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Original Article

### Challenges Facing Rural Women in Accessing Economic Empowerment Opportunities in Tanzania

Dr. Regina Malima, PhD<sup>1\*</sup>

<sup>1</sup> The Open University of Tanzania, P. O. Box 23409 Dar es Salaam, Tanzania.

\* Author for Correspondence Email: [regina.malima@out.ac.tz](mailto:regina.malima@out.ac.tz)

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**Keywords:**

Rural Women,  
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Gender Equality.

This paper examines the challenges faced by women in accessing economic empowerment opportunities in Kahama Municipal, Shinyanga Region of Tanzania. Specifically, the study identifies the challenges facing rural women in accessing economic empowerment opportunities. The study used purposive sampling and randomly selected one hundred and twenty (120) respondents. Data collection was done through focus group discussions and in-depth interviews. Data was analyzed using content analysis. Findings indicate that financial empowerment services for rural women are severely limited by inadequate infrastructure, lack of knowledge, and financial constraints, hindering their economic progress. The fragmented nature of empowerment organizations also lead to unequal distribution of opportunities for rural women. The absence of specific legislation addressing women's economic empowerment further exacerbates the challenges faced by rural women. This study concludes that the lack of financial empowerment among women in rural areas poses a significant challenge, resulting in poverty, insufficient income, and impeding progress for both women and the nation. The absence of a law addressing empowerment issues has hindered efforts to achieve gender equality in supporting women in rural areas. This study suggests that the government, particularly the Ministry of Community Development, Gender, Women, and People with Special Needs, and the National Economic Empowerment Council (NEEC), should collaborate with women's forums, Civil Society Organizations, women's organizations and private sectors supporting women to develop the Tanzania Inclusive Women Economic Empowerment Model (TIWEEM). This model aims to promote economic empowerment and gender equality for women in urban and rural areas under a unified government framework. Additionally, the establishment of an Economic Empowerment Law (EEL) specifically for women is recommended to provide clear operational guidance on women's economic empowerment in the country.

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## INTRODUCTION

There is a growing recognition that empowering women economically is crucial for realizing women's rights and achieving broader development goals such as economic growth, poverty reduction, health, education, and welfare. According to Anten (2020), women's economic empowerment essentially means enabling women to earn a decent living. Pereznieta & Taylor, (2014) emphasize that women's empowerment involves achieving equal access to and control over economic resources, enabling women to exert greater control over various aspects of their lives. It encompasses their ability to participate in the workforce, earn income, and control resources such as land and finances (Bird, 2018). This empowerment enables women to make strategic choices, exercise agency, and participate in economic decision-making at all levels. It also contributes to improvements in other areas of their lives, including well-being, social empowerment, health, and education (UN Women, 2020; Aktar *et al*, 2024; Kabeer, 2015). This study specifically examines the role of finance in empowering women in rural areas.

Investing in women's economic empowerment through finance is essential for achieving gender equality, eradicating poverty, and promoting inclusive economic growth. Women make significant contributions to economies through their work in businesses, on farms, and as entrepreneurs, thereby contributing to their own development, their families, and the nation as a whole (Hameli *et al.*, (2023). It is important to understand that economic empowerment directly facilitates women's access to initiatives that promote household well-being (Ambler *et al.*, 2021). According to Mohyuddin *et al.*, (2012), women's economic empowerment also involves

them being in a position to make decisions. Similarly, when women are empowered, they make leadership, income, time, and resources decisions (Aziz *et al.*, 2021).

Historically, rural women make up a quarter of the global population (UN Women, 2018) and play a crucial role in ensuring the well-being of their families by providing food and caring for children and the elderly. As a result, women's empowerment has far-reaching positive effects, benefiting not only the women themselves but also a significant number of individuals within their families and communities (Adera, A. & Abdisa, L. (2023). Furthermore, women are powerful agents for driving transformative economic, environmental, and social changes necessary for sustainable development. Despite the great work they do, women still face many challenges in accessing resources like microloans, farming tools, business management skills, and education, which hinder their personal growth, economic empowerment, and community leadership and remain one of the most marginalized and impoverished groups worldwide (Dewi *et al*, 2022).

Globally, economic empowerment for rural women has become a universal concern, particularly in advancing the growth and development of their economy. In 2015, United Nations member states adopted the Sustainable Development Goals (SDGs) with a commitment to gender equality and women's empowerment (SDG 5). In 2016, women's economic empowerment (WEE) was recognized as a cornerstone for achieving the SDGs and a prerequisite for poverty eradication (United Nations, 2016). In spite of global initiatives like this, women in rural areas

continue to

encounter significant challenges in achieving financial empowerment (Kazemikhasragh, *et al.*, 2022).

In sub-Saharan Africa, including Tanzania, rural women continue to face challenges such as low income, limited access to financial opportunities, employment discrimination, and legal barriers that hinder their economic empowerment (Niyonkuru *et al.*, 2021; UN Women, 2018). Despite government strategies like the National Strategy for Gender Development (NSGD) and the Five-Year Development Plan (FYDP) III (URT (2021), rural women still lack adequate financial support. The current policies aim to eliminate gender disparities in economic activities by 2025, but rural women continue to struggle to access finance. In the Shinyanga Region, rural women encounter various obstacles in accessing economic empowerment opportunities, including gender-based violence, limited access to education and training, insufficient financial resources, and cultural barriers (URT, 2020). Moreover, there is a lack of support and resources for women to initiate and expand their businesses, impeding their economic empowerment in the region. Addressing these challenges is essential to establish a more inclusive and equitable economic environment for rural women in the Shinyanga Region, Tanzania. This study focuses on analyzing the hurdles rural women face in accessing economic empowerment opportunities, particularly in finance, with the goal of bridging these gaps and ensuring that empowerment initiatives reach all women, especially those in rural areas.

## METHODOLOGY

This study was conducted in Kahama Municipal Council, Shinyanga Region, Tanzania. Kahama Municipality was chosen for the study due to its semi-urban population, primarily engaged in agriculture, small businesses, and mining. The area has seen rapid population growth and significant socio-economic development, with various economic empowerment initiatives by the government and private sectors compared to other districts in the region (URT, 2020). However, the

economic empowerment opportunities available in the area are insufficient to meet the needs of rural women. Furthermore, there has been no prior research in this area to assess the challenges faced by rural women in accessing economic empowerment opportunities. This location was selected to investigate the barriers that women encounter in accessing economic empowerment opportunities in the area. The study sample consisted of 120 respondents from 6 wards in the study area, including 20 women, 2 microfinance institutions, 2 local lending groups, government officials (2 District Community Development Officers), and 20 community members. Purposive sampling was utilized, with six wards selected in the Municipality, including small women entrepreneurs, community members, and relevant economic empowerment stakeholders.

## Data Collection Methods and Analysis.

The study employed focus group discussions, in-depth interviews, literature review, policy document analysis, and secondary data analysis. Case studies were also used to incorporate women's perspectives. Interviews with women focused on collecting case histories and practical experiences related to economic empowerment opportunities. Participants in focus groups were randomly selected to capture rural women's attitudes and opinions on accessing economic empowerment opportunities. The methodology aimed to explore women's perceptions of the challenges they face in accessing economic empowerment opportunities. Data from key informant interviews and discussions were analyzed using content analysis. Audio files from key informants were transcribed and subjected to thematic analysis (Braun, & Clarke, 2006). The transcribed text was condensed into content categories to derive synthesized meaning based on the study objectives.

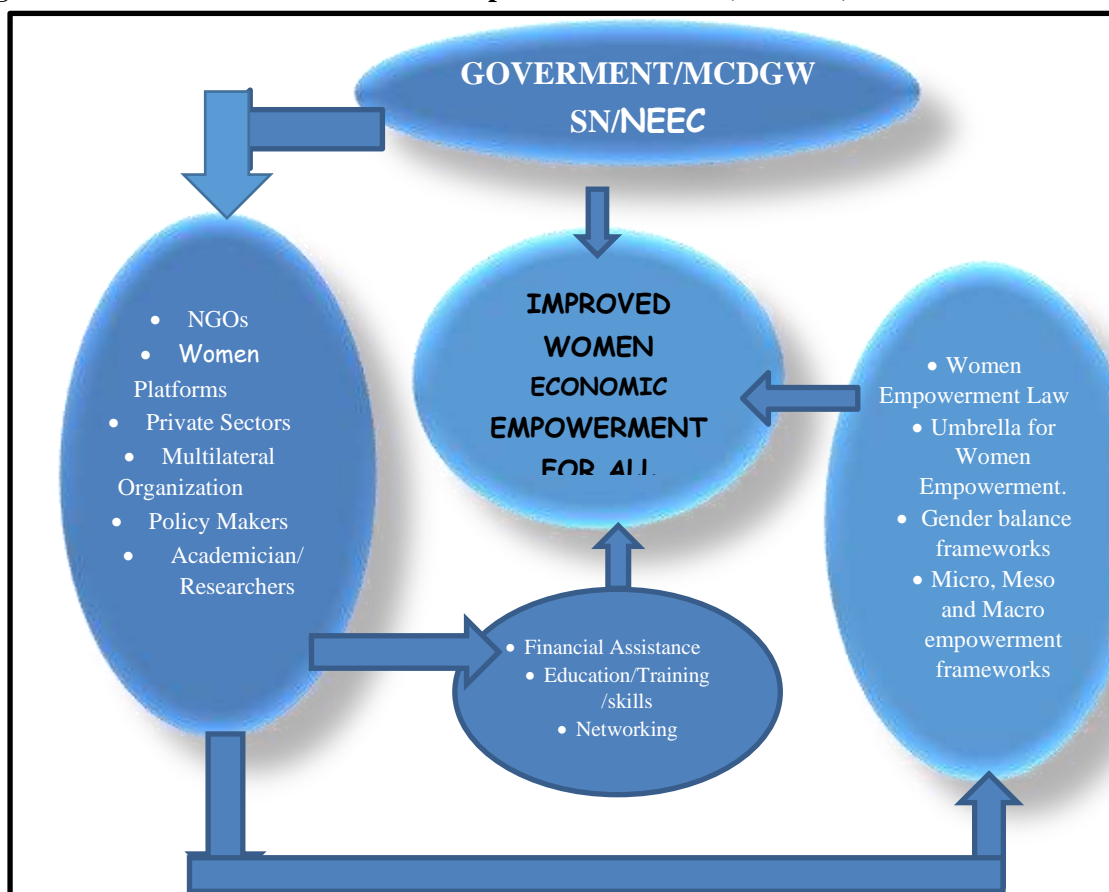
## Conceptual Framework

The study's conceptual framework is based on the World Bank Gender Strategy 2024-2030 and Kabeer's (1999) Three-Dimensional Model of Women's Empowerment. The World Bank Gender Strategy framework provide analytical

tools for promoting women's empowerment, focusing on economic empowerment and challenging gender norms that perpetuate inequality. The Three Dimensional Model, categorize women's empowerment into three dimensions: Micro-level (personal beliefs and actions), Meso-level (beliefs and actions in relation to others), and Macro-level (societal outcomes) (Huis *et al*, 2017, Priya, *et al*, 2021). Focusing on rural-urban women is crucial within these models to effectively empower them contextually. By empowering women in both settings equally, personal and at community levels, empowerment can be achieved. This inclusive approaches allow for the observation of women's empowerment across all levels,

regardless of the setting. Therefore, the frameworks are relevant in designing gender-balanced interventions for rural women in Tanzania, emphasizing economic empowerment opportunities. The study suggests that sustainable economic empowerment of women, especially in rural areas, relies on government financial and economic empowerment frameworks at local, national, and international levels (UN WOMEN, 2024). It requires engagement and action from diverse stakeholders, including women's organizations, civil society organizations, private sectors, multilateral organizations, policymakers, and decision-makers to collectively support gender equality and women's empowerment

**Figure 1. Inclusive Women Economic Empowerment Model (IWEEM)**



**Source:** Field data, 2024

Figure 1 illustrates the Inclusive Women Economic Empowerment Model for all women in Tanzania, which can be implemented through government initiatives led by the Ministry of Community Development, Gender, Women, and

People with Special Needs and the National Economic Empowerment Council. Collaborating with civil society organizations, private sectors, and women's forums helps in developing an Inclusive Women's Economic Empowerment



Model to support women in both urban and rural areas. The proposed economic empowerment law, umbrella for women empowerment, gender balance frameworks, Micro, Meso and Macro empowerment frameworks seeks to provide guidance and support for the advancement of rural women. Therefore, enabling effective economic empowerment for women is a pressing national priority that necessitates well-crafted legislation, policies, innovative solutions, and viable public-private partnerships (World Bank, 2018).

## DATA PRESENTATION AND ANALYSIS

### The aspect of Economic Empowerment to Rural areas women

The concept of economic empowerment to rural women has been identified in this study as the significant agenda that not only contributes to inclusive and sustainable economic growth for women in rural areas and their families but also enhances the effectiveness of poverty reduction and food security initiatives (Wei, 2021). Despite the importance of recognizing rural women's contributions, challenges still persist for women living in rural areas. During in-depth interviews and focused group discussions, it was revealed that women in rural areas face obstacles such as limited financial services, inadequate infrastructure, and lack of knowledge, hindering their economic advancement. The fragmented nature of empowerment organizations results in unequal distribution of economic opportunities. The absence of targeted legislation exacerbates these challenges, leading to poverty, low income, and limited progress for rural women, impacting both their lives and the nation as a whole.

### The Status of Economic Empowerment Opportunities in Rural Areas

The researcher conducted a focused group discussion. Most respondents agreed that there is economic hardship among rural women due to limited financial opportunities in their area. They stated to mainly resort to small scale entrepreneurs where its impact on their economy is very minimal as one woman narrated;

*“Empowerment challenges are numerous in the village, with no clear understanding of empowerment concepts and its policies to us. We also do not know and do not know where to find these opportunities”.*

Available literature indicates that the Tanzanian government has implemented policies to promote gender equality. However, many sector-specific policies of government ministries have not aligned with these overarching gender equality policies (USAID, 2023). As a result, there is a lack of equal opportunities for women, especially those in rural areas (Patel, 2020).

In further discussions with women, it became evident that very few women seek these opportunities in urban areas to improve their economic status as it was narrated by one woman;

*“Some of our fellow women in our villages are awake, and a few of them are seen going to town to borrow money from commercial banks. They have a slight advantage because they have knowledge of these matters. For those of us who are clueless, it is very difficult, very cost, infrastructure is not friendly.... We are left as we are without any help.”*

Past studies have found that rural women are less likely than urban women to have secure economic empowerment opportunities. According to Patel (2020), only one in five rural women (18%) in Africa own a bank account, compared to 41% of urban women. Majority of them are cut off from commercial opportunities and digital connectivity (Wyche, & Olsen, 2018) that would enable them to engage in economic empowerment opportunities. In this context, it is evident that women in rural areas face disproportionate barriers, including a lack of access to capital, inadequate infrastructure, and a lack of knowledge that limits their ability to pursue a livelihood (Kuma *et al.*, 2023). Therefore, the government and development partners should implement strategies for gender equality that expand educational opportunities for rural women, including awareness training on entrepreneurship and emerging opportunities

(Belay, M. 2022; Agrawal, & Salve, 2013), improve infrastructure, and establish financial empowerment opportunities (Natukunda *et al.*, 2021).

### Needs of Rural Women and Economic Empowerment

A focus group discussion was conducted to identify the economic empowerment needs of rural women. The needs of rural women are diverse, including ensuring their access to training and skills, self-employment start-up grants, and financial services, support for the creation of cooperatives, and decent work opportunities in employment-intensive infrastructure development projects (UN WOMEN, 2024). A focus group discussion was conducted to identify the needs of rural women as far as their economic empowerment are concerned. The data revealed that the majority of rural women expressed limited opportunities to improve their livelihoods. They emphasized the significance of financial opportunities to meet their basic daily needs. One participant underscored this need by stating:

*"For the time being, we need financial support. The needs we have are such as food, medicine, clothing, and even shelter.....all these require money. Life in our rural areas is very difficult. Many of us engage in small businesses to make ends meet and support our families. Very few people here have the opportunity for economic empowerment."*

Literature on women's economic empowerment also provides evidence of women's inability to access financial services from financial institutions in order to survive. According to Fiala (2017), primary challenges faced by rural women include lack of financial empowerment, limited access to digital financial services, insufficient access to basic financial resources like credit, savings, and information services, and inadequate entrepreneurship skills. These challenges persistently impede rural women from progressing in their personal and family development. Therefore, gender equality programs are crucial in rural areas to offer services that tackle diversity challenges

effectively (Essick, & Grabowski, 2020; Buvinic, & O'Donnell, 2017).

### Women's Policies, Laws, Platforms, and Economic Empowerment Opportunities.

During in-depth interview with Key Informants, they revealed that, lack of economic empowerment laws and an umbrella that supervise and manage various women platforms in the country is a challenge. They clearly stated that many empowerment organizations in the country work independently, leading to unequal distribution or duplication of economic empowerment opportunities for women. Opportunities provided are mostly focused on urban areas, neglecting rural women. Frameworks that galvanizes internal and external stakeholders to work together at the local and national levels in supporting women are not collectively. During interview with Key Informants, one has this to say;

*".....there are many platforms emerging every day, both government and private sector, majority are urban-based. Some of them even require money from women before providing services. Women cannot afford to engage themselves in those opportunities, by the way they are biased focusing in rural areas."*

Literature also shows that women in rural areas are believed to have fewer social and economic opportunities and freedoms to participate in various economic activities compared to those living in urban areas (Dhamija, 2023). Lack of access to financial and other services is a common obstacle for rural women around the world. Women in rural areas are less likely to access formal financial services and other opportunities provided by the government and development stakeholders, including financial credit, loans, insurance on crops, livestock, and other productive resources (UN WOMEN, 2022), making it difficult for them to engage in economic opportunities such as entrepreneurship.

On the other hand, the key informants revealed that there is no specific law for women's economic

empowerment in the country. While the government and private sectors have initiated various programs to support women economically, these initiatives are often general in nature and do not specifically target rural women as a distinct group:

*“The issue with women's empowerment is the lack of specific laws that outline how economic opportunities will reach women, especially those in rural areas. The existing strategies are too general, leading to an unequal distribution of opportunities between urban and rural women. The majority of those missing out on opportunities are in rural areas”.*

This finding highlights the lack of opportunities for women in rural areas due to current policies and legislation that do not support them. Previous studies by UN WOMEN (2024), and Essick *et al.*, (2020) have emphasized the importance of promoting women's economic empowerment for sustainable and inclusive growth. It is crucial to have established policies and legislation supported by specific laws to address these issues effectively.

The limitations faced by rural women are exacerbated by a lack of frameworks that cater to their economic empowerment needs, leading to disparities in empowerment opportunities. Therefore, it is essential to focus on addressing barriers to economic inclusion for rural women, as they play a vital role in building resilience and coping with environmental shocks (Wyche, & Olsen, 2018). Giving attention to the economic empowerment of rural women is crucial for promoting their well-being and contributing to national development (URT, 2021) through establishment of gender-responsive laws, unified frameworks, policies and partnerships that advance women empowerment (UN Women, 2022a).

## CONCLUSION AND RECOMMENDATION

This study examined the challenges rural women encounter in accessing economic empowerment opportunities in Kahama district, Shinyanga

Region, Tanzania. The research focused on the barriers hindering rural women from achieving economic empowerment. The study found that, limited financial services, inadequate infrastructure and lack of knowledge, impede women's economic progress in rural areas. Moreover, the fragmented nature of empowerment organizations in the country results in unequal distribution of economic opportunities for rural women. The lack of specific legislation addressing women's economic empowerment worsens the situation. Consequently, rural women are experiencing poverty, low income, and limited progress in their lives and for the nation as a whole. To address these issues, the government through the Ministry of Community Development, Gender, Women, and People with Special Needs and the National Economic Empowerment Council (NEEC), should collaborate with development stakeholders to establish Tanzania Inclusive Women Economic Empowerment Model (TIWEEM) that aims to promote economic empowerment and gender equality for women in urban and rural areas under a unified government framework (UGF). Furthermore, an Economic Empowerment Law (EEL) for women should be established in order to provide operational guidance on women's economic empowerment opportunities in the country. This includes expanding financial literacy programs for rural women, increasing access to finance, and upgrading infrastructure like transportation and communication to stimulate economic growth, reduce poverty, and enhance living standards in rural communities. Public-private partnerships are also encouraged to improve infrastructure in rural areas, such as road networks, financial services, and telecommunications, leading to sustainable economic development.

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