

**AN ASSESSMENT OF THE GENDER ECONOMIC INTERVENTIONS
IN THE CONTEXT OF MWANZA, TANZANIA**

GADIELY, K* AND KONGOLO, M**

*St Augustine University of Tanzania (SAUT),

**Department of Economics, Mwanza, Tanzania

<https://doi.org/10.37602/IJSSMR.2021.4220>

ABSTRACT

The main objective of this study was to assess factors determining gender economic interventions to development in Mwanza. Data used was collected from a sample of 399 respondents in the study area. Primary data was collected using the most common techniques which included interviews and questionnaires, while secondary data sources were collected by means of a literature review. Statistical package for social science (SPSS.16) was used to analyze the data. The qualitative research method was used to organize and present the findings of the study in various forms such as figures and tables with respective appropriate descriptions. Overall, the findings of this study suggested large gaps in gender economic interventions in the study area which required the necessary actions from both regional and national government. Gaps identified included gender inequality in decision making, lack of capital, poverty and poor management skills of village saving groups. The study concluded that the importance of engaging men in empowering women economically is critical. The study, therefore, recommended that development organizations in partnership with the government should ensure the linkage between village saving groups and financial institutions to secure a loan to promote gender economic interventions related activities in the region.

Keywords: Gender, economic interventions, development, assessment, Mwanza, Tanzania.

1.0 INTRODUCTION

Development discourse focuses on understanding the structural, institutional, and individual factors that influence the socio-economic development of a society over time. According to the literature, three stylized facts dominate development discourse. First, fertility decline is a key driver for economic growth and economic development (Barro, 1991). Second, improved health plays a crucial direct and indirect role in promoting economic growth (Kalemili et al, 2000). Third education is a central driver for economic development via its impact on the labor of Tanzania (SAUT), Malimbe Campus, Mwanza, Tanzania force's skill level and expanded capabilities (Dreze and Sen, 1997). These stylized facts underlie the traditional models of growth, which places equal emphasis on both the quantity and quality of labour. A common theme that underpins these discourses is the role of gender and gender norms through which these drivers of development mediate development and change. There have been substantial contributions on the gendered impacts of development in the literature, such as Elson and Cagatay (2000). While it is recognized that the gendered impacts of development further reinforce the gendered division of labour, there is little attention paid to

the impacts of the mechanisms through which gender norms are sustained at the household level and in the community, or their impact on the main drivers of economic development (Braunstein et al, 2019).

UNDP (1998) posits that the term “gender” is usually defined as the social meanings given to biological sex differences. It is socially stratified in the sense that it is similar to other stratified such as race, class, ethnicity, sexuality and age. It is an ideological and cultural construct, but it is also reproduced within the realm of material practices and in turn, influences the outcomes of such practices. For feminist economics such as Power (2004), the economy is the way in which humans collectively organize in order to guarantee their survival. By working and using natural resources, humans reproduce their livelihood, through the production of goods as well as through individual, social and generative reproduction. Feminist economists use the concept of gender as an analytical category, alongside other categories such as class and race as defined above. The ultimate purpose of the analytical exercises is to find policies that help eradicate social inequalities, particularly but not exclusively those based on gender (Ahang, 2014; Arnot and Miles, 2005).

Following UNDP (1998), gender is the basis for the division of labour within many societies; the division between “productive” and “reproductive” activities. Productive activities refer to income-generating activities, generally linked to the market. Reproductive activities refer to activities for the care and development of people. Biological differences determine who gives birth to children, but they in themselves cannot explain why women should also be predominantly responsible for looking after children, caring for the sick, the elderly, and, in short, for reproductive labour (Kabeer, 2018) posits that feminist economics is a lot more than just women’s rights. It is a way of looking at the economy for anyone who identifies with the ideas that the economy is influenced by social norms, that we’re motivated by market relations but also by love, power and obligation. Economists argue that gender equality brings economic growth, but feminist economists are digging deeper by asking under what circumstances and whether growth brings gender equality (Arnot and Miles, 2005). A recent analysis of gender and growth has established a potential relationship between gender disparities and economic advance. Gender disparities, it is argued, hinder the development of equal opportunities and free markets, to the detriment of women, their families, and society as a whole. Despite progress in many areas, Tanzania is no exception. Inequalities in the formal labour market and at the higher levels of the education system have economic and social costs that may slow future growth. There is a growing body of literature showing that gender differences in education, employment, access to assets, and time burdens have significant adverse impacts on an economy. Economic theory suggests that growth depends on the accumulation of economic assets (including human capital), and the returns on these assets. UNDP (1998) said that all these depend on technological progress, the efficiency with which assets are used, and the institutional context.

1.1 Problem Statement

The United Republic of Tanzania has undergone significant socio-economic reforms representing a move away from the interventionist and socialist policies to a more market-led and decentralized system since the late 1980s. In the context of these reforms, the government made considerable efforts to integrate gender into its policy-making and

institutional activities (URT, 2000). It also improved the situation of both rural poverty and the population living below the poverty line. The government also introduced gender equality policies in the economic, political and social spheres, with policies emphasizing non-discrimination and the use of affirmative action. The policy actions suggested its commitment to increasing the number of parliamentary seats reserved for women, the requirement of employers to register and report on equality issues to a Labor Commissioner, and the provision of rights to maternity leave and breastfeeding, women economic empowerment (URT, 2012). At the same time the government recognized the gendered impacts of development to further reinforce the gendered division of labour. This because there is little attention paid to the impacts of the mechanisms through which gender norms are sustained at the household level and in the community, including their impact on the main drivers of economic development (Braunstein et al, 2019).

These policies have been introduced on the basis of the equality principles enshrined in the Tanzanian Constitution, which banned sex discrimination of any kind because gender plays a strategic role in poverty alleviation in Tanzania (URT, 2000). In the mid-1990s, the Government introduced the Vision 2025 development strategy, which set out the national vision to attain human development and a fully developed economy. The main goal was the development of Tanzania into a middle-income country by the year 2025. Important keys to this process were to align the country to a more industrialized society, by increasing productive agricultural activities; improving livelihood; peace, stability and unity; good governance; good education and ensuring economic competition. Vision 2025 emphasis the importance of gender equality and women's empowerment in socio-economic relations, political life and overall culture, in order to improve livelihoods and guarantee equal access to education and healthcare (URT, 2016). According to ILO (2008), integrating gender concerns into employment promotion can contribute to more effective boosting of productivity and economic growth; human resources development; sustainable development; and reducing poverty. Therefore, this study aims at assessing gender economic interventions implemented in Mwanza city as well as factors that determined their adoption to impact on women economic empowerment in development.

1.2 Objectives of the Study

The main objective of this study was to assess gender economic intervention approaches used in the context of Mwanza city, Tanzania. Specifically, the study intended to:

1. To determine factors for adoption of a certain economic intervention
2. To assess the impacts of women economic interventions on the development
3. To describe the effects of the joint women and men economic intervention approaches.

1.3 Research Questions

The main research questions used in this study include the following:

1. What are the factors determining the adoption of a certain gender economic intervention?
2. What is the impact of women economic intervention on development?

3. What are the effects of joint women and men economic intervention on development?

2.0 REVIEW OF RELEVANT STUDIES

Gender disparities have been emphasised in many studies in terms of inequality that exist in employment and other fields (UNDP, 1998; Arnot and Miles, 2005; ILO, 2008; Ahang, 2014). Buchmann and DiPrete (2006), posit that reducing the gender gap in payment can improve exports and boost economic growth. Capable females have the power to progress and are more hard workers than some males. Education raises human capital among labour force and may help to increase economic growth by means of high productivity. Education helps to boost the ability of innovation through improved knowledge in the use of modern technologies (Arnot and Miles, 2005). Experimental learning can increase productivity through trials where inexperienced workers can increase their capability by imitating subtle workers without any expenditure (Arnot and Miles, 2005). According to URT (2016), the Vision 2025 was to transform the country's status from the least developed country to a middle-income country, with much higher levels of human development. The document envisaged that by 2025 Tanzania should have the following attributes: high-quality livelihood, peace, stability, unity, good governance as well as a well-educated and learned society; with a competitive economy capable of producing sustained growth and shared benefits (URT, 2016).

In line with Stamarski and Hing (2015), all social relations and processes which manifest and breed inequality in all aspects of society such as law, politics, employment, education and culture will be reformed. Following Oded and Weil (1996), gender inequality decreases the average of human capital, because the majority of females would be superseded by unqualified males, as this can lead to an inefficient economy. The increasing level of female education, as well as declining fertility levels and child mortality, will have positive effects on economic growth (Oded and Weil, 1996). Gender equality in education has been a concern in many countries, including Tanzania. The fact is that gender inequality is still present in many areas of society. Various studies have unveiled the fact that economic activities remain highly gendered (UNDP, 1998; Duvendack et al., 2012; Mehra et al 2013). Arnot and Miles, (2005) have identified some facets of the gendered society that are still significant in terms of pay gaps between men and women doing the same job in most economic activities. Despite having the right to vote, the political representation of women is still far from equality in almost all countries, with much lower proportions of women taking political leadership or achieving senior political office.

Klasen and Francesca (2008), argued that growth impacts the employment dimension of gender equality and it may be sensitive to both the choice of indicator and the economy its self. It is important to consider improvement in the gender gap by empowering women in labour force participation. The systemic exclusion of women from the labor market reduces the productivity of the labour force by substituting more productive female workers with male workers of relatively lower productivity (Klasen and Francesca, 2008). Feminist economists have used the concept of gender as a category of analysis, especially at the micro and macro levels, both to contrast orthodox approaches to economics and to construct new development approaches. According to Arnot and Miles (2005), this is a case of gender

mainstreaming at the conceptual, theoretical and empirical levels, which makes it possible to formulate gender-awareness economic policies.

Arnot and Miles (2005), posit that regardless of the understanding and quantification of the economic importance of gender factors in their different dimensions such as education, employment, fertility, democracy, technology, as well as the quantification of their effects on the economic growth and how the economic growth helps to reduce these gaps, are all basic questions for gender research and advances inequality. This is important from an academic perspective, but even more so in the political sphere to facilitate decision-making that favours economic growth and the equitable distribution of profits between men and women. Accordingly, this equitable distribution is what we term 'inclusive economic growth. An examination of the diverse dimensions of women's work and access to natural resources was critical in revealing the ways in which women were largely disadvantaged by mainstreaming modernization efforts and policies. Aspects such as household vulnerability, gender gap, changing individual, regional and national entitlements, lack of democracy, poverty, and related gender issues are all linked to gendered identities and relations that crosscut racism, class, age, marital status, ethnicity, nationality and environmental degradation (Di Leonardo, 1991).

3.0 METHODOLOGY

3.1 Research design

A qualitative research design was used in this study. Qualitative research is concerned with developing explanations of social phenomena (Creswell, 2003). As such, the design helps us understand the social world in which we live, and why things are the way they are. It is concerned with the social aspects of our world and seeks to answer questions about: (1) Why people behave the way they do? (2) How opinions and attitudes are formed? (3) How people are affected by the events that go on around them? (4) How and why cultures and practices have developed in the ways they have been? (Kothari, 2006). The choice of this design was influenced by the perceived varying degrees of opinions, views and perception of divergent respondents. The choice of this design also enabled the examination of the relationship between both variables from the secondary and primary data at once. Equally important, this design has been chosen because of its usefulness in obtaining an overall picture of the study (Creswell, 2003). Gender economic interventions in the context of Mwanza (economic empowerment interventions and the gender economic inequalities) was assumed to be built around the hypothesis that the provision of regular economic considerations to women in the context of missing or malfunctioning bureaucracy. As a result, it has the potential to generate economic and productive impacts at both the work environment and the household levels, and to stimulate the local economy through the networks that link individuals, households, businesses and institutions (Asfaw et al. 2012). That income inequality has been a persistent phenomenon in both developed and developing countries, even in the presence of sustained macroeconomic growth. It has increased in most advanced and many developing countries over recent decades (IMF, 2014). Income inequality has received wide attention from researchers and has been subject to extensive debate.

3.2 The study area

According to URT (2016), the Mwanza region covers an area of about 256.45 Kilometer square of which 184.90 (72 percent) is dry land and 71.55 Kilometer (28 percent) is covered by water. Of the 184.90-kilometre dry land area, approximately 173 kilometers is urbanized while the remaining areas consist of forested land, valleys, cultivated plains, grassy and undulating rocky hill areas. Mwanza City has a total area of 256 square Kilometer, divided into land area covering 173 square Kilometer, equivalent to 67.6 percent of the total area and 83.0 Square Kilometer, equivalent to 32.4 percent of water area, mostly dominated by Lake Victoria.

Figure 1: Mwanza Region, Tanzania



Sopurce: URT, 2016

Comparing with other councils in Mwanza region, Mwanza city possess smallest area covered only a percent of the total area 25,233.0 square kilometer of the region. The main source of income in the Mwanza city are food crops and forestry 13.9 percent of residence, raw food or uncooked food 13.6 percent, trade and commerce 12.9 percent of population, manufacturing 11.7 percent, construction 7.2 percent, services for food hotel and lodges 5.5 percent, domestic services 5.0 percent, haulage and storages 4.7 percent, administration and security services 3.3 percent, education services 3.1 percent and fishing, hunting, livestock and other related 2.5 percent (URT, 2016). The reasons for conducting this study in Mwanza city is because it is second largest city in Tanzania, with good number of economic interventions implemented by both the government and non-government organizations aiming at improving living standards of women and building gender equality in the community. There exist non-government organizations such as “KIVULINI”, Amani Girls Home and Plan international that have been implementing economic empowerment projects in the area for the past ten years such as Livelihood project, A working future project and VUKA project respectively. While the city government through TASAF and special loan to youth and women program have been implemented for past five years.

3.3 Study sample and data collection

This study used both probability and non-probability sampling procedures in which simple random sampling was used to select the study sample. One of the reasons to use probability sampling was that it is particularly effective at helping to minimize such sampling bias compared with non-probability sampling (Kothari, 2006). Members of the saving and loan associations had equal chances of being included in the sample. Purposive sampling was used to select key informants for this study. The sample size included respondents who were able to provide relevant information about the study. The Yamane’s (1967) formula was used to obtain the study sample. The Yamane’s formula was expressed as given below:

$$n = \frac{N}{1+Ne^2} \tag{1}$$

Where, n = Sample size

N = Population size

e = Margin of error

e = 1 - Confidence level

The researcher used a confidence level of 95 percent, to decide on the Sample size to be used in this study.

$$e = 1 - 0.95 = e = 0.05$$

$$N = 450,680 \text{ or}$$

$$n = \frac{450680}{1+450680(0.05^2)} = 399 \tag{2}$$

Therefore, the study sample size included 399 respondents.

The data for this study was collected by means of structured questionnaires and interviews.

The data was organized, coded and made ready for analysis through Statistical Package for Social Science (SPSS). Saunder et al., (2009), considers data analysis is an important step towards finding solution to a problem studied. Accordingly, data analysis is a systematic process that involves working with data, organizing them and dividing them into small manageable parts. The findings from data analysis were presented in various form such as tables, graphs and charts for possible interpretations and presentations, then discussed as per sections 4.

4.0 RESULTS AND DISCUSSION

This section presents the Main findings of the study and their interpretations. Both the characteristics of respondents including age, sex and marital status were the respondents’ characteristics to be presented while the others follow late. The purpose of presenting these characteristics was mainly to ascertain how they do influence the study as a whole. Table 4.1 presents age of respondents.

Table 4.1: Age of respondents

Age class	Frequency	Percentage
18 – 25	96	24.1
26 – 35	121	30.3
36 – 45	126	31.6

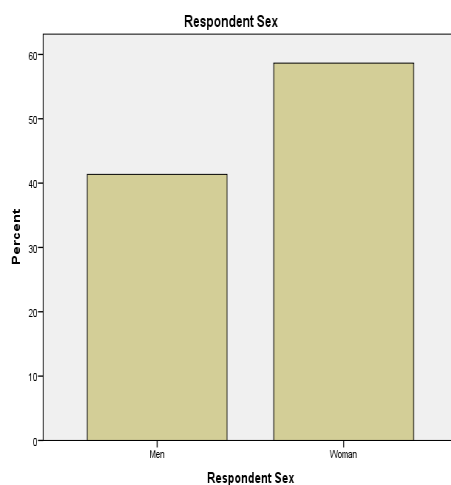
46 +	56	14.0
Total	399	100.00

Source: Research data (2020)

Table 4.1 provides four classes of respondent’s age. It shows that the dominant group of respondent’s age had 31.6 percent (36-45). Followed be 30.3 percent, (36-45), then 24.1 percent (18-25) and the last group had 14 percent. (46+). These findings suggest that there is a number of youth below the age of 46 above years who are gender economic interventions, and as such these young people are not vulnerable. Appropriate policy measures need to be devised to attract more young people into economic interventions especially those who are unemployed and did not proceed in formal system of education.

Sex of respondents was an important demographic characteristic for the study. Since the study included both men and women, it was important to know the dominant sex of the respondents who participate in gender economic interventions that takes place in their community. From a study sample of 399 of the respondents who participated in this research, 234 or 59 percent were women while 165 or 41 percent were men (Figure 4.1).

Figure 4.1: Respondent sex



Source: SPSS generated results, 2020

In line with these finding, it can be argued that the most targeted sex in many gender economic interventions are women. This may be due to the fact that women have not control over important household asset such as land ownership. Closely related to the issue of land ownership is the fact that women do not have the same rights to property as men (Ortiz-Ospina and Roser, 2020). In terms of marital status of respondents, the study shows that the most economically active households are those married couples with children, who live together and are the ones may be affected by the actions of gender economic intervention in the area (Table 4.2).

Table 4.2: Respondent’s marital status

Marital status	Frequency	Percentage
Married	241	60.4
Single	125	31.3
Divorced	3	0.8
Widow	29	7.3
Widower	1	0.3
Total	399	100

Source: Research data, 2020

Table 4.2: Indicates that 60.4 percent of people interviewed were married, 31.3 percent were single, 7.3 percent widow, and 0.3 percent widower and were 0.8 percent divorced. This implies that married couple are economically active than single. That’s why studies indicates that marriage functions on top societal frameworks that permit and introduce the grounds for sexual intimacy, grounds for legal union, and grounds for an economic arrangement (Wilmoth and Kosovo, 2002). Studies have shown that as married couples get older, their median incomes and net worth surpass the income of adults of similar age who are widowed, divorced, or have never married (Wilmoth and Kosovo, 2002). An advantage in promoting marital status would help realize a robust financial life for the individual in his or her later years. Education is a key to life. The level of education is also an indicator of the ways people can handle development related issues. If a society has high number of educated people, it is assumed to be modernized society with improved standard of life (Monazza and Kingdon, 2008). Educational levels of respondents are given in Table 4.3 below.

Education Level	Men	Woman	Total	Percentage
Adult Education	0	3	3	0.752
Primary Education	67	123	190	47.619
Secondary Education	77	84	161	40.351
Post- Secondary	1	3	4	1.0025
College or University	14	2	16	4.01
Never attended school	6	19	25	6.2657
Total	165	234	399	100,00

Table 4.4: Respondent’s occupations

Civil servants 8%, Business women 13.3%, Farmers 18%, Street vendors 0.3, Mechanics 2.5%, Motorcycle drivers 3.3%, Teachers 10.5%, Entrepreneurs 33.1%, Tailors 3.8%, All other activities 7.2% .

Source: Researcher’s own calculations, 2020

Findings of this study in Table 4.4 which shows respondent occupations, indicates that 33.1 percent were entrepreneurs, 18 percent farmers, traders 13.3 percent, teachers 10.5 percent, tailor 3.5 percent. This implies that most of the people who participate in gender economic interventions participate in a variety of economic activities to earn living, but mostly do entrepreneurship activity. There have been gender economic interventions taking place in the

study area, which needed some attention in this study. Respondents were asked to provide a number of gender economic interventions taking place in their areas (Table 4.5)

Gender economic interventions taking place in Mwanza city		Responses	Percent
1	Right to education to girls	284	26.5
2	Formation of women and men saving groups	333	31.1
3	Provision of entrepreneurship training to women groups	232	21.7
4	Building of dormitory for girls In school	12	1.1
5	Provision of soft loan to women and youth saving groups	135	12.6
6	Right to land ownership to women	42	3.9
7	Formation of women saving groups	19	1.8
8	Formations of men and bodaboda saving groups	12	0.7
10	Village community banks (VICOBA)	1	0.1
Total		1070	100

According to Table 4.5, the most important groups included women and men saving groups (31.1 %), right to education of girls (26.5%), provision of entrepreneurship training to women groups (21.7%), and provision of soft loan to women and youth saving groups as the major gender economic interventions in the study area (12.6%). The literature shows that gender is the main marker of social and economic stratification because of exclusion. Regardless of one's socioeconomic class, there are systematic gender differences in material well-being, although the degree of inequality varies across countries and over time. As a result, gender inequality is a characteristic of most societies, with males on average better positioned in social, economic, and political hierarchies. For more than two decades, the goal of reducing gender inequality has held a prominent place in international organizations and in national strategy statements (UNDP, 1998). The 2002 NGO policy was formulated to create an enabling environment for the NGOs to operate effectively and efficiently in the social and economic transformation of the country. It also provides an effective means of collaboration between the Government and civil society. Non- Governmental organizations that implemented gender economic interventions in the study area are given in Table 4.6.

Table 4.6: Non-government organizations that implement gender economic interventions

Non-government organizations		Responses	Percent
1	TASAF Agency	86	15.9
2	PLAN-INTERNATIONAL	203	37.6
3	SOS Organization	24	4.4
4	SACCOS Organization	52	9.6
5	FINKA Agency	24	4.4
6	BRAC Organization	43	8
7	ASA Organization	12	2.2
8	PRAID Organization	12	2.2
9	BAREZA Organization	58	10.7

10	AGHAKANI Organization	13	2.4
11	AMANI GIRLS	6	1.1
12	WOTE SAWA	7	1.3
	Total	540	100

Source: Researcher’s own calculations, 2020

Regarding factors causing gender economic inequality, studies have shown that gender inequality is based on the idea that men and women are not equal. These differences arise from biological, psychological, economic, social and cultural norm distinctions. Some distinctions are empirically grounded while others appear to be socially constructed (UNPD, 1998). Gender economic inequality is determined by socio-cultural and political factors (ILO, 2008). Factors causing gender economic inequality in the study area according to the respondents (Table 4.7).

Table 4.7: Factors causing Gender economic inequality (Multiple responses)

	Factors causing Gender economic inequality	Responses	Percent
1	Uneven access to education	81	9.5
2	Lack of employment equality	94	11
3	Job segregation	119	14
4	Decision-making power imbalance within marriage	141	16.5
5	Negative socio- cultural practice	146	17.1
6	Poverty	134	15.7
7	Gender based violence	101	11.9
8	Poor policy implementation	36	4.2
	Total	852	100

Source: Researcher’s own calculations, 2020

The data in Table 4.7 suggests that negative cultural norms (17.1%), decision making power (16.5%), poverty (15.7%), job segregation (14%), gender based violence (11.9%), lack of employment (11%), were the main factors causing gender economic inequality in the study area. Respondents were also asked to state factors leading to adoption of certain gender economic interventions in the area. In line with their responses, Table 4.8 was provided.

Table 4.8: Factors for adoption of certain gender economic interventions

	Factors for adoption of certain gender economic intervention	Responses	Percent
1	Reducing poverty to some communities	231	32.7
2	Youth unemployment	183	25.9
3	Creating gender equality between men and women in community	93	13.2
4	To provide entrepreneurship and business education	15	2.1
5	Helping women to access business opportunity	25	3.5
6	To have the ability to be economically independent	90	12.6
7	Donor requirement	57	8.1

8	Youth economic empowerment	5	0.7
9	Drop out due to early pregnancy	2	0.3
10	Women economics empowerment	4	0.6
11	Men economic empowerment	2	0.3
	Total	707	100

Source: Researcher’s own calculations, 2020

Among these factors, the most critical included “Reducing poverty in the communities” (32.7%), “Youth unemployment” (25.9%), Creating gender equality between men and women in community (13.2%), to have the ability to be economically independent (12.6%) and Donor requirement (8.1%). In terms of the impacts of women’s participation in gender economic interventions, the researchers believed that both men and women participate in gender economic intervention for different reasons. Respondents were asked to mention gender economic interventions that they were participating (Table 4.9). Table 4.9 provides five most critical forums which included Formation of women and men saving groups (35.42%); Provision of entrepreneurship training to women and men groups (20.13%; Right to education to girls (18.55%); Provision of soft loan to women and youth saving groups (10.38%); and Provision of soft loan to women and youth saving groups (5.14%).

Table 4.9: Gender economic intervention that respondents participate

Gender economic interventions respondents participated		Responses	Percentage
1	Poor house hold grants such as TASAF	39	4.09
2	Formation of women and men saving groups	338	35.42
3	Provision of entrepreneurship training to women and men gr.	192	20.13
4	Building of dormitory for girls In school	7	0.73
5	Provision of soft loan to women and youth saving groups	99	10.38
6	Provision of soft loan to women and youth saving groups	49	5.14
7	Right to education to girls	177	18.55
8	Formation of women saving groups	25	2.62
9	Formation of men saving groups	14	1.47
10	Formation of bodaboda group for loan and saving	9	0.94
11	Youth saving and loan association	2	0.21
	Total	954	100

Source: Researcher’s own calculations, 2020

4.1 Reasons for participating in gender economic interventions

Respondents were asked reasons why they did choose to be involved in gender economic interventions (Table 4.10). The findings related to this question were as follow: 39.43 percent said to increase income, 23.17 percent making money for daily basic needs, 16.8 percent to access loan, 8.4 percent To gain entrepreneurship training, 6.40 percent paying

school fees and other school needs, 5.28 percent build business partnerships, 0.41 percent building and fight for the right to many girls to go in school. This finding implies that although gender inequality is institutionalized in negative cultural practices. The currently gender intervention approaches to remove its adverse effects is economic interventions that aim to bridge the gap associated with men and women.

Table 4.10: Reasons for participating in gender economic interventions

Reasons for participating in gender economic interventions		Responses	Percent
1	Build business partnerships	52	5.28
2	Increase income	388	39.43
3	Making money for basic needs	228	23.17
4	Fight for the right to many girls to go in school	4	0.41
5	Paying school fees and other school needs	63	6.4
6	To gain entrepreneurship training	83	8.43
7	Accessing loan easy	166	16.87
Total		984	100
Source: Researcher’s own calculations, 2020			

Studies indicate that gender inequality in livelihoods can contribute to inequality in other domains (Collins et al., 1993). Women’s lower incomes and more limited access to other resources required to secure a livelihood such as land, credit and assets reduce bargaining power within households. As such, women experience restricted ability to exercise their preferences in the gender division of unpaid/paid labor, the allocation of household income and their ability to exit harmful relationships.

In terms of benefits gained from participating in gender and economic interventions, the study shows that participants did benefit in different ways. Table 4.11 indicates that 30.43 percent said income increase, 20.16 percent to help family’s basic needs, 18.87 percent to receive entrepreneurship training, 5.73 percent to start own business, 4.55 percent to buy own land, 3.85 percent accessing loan without many condition, 3.46 percent building my own house, 1.09 percent to pay for house rent and other necessities, and 0.59 percent improving my crop production (farm). This implies income is the driving force for gender economic interventions’. The literature indicates that most gender economic activities are aimed at empowering women to improve their socio-economic conditions (Table 4.11).

Table 4.11: Benefits gained from participating in gender and economic intervention

Benefits did you get from participating in gender and economic intervention		Responses	Percent
1	Increase income	308	30.43
2	Buy a location (access to own my own land)	46	4.55
3	Pay for house rent and supporting other necessities	11	1.09
4	Start my own business	58	5.73
5	Helping my family in basic need	204	20.16

6	Building my own house	35	3.46
7	Improving my crop production (farm)	6	0.59
8	Accessing loan without many condition	39	3.85
9	Received entrepreneurship training/education	191	18.87
	Total	1012	100

Source: Researcher’s own calculations, 2020

Respondents were asked about the number of years spent in gender economic interventions as participants, here is what they said: 21.8 percent participated for three years, 20.1 percent one year, 17.8 five years, 16.8 more than five years, and 17.0 percent two years, 6.5 percent less than one year. This implies that these gender economic interventions are malt-years programs implemented to improve livelihood and wellbeing of men and women. Some gender economic interventions in the country were formulated to eradicate gender socioeconomic gaps, such as women and gender development policy (WGDP) in 2000, to ensure gender mainstreaming in all government policies, programs, and strategies (Figure 4.2).

Figure 4.2: Years spent in participating in gender economic interventions



Source: Research data, 2020

In terms of the challenges facing gender economic interventions, the study found that there were different challenges facing them. According to the respondents’ responses, 38.55 percent (23.13 percent female, 15.42 percent male) said small capital, 12.51 percent poor commitment among saving and loan group members, 11.73 percent loan with higher interest rate, 9.61 percent lack in business ideas or education, 5.92 percent insecurity to many women they don’t have assets, 5.36 percent poor business infrastructure, 4.47 percent lack of marketing for our products, 4.25 percent deteriorating economy due to impact of corona, 2.79 percent gender inequality in decision making in VSLA groups, 1.12 percent inequality between men and women in accessing business education, 0.89 percent low understanding of importance and how to form and manage income generating group. This finding implies that, capital to start business is main challenge facing women and men in the gender economic interventions (Table 4.13).

Table 4.13: Challenges facing gender economic intervention you participate

Challenges' facing gender economic interventions		Responses	Percentage
1	Low understanding of importance and how to form and manage income generating group	8	0.89%
2	Small capital	345	38.55%
3	Poor commitment among VSLA group members	112	12.51%
4	Lack of marketing for our products	40	4.47%
5	Loan with higher interest rate	105	11.73%
6	Lack in business ideas or education	86	9.61%
7	Inequality between men and women in accessing business education	53	1.12%
8	Insecurity to many women they don't have assets	53	5.92%
9	Deteriorating economy due to impact of corona	38	4.25%
10	Poor business infrastructure	48	5.36%
11	Gender inequality in decision making in VSLA groups	25	2.79%
	Total	895	100.00%

Source: Researcher's own calculations, 2020

Development discourse suggests that community should be involved in generating solutions to the challenges facing them to increase the sense of ownership of projects and programs in their community (see Table 4.14). Respondents were asked about solutions to challenges

Table 4.14: Solutions to challenges facing gender economic interventions

Solutions to challenges facing GEI		Responses	Percentage
1	The conditions for forming groups should be reduced	7	0.82
2	Reduction of capital / loan interest	267	31.41
3	Creating awareness on income generation income group management	155	18.24
4	Getting marketing information will help us on sell our products	23	2.71
5	Starting a small business to supplement your income	15	1.76
6	Equal in access education between men and women	3	0.4
7	Provision of business education to both men and women	201	23.65
8	Economic empowerment	69	8.12
9	Build confidence to women so as they be leaders	39	4.59
10	Improve business infrastructure	34	4
11	Gender equality	36	4.24
12	Total	850	100

Source: Researcher's own calculations, 2020

facing them, these were their answers: 31.41 percent said that provision of soft or reduction of capital / loan interest might be a solution to the problem they face in gender economic interventions, 23.65 percent provision of business education to both men and women, 18.24 percent creating awareness on income generation income group management, 8.12 percent economic empowerment, 4.59 percent build confidence to women so as they can be leaders,

4.24 percent gender equality, 4.00 percent improve business infrastructure, 2.71 percent getting marketing information will help us on sell our products, 1.76 percent starting a small business to supplement your income, 0.82 percent conditions for forming groups should be reduced, 0.40 percent equal in access education between men and women. This finding indicates that for gender economic interventions to yield impact, capital and business education is compulsory. The literature suggests that access to credit facilities has increased over the past decade and as such it has helped women to enhance their livelihood statuses and empower them economically. The Government allocated funds for women's development programmes and projects aimed at empowering them economically (URT, 2016).

5.0 CONCLUSION, RECOMMENDATIONS, AND POLICY IMPLICATIONS

5.1 Conclusion

The main objective of this study was to assess gender economic intervention approaches in the context of Mwanza city. Specifically, the study assessed factors leading to the adoption of certain gender economic interventions by examining their development impacts. The study sample included a total of 399 respondents, with 234 women (59%) and 165 men (41%) who were also the beneficiaries of these economic interventions in the study area. Gender economic interventions are important in eradicating of any form of gender economic inequality (Buchmann et al, 2008). The findings of the study helped in understanding the main reasons behind gender economic interventions in the study area. Different factors were identified including youth unemployment issues, poverty, gender inequality in decision making, provision of entrepreneurship and business education, and women economic independence. Among all these issues, poverty, youth unemployment and gender inequality emerged as main factors for the adoption of these economic interventions, because gender matters in development (Buvinic & O'Donnell, 2017). This may be true because there is positive relationship between poverty and gender inequality. Societies that are economically poor tend to hold negative cultural practices such as early marriage, high dowry price and rejection of inheritance to widow. Overall, the study indicates that poverty incidence impacts negatively on the status of women in general (URT, 2016). The impact of participation by women in gender economic interventions has been mainly to assist them improve the socioeconomic conditions, given that they play key roles in socioeconomic development.

5.2 Recommendation for action

Based on the findings of this study, the following recommendations have been suggested:

- Reginal government should increase funding to gender economic interventions to attract as much as participants as possible.
- The design and implementation of relevant and viable gender economic interventions should be based on thorough gender assessment of the community in which the interventions are needed
- Capacity building activities are critical in encouraging sustainability in both men and women.

5.3 Policy Implications

Given the study's empirical findings the importance attributed to gender economic interventions in the study area was critical in creating opportunities for the participants. The findings also alluded to the lack of capital among both participants as one of major hindrances in the realization of major gender economic interventions in the study area. Policy interventions should try to address this issue to strengthen sustainability impact of these interventions.

REFERENCES

- Ahang, M. (2014). The impact of Gender inequality on Economic Growth in Developed Countries. The Accounting, Economics and Financial Management Conference 26-27 October 2014, Tehran, Iran. Available at: <https://www.researchgate.net/publication.281208493>
- Arnot, M. & Miles, P. (2005). A reconstruction of the gender agenda: the contradictory gender dimensions in New Labour's educational and economic policy, *Oxford Review of Education*, 31 (1),173-189.
- Asfaw, S., Covarrubias, K., Davis, B., Dewbre, J., Djebbari, H., Romeo, A. & Winters, P. (2012). Analytical framework for evaluating the productive impact of cash transfer programmes on household behavior. Methodological guidelines.. http://www.fao.org/fileadmin/user_upload/p2p/Publications/Pto
- Barro, R.J. (1991). Economic growth in a cross section of countries. *Quarterly Journal of Economics* 56(2): 407–43.
- Braunstein, E., Bouhia, R., & Seguino, S. (2019). Social reproduction, gender equality and economic growth. *Cambridge Journal of Economics*.DOI:10.1093/cje/bez032
- Buchmann, C., & DiPrete, T.A. (2006). The Growing Female Advantage in College Completion: The Role of Family Background and Academic Achievement." *Annual Review of Sociology* 34: 515–541.doi:10.1177/00031 2240607100401.
- Buchmann, C.T., DiPrete, A. & McDaniel, A. (2008). Gender Inequalities in Education. *Annual Review of Sociology* 34: 319 337. doi:10.1146/annurev.soc.34.040507.134719.
- Buvinic, M. & O'Donnell, M. (2017). Gender matters in economic empowerment interventions: A research review. Center for Global Development Working Paper No 456. Available at:<https://www.cgdev.org/sites/default/files/gender-matters-economic-empowerment-interventions-research-review.pdf>
- Collins, R., J. Chafetz, R. L. Blumberg, S. Coltrane, and J. Turner (1993). "Toward an Integrated Theory of Gender Stratification", *Sociological Perspectives* 36(3): 185-216.
- Creswell J.W (2003). *Research design: qualitative, quantitative and mixed methods*. SAGE Publications.

Di Leonardo, M. (1991). *Gender at the crossroads of knowledge: feminist anthropology in the postmodern era*. Berkeley and Los Angeles: University of California Press

Dreze, J., and Sen. A. (1997). *India: Economic Development and Social Opportunity*. Oxford: Clarendon Press. Available at: <https://global.oup.com/academic/product/9780198290124?>

Duvendack, et al, (2012). What is the Evidence of the Impact of Microfinance on the Well-Being of Poor People? *EPPI-Centre. Publisher: Evidence for Policy and Practice Information and Coordinating Centre*. <https://www.researchgate.net/publication/272576530>

Elson, D, & Cagatay, (2000). The social content of macroeconomic policies. *World Development*28(7): 1347–64.

ILO. (2008). *Gender and employment*. International Labour Organisation. Available at: <https://www.ilo.org/employment/areas/gender-and-employment/lang--en/index.htm>

IMF, (2014). Annual report 2014 from stabilization to sustainable growth. [www.imf.org > pubs > 2014 > eng > pdf > ar14_eng](http://www.imf.org/pubs/2014/eng/pdf/ar14_eng)

Kabeer, N. (2018). Why we need feminist economists? Available at: <https://www.ecnmy.org/engage/why-we-need-feminist-economists/>

Kalemili-Ozcan, S., Ryder, H.E., & Weil, D.N. (2000). Mortality Decline, Human Capital Investment, and Economic Growth. *Journal of Development Economics* 62(1): 1–23.

Kothari, C.R. (2006). *Research Methodology - Methods and Techniques*, Second Revised Edition. New Age International (P) Limited, Publishers, New Delhi

Klasen, S and Francesca L, (2008). The impact of gender inequality in education and employment on economic growth: new evidence for a panel of countries. <http://chicagopolicyreview.org/wp-content/uploads/2014/09/Gender-and-Economic-Growth.pdf>

Mehra, A., Kumar, S. and Raju, J (2013). 'Showrooming' and the Competition between Store and Online Retailers. *SSRN Electronic Journal*. DOI: [10.2139/ssrn.2200420](https://doi.org/10.2139/ssrn.2200420). <https://www.researchgate.net/publication/251347124>

Monazza, A. &Kingdon, G.G. (2008). Gender and Household Education Expenditure in Pakistan. *Applied Economics* 40(20): 2573-2591.

Oded, G. & Weil, D. (1996). The Gender Gap, Fertility, and Growth. *American Economic Review* 86: 374-387. Available at: <http://www.levyinstitute.org>

- Ortiz-Ospina, E. & Roser, M. (2020). Economic inequality by gender. Published online at OurWorldInData.org. Available at: '<https://ourworldindata.org/economic-inequality-by-gender>'.
- Power, M. (2004). Social provisioning as a starting point for feminist economics. *Feminist Economics*, 10 (3), 3-19.
- Saunders, M., Lewis, P. & Thornhill, A. (2009). *Research Methods for Business Students*. London: Prentice Hall.
- Stamarski, C.S. & Hing, S.S. (2015). Gender inequalities in the workplace: the effects of organizational structures, processes, practices, and decision makers' sexism. *Frontiers in Psychology*; 6: 1400. doi: [10.3389/fpsyg.2015.01400](https://doi.org/10.3389/fpsyg.2015.01400)
- UNDP. (1998). *Engendering Macroeconomics and Macroeconomic Policies*. United Nations Development Programme. Available at: <file:///C:/Users/Home/Downloads/EngenderingMacroeconomics.pdf>
- URT. (2000). *National Strategy for Gender Development*. Ministry of Community Development Gender and Children. Available at: <https://www.mcdgc.go.tz/data>
- URT (2012). *Population and Housing Census. Population Distribution by Administrative Areas*. National Bureau of Statistics and Ministry of Finance Dar es Salaam [http://www.tzdpd.or.tz/fileadmin/documents/dpg_](http://www.tzdpd.or.tz/fileadmin/documents/dpg_internal/dpg_)internal/dpg_
- URT. (2016). *Mwanza region socio-economic profile*. Ministry of State Planning and Parastatal Sector Reform. Available at <http://www.tzonline.org/pdf/Mwanza.pdf>
- Wilmoth, J., & Kosovo, G. (2002). Does marital history matter? Marital status and wealth outcomes among preretirement adults. *Journal of Marriage and Family*, 64(1),254-268.
- Yamane (1967). *Determining sample size*. University of Florida. IFAS extension. <https://www.tarleton.edu/academicassessment/documents/samplesize.pdf>