



THE ROLE OF SACCOS' MICROCREDITS IN THE EMPOWERMENT OF FEMALE-HEADED HOUSEHOLDS IN THE NJOMBE REGION, TANZANIA

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ABSTRACT

Purpose: This study assessed the role of SACCOS microcredits (SMCR) on the empowerment of the rural Female-Headed Household (FHHs) in the Njombe region of Tanzania. The objectives of the study were to assess the influence of SMCR on economic, social, and political empowerment; and to assess the moderating role of education and mediating role of culture on FHHs empowerment.

Design/Methodology/Approach: The primary data were collected using a cross-sectional survey and explanatory design in the six districts of the Njombe region whereby, about 350 FHHs were randomly selected from various SACCOS. Data were analyzed by using descriptive and regression analytical approaches concomitantly with Haye's moderation and mediation processes.

Findings: Findings revealed that SMCR had a significant influence on the economic and social-cultural empowerment but less on the political empowerment of the FHHs. The findings further indicated that education had a moderating role on SMCR influence on FHHs empowerment while culture has a mediating role on SMCR FHHs empowerment at $p < 0.05\%$ level of significance.

Research Limitation/Implication: The study was limited by narrow coverage and the use of multiple regression analysis. Moreover, moderation and meditation were analyzed using the Hayes effect. We recommend in the future study to use advanced data analysis such as Structured Equation Modeling which is efficient in analyzing moderation and mediation variables. Furthermore, we recommend mixed-method designs to accommodate both qualitative and quantitative variables.

Practical and Social Implication: The study recommends that the government and other stakeholders empower the FHHs by channelling their funds with a reasonable interest rate in SACCOS to promote their economic, social-cultural and political empowerment. Furthermore, they should educate women and remove cultural barriers.

Originality/ value: This is the first SACCOS study to integrate the microcredits and FHHs' economic, social-cultural and political empowerment. The study further analyzed the moderating role of education and mediating role of the culture of microcredits use on the empowerment of female-headed households which has not been considered by previous scholars.

Keywords: *Empowerment; Female-Headed Households; SACCOS' Microcredits; Tanzania*



1.0 INTRODUCTION

Empowerment is the ability of people, in particular, the least privileged to have access to productive resources that enable them to increase their earnings and obtain the goods and services they need and participate in the development process and decisions that affect them (Oxfam, 2013).

Women are universally disadvantaged relative to men in terms of access to assets, credit, social networks, and political participation (United Nations, 2009). Approximately 70% of the World's poor are women and about 60% of them live in a high level of poverty because they are not empowered economically (Khanet al., 2012).

Maghimbi (2010) declared that SACCOS being the financial cooperatives are operated under the principles of autonomy, independence, economic gain and democratic decision making. Magali (2014) stated that SACCOS are concerned with savings mobilization in terms of mobilizing the clients' shares and deposit and issuance of loans. TFC (2006) argued that through the issuance of loans SACCOS promotes social-economic activities in rural and urban areas of Tanzania. SACCOS offer important financial services to its clients including remittances, deposits, savings, training and insurance (URT, 2017a).

In Tanzania, the first SACCOS was established in 1938 in Moshi town. The financial liberalization policies in the 1990s promoted the accessibility of financial services in Tanzania and catalyzed the establishment of many SACCOS both in urban and rural areas (TFC, 2006). SACCOS and other cooperatives contribute 40% of the GDP by providing savings, business capital and employment to most of secondary school leavers (Qin & Ndiege, 2013; Bwana & Mwakujonga, 2013). The government of Tanzania has recognized the contribution of SACCOS in promoting socio-economic development and hence encouraged their spread (Ndiege et al., 2016). Tanzania Cooperatives Development Commission (TCDC, 2019) testified that in 2018, there were a total of 2,450 and 93 active SACCOS in Tanzania and the Njombe region respectively. Cultivation of crops such as Irish potatoes, maize, beans, timber and electric poles production, livestock keeping, small businesses and mining were the economic activities of the people of the Njombe region (URT, 2017b).

According to the National Bureau of Statistics (NBS 2014), from 2007 to 2011, female-headed households in Tanzania mainland recorded 13.4% poverty compared to 11.4 % of the male-headed households and this indicated that male-headed households were more empowered economically than the female-headed households.

WFP (2017) proclaimed that there was limited access to post-harvest technologies, financing, insurance, information, extension services and inputs services by economically energetic women in Tanzania. To overcome this situation, the government of Tanzania committed itself to enhancing women's economic capacity by making credit facilities available to the majority of women, supporting women to gain entrepreneurial skills, improving their social status, economic capabilities, and promoting their participation in the political system (Gwahula & Mrema, 2016). Some of the established schemes for low-income women in Tanzania include SACCOS (URT, 2017a).



According to Kessyet al. (2010) and Avert (2018), the Njombe region had the highest (26%) number of female-headed households who face problems in satisfying their households' food requirements. Therefore, the findings from this research add some additional awareness and empirical evidence on the role of SACCOS' microcredits on economic, social-cultural and political empowerments, as well as the influence of culture and education on the empowerment of Female-Headed Households in the Njombe region.

This study used the microcredit empowerment theory. The theory is silent on the role of moderating role of education and the intervening role of culture in the empowerment of female-headed households. The empirical studies that assessed female-headed households such as Ayen (2016) and Chirkos (2014) and Siyoum et al. (2012) in Ethiopia and Cheng and Ahmed (2014) in China did not blend the economic, social-cultural and political empowerment variables.

Moreover, the studies which assessed the role of SACCOS on women empowerment in Tanzania such as Shekilango (2012), Kyara (2013), Kato and Kratzer (2013), Gwahula and Mrema (2016), Mwanga (2016), Josephat et al. (2017), Chale and Medard (2020), Khursheed (2021) and Akter et al. (2021) did not examine how SACCOS have empowered the female-headed households. Busingye and Kazooba (2018) analyzed the role of microcredit on the economic empowerment of FHHs but the variables of social-cultural and political empowerment were not covered. To the best of the authors' knowledge, none of the studies has examined the moderating role of education and mediating role of culture on microcredits FHHs empowerment.

2.0 LITERATURE REVIEW

2.1 The conceptualization of women empowerment and the role of microcredits

Microfinance is the provision of a broad range of financial services such as credit, savings, and training to poor and low-income households and their micro-enterprises, particularly women. These services include loans, saving insurance and remittance (Magali, 2014).

Empowerment is defined as the ability of people, in particular, the least privileged to have access to productive resources that enable them to increase their earnings and obtain the goods and services they need and participation in the development process and decision that affect them (Oxfam,2013).

FAO (2016) asserted that while talking about women's ability to resource entitlement as household heads, they are classified into three groups. The first category of female-headed households is in which all decisions are taken by a woman due to the absence of males. The second category is where women are the main providers due to male illness and unemployment, but where ultimate decision-making power is exercised by males. The last category consists of female-headed households where male members are temporarily absent and women run households on their behalf. This study defines the FHHs as the ones in which the husband is absent due to whatever reasons.

Microcredit refers to small loans offered by a Microfinance Institution (MFI). Therefore, microcredit is a component of microfinance, in that it involves providing credits to the poor, but microfinance involves additional non-credit financial services. MFIs provide access to



microcredit services for building up self-employment, in the form of loans at interest-free or low-interest microcredit (Mayoux, 2002).

Bwana and Mwakujonga (2013) defined Savings and Credit Co-operative (SACCOS) as a type of cooperative which facilitate the pooling of savings from members and then issues loans from those savings. MAFSC (2017) asserted that SACCOS have increased by 38% i.e. from 4,093 to 5640 in March 2016 to March 2017 respectively. Also, SACCOS issued loans to clients worth 855.29 billion Tanzanian Shillings in 2016. According to TCDC (2019) data in 2018, the number of active SACCOS in Tanzania was 2,450 while in the Njombe region was 93.

2.2 Microcredits empowerment theory

In 1976 Prof Mohammad Yunus initiated the microcredits schemes for the poor in Bangladesh. This scheme intended to fight against poverty among the women and the excluded. Women activists such as Rappaport (1991) and Kabeer (2002) articulated that women are empowered when getting access to the opportunities which they were denied before. During the empowerment process, women also participate in the decision making and gain access to and control of the resources. Mersland (2005) cemented that economic empowerment for poor and disabled people in developing countries has been boosted by microcredits. Microcredits scholars such as Rahman (1999) contended that microcredit has an opportunity to reduce the poverty of poor women. Malhotra, et al. (2002) classified the empowerment of women into two major categories: personal, community and wider level and economic, familial, psychological, socio-cultural and legal aspects. Various scholars linked microcredits and women empowerment focusing on economic, social-cultural, political and legal empowerment (Jameel, 2015; Metrine, 2018; Chale & Medard, 2020; Akter et al, 2021). However, Busingye and Kazooba (2018) disapproved of the power of microcredits on the empowerment of female-headed households. Moreover, some scholars related the microcredit theory with loan default and digital financial insertion (Gatimu, 2014; Mader, 2016).

Therefore, the theoretical gap of this study was to assess the role of microcredits in female-headed households. Despite the previous studies have examined how microcredits promoted the economic, social-cultural and political variables, they did not focus on the FHHs. The current study not only focused on the FHHs but also has assessed the moderating role of education and mediating role of culture on the empowerment of FHHs through the use of microcredits. This has not been considered by previous studies.

2.3 The conceptual Framework

The conceptual framework is presented in Figure 1 where the independent variable is microcredits offered by SACCOS and FHHs access to those credits. The dependent variables are; the economic empowerment of FHHs which was measured by using the following parameters; ownership of properties, and land; increase of the business capital of business, ability to meet children's education and health costs, construction or renovation of the house and improved of the balanced diet and number of meals. The social-cultural empowerment variable was measured by the ability to participate in social groups and decide for the household; self-esteem; self-efficacy, freedom of mobility. Political empowerment variables were measured by knowing the political and legal rights system, being an active member of a political party; being a representative in local government and supporting some of the



candidates in the general election. These variables have been adopted from Malhotra et al. (2002). We have also assessed the moderating effect of education and the mediating effect of culture on microcredit's effects on the empowerment of FHHs in the Njombe region in Tanzania. This is an innovation for this study.

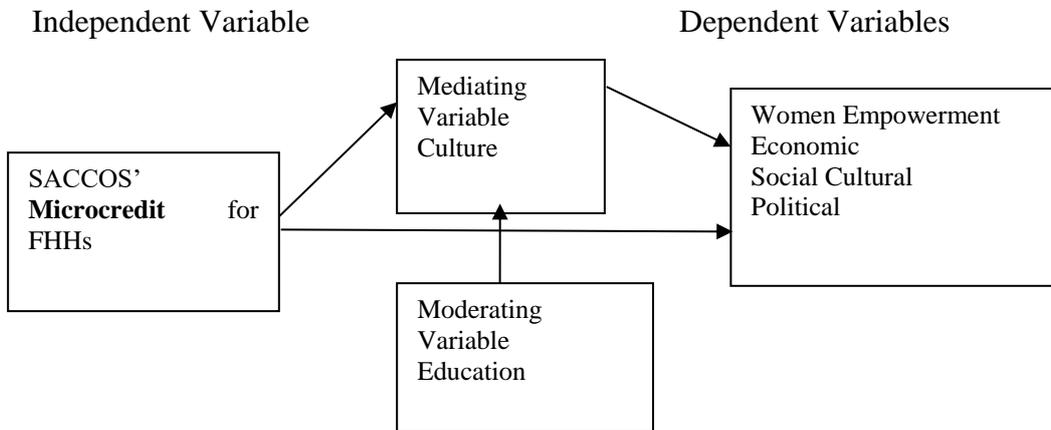


Figure 1: The Conceptual Framework

Source: Own conceptualization based on Empirical Literature Review

2.3 Empirical literature review

The literature indicates the studies which analyze the role of microcredit on the empowerment of female-headed households were done outside Tanzania and the majority of them concentrated on economic empowerment. For example, Ayen (2016) and Chirkos (2014) and Siyoum et al. (2012) in Ethiopia and Cheng & Ahmed (2014) in China.

Josephat et al.(2017) indicated that culture and education influence women's empowerment but these studies did not analyze how these variables influenced the empowerment of female-headed households who borrowed the microcredit in SACCOS. Al-Shami et al. (2014) considered education as an intervening variable that influenced the MFI's women empowerment in Malaysia and Yemen but no empirical investigation was conducted to substantiate the relationship between the two variables.

Busingye & Kazooba (2018) focused on economic empowerment while studies such as Chale & Medard (2020), Khursheed (2021 and Akter et al. (2021) focused on women's economic, legal and political empowerment. Nonetheless, they did not target the FHHs. Moreover, they did not examine the moderating role of education and mediating role of culture on microcredit's empowerment.

Studies that were done in Tanzania on the role of SACCOS on women empowerment such as Shekilango (2012), Kyara (2013), Kato & Kratzer (2013), Gwahula & Mrema, (2016), Mwanga (2016), and Josephat et al. (2017) indicated that SACCOS have managed to empower women in Tanzania. However, these studies did not ascertain adequately how SACCOS have managed to empower the female-headed households in Tanzania.



Therefore, this study assessed the potential of SACCOS' microcredits for empowering the female-headed households economically, social culturally and politically in the Njombe region. Moreover, this study assessed the moderating role of education and intervening role of culture on the microcredit empowerment for female-headed households in the Njombe region which was among the regions that comprise the highest percentage (26%) of female-headed households in Tanzania, who was in a state of economic vulnerability (NBS, 2014; Avert, 2018). None of the previous studies analyzed how the women's education level and culture moderated and mediated the microcredits and economic, social-cultural and political empowerment. This is the new knowledge generated by this study.

3. METHODOLOGY

3.1 Research design and description of the study area

This study used descriptive and explanatory designs and a survey technique was used to collect data. The survey was conducted in the Njombe region which is one of the 31 administrative regions of Tanzania. The region had been chosen because it had large numbers of FHHs and there was a good number of SACCOS operating in the region. According to Kessy et al. (2010) and Avert (2018), the Njombe Region was among the regions with the highest number (26%) of female-headed households in Tanzania.

3.2. Sampling procedure and sample size

Avert (2018) reported that 10% of all women in the Njombe region were widows, making the region with the highest number of widows in the country. One of the causes of this problem was the highest (11.6%) of HIV/AIDS infections in Tanzania (Avert, 2018). Most of the households in the region were not able to access savings and credits from formal financial services (Kessy et al., 2010). The sample for the study was drawn from 6 districts by using systematic random sampling. The sample size was calculated by Suyono (2012) which is:

$$n = \frac{N}{1+Ne^2}$$
 Where: n = Minimum sample size; N = Total number of populations; e = sampling error on this research (estimated to be 5%). Therefore, the expected number of respondents was 709 as calculated as shown in Table 2.1. However, due to financial constraints, only a total of 350 FHHs were conveniently interviewed. This was 14.7% of the population. The sample size which is 10% of the population is acceptable for data analysis if the total population does not exceed 1000 objects (Bullen, 2014).

Table 1: Population and Sample size

Districts in Njombe Region	Total number of SACCOS	Total number of Female Head of Household	Total no of sampled SACCOS	Sample size
Njombe	37	620	20	186
Ludewa	10	520	8	176
Wanging'ombe	23	580	15	154
Makete	23	653	15	193
TOTAL	93	2373	58	709

Source: Njombe Region statistics from the office of RAS, Njombe (2017); TCDC (2019)

3.3 Data collection and analysis techniques

Data were collected by using a questionnaire from the female head of households and were coded and entered into a statistical package for social sciences (SPSS version 24) and validation



was done. According to Tabachnick & Fidell (2012), after collection, data should be cleaned, validated and transformed before entry to ensure their accuracy. Treatment of missing data and detection of the outliers were performed. The multivariate regression analysis (OLS) technique was used to analyse the data and Hayes' (2018) moderation and mediation processes were also applied.

3.4 Validity, reliability and research ethical issues consideration

The pretesting of the questionnaire was done to enhance data validity and the reliability test scored the mean Cronbach alpha value of 0.771. Ethical issues consideration of consent seeking, confidentiality and plagiarism avoidance were adhered to. Since the researcher explained thoroughly the purpose of the study and assured the confidentiality of the findings, all 350 intended respondents agreed to participate in the study. Hence, the response rate was 100%.

3. 0 FINDINGS AND DISCUSSION

3.1 Findings from the Descriptive analyses

3.1.1 Effects of SACCOS Microcredits (SMCR) on FHH's economic empowerment

Descriptive analysis of the empowerment variables revealed that SMCR influenced the economy of the FHHs. Findings presented in Table 3.1 indicate that majority (93.4%) of the FHHs claimed to have raised their financial capital for their businesses, while 92.6% of them owned some properties as a result of being SACCOS members. Being important, SMCR made 87.1% and 68.0% of the FHH meet health and educational costs for their children and eat balanced diet meals in their households respectively. This implies that SMCR contributed a lot to the economic well being of the FHHs households. Rani and Yadeta (2016) reported that the utilization of loans provided in rural saving and credit cooperatives by women had a significant influence on women's empowerment. More details of the economic empowerment variables are displayed in Table 2.

Table 2: Effect of microcredits on FHH's Economic empowerment

Response	Frequency	percentages
The Loan from SACCOS enabled me to own properties	324	92.6
The Loan from SACCOS has increased the capital of my business	327	93.4
The Loan from SACCOS has improved my ability to meet children's education and health costs in my household	305	87.1
The Loan from SACCOS has helped me to construct or renovate my house	215	61.4
The Loan from SACCOS has improved my balanced diet and the number of meals in my household	238	68.0

3.1.2 Effects of SMCR on FHH's social-cultural empowerment

Regarding the effects of SMCR on social-cultural empowerment, the descriptive analysis presented in Table 3.2 revealed that the majority (83.7%) of FHHs had been able to participate in social groups and decision making, while about 82.9% of them claimed to have been socially accepted in the society through increased participation in cultural issues. Furthermore, the effects of SMCR had gone as far as building FHH's confidence (82.9%) and giving them the



respect, they deserve from society. This implies that SMCR made FHHs to be empowered social-culturally. These findings are in line with what was reported by Kato and Kratzer (2013) who reported the microfinance empowerment role for women in decision-making, self-efficacy and self-esteem, and freedom of mobility and carrying out outside home responsibilities.

Table 3: Effect of microcredits on FHHs Social-cultural empowerment

Response	Frequency	Percentages
The Loan from SACCOS has increased my ability to participate in social groups and decide for my household	293	83.7
The Loans from SACCOS have given me the freedom to travel to different areas without seeking permission from anybody	268	76.6
The Loans made me be accepted in society and increased my participation in cultural issues	290	82.9
SACCOS loan has increased my confidence in the society	290	82.9
The Loan from SACCOS made me respectful and valued in the society	207	59.1

3.1.3 Effects of SMCR on FHH's political empowerment

Individual participation in the political arena demands for the political position aspirants to have some financial resources base. Thus, participation in SMCR made the FHHs economically empowered which built their capacity to participate in political affairs. Findings presented in Table 3.3 revealed that about 45.4% of the FHHs reported having been able to understand more about political and legal rights and 12.23% on being a representative in the local government while only 25.7% and 13.1% of women reported getting support for political campaigns of the general elections as well as becoming active members of the political parties. The data from Table 3.3 shows a small contribution of SMCR to FHHs political empowerment. The results are in tandem with Bayeh (2016) who affirmed the low participation of women in political activities in Tanzania.

Table 4: Effect of microcredits on FHH's political empowerment

Response	Frequency	percentages
The Loan from SACCOS enabled me to know the political and legal rights system	159	45.4
The Loans have enabled me to be a representative in local government	43	12.3
The Loans have helped me to support some of the candidates in the general election	90	25.7
The Loans from SACCOS have enabled me to be an active member of a political party	46	13.1

3.1.4 Intervening variables on FHHs empowerment (moderation and mediation)

The overall findings from the descriptive analysis (Table 5) indicate that education and culture had a moderation and mediating role on SMCR effects on the whole question of empowering the FHHs in the study area respectively. However, this was later measured statistically by using Hayes' (2018) method in the multivariate regression analysis. Findings from respondents revealed that the education majority (88.3%) acknowledged that education of the FHHs increased the empowerment of women through the SMCR facility from the SACCOS. Similarly, culture was reported to reduce the SMCR empowerment of the FHHs in SACCOS as reported by 78.3% of the respondents. This implies that, for successful empowerment of the FHHs, one should consider the social-cultural setups of the community/society because they intervene the women's empowerment while educating women was affirmed to promote women empowerment. These findings agree with what was reported by Rani & Yadeta (2016) and ILO



(2013) who found that the education level of the women in savings and credit cooperatives influenced their empowerment.

Table 5: Moderation and Mediating effects

Response	Frequency	percentages
Moderating effects of education	309	88.3
Mediating effects of culture	274	78.3

3.2 The findings from Regression analysis

The findings from the regression analysis (Table 3.5) revealed that SMCR significantly influenced women's empowerment economically ($p < 0.05$) and the findings show that about 70.6% of the variations in the income of the FHHs in the study area were due to the impact of SMCR service. The findings further revealed the positive and significant influence of SMCR on FHH's social-cultural empowerment (R-square=0.294; $p = 0.009$). Findings from the assessment further show that microcredit on FHHs influences political empowerment ($p = 0.003^{**}$), despite the influence, being very small.

The moderating role of education on SMCR was assessed in three dimensions whereby Hayes' (2018) moderation procedure was used for the estimation. These include the empowerment of the FHHs economically, politically and socially. Findings on the economic part revealed that education has a significant moderating role in the SMCR for the empowerment of women economically as estimated through Hayes (2018) regression analysis procedure. The interaction between education and SMCR showed a significant effect on SMCR social-cultural empowerment of the FHHs while the moderating role of political influence was small.

The findings are in line with what was found by Awojobi (2014) in the study carried out in Nigeria where it was found that women who take part in MFIs projects have been empowered economically, socially and politically. According to ICTD (2019), election costs have been increasing since the adoption of the multipart system in Tanzania. Thus, irrespective of the Election Expenses Act (2010) being in force for all elections since 2010 to reduce corruption by setting overall spending limits on election expenses, political campaigns have been expensive in the country. Bayeh (2016) found that political participation of women within the country is influenced by the country's political sphere, thus if chances for women to participate are minimal, then whatever level of education they may have, they will still be less empowered politically. The findings further indicate that culture mediated the economic, social-cultural and political empowerment and SMC for the FHHs. The findings are in tandem with Josephat et al.(2017) who revealed that culture limited the women SACCOS clients' empowerment in the Kondo district; despite the study did not concentrate on FHHs.

Table 6: Model estimate coefficients for microcredit influence on empowerment variables

Variables	Adjusted R-Square	B-value	Significance
Economic empowerment	0.706	1.485	0.047**
Social-cultural empowerment	0.294	1.397	0.009**
Political empowerment	0.026	0.459	0.003**
Moderation role of education	0.334	0.681	0.0107**
Meading role of culture	.3372	-0.3713	0.000**



4.0 CONCLUSION

The study found that FHHs were empowered economically, social culturally and less politically by microcredits from SACCOS. The findings further indicated that education increased while culture reduced empowerment. The study recommends that the government and other stakeholders empower the FHHs by channelling their funds to SACCOS and other microfinance institutions at a reasonable interest rate to promote the economic, social-cultural and political empowerment of the FHHs. Furthermore, they should educate women and remove cultural barriers.

The study findings contribute to the body of knowledge on the respective moderation and mediation roles of SMCR on FHHs empowerment, as none has reported on how SMCR intervene and moderates the variable of FHH's economic, social-cultural and political empowerment. The study contributes to the theory of women's microcredit empowerment by contending that the education level of the FHH promotes their empowerment while restrictive cultures restrain the empowerment of FHHs. Nonetheless, this study is limited by small area coverage and the use of quantitative multiple regression analysis and Hayes moderation and mediating effects. Therefore, the wider coverage of the study and the use of mixed-method designs are recommended for further studies. Future studies also recommended using more variables of FHHs empowerment such as legal and interfamilial. The future study may further compare the level of empowerment between FHHs and other categories of women.

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