impact to you?
- 12 Participant: Just as I said - there are many significant changes, but personally the economic growth.
- 13 Interviewer: Who decides what food is bought, as well as income how is to be used?
- 14 Participant: For me, I always involve my husband to get his concern more on the income as we always try to work to help the family together and when I joined the saving group, he agreed with it, due to that I involve him in every financial decision, but I chose food bought.
- 15 Interviewer: And how did this change since you joined the group?
- 16 Participant: For me, we were able to always sit and talk as a couple on decision making, the bigger change is on the economic situation.
- 17 Interviewer: How far have you moved from your home?

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- 18            Participant:        Not very far, but almost most part of our district I have reached.
- 19            Interviewer:            Would you say that the group does help the women stand up for their rights?
- 20            Participant:            Yes the group is giving voice to the women who were never heard, and this is done through training the members and their families in celebrating families - but also community trainings.
- 21            Interviewer:            Do you feel like women should have equal rights as men?
- 22            Participant:            I have not understood that?
- 23            Interviewer:            I mean being treated equally like in leadership or other aspects.
- 24            Participant:            Yes we should have that, but we should not leave the submission part as women, and we are given such opportunity now some of us can participate in political rallies or such.
- 25            Interviewer:            Thank you so much, actually you have answered even the next question, but just to add on it, how are you relations with local government?



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- 26            Participant:        Yes, our relation is good as they recognize us as. World Vision incorporated this, when you came you could tell how the local village elder is happy when introducing us to you.
- 27            Interviewer:            How do you feel about your participation in the group?
- 28            Participant:            I feel good as I learn a lot and also help others and together we are growing.
- 29            Interviewer:            What would you wish can change if you were the in charge?
- 30            Participant:            So, I think the ability for our ladies is still low economically so it would be to rise this, but also our plastic chair project to grow bigger, because this will boost many.
- 31            Interviewer:            Thank you so much for your time and everything.

