Handbook of Research on Women’s Issues and Rights in the Developing World

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Chapter 15

Engaging Men in Women’s Economic Empowerment in Butiama District, Mara Region, Tanzania

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ABSTRACT

The chapter addresses women’s income poverty using men as active participants in empowering women economically. Butiama district was used as a study area, using 120 women and their husbands who were beneficiaries of the programme dealing with loan provision. As an outcome of the study, men had little participation in women’s economic activities, hence, women’s economic empowerment was at medium level. Unlike men, women’s income was used for fulfilling basic needs of the family, therefore, had little impact on their economic empowerment. By conclusion, men as decision makers have high impact on women’s economic empowerment. It is recommended that, awareness creation among men would enhance their participation in empowering women. Improvement of women’s access to and control over production resources would improve their income. It is recommended that lobbying and advocacy approaches should be applied to enable women’s control over the production resources.

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BACKGROUND INFORMATION

It is estimated that women account for two thirds of the 1.4 billion people currently living in extreme poverty and they make up 60% of the 572 million poor people in the world (DFID, 2000). In Sub-Saharan Africa women are more likely to live in poverty than men in 22 out of the 25 countries (Folbre, 2012). The high proportion of women living in poverty highlights the importance of focusing on women’s economic empowerment (WEE) (Garry, 2009). Similarly, the situation of women in Tanzania does not differ much from other women in Africa and in the world at large (Morse, 1991). Unlike women in the male headed households, poverty level is higher in the female headed household as take care of the twin burden of mother and father by providing the family’s daily needs for survival while husbands are working in cities or searching for greener pastures far from home (Vuuren, 2000; Kuzilwa, 2005). About 60% of the women live in absolute poverty in Tanzania (URT, 2000). Lack of access to credit and other financial services is one of the causes for women’s high poverty levels. Moreover, lack of knowledge and skills resulting from low level of education has been reported as one of the reasons for women’s failure to make viable choices for their lives (Kabeer, 2009; URT, 2005). Women’s poverty in Tanzania as in other African countries, is partly, caused by gender inequality between men and women as a result of unequal distribution of income and control over resources (including property, assets and financial capital (OECD, 2008).

Generally, women’s economic empowerment (WEE) is believed to be the solution towards elimination of poverty among women. The term women’s economic empowerment is derived from the word empowerment. According to Batliwala (1994) and Gary (2009), empowerment is the process by which the powerless (marginalized) gain greater control over their life circumstances. It includes the control over resources (physical, human, and intellectual, financial) and over ideology (beliefs, values and attitudes). This means that empowerment entails a process of change by which those who have been denied the ability to make choices (women) acquire such ability (Malhotra et al., 2002). Similarly, women’s economic empowerment is the process of increasing women’s real power over economic decisions that influence their lives and priorities in society (Kabeer, 2009). Economic empowerment approaches and intervention usually focus on income-generating activities, which allow women to independently acquire their income (Eyben, 2008). Income-generating activities encompass a wide range of areas, such as small business promotion, cooperatives, and job creation schemes (Kabeer, 2005).

Many researchers are working towards economic empowerment of women as crucial element for both realization of women’s rights and to achieve broader development goals such as economic growth and poverty reduction (ICRW, 2011). Empirically research data indicates that women’s economic empowerment is not just a work, earning income, or even, ownership, unless it involves control over production resources (Duflo, 2012) such as land, livestock, forest leading to: (1) gain more equality and control over their own lives while also (2) contributing: (a) directly to their children’s human capital (nutrition, health and education) and thereby indirectly to their nation’s income growth; (b) directly to the wealth and well-being of their nations, and (c) indirectly to their country’s national income growth through their own – and their educated children’s’ lower fertility (Blumberg, 2005).

The government of Tanzania in collaboration with donor agencies has for a long time been working to implement financial rural programs with the goal of empowering women. Some of these efforts include Savings and Credit Cooperative Organizations (SACCOs. Despite remarkable achievement of these initiatives women continue to live under control of men (Kato et al., 2012). According to TGNP (2005), the overall equality in economic power in Tanzania decreased by 10% in the year 1995 and 2000.
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This was attributed by the decrease in access to resource by 50% among women (TGNP, 2005). It has been reported that men might have a specific role in relation to women’s economic empowerment as they are the gatekeepers for production resources necessary for economic advancement, hence leading to gender equality. It is anticipated that once men are willing to open the gates for major reforms gender equality will be achieved (Cornell, 2005).

The role of men as key players in dealing with gender inequality cannot be overemphasized. According to Chant (2007) men have an important role if alteration of household gender-inequalities is to be achieved. Generally, empirical evidence has shown that excluding men in WEE initiatives weaken women’s position in the family and increases gender based violence as men are become unnecessarily hostile toward their spouses (Goetz & Gupta, 1996; Makombe et al., 1999). Evidence also shows that a significant proportion of women’s loans from WEE programs are controlled by male relatives (including spouse) and some invest the same unwisely while women’s position are worsened (Goetz & Gupta, 1996). Men have traditionally been treated as generic and untended representatives of all humanity (Goetz & Gupta, 1994). When men speak for all members of their communities, they perpetuate masculine norms and widen the gender inequality gap. Normally, men control the resources required to implement women’s claims for justice (Garry, 2009). However, more broadly, gender inequalities are based on gender relations, in the complex webs of relationships that exist at every level of human experience. Therefore, men are important actors when it comes to reconstructing gender relations and equality (Mayoux, 1999). Hence, excluding men in the battle against poverty among women/WEE programs by itself cannot overcome patriarchal systems at the household and community levels (UN, 2011). Therefore, there is a need for a more effective way of addressing gender inequality resulting from the existing patriarchal system.

While there are number of studies on economic empowerment of women, this chapter presents a unique gender perspective by determining the role of men in realizing women’s economic empowerment in the study area. Previous studies, for example that by Makombe (2006) reported that women’s economic empowerment can be achieved through entrepreneurship development; while, Sikira’s (2010) reported that gender based violence in the community is a stumbling block towards women’s empowerment in Serengeti district, Mara Region. Another study is that by Kato et al. (2013), the study looked at the role of microfinance in empowering Tanzanian women. However, useful the above may be it is unclear as to how men could influence intra-household decision making to enable women’s economic empowerment.

THEORETICAL APPROACHES

Women in Development (WID) Theory

Women Economic Empowerment approaches are guided by different theories. The main argument is on how women can be integrated into ongoing development initiatives without compromising the existing structures in which the sources of women’s subordination and oppression are embedded (Gershuny & Sullivan, 2003; Folbre, 2012). The theory argues that modernization is impacting women in an unfavorable manner; hence the need for a solution to effectively include women in the economic system (Chodorow, 1989). Generally, most of the WEE approaches guided by WID theory have been focusing on increasing women’s participation in economic activities with the goal of empowering them (Chant, 2000).
Gender and Development Theory

Gender and Development (GAD) paradigm centers on gender relations between men and women as the object of change (Moser, 1993). The GAD approach recognizes that gender relations differ within and between cultures. Women are seen as agents of change rather than passive recipients of development efforts. The GAD theory further acknowledges that women’s weakness in socio-economic and political structures as well as their limited bargaining power puts them in a disadvantaged position (CIDA, 1997). Generally, Women are subject to inequality not only in the public sphere but also within the private sphere. Based on the GAD theory, including men in the process of women’s economic empowerment is critical. This approach does not blame men for the patriarchal systems in which they were raised; rather, it focuses on men’s commitment to be the champions towards transformation of the structures of male privilege and authority (Wyss, 1995).

RESEARCH METHODOLOGY

Description and Justification of the Study Area

The chapter is based on the research that was carried out in Butiama District, Tanzania. Butiama District was selected due to its ideal patriarchal social life (Chiragi, 2013). This is associated with the fact that most of the economic resources in the district are planned, managed, administered and distributed by men (Chiragi, 2013). In addition the study area was chosen based on presence of WEE program. This study used a cross-sectional research design; generally the design allows data to be collected at one point in time (Bernard, 2006).

Sampling and Sample Size

The study sampling frame involved all married women who were beneficiaries of WEE program. A total of 120 married women and their spouses constituted the sample selected at random. A questionnaire was used to collect quantitative data collection whereas; checklist of questions was used to collect qualitative data. The study conducted two FGDs in each village, one for men and the other for women. In order to capture qualitative data FGDs was conducted involving 10 participants per FGD. Qualitative data was collected from in-depth interviews and focus group discussion using a checklist of questions and FGD guide. In addition to the above, secondary data were extracted from reports and other documentary materials that were of relevancy to the study. Other methodological issues are presented in details in the subsequent sections.

Data Management and Analysis

Analysis of Qualitative and Quantitative Data

The qualitative data were coded and summarized and analyzed using the content analysis approach. Quantitative data were analyzed using the Statistical Data Package for Social sciences (SPSS). Descriptive statistics were determined specifically frequencies, percentages, and mean values of individual
variables. Attitude of men towards WEE was also analyzed descriptively. Inferential statistics included in the study were chi square, ordinal regression and multiple regressions.

**Determination of Women’s Empowerment Levels**

In order to measure women’s empowerment levels, a Cumulative Empowerment Index (CEI) was developed. Three indicators were used to develop the CEI which determined the level of women’s economic empowerment; these indicators include women’s economic decision making, women’s control of savings and income and women’s ownership of assets and land. The CEI was developed based on the composite assigned values for 16 indices (explaining variables) covering all the three dimensions, the cutoff point (mean index) was used for determining the levels of empowerment. Categories of empowerment were made on the basis of CEI. The CEI was also partitioned into three categories for the purpose of determining empowerment levels among women (low, medium and high)

**Determination of Men’s Participation Index**

In order to measure men’s participation in women’s economic empowerment, seven variables were used in developing men’s participation index. These were husband cooperation which included; helping with household chores; involvement in spouse’s economic activity; contributing to a spouse’s capital; purchasing food for the family; meeting educational cost for children; looking after children and respecting spouse’s loans and savings. A three point rating scale was adopted a score 3 was given for ‘high participation’ 2 for ‘average participation’ and 1 for ‘low participation.

**Ordinal Regression**

Ordinal logistic regression model was used to establish relationship between empowerment levels and factors affecting women’s empowerment. The model was used because the dependent variable in this study is categorical representing women’s empowerment level as Low, Medium and High empowerment. The independent variables are age, education, type of marriage, men level of support men contribution to startup capital, women’s income, type of asset owned and duration in economic activity.

\[ Y_1 = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3 + \ldots + b_n X_n \sum i \]  

Where:

\( \alpha = \) constant while \( Y_1 = \) Time taken to survive in businesses \( Y_i = \) Women empowerment levels

\( b_1, b_2, b_3, b_n = \) Regression coefficient

\( X_1 = \) Age of women, \( X_2 = \) Men Religion, \( X_3 = \) Type of marriage, \( X_4 = \) Men’s attitude
X_5=Men education level, X_6=Women average income per month, X_7=Women contribution in household income, X_8=Women duration in economic activity, X_9=Women type of economic activity, X_{10}=Men level of participation and \( \epsilon_i \)= Error term

RESULTS AND DISCUSSION

Demographic Characteristics of the Respondents

Age and Education of Respondents

The minimum and maximum age of respondents ranged from 26 to 60 years. Results in Table 1 show that more than half of both male and female were aged above 25 years. In Tanzania, a person is considered an adult after attaining the age of 18 years; this implies that all the respondents were adults. Furthermore, the results in Table 1 indicate that more than half (56.6) and (53.3)\% of men and women respectively were aged between 36 - 45 and 26 - 35 years. The result implies that the age of women has a great influence on their ability to take part in economic activities can be shared and influencing benefit from the economic activities (Fakir, 2008).

Table 1 further show that majority (82.7)\% and (78.3)\% of men and women respectively had primary education level. Also the results show that about 11.3\% and 7.5\% of men and women respectively had had secondary school education while the percentage of women was slightly lower. This implies that still there is a gender gap in attainment of secondary school education. This can be attributed by the boy child favoritism syndrome, high school dropout and early marriage which reduce girl’s chances to attain their secondary education. Generally, the boy child favoritism syndrome denies girl’s education attainment particularly when resources are scarce.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Categories</th>
<th>Sex</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male (%)</td>
</tr>
<tr>
<td>Age</td>
<td>26 – 35</td>
<td>5.8</td>
</tr>
<tr>
<td></td>
<td>36 – 45</td>
<td>56.7</td>
</tr>
<tr>
<td></td>
<td>46 – 55</td>
<td>27.5</td>
</tr>
<tr>
<td></td>
<td>Above 55</td>
<td>10.0</td>
</tr>
<tr>
<td>Education level</td>
<td>No formal education</td>
<td>3.5</td>
</tr>
<tr>
<td></td>
<td>Adults education</td>
<td>2.4</td>
</tr>
<tr>
<td></td>
<td>Primary education</td>
<td>82.8</td>
</tr>
<tr>
<td></td>
<td>Secondary education</td>
<td>11.3</td>
</tr>
<tr>
<td>Type of marriage</td>
<td>Polygamy</td>
<td>40.0</td>
</tr>
<tr>
<td></td>
<td>Monogamy</td>
<td>60.0</td>
</tr>
</tbody>
</table>
Type of Marriage

Marriage is almost universal which is a tradition and social institution and is highly valued for social and economic reasons. The institution of marriage greatly influences gender relations, even after a marriage ends through divorce (URT, 2010). In patriarchal societies married women with children are more respected. According to Sikira (2010) most important social status that a woman achieves is that of being a wife and mother. Results in Table 1 show that all women were married of which women (87.3%) were under monogamy. The above findings are in-line with Makombe et al. (2009) who found that the majority of women in the savings groups were under monogamy. Interestingly, about 60% and 40% of men were under monogamy and polygamy respectively. This implies that men are likely to have more informal extra marital relationship. In most of the polygamous households, women are the main breadwinners; there is always pressure on their small resources to keep the household going, which ultimately decreases their time in participation in economic activities and the level of engagement in other productive activities.

One woman FGD participants said that:

*I am a third wife I was married three years back I found my husband with four children of his two former wives, I have to take care of all these children, it is very difficult for me to engage in economic activities.*

This implies that women’s workload is still higher among rural women which, in turn impacts negatively on their economic empowerment.

Type of Economic Activities Preferred by Women

The findings as presented in Table 2 show that about 43.7% and 25.3% of women were engaged in selling of dried fish and firewood respectively. Whereas 11.2% of women were engaged in operating a grocery shop, and only 9.8% were engaged in food vending. The nature of the above economic activities that women engage in provides them with little return and can contribute little to their economic empowerment.

During the FGDs women revealed that they prefer selling dried and smoked fish because through this business they also get food. One of the female discussants said:

*During food deficit at home, I normally exchange fish with flour to enable my family to get food.*

Women also revealed that sometimes they are forced to temporarily put a hold on their income generating activities because of farming activities. Involvement in selling firewood as one of the income generating activity was only preferred by few women due to the fact that it entails walking long distances to the forestry which is risky and more time consuming and in most cases, it entails leaving early in the morning.

The Role of Men in Women Economic Activities

Results in Table 2 show that men play various roles in supporting their wives in economic activities. More than half (55%) contribute the startup capital, whereas more than a third (34.5%) directly participate in the economic activities especially when the wife is engaged in household chores. One of the key
informants revealed that very few men consider helping their wives in the domestic chores as a result women spend less time in economic activities. Generally, most of the men prefer giving their wives money as a startup capital rather than participating in their income generating activities. The findings suggest that men’s status has not changed from masculinity to care-giving while women have changed from just a housewife to becoming notable breadwinners. Normally, very little of caring takes place in the daily lives of men.

**Capital Contribution by Men to Women’s Economic Activities**

Table 3 present data on amount of capital that men contribute to their wife’s economic activities for the last year. Capital contributions among men varied. About 60.3% of the men contributed between TZS 10,000 to 30,000, while 17.1% contribute between 30,000 and 60,000 and only 0.7% contributes more than 90,000. Although WEE program aim at providing women with loans as startup capital, in most

**Table 3. Men’s capital contribution to women’s economic activities and their support to household needs (n=66)**

<table>
<thead>
<tr>
<th>Type of Economic Activity</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between 10 000 - 30 000</td>
<td>60.3</td>
</tr>
<tr>
<td>Between 300 000 - 60 000</td>
<td>17.1</td>
</tr>
<tr>
<td>Between 60 000 - 90 000</td>
<td>11.9</td>
</tr>
<tr>
<td>More than 90 000</td>
<td>0.7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Support Provided by Spouses/Men</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buying food</td>
<td>66.0</td>
</tr>
<tr>
<td>School expenses</td>
<td>26.4</td>
</tr>
<tr>
<td>Medical costs</td>
<td>7.5</td>
</tr>
</tbody>
</table>
cases the amount is spent on household needs and women end up requesting additional funding from their husband/spouse to be able to establish the intended economic activities. One woman in Mugango village said:

*When I wanted to start my kiosk business I took a 50,000= Tanzanian Shillings (Tsh) loan, I could not take more because this was the limit according to my savings. However, the amount was not enough to start the economic activity I had envisaged. So I requested my husband to provide me an additional of Tsh 50 000/=.*

During the FGDs in Kwibara men revealed that, although women take loans, their investment is always small because their savings are also small, as a result they need support from men to continue running their business. Men FGD participants further revealed that women’s income is used mostly on food and other household expenses. Therefore, although women are expected to have more power on the income they earn, it makes very little difference to their empowerment. Furthermore, women have less access to financial services than men; in particularly rural women face strong barriers when it comes to borrowing money due to lack of collateral (property). They have less power and ability to do activities as it is for men; in addition, they have no meaningful authority to initiate and run any viable business without seeking permission from their husbands/spouses. Therefore, women continue depending on men (husband) economically, as men are traditionally considered assertive and the breadwinners of the family. Sometimes women use their husband’s income in loan repayment or to support their Income Generating Activities (IGA’s).

### Men’s/Spouses Support to Household Needs

In many African cultures husbands play a role of ensuring the family has its basic needs. However, in recent years women have been taking a leading role in ensuring a family gets its basic needs. The reasons for women being breadwinners mainly emanates from a majority of men not fulfilling their traditional role. The findings as presented in Table 3 indicate that majority (66%) of men support their families by purchasing food while 26.4% spent their income on school expenses and only 7.5% spend on medical costs.

On the other hand, Women FGDs participants pointed out that some husbands do not buy food for the family resulting into women using their loans in meeting their family needs, and when it comes to repaying the loans some husbands/spouses are not cooperative. The women further revealed that some of their fellows have decided not to be part of the program because each time they took loan to start and income generating activity they ended up spending it on other family needs.

### Men’s/Spouse’s Average Support on Food Per Day

The findings in Table 4 show that 46.7%, 36.7% and 16.6% of men contribute only TZS 2,000, 3,000 and 4,000 respectively for food. As it was reported by women FGD participant, men’s contribution to food is not provided on a regular basis. During the men FGDs, it was pointed out that men do also face financial constraints and limited sources of income. For example, in one of the FGD’s participants said:
Nowadays we don’t get much from fishing as it was the case in the past. Sometimes fishing is restricted and since it is our only source of livelihood then at such times the situation becomes worse.

Although men also indicated a need for diversifying their livelihood activities one key informant revealed that in most cases men are less willing to buy food for the family when their spouse earns an income.

Men Support in Women’s Usage of Loans

The findings as presented in Table 5 indicate that men never asked their wives to divert their loans for unintended activities. Even if they do so, the wife has a room to agree or to refuse. However, 84.5% said they have never asked their spouses to give them their credit while 15.5% agreed to have asked their spouse to give them their loans (Table 5). Also 42.5% convinced their spouse to use money for unintended use while 52.5% had never convinced their spouse on the same. This implies that women had the decision making power in relation to how they use their loans. These findings are contrary to Makombe (1999) who reported women’s credit to be controlled by their husbands/spouses.

On the other hand findings in Table 5 show that more than half (62.5%) invest their loans on economic activities, while about a third (31.2%) use loans to meet other household expenses including purchasing food. Very few (6.8%) spend accessed loan on education. In cases where the money has been used for household expenses women were not able to repay their loans on time. One village leader pointed out

Table 4. Men average support on food per day (n=120)

<table>
<thead>
<tr>
<th>Average Amount</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2000</td>
<td>46.7</td>
</tr>
<tr>
<td>Between 2000 – 3000</td>
<td>36.7</td>
</tr>
<tr>
<td>Between 3000 – 5000</td>
<td>16.6</td>
</tr>
</tbody>
</table>

Table 5. Men support in women usage of loans (n=120)

<table>
<thead>
<tr>
<th>Category</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men responses on their spouse loans</strong></td>
<td></td>
</tr>
<tr>
<td>Ever asked for spouse loan</td>
<td>15.5</td>
</tr>
<tr>
<td>Never asked for spouse loan</td>
<td>84.5</td>
</tr>
<tr>
<td><strong>Un-intentional use of loans</strong></td>
<td></td>
</tr>
<tr>
<td>Convince their spouse</td>
<td>42.5</td>
</tr>
<tr>
<td>Never convinced their spouse</td>
<td>52.5</td>
</tr>
<tr>
<td><strong>Uses of loans</strong></td>
<td></td>
</tr>
<tr>
<td>Purchasing food for the family</td>
<td>31.2</td>
</tr>
<tr>
<td>Investing in economic activities</td>
<td>62.5</td>
</tr>
<tr>
<td>Spending on school expenses</td>
<td>6.8</td>
</tr>
</tbody>
</table>
that there have been issues of delay in repaying loans by women borrowers. The above is generally due to a high proportion of the loan being used for consumption and the fact that income earned from most of the income generating activities is small then, women are left with no option but to request their husbands/spouses to assist them in loan repayment. As a consequence of the above, women continue to be dependent on men and hence lowering their likelihood of being economically empowered.

Levels of Men’s Participation in Women’s Economic Activities

In order to assess men’s participation in women’s economic activities, a participation index was developed by combining six participation indicators as indicated in the earlier methodology sub-section. Cumulative participation index varied from 21 to 72, whereas 21 indicate the lowest participation level and 72 means the highest participation level. Results as presented in Table 6 indicate that the majority (71.6%) of men belong to low participation category with the score ranges between 21-37, whereas 22.6% fall under average participation level with the score range between 38-54 and very few (5.8%) belong into high participation level with the score ranges between 55-72. The result shows that men do not offer enough support in their spouses’ economic activities. Therefore, women are faced with a double burden of performing the domestic chores as well as income generating activities in most cases the latter, is compromised in favour of the former. This suggests that men’s contribution to women economic activities is very minimal and does not contribute to significant improvement of women’s economic empowerment. Generally, women’s income is important for achieving economic growth (Kabeer, 2009). However, when women do not receive enough support from their spouses their economic empowerment is hindered.

Factors Affecting Men Participation in WEE

Multiple linear regression model was used to determine factors that influence men participation in WEE. Men participation in WEE was based on the Cumulative Participation Index (CPI), and factors restricting men participation such as men attitude, age, education level, type of marriage, and religion. Table 10 presents the results from estimated parameters determining the factors constraints men participation in WEE. Through its R-square value, the model shows that 51.6% variation in men’s participation is due to fitted predicators and the remaining 48.4% cause by predicators not included in the model. The statistical tests of the model itself show that the explanatory power of the model was significant (p<0.001).

The result in the model on Table 7 indicate that age was statistically significant at p<0.005with a positive influence in men’s participation. Most men in the study were in the active age category. This implies that their participations to economic strengthening depend on people who are active and health since most women economic activities are traditional and labour intensive.

Table 6. Levels of men participation in WEE activities (n=120)

<table>
<thead>
<tr>
<th>Levels</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>71.6</td>
</tr>
<tr>
<td>Average</td>
<td>22.6</td>
</tr>
<tr>
<td>High</td>
<td>5.8</td>
</tr>
</tbody>
</table>
The findings reveal that men’s attitude was found to have a significant relationship at p<0.001 on men’s participation. It was found that most men had negative attitude towards WEE. Majority agreed that women do not need men’s support in their economic activities. This implies that men believe that they have no role to play in supporting their wife towards economic empowerment; as a result in most cases women are less empowered.

Findings show that low support on food was found to be significant at p<0.001 with a negative influence on men’s participation. Men are regarded as breadwinner and are supposed to provide for the family. Men with low support to food believe that their spouse has money so even though they are not participating in economic empowerment activities, the wife will still make it in his absence.

Furthermore the result in Table 31 indicate that traditional religions, was statistically significant p<0.001 with a negative influence men’s participations. Men with traditions religions still hold strong norms and culture with in most cases are discriminatory to women. This influences their participations in WEE.

**Indicators for Women Economic Empowerment**

Results in Table 8 indicate that majority 65.4% of women were able to make decision regarding purchasing household assets such as mattresses, bed and cattle. This implies that high economic decision by women is attributed by their ability to control income from their economic activities. The results are
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similar to Kabeer (2009) who contends that having income increase women participation in economic decision especially in societies where women are marginalized. Additionally, the result indicated in Table 8 show that majority 83% of women control their savings implying that women participation in economic activities has provided a safe place for women to save their money. Although women earn income from their economic activities, the amount is very little for building up their capital as a result they end up using it to meet the immediate household need. This study agrees with what was pointed out by Parveen (2005) that women used their earning for family welfare such as buying nutritious food, paying school fees for children and other household necessities rather than on their personal need or economic activities. Inversely, majority of men spend more on their personal needs such as alcohol, and gambling. As a result majority of the women continue to be involved in traditional and more feminine economic activity instead of starting larger enterprises. It is well-established in literature that an economically active woman with her own independent savings and greater income share within the household has more economic power (Duflo, 2005).

Results in Table 8 further show that the majority (63.3%) of women had the power to control of loans. This implies that women can make decisions on how much loans to take and use in starting an economic activity without consulting their husband. Again 21.5% of men agreed that they control women’s loan, this implies that husbands determine how loans can be used which in most cases is used for household consumption. The findings are in line with Rahman (1999) who found that some men compel their wives to hand over loans to them, which tends to increase marital conflicts and poverty among women as they must repay the loan from other unintended sources such as selling labor.

Men may allow their wives to use household assets as collateral with the intention of controlling their spouse’s loans. The courage of men to convince their spouse to use the loan can be associated with the support they receive from them. The findings are similar with the study by Goetz and Gupta (1996) who pointed out that credit programs pay insufficient attention to their impact from a gender perspective and, as consequence, may weaken rather than strengthen women’s position in the family.

Productive assets enable women to earn more income compared to non-productive asset. Result in Table 8 indicates that slightly more than half 57.6% of assets are controlled by both husband and wife. During the FGDs few women revealed that they owned productive assets like cattle, goats and poultry as well as non-productive assets such as bed, mattresses and kitchen utensils. Result in Table 8 further show that about three quarters (74.6%) of land is owned by men, while only 5.1% of women own land. Land ownership among women was very low due to male dominancy under the patriarchy system. The findings are in line with Chiragi (2013) who found that patriarchal nature of society in Mara region, provide women fewer chances to own property.

<table>
<thead>
<tr>
<th>Table 8. Indicators for women economic empowerment (n=120)</th>
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</thead>
<tbody>
<tr>
<td><strong>Indicators for WEE</strong></td>
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<tr>
<td></td>
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<tr>
<td>Ownership of land</td>
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<tr>
<td>Economic decision making</td>
</tr>
<tr>
<td>Control of savings and income</td>
</tr>
<tr>
<td>Control of loans</td>
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<tr>
<td>Ownership of assets</td>
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</table>


Cumulative Empowerment Index (CEI)

In order to assess women’s economic empowerment, the CEI was constructed combining three key empowerment indicators including economic decision making, control over income and savings and ownership of assets and land. Results in Table 9 show that more than half (57.1%) fall under medium empowerment category, while under a third (31.2%) falls under low empowerment category and few (11.7%) were highly empowered. The results suggest that participation in the empowerment program has increased women economic empowerment as majority of the women were in the medium level. The result is in-line with Bali and Wallentin (2009) who found that members are empowered by participating in WEE program in the sense that they have a greater propensity to resist existing negative gender norms and culture that restrict their ability to develop and make choices.

CONCLUSION AND RECOMMENDATIONS

Based on the findings it can be concluded that women participate in various income generating activities in order to fulfill their family needs. It can also be concluded that men play a minor role in women’s economic empowerment, generally, after providing startup capital to their spouses their participation becomes minimal in their spouses economic activities. As a result of the above rural women’s empowerment is curtailed.

Based on the women’s empowerment indicators that were used to determine the levels of women empowerment, it can be concluded that that more than half of women in the study area attained medium level of empowerment. It can further be concluded that though women do control their savings, income, loans and other resources land is a men’s preserve as a result women fail to use it as collateral in seeking loans. Generally, lack of ownership over land increases women’s vulnerability and hence their higher poverty levels. Additionally, it can be concluded that there was a positive relationship between the level of women’s empowerment and men’s support and that women’s economic empowerment increases with increased support from their spouses.

Based on the Multiple Regression results it can be concluded that factors such spouse’s (men’s), age, negative attitude, low support in food and their traditional beliefs were important predictors of the men’s participation in WEE. The above significantly affected the spouses participation in WEE. Lastly, it is concluded that traditions and norms continue to hinder men’s participation and attitude towards women’s economic empowerment.

Table 9. Cumulative Empowerment Index (CEI)

<table>
<thead>
<tr>
<th>Empowerment Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>31.2</td>
</tr>
<tr>
<td>Medium</td>
<td>57.1</td>
</tr>
<tr>
<td>High</td>
<td>11.7</td>
</tr>
</tbody>
</table>
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Recommendations

1. Based on the conclusions made above, it is recommended that enhancing awareness among men on WEE will improve women’s economic gain therefore leading to WEE. Through awareness creation of gender roles and improvement of intra-household relationship men are likely to change. It is therefore recommended that the major intervening institutions, namely government organizations (GOs), non-government organizations (NGOs) and women’s organizations (WOs), private institutions, civil society, etc.) as well as entire communities need to ensure men’s involvement in women’s empowerment activities at all stages of the development programs. More specifically lobbying by traditional leaders could greatly reduce some of the cultural barriers that are patriarchal and which have been holding back men from involvement in women’s activities and their empowerment in general.

2. Women’s economic decision making, control over resources and income, women’s ownership of land are indicators for women economic empowerment. It is also recommended that for WEE there is need to improve women’s access and control over resources in particular land. Therefore, there is need for all stakeholders interested in WEE to create awareness and educate communities on the importance of the above.

REFERENCES


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