

# Social Determinants and Attitudes of Women on Empowerment through Microfinance Institutions

Peter Kirigiti Josephat (Corresponding author)

Department of Statistics, University of Dodoma

P. O. Box 338, Dodoma, Tanzania

Tel: 255-787-288-998 E-mail: josephatpeter@udom.ac.tz

Arnold Kabyemela Fulment

Department of Statistics, University of Dodoma

P. O. Box 338, Dodoma, Tanzania

Tel: 255-718-177-818 E-mail: wamunguarnold@yahoo.com

Benta Nyamanyi Matunga

Department of Development Studies, University of Dodoma

P. O. Box 338, Dodoma, Tanzania

Tel: 255-655-879-560 E-mail: bmatunga@gmail.com

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## Abstract

Empowerment is a process, and it does not occur automatically. This has necessitated several studies to have different findings about the evidence for women empowerment. This is because empowerment is a continuous and constantly evolving process. This necessitates investigation of the factors which determine women empowerment in specific areas. This paper examined social factors which determine women empowerment in Kondoa District. Moreover, it establishes the level of attitude towards women empowerment.

To determine factors and attitudes towards women empowerment, a survey was done at the household level for both women who are members and those who are not members of

Microfinance Institutions in Kondoa District. A purposeful method was used to obtain a sample of 415 women involved in this study whereby 214 were members and 201 were nonmembers of financial institutions. Both qualitative and quantitative methods were utilized to collect and analyse data.

Eight factors were analyzed to establish their association with women empowerment. Out of the eight factors, only five factors which include marital status [OR = 1.207], level of education [1.122], number of years lived in the area (residence) [1.018], microfinance membership [2.462] and residence area (urban) [1.008] were positively associated with women empowerment. The women's attitude towards their empowerment is positive contrary to most men. The study recommends women to work hard with financial support received as they are key players for their success.

**Keywords:** Women Empowerment, Microfinance Institutions, Attitude, Social Factors

## **1. Introduction**

Women empowerment has been a live agenda because women have been marginalized. The empowerment of women emerged as an important theme since 1975 (Thapa and Gurung, 2010). The aspect of women empowerment has been century efforts by various organizations with different focus i.e. areas to empower women (Golla et al., 2011). Empowerment is a process and not an automatic thing as it depends on various factors such as socio-economic, political, cultural and psychological factors. Other factors include lack of education, training and experience (Agarwal et al., 2016). From this fact, several strategies have been adopted in order to increase the degree of autonomy and self-determination of women.

Among the strategies, participation of women in economic activities is considered a significant driver for empowering women by being given capital through microfinance institutions (Kuruvilla, 2013). Based on this fact, this paper examines social factors for empowerment of women who are beneficiary of microfinance institutions in Kondoa District. The District was selected because of the strong culture with a religious background of its inhabitants which influence women empowerment. Moreover, the examination of women empowerment is of a need taking into account that social, political and economic levels of women empowerment have not remained the same, and they keep on changing with time (Agarwal et al., 2016). Raudeliuniene et al. (2014) argue that the development of women empowerment is a continuous and constantly evolving process. This necessitates an investigation of women empowerment factors.

Additionally, there have been different findings about the factors (determinants) that influence women empowerment. Shrestha (1995) reveals that the level of education attained and participation in economic activities are positively associated with women empowerment. Koirala (2006) finds out that economic and social empowerment are insignificantly influenced by age, caste, occupation, education, family size and husband's occupation. Sharma (2004) reports the culture, family size, age of marriage of women and number of children are among the factors which determine women empowerment. Thapa and Gurung (2010) point out that women's self-achievement to earn more income, economic status and

positive attitude towards job are factors which positively enhance empowerment. The mixture of the findings presses the need to conduct studies in different parts of the world.

Empowerment of women is also associated with attitude. Gobezie (2004) argues that empowerment involves two levels: intrinsic and extrinsic. While extrinsic level refers to gaining greater access and control over resources, intrinsic level involves changes from within such as the rise in self-confidence, consciousness and motivation. Adebowale (2012) reveals that although development issues demand equal gender representation, most societies are structured by patriarchy systems. In addition to patriarchy system, studies on readiness of women themselves to be empowered are important to be assessed because of women empowerment uncertainty. This paper analyzes both social factors associated with women empowerment and women attitude towards empowerment.

## **2. Literature Review**

### *2.1 Women Empowerment Perspectives*

Women are deprived in social and economic spheres of life, including poor education and income, less control over their own income, less participation in decision-making, less access to production resources and reduced employment opportunities than men in most of the developing countries as pointed out by Patel (2017) in a study done in India. This calls for women empowerment to take control over their lives.

The concept of empowerment varies, Josephat et al. (2017) argue that there is no universal approach in measuring women empowerment. Therefore, different dimensions have been used in measuring women empowerment including economic, social, health, education and political (Rehman et al., 2015). Other scholars Gundappa (2014); Sarumathi and Mohan (2011) used three dimensions namely psychological, economic and social to analyzed women empowerment.

Empowerment is widely used in association to social development groups including the poor and marginalized people, youth and individuals with disabilities. There are various conceptualization and definitions of the word empowerment. The United Nations (2013) explains empowerment to be related to the enhancement of the capabilities of people to fully participate in all aspects of society and promoting enabling social, economic, cultural and political conditions that can help them to take control of their own development and future. Tandon (2016) explains that, empowerment links action to needs and results in making significant collective transformation. It also brings out a broader analysis of human rights and social justice. Empowerment is an intentional ongoing process centered in the local community, involving mutual respect, critical reflection, caring and group participation through which people gain greater access to and control over resources as pointed out by Perkins and Zimmerman (1995).

Fulton (1997) views empowerment as a process rather than a static factor and suggests grounded theory to be adopted. However, grounded theory is criticized by Popkewitz (1990) since it neglects historical, social and political forces forming such an existing situation. According to Swift & Levin (1987), empowerment theories comprise of both processes and

outcomes. Empowerment processes involve actions, activities or structures that may be leading to empowering whereas the outcome of such processes result into a level of being empowered. Empowering processes may include participation in community managements. In this level of community organization, empowering processes include collective decision making and shared leadership. It may also include the access to government and other shared community resources. Empowered outcomes involve operationalization of empowerment. This may include situation –specific perceived control and resource mobilization skills (ibid).

Based on gender issues, the dialogue of empowerment brings women into the political sphere, in both private and public as pointed out by Tandon (2016). Agarwal et al., (2016) argue that, empowerment of women is not just based on political view point but also on socio-economic, cultural and psychological factors. Tandon further defines women empowerment as a process to change the distribution of power between men and women, various spheres of interpersonal relations and in institutions throughout society. In this context, women empowerment is defined as the process of supporting women to increase the access to and control over resources and fully involve into decision making at all levels to improve their lives. Sustainable development goal five aims to achieve gender equality and empower all women and girls. However, in sub-Saharan Africa (SSA), women still face some challenges that impede them to achieve their potentials at work and in other aspects of life as revealed by McFerson (2010). The persistent gender inequality and poverty especially in the rural areas impedes women's economic and social progress in the region. Thus, there should be an investigation of factors affecting women empowerment and an appropriate means of empowering them especially at the grassroots level.

## *2.2 Microfinance Institutions and Women Empowerment*

Microfinance is the way of giving poor households micro credit to help them to establish economic activities including establishment of small businesses. Christen (1997) defines microfinance as any activity that targets poor and low-income individuals for the provision of financial services. The provision of microfinance services is done through micro finance institutions (MFI). Microfinance is a system that allows poor people to borrow small amount of money to start a small business. The financial services are provided to those who are excluded from conventional commercial financial services because of lack of collateral in most cases.

MFI are organizations that provide microfinance services ranging from small non-profit organizations to large commercial banks (Mlowosa et al., 2014). Micro–finance institution programs are promoted by many national and international agencies especially in developing countries as a means for poverty reduction and empowerment in development objectives of market led growth (Mayoux, 2001). Women's participation in groups is promoted as a means of increasing financial sustainability and poverty reduction strategy (ibid). The report by ILO (2008) shows that microfinance institutions' services lead to women's empowerment by positively influencing women's decision-making power and enhancing their overall socio-economic status. The improvement of socio–economic status is possible through the provision of microcredit to women (Roy and Biswas 2016). Roy and Biswas further

explained that, microfinance institutions for instance banks play significant role in financial inclusion of the poor including women. They enable women to build their assets through savings through self-help groups.

Despite the benefits of microfinance institutions provided, Kiiru (2007) and Christen (1997) argue that microfinance institutions are experiencing very high repayment rates, exploitation of borrowers especially women, futile microfinance provision to target groups and the general unchanging levels of poverty particularly in developing countries. One of the objectives of MFIs is improved living standards and women empowerment economically (Okibo and Makanga, 2014). However, Kiiru (2007) pointed out that, despite the efforts and objectives of MFIs, evidence shows the increasing number of poor both rural and urban areas of Kenya. This reveals that the empowering of women as well has not been fully achieved.

A study by Josephat et al. (2017) in Tanzania reveals that, women empowerment has not yet been fully attained in the five dimensions assessed such as legal, economic, interpersonal, familial and political. Empowerment was attained in the three dimensions including economical, interpersonal and familial. Rehman et al. (2015) reveal that, microfinance institutions in Pakistan empowered women more with respect to the social aspects. This calls for the study to investigate social factors for women in Kondoa District, Tanzania where women have not been totally empowered in some aspects as pointed out by Josephat et al. (2017).

### *2.3 Social Factors and Women Empowerment*

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude disadvantaged people including poor women keeping them in poverty (Combaz and Mcloughlin, 2014).

The social factors are determinants that influence the individuals' personality, attitudes and lifestyle. These factors are important when considering women empowerment in social perspectives. A study done by Ghanbari and Ansari (2015) reveal that social factors affect rural women empowerment in Rostam County in Iran. They identify the main social and economic factors for women empowerment to include participation in the collective gainful activities, membership in production cooperative societies, participation in public utility activities and independence in saving. However, the factors are in aggregates in such a way that it is not clear to which factors are more social and which ones are economic.

A study by Mlowosa et al. (2014) on the role of MFIs in improving the economic status of women in Tanzania suggests that altering economic and social situation of women in Tanzania will increase their empowerment and gender balance. The evidence shows that microfinance institutions in Tanzania changed economic status of women in the community from poor status to improved one (Raphael and Mrema, 2017; Mlowosa et al., 2014). However, the social situations of women in terms of empowerment have not been fully exhausted. Therefore, it is inevitable to investigate social factors for women empowerment through MFIs in Tanzania. This is because microfinance institution is considered as a

powerful tool for social and economic empowerment leading to socio-economic transformation (Sharma, 2007).

#### *2.4 Women Perception and Attitudes towards Empowerment*

Women empowerment is perceived differently at the societal level and among women themselves. Naved (1974) in Bangladesh pointed out that there is existence of real differences in the attitude towards women's empowerment through income generating activities. Bayeh (2015) in Ethiopia positively suggests that, empowering women is crucial to achieve socio-cultural transformation and sustainable development. Bayeh (2015; 2016) also argues that, the deeply rooted culture and stereotyped perception of the society in Ethiopia still persists to pose serious impact on the realization of women's rights including empowerment. Naved (1974) further pointed out that, the attitude of women from villages in Bangladesh was more positive towards the empowerment programme.

However, Kedir (2016) in Ethiopia argues that there is strong perception among the society that women cannot be empowered enough to take part in economic activities such as agriculture despite their involvement in the activity. This again undermines the role of women's contribution this important economic sector especially in rural areas. Thapa and Gurung (2010) point out that women's self-achievement to earn more income, economic status and positive attitude towards job are factors which positively enhance empowerment. Following the arguments in literature, it is the aim of this study to examine social factors and attitude towards women empowerment.

### **3. Material and Methods**

#### *3.1 Research Approach and Design*

Mixed Methods Approach (MMA) was adopted whereby both quantitative and qualitative strategies were employed. Mixed approach was adopted because the research questions generated both numerical and textual data. The data were collected at once and the sampling unit was any woman located at Kondoa District.

#### *3.2 Sample Size*

The data were collected from 415 women among whom 214 were MFIs members and 201 were non-members. The members and non-members of MFIs were included in the study because the interest of the study was also to make a comparison between the two groups. The data collected included both Kondoa urban and rural especially in ten wards in thirty six villages/streets. The women who were members of MFIs were receiving financial services from five institutions namely National Microfinance Bank (NMB), PRIDE, Savings and Credits Cooperative Societies (SACCOS), BRAC and Village Community Bank (VICOBA). The data were also collected from ten (10) various key informants and seven (7) Focus Group Discussions (FGDs) were facilitated.

#### *3.3 Sampling Design*

Two sampling techniques namely convenience and purposive were used in this study.



Convenience sampling was used to include women in the study. The technique was adopted because it was very difficult to get the sampling frame. In addition to that, the geographical location and uncertainty about the targeted respondents were the constraints. The representation of the sample of the entire population was controlled by increasing the sample size to 415. The sampling error is controlled when the sample size is at least 400. Purposive sampling technique was used to select the participants for the FGDs and Key Informant Interviews (KII) to those who were knowledgeable and experienced with MFIs operating in their localities.

### *3.4 Data Collection*

In order to address the objectives of the study, the primary data were collected by using the personal structured interview, FGD and KII. Through the personal structured interview, the predetermined questions were asked in a face to face contact with the respondents. This method gave an opportunity for the researchers to elicit richer and more detailed responses, probe and explore more questions. The FGDs were applied to a group of respondents comprised of 5 to 7 women. The KII were conducted to the MFIs officers and government officers. The data were collected by researchers with the assistance of tutorial assistants from the Department of Statistics of the University of Dodoma.

## **4. Results and Discussion**

### *4.1 Background Information of Respondents*

The study collected information about the profiles of the respondents in order to understand who participated in the survey. This permitted the determination of whether the targeted respondents were covered. Moreover, it helped to determine how the sample represented the population. This sub-section presents the findings about the respondents' profiles in terms of their ages, membership in the MFI, marital status, and level of education as well as their occupations.

#### *4.1.1 Age*

The age of a respondent has an influence on decision-making process particularly access to and use of finance. The findings of the study show that 47.7% of women were non-MFIs members and were aged between 35 and 54 while MFIs members constituted 59.8%. There were no women aged below 18 years who were involved in the study. This indicates that the study covered women who were mentally matured to make decisions and plans in the family level. Moreover, the surveyed women had capabilities to engage themselves in economic activities like farming and business. Figure 1 illustrates the profile of respondents by age and MFI membership.

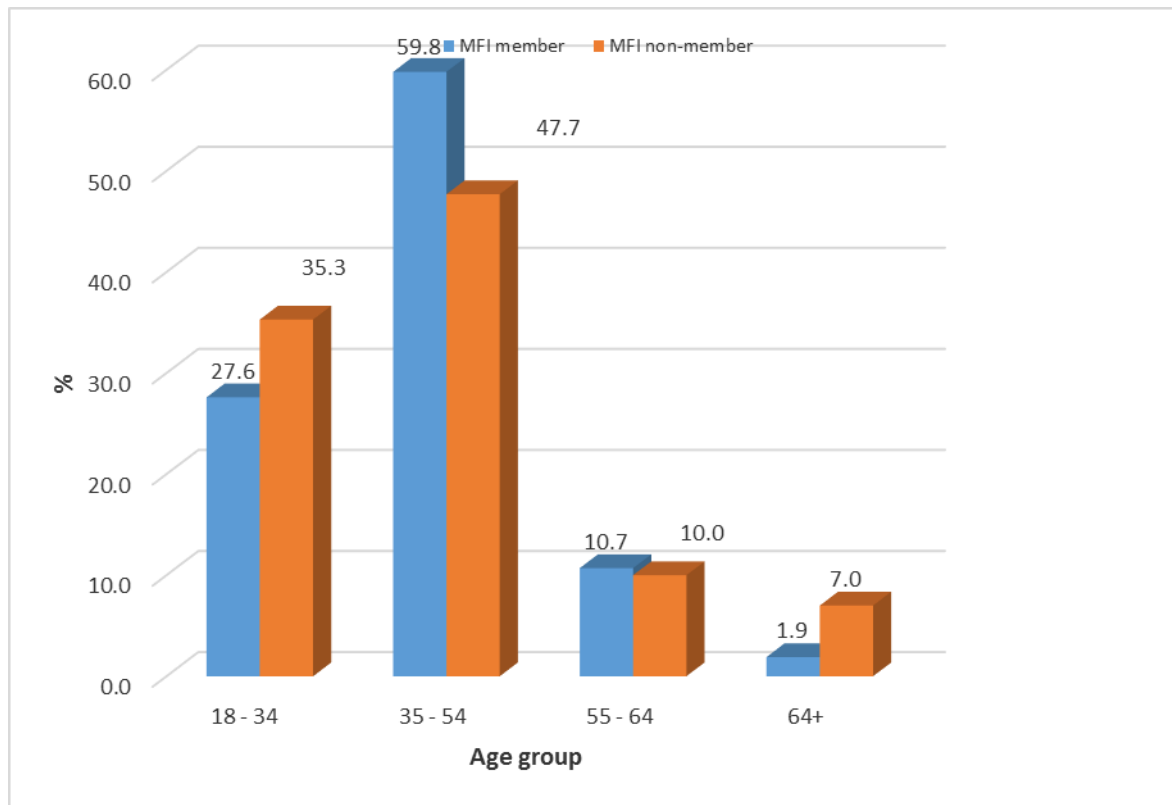


Figure 1. Profile of the Respondents by Age and MFI Membership

#### 4.1.2 Marital Status and Level of Education

The information of women in terms of their marital statuses and levels of education was also collected as both play a role in decision making. The decisions of married women are likely to differ with the unmarried, divorced or widowed women as the married women have to communicate with their husbands. Unmarried women are free, and they have a wide range of making decisions of their own. They are also free to make decisions on their loans compared to the married couples. On the other hand, the married women are advantageous than unmarried ones because they have opportunity to discuss with their spouses on better way of operating business from the borrowed loans.

The distribution of the respondents by marital status, level of education and MFI membership is presented in Table 1. It can be seen from Table 1 that the majority of the respondents who constitute 271 (65.3%) were married while 144 respondents who constituted 34.7% were unmarried.

The study also collected the information about the education background of women. The findings revealed that the literate women tend to be independent compared to illiterate ones. Moreover, the educated women could firmly control, create, design and improve their businesses; use loan wisely; learn and adopt easily, express and communicate confidently. From Table 1, it can be shown that 306 (73.7%) surveyed women had attained primary education while 66 (15.9%) had no formal education. The findings are supported by Lincoln in UN (2013) who asserts that empowerment is to give a person the confidence and education.



These make women strong and take part in decision making on their lives.

Table 1. Distribution of the Respondents by Marital Status, Level of education and MFI Membership

	Membership in MFI		Total
	Non-member	Member	
<b>Marital Status</b>			
Never Married	10 (2.4%)	8 (1.9%)	18 (4.3%)
Married	129 (31.1%)	142 (34.2%)	271 (65.3%)
Cohabited	2 (0.5%)	1 (0.2%)	3 (0.7%)
Divorced	16 (3.9%)	19 (4.6%)	35 (8.4%)
Separated	11 (2.7%)	13 (3.1%)	24 (5.8%)
Widowed	33 (8.0%)	31 (7.5%)	64 (15.4%)
<b>Total</b>	<b>201 (48.4%)</b>	<b>214 (51.6%)</b>	<b>415 (100.0%)</b>
<b>Level of Education</b>			
No formal education	48 (11.6%)	18 (4.3%)	66 (15.9%)
Primary education	145 (34.9%)	161 (38.8%)	306 (73.7%)
Ordinary Secondary education	7 (1.7%)	30 (7.2%)	37 (8.9%)
Advanced Secondary Education	0 (0.0%)	1 (0.2%)	1 (0.2%)
Post-secondary Education	1 (0.2%)	4 (1.0%)	5 (1.2%)
<b>Total</b>	<b>201 (48.4%)</b>	<b>214 (51.6%)</b>	<b>415 (100.0%)</b>

#### 4.1.3 Profile of Women by Occupational Status

The occupational statuses of the women involved in the study are presented in Table 2. The study collected data from 108 members of MFIs who were engaged in business. The members of MFIs constituted 50.05% of all women involved in the study. As the majority of the women who participated in MFIs were engaged in small business with small capital, most of the women who were non-MFIs members were engaged in farming. It was observed that most of women were engaged in small business such as selling food, fruits and vegetables, kiosks and shops. The findings by Kiiru (2007) in Kenya and Christen (1997) revealed that most of microfinance institutions provide small loans with very high repayment rate in such a way that poor people especially women do not benefit much. Hence, this reveals less empowerment.

Table 2. Women by Occupational Status

Occupation	Membership in MFI's		Total
	Non-member	Member	
Employed	6 (3%)	17 (7.9%)	23 (5.5%)
Farmer/Peasant	143 (71.1%)	70 (32.8%)	213 (51.3%)
House wife	4 (2%)	2 (0.9%)	6 (1.4%)
Self-Employed	25 (12.4%)	6 (2.8%)	31 (7.5%)
Small business	19 (9.5%)	108 (50.5%)	127 (30.6%)

Craftsman	4 (2%)	11 (5.1%)	15 (3.6%)
<b>Total (%)</b>	<b>201 (100%)</b>	<b>214 (100%)</b>	<b>415 (100%)</b>

#### 4.2 Social Factors Which Influence Women Empowerment

The social factors were considered in this study because of their importance in influencing the individuals' personality, attitudes and lifestyle. The personality, attitudes and lifestyle have an influence on women which necessitates an analysis of their influence in empowerment.

The influence of the social factors on women empowerment were analysed for both women who were members and non-members of MFIs by using the data obtained after running the Propensity Score Matching. This is to say that the microfinance membership was a variable which was examined to observe whether or not it influenced women empowerment. In addition to the microfinance membership (microfinance member = 1, non-member = 0), other explanatory variables were age, marital status (married = 1, otherwise = 0), education (number of years spent in school), residence (years spent in the current residence), type of area (urban = 1, rural = 0), women occupation (employed = 1, otherwise = 0) and partner occupation (employed = 1, otherwise = 0). The dependent variable was empowerment level (empowered = 1, not empowered = 0). This is because the dependent variable was dichotomous, and it permitted the usage of binary logistics regression.

An Omnibus test was performed to observe whether or not the model with the eight predictors predicted the women empowerment than a chance alone. The test indicated that the model with predictors did better than the chance at predicting empowerment as it was statistically significant ( $\chi^2(8) = 18.924$ ,  $p = 0.015$ ). The results of the logistic regression analysis of the eight predictors are presented in Table 6. From Table 3, it can be shown that out of the eight predictors, three of them has less influence on women empowerment (age, occupation of women and their husbands) while the five predictors positively influenced women empowerment (marital status, level of education, number of years in the current residence, being a member of microfinance and type of area).

Table 3. Logistic Regression Output of Social Factors Influencing Empowerment

Predictor	B	S.E.	Wald	Df	Sig.	Exp(B)
Age	-.025	.016	2.509	1	.113	.975
Marital	.188	.322	.341	1	.559	1.207
Education	.115	.080	2.101	1	.147	1.122
Residence	.018	.011	2.594	1	.107	1.018
Membership	.901	.287	9.879	1	.002	2.462
Area	.008	.389	.000	1	.984	1.008
Women occupation	-.031	.730	.002	1	.966	.970
Partner occupation	-.240	.648	.137	1	.711	.786
Constant	-1.729	1.131	2.338	1	.126	.177

The results suggest that age did not favour empowerment. These findings are contrary to those by Rahman et al. (2009), Noreen (2011) and Khan and Noreen (2012). In their studies, they found that age contributed to women empowerment. The findings of this study could be caused by failure of women to change their mind set easily taking into account their strong culture belief. Most of the aged people were somewhat rigid compared to young ones. Most of women were matured because 68.7% were aged  $\geq 35$  years.

The findings of the study reveal that the married women were more likely to be empowered 1.207 times compared to non-married ones (single, separated, divorced, widow or cohabited). The studies conducted by Rehman et al., (2015), Noreen (2011), Khan and Noreen (2012) show that marital status influenced empowerment of women. Unfortunately, there was no further explanation on how marital status contributed to women empowerment. Under normal circumstances, it was expected that unmarried women would be empowered than the married ones because unmarried women were free to make decisions of their own. This seems not to be an automatic thing as some factors such as the level of education, employment status of women or spouse are to be considered.

The level of education contributed much to women empowerment as educated women were 1.122 times to be empowered than illiterate ones. Rahman et al., (2009) and Shettar (2015) had similar results. A person lived at a certain place for many years was 1.018 times to be empowered. The contribution of the number of years ones stayed at a certain place to the empowerment was minimal as an odd ratio (1.018) was just above 1.0.

The woman who is engaged in microfinance services is likely to be empowered 2.462 times than the one who is non-MFI member. There is a plenty of information about the contribution of the microfinance in empowering women (see Rehman et al., 2015; Sarumathi and Mohan, 2011, Adnan et al., 2015). The results of this study are not different from that found in the literature.

The type of the area contributed very minimal to the empowerment as an urban woman was only 1.008 times to be empowered than rural one. A very minimal contribution could be resulted by the location of Kondoa District which is 143.5 km from Dodoma Town and 141.2 km from Babati.

The employed women and their spouses contributed less to women empowerment than self-employed. These results are different from those obtained by Zertashia (2015) whereby the paid jobs were found to be statistically positive on women empowerment. In this study, many women were self-employed than the employed ones.

#### *4.3 Attitudes on Women towards Empowerment*

The information on the attitudes of people of Kondoa on women empowerment was also collected taking into account that the woman is empowered when the society changes its attitude. The women need to think positively and become more confident. Apart from the women in the society, the positive attitude of men also played an important role in all aspects of empowerment.

The information was collected from the women and key informants. Nine items were used to assess the attitudes of women on women empowerment as presented in Table 4. An attitude index was computed from five Likert scales whereby 5 = strongly approve, 4 = Approve, 3 = moderately approve, 2 = Disapprove and 1 = strongly disapprove. An interpretation of attitude index scale is based on the following criteria:

- Scale Index 2.99 to 1 = Negative attitude
- Scale Index 3.00 to 3.9 = Minimal attitude level
- Scale Index 4.00 to 5.0 = Positive attitude

Table 4. Women's Attitude on Women Empowerment

Item	Index	Remarks
Consulting wife on important household decisions	4.52	Positive attitude
Consulting wife on fertility/family planning decisions	4.46	Positive attitude
Married women working in office along with men	4.10	Positive attitude
Women going out of district/state for education	4.18	Positive attitude
Remarriage of young widows	3.37	Minimal attitude level
Women's participation in politics	4.28	Positive attitude
Wife battering	1.59	Negative attitude
It is fair for husband to have upper hand	2.78	Negative attitude
Husband and wife should participate equally	4.51	Positive attitude

The women's attitude on being consulted on important household decisions were positive with the highest score index of 4.52. Most women had the same idea in that for them to be empowered, they need to be consulted in decision making such as controlling family income, health facility use just to mention few. The findings also show that women had positive attitude (4.46) on being consulted about the family planning decisions. The process of women empowerment in familial level can be attained when they have ability to make the childbearing decisions (when and how many) and use the contraceptives.

The majority of women were positive towards married women working in the office along with men. The women outlined that it is a sign of love and cooperation between women and men. Moreover, it is inevitable for women not to work along with men. A few women had negative attitude towards working in the office with men, and they said that it is easy to bring misunderstanding when the spouse is seen talking or chatting with a stranger of opposite sex.

Positive attitude of women towards empowerment can bring good results in improving women's social and economic status. The study findings are in line with that of Naved (1974) in Bangladesh that revealed positive attitude towards the empowerment programme of women from rural areas.

The remarriage of young widows has minimal attitude level (3.37). Some women agreed on the remarriage of young widows with a reason that the young widow will not be able to live alone. So, she needs a man to take care off. Some denied it by saying that a woman with children should remain single and raise her children on her own because some men do not prefer to take care of the children of other men.

The women had positive attitude towards women going out of the district/state for education. The idea behind is that when the women attain education, regardless of the place, they become powerful and empowered. With the proper education, the women can be aware of their own rights hence raise their statuses. Through education, the woman can also participate in local campaigns against domestic violence without fear. Moreover, she can hold an administrative position in the society and contest for various higher leadership positions as the slogan says “To educate a woman is to educate the society”.

The majority of women especially in urban areas had positive attitudes towards the participation of women in politics. The participation of women in politics is a chance for them to raise their statuses and lift up their fellow women. Women were also revealed to have negative attitudes towards wife battering and husband to have upper hand. Most women were against women violence. It was suggested that if there is any misunderstanding, peaceful measures should be used to resolve issues. With reference from religious believe, a few women said that for men to have upper hand is highly recommended. Most of the women responded positively on equal participation between husband and wife. The women need to be given equal opportunity on social, economic, political as well as cultural issues as men.

The results show that women are eager to be empowered as they wish to be given equal opportunity with men. Moreover, it is necessary for women to be given a platform in discussing and making important decisions concerning economic life and political issues at large, both at home and in the society. This attitude was revealed in both urban and rural areas as shown in Figure 2.

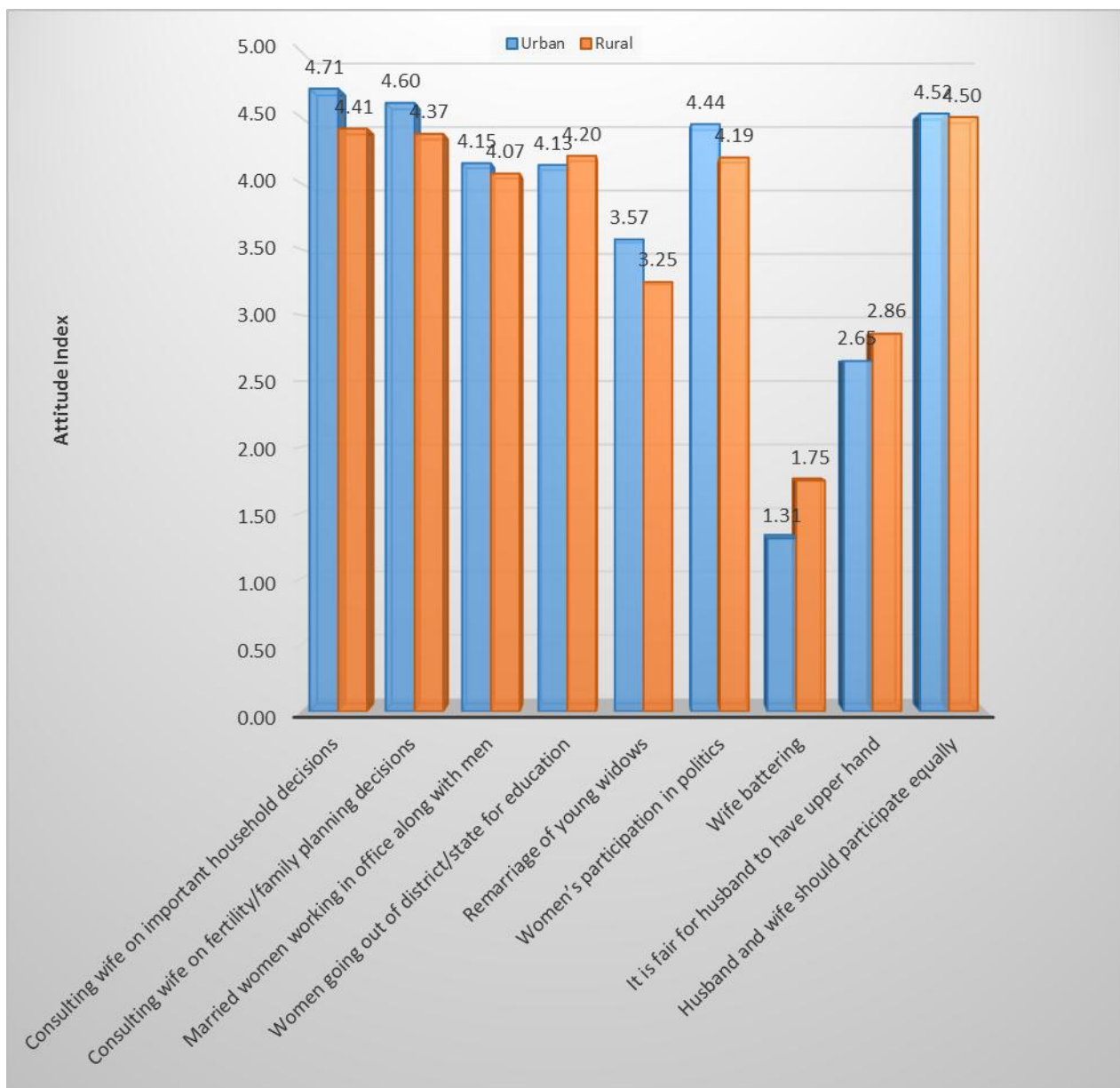


Figure 2. Comparison of Women Empowerment Attitudes between Urban and Rural

Figure 3 presents the attitudes of women empowerment between the those who participated in MFIs and those who did not participate concerning economic life and political issues at large. It can be shown that there are relative similarities between attitudes towards participating and not participating in terms of empowering women since they all believe that they need to be given an equal and important status as men.

In general, although social attitudes discriminate women in different systems of labor, financial trainings and education as depicted by Mlowosa et al. (2014) study in Tanzania, the findings in this study revealed that women had positive attitudes towards women empowerment. This includes participation in various socio-economic activities at the community level.



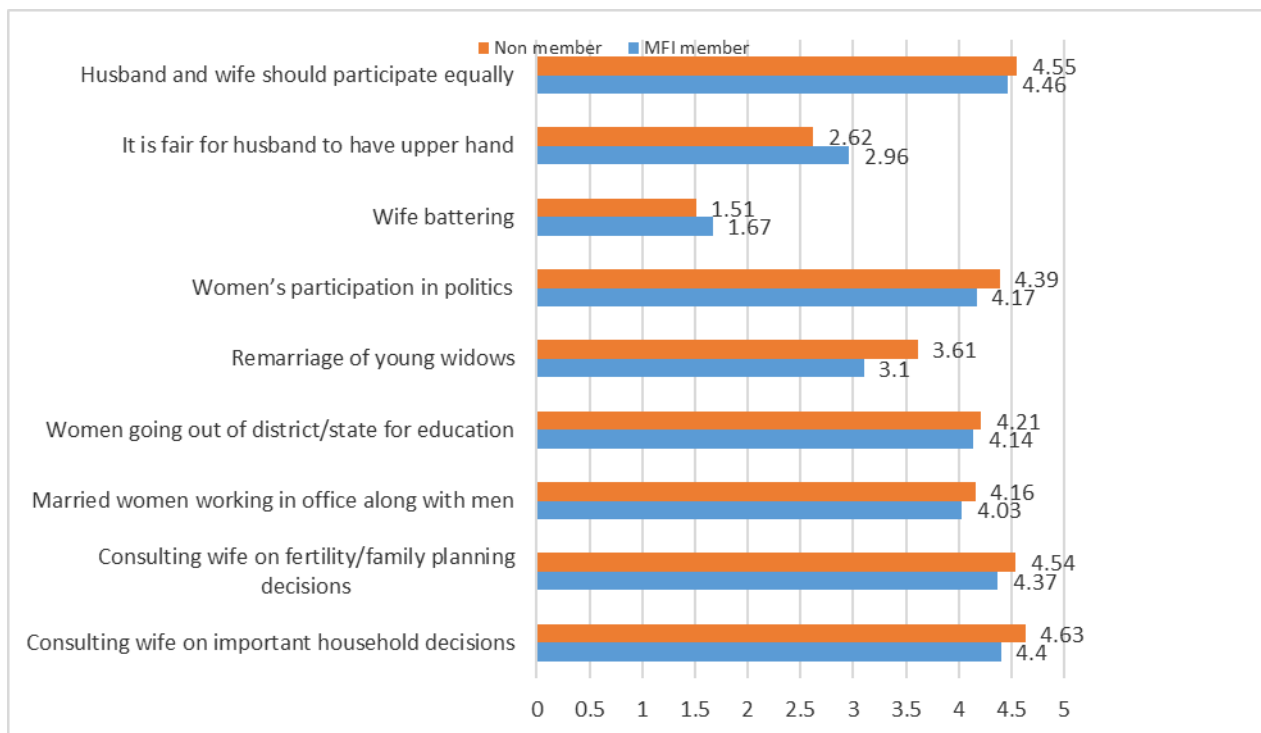


Figure 3. Comparison of Women Empowerment Attitudes between MFIs Members and Non-members

The perceptions of the community including women in the surveyed area were also positive about women empowerment. Of all the women in the surveyed area, 77% wished to control the household properties and participate fully in all important decisions making at family level. However, this is contrary to the study by Kedir (2016) in Ethiopia that revealed negative attitudes and perception towards women empowerment at the societal level.

Positive attitudes towards empowerment was also revealed during the interviews and FGDs. A successful woman is considered as a role model by others especially women. Some women are currently engaged in various economic activities to support their households with the basic and necessary needs. The women also have an equal opportunity to contest for political and managerial posts. A good example was the election of Dr. Ashatu Kachwamba Kijaji as a member of parliament of Kondoa province in 2015 election. She is also the deputy minister for finance. She competed with several men to win the election. At Itundwi village, there are three boards namely planning and budget, security, and community services board where by each board has three women members.

The notion of patriarch to men still exists as men are afraid to marry a successful woman because they think that a successful woman will control the household. One man in Sakami village, Thawi ward stated:

...Men are not ready to be controlled by women.

It was also stated by one of the Key informants in Itundwi Village, Mnenia ward that,

...No man would agree to be a boy.

The idea of comparing a man and a boy aims to show that a boy is a young man who is taken care of by a woman and has no power in the household.

Some men strictly prohibited their wives to join the MFIs with the perception that if the women were empowered enough to have the ability to own durable assets like land, houses etc., they would not respect their spouses and would not become good mothers to their children. So, some men were against the slogan: “women empowering”.

## **5. Conclusion and Recommendations**

Out of the eight factors analyzed to examine their association with women empowerment, only five of them were positively related to women empowerment. These are marital status of women, level of education; number of years lived in the area (residence), microfinance membership and type of the area. The factors which are negatively associated with women empowerment are age, women occupation and partner occupation. Only microfinance membership is significant to women empowerment.

Contrary to most men, the attitudes of women towards women empowerment are positive. Most men still perceive that women cannot lead men or make decisions of their own without consulting men. Men fear that if women are empowered, they will not obey men any more and that this is contrary to nature and Tanzanian custom. Based on the study findings, below are the recommendations:

### *5.1 Women*

- Access to microfinance services alone is not a determinant of empowerment. There are several factors including the women being in earnest. The women should be provided with awareness on the role of their efforts and benefits gained from financial services.
- Education should be provided to women, and they should be reminded that the borrowed money belongs to them and not MFIs. Some of them work to repay the loan, but they do not have long term plan to ensure that they remain in line of business even after the loan repayment. Empowerment will prevail to women who experience sustainable effects of accessed loan. This will be achieved by women themselves by being focused and determined.
- Entrepreneurship skills and loan usage should be advocated to women. Most women lack innovative skills on what type of income generating activities to establish to suit their living environment. Business education is necessary as most women start new business by thwacking. The training on business expansion is also necessary as many MFIs work with women who already own business.
- Gender training should also be carried out as some women are still not confident that they can perform better on their own.

### 5.2 Government

- Most of the MFIs are not operating in rural areas. They mostly operate in urban, semi-urban areas and areas that are easily accessed. This makes the rural women to have limited choice of the MFIs. Because of limited MFIs selections, women are forced to join the nearby microfinance services which are actually SACCOSs. The SACCOSs are operating in very remote areas. Because the government of Tanzania is out of control to force other MFIs to operate in rural and remote areas, the study recommends the government to strengthen the operation of SACCOSs while pursuing other financial institutions to expand their operations to rural areas.
- Because the regional and district cooperative officers are the guardians to SACCOSs, they should work very close to monitor smooth operations of SACCOSs as most of them are not active or not performing better.
- The government is also advised to provide a guideline on how to set the standard interest rates to all financial institutions to avoid high interest rates among the MFIs. This will encourage members since the interest rates will be favorable.

### 5.3 Microfinance Institutions

- In order to increase the safety of the borrowed money by reducing loan defaulters, it is recommended that the MFIs should continue to provide training to customers on proper usage of loans.
- SACCOS and other MFIs with many men members should think of establishing special loans for women especially in rural areas.
- Financial institutions should consider increasing the size of the loan provided to borrowers. In most cases, the loan sizes provided are insufficient to run vibrant businesses.
- Microfinance institutions are advised to set appropriate interest rates which are favorable to loan beneficiaries.

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