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Women's Economic and Social Empowerment in Agricultural Value Chains: Case Study Northern Tanzania

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Women's empowerment is a complex and multidimensional concept. It is interpreted differently in programs and projects promoting gender equality. This study used qualitative methods to explore the perception of women's empowerment among participants in banana business development initiatives. The study adopted a cross-sectional research design, focus groups, key informant interviews, and case studies as the primary data collection methods. The data were analysed using content analysis. The findings indicate that women perceived female empowerment with a range of social and economic gains, including increased income, greater confidence in speaking, greater awareness of their rights, and greater participation in decision-making processes at family and community levels and behaviours, such as resistance to change and control over women's income, which hinder their empowerment. The study recommends adopting gender-sensitive approaches in the design and implementation of development programs aimed at empowering women. Engaging men and traditional leaders in these initiatives is crucial for shifting mindsets and promoting inclusive gender transformation.

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INTRODUCTION

Women play a vital and complex role in agricultural value chains in developing countries, particularly in production, post-harvest management, marketing, and processing. However, increased participation in these activities does not automatically lead to significant female empowerment. This imbalance often stems from persistent structural inequalities, gender norms, and limited access to productive resources, decision-making platforms, and market information (FAO, 2023; World Bank, 2022). Contemporary theories on gender and women's empowerment emphasise that gender relations are socially constructed and continually reshaped through everyday practices, shaped by broader economic, cultural, and historical transformations (Kabeer, 2001; Cornwall and Rivas, 2015).

Development interventions on the value chain have to be designed with a gender perspective to act as catalysts for strengthening women's empowerment strategies. Women's empowerment is not a dynamic outcome which depends on a multidimensional process. Through this process, women gain control over resources, decision-making processes, and strategic life choices (Malhotra et al., 2002; Alkire *et al.*, 2013). Women's empowerment outcome should be assessed by access to opportunities and the ability to influence change within and beyond the value chain.

Women's empowerment fundamentally involves reclaiming and harnessing their ability to make meaningful decisions that influence their own lives (Kabeer, 1999). It emphasises women's ability not only to make the right choices but also to shape outcomes affecting their social and economic realities. Additionally, rather than being seen as passive beneficiaries of development, women are increasingly recognised as active agents of transformative change. In line with this view, Kabeer (2001) defines empowerment as the process of expanding people's capacity to make strategic life choices in contexts where such choices were previously denied.

Similarly, the World Bank (2002) defines empowerment as the expansion of the freedom to choose and act to shape one's own life. Building on these insights, Mosedale (2005) highlights four key elements of the definition of empowerment: First, empowerment implies a precondition for powerlessness; second, it cannot be given by others but must be applied by each individual; third, it implies the ability to make and implement meaningful decisions in life; and fourth, it is an ongoing and relational process, not a fixed outcome. In this sense, empowerment is dynamic—evolving over time and about past experiences or social structures—and reflects both individual and collective change (Cornwall & Rivas, 2015; Ibrahim & Alkire, 2007).

In Tanzania, women's empowerment efforts have traditionally focused on improving several aspects of their lives. This includes social and economic status through education, healthcare, family planning, legal aid, and vocational training (Malhotra *et al.*, 2002; URT, 2006). Since the 1990s, microfinance and microcredit initiatives have been widely promoted as key tools for women's economic empowerment. These initiatives have demonstrated positive impact on income generation, financial autonomy, and self-sufficiency among participating women (Hashemi *et al.*, 1996; Mayoux, 2000; Kabeer, 2015). However, while microfinance programs have been successful in urban and peri-urban areas, their impact on women farmers is poorly documented. Even though these initiatives support the livelihoods of approximately 70% of women in Tanzania (FAO, 2023; World Bank, 2022).

Recently, the Tanzanian government and development partners have shifted their focus to value chain-based approaches. The approach has shifted to explicitly targeting women farmers' access to agricultural inputs, credit, extension services, and markets (URT, 2021; FAO, 2021). These approaches promote the formation of producer and marketing groups, often using

Agricultural Field Schools (FFS). The main aim is to improve knowledge sharing and strengthen bargaining power at the village and district levels. According to the 2022 Gender Profile of Agriculture in Tanzania, these initiatives increased women's participation in formal value chains. Between 2018 and 2022, the participation of women in staple and horticulture farming increased by 15% (URT, 2022). Interestingly, at the district level, women make up approximately 10% of those holding leadership positions in agricultural cooperatives, while only about 2% of local community development initiatives explicitly prioritise women's empowerment. This highlights persistent gaps in inclusive program design (Baluku *et al.*, 2022; URT, 2022).

Community development projects that incorporate structured interventions have significant potential to empower local communities. These projects allow women to gain greater control over the conditions that affect their lives (Simvised *et al.*, 2008; Rashidpour *et al.*, 2010). However, research indicates that the limited effectiveness of some community development programs in improving the quality of life of indigenous peoples stems from the attitudes of planners, who often fail to understand communities' needs and aspirations based on participants' worldviews (Novel *et al.*, 2011; Rashidpour *et al.*, 2010; Samah *et al.*, 2011). This is because program beneficiaries' participation largely depends on their personal experiences and objectives. However, it is crucial to design responsive and sustainable interventions which target the needs, perceptions, and understanding of women's definitions of empowerment.

Even though several development programs, such as the Tanzania Social Action Fund (TASAF, (2000), Feed the Future (2010), the AGRA Initiative for Women's Empowerment in Agriculture (2006), and the Village Savings and Loan Associations (1991), have been implemented to promote women's empowerment in agriculture, the degree of beneficiary participation often depends on

their personal experiences, perceptions, and goals (TASAF, 2022; USAID, 2021; AGRA, 2020; CARE, 2019). However, many of these programs still fail to design interventions that truly address women's needs, perceptions, and definitions of empowerment. Structural barriers—such as limited land ownership, where only about 25% of women own land. According to FAO (2023) and Baluku *et al.* (2022), gendered divisions of labour and social norms limit the growth of women's empowerment. Furthermore, data from the Women's Empowerment in Agriculture Index (WEAI) reveal persistent gaps in women's decision-making power in income generation and use. The report highlights the need for transformative, gender-sensitive value chain interventions which enable women to gain meaningful control over resources (IFPRI, 2021; Alkire *et al.*, 2022).

This paper uses qualitative data collected through a combination of methods to explore women's perceptions of empowerment. It focuses on the context of their involvement in activities related to the development of the banana value chain. The next section describes the study in terms of its location and data collection methods. It then presents the results regarding women's perceptions of empowerment and barriers to achieving it. The article concludes with conclusions based on the study findings.

METHODOLOGY

Study Area

This study was conducted in Moshi Rural and Hai Districts in the Kilimanjaro Region. Specifically, in the wards of Mwika Kaskazini, Mwika Kusini, Mamba Kaskazini, and Marangu Kaskazini in Moshi Rural. It also focused on four wards of Hai District: Machame Uroki, Machame Mashariki, Machame Magharibi, and Masama Mashariki. These areas were purposively selected due to their active involvement in banana farming (Mwangi *et al.*, 2022; Kiwango *et al.*, 2023). The two districts are characterised by a high concentration of

smallholder farmers, particularly women, who have increasingly adopted the improved Kimalindi banana variety. The selected wards are also known for their fertile volcanic soils and favourable climatic conditions. Their climate conditions support banana cultivation, a major livelihood activity and economic driver in the region (URT, 2023; Kileo & Mvena, 2022)

Research Design and Data Collection

Qualitative data on women's empowerment were collected through a combination of methods, including Focus Group Discussions (FGDs), key informant interviews, and case studies. In each of the ten selected wards, one FGD was conducted, resulting in a total of ten groups comprising between 8 and 15 participants each. The FGDs primarily engaged women actively involved in banana production and marketing, as well as members of Savings and Credit Cooperative Societies (SACCOS) operating within the wards. This approach facilitated in-depth discussions and ensured inclusive participation.

The key themes addressed during the FGDs included women's participation in the banana supply chain, perceptions of shifting gender roles in

banana production and marketing, ownership and control of productive resources, and the utilisation of income generated from banana sales. Complementing these discussions, semi-structured interviews with key informants were conducted to gather insights on factors that either empower or hinder women's decision-making in both domestic and social matters. These interviews further explored issues such as factors that empower or hinder women's decision-making, domestic and social matters, autonomy and freedom of movement, their involvement in group networks, levels of political participation, and observed improvements in living conditions.

A total of ten key informant interviews were conducted with individuals identified as having in-depth knowledge and understanding of women's empowerment. In each district, one key informant was selected from the offices of the District Agriculture and Livestock Development Officer (DALDO) and the District Community Development Officer (DCDO). Additional key informants at the ward level included agricultural extension officers, tribal elders, and representatives of NGOs operating within the study area.

Table 1: Key Informants

| Key Informants | Moshi Rural District | Hai District |
|--|----------------------|--------------|
| District Agriculture and Livestock Development Officer (DALDO) | 1 | 1 |
| District Community Development Officer (DCDO). | 1 | 1 |
| Ward agricultural extension officers | 1 | 1 |
| Tribal elders, | 1 | 1 |
| Representatives of non-governmental organisations (NGOs) | 1 | 1 |

In addition to key informant interviews, six interviews were conducted with representatives of Savings and Credit Cooperative Societies (SACCOS) operating in both districts. These SACCOS play a critical role in supporting women financially. The information collected from SACCOS representatives provided important

insights into women's main economic activities, livelihoods, development initiatives and their impact on women's empowerment. Case studies documented personal experiences of women involved in banana value chain activities.

All qualitative data collected through key informant interviews, focus groups, and case studies were

analysed using content analysis techniques. The information was categorised thematically and interpreted based on the study's research questions.

Sampling Techniques and Target Population

A multistage sampling technique was applied in this study to ensure representativeness and relevance. First, purposive sampling was used to select eight wards: Mwika Kaskazini, Mwika Kusini, Mamba Kaskazini, Marangu Kaskazini, Machame Uroki, Machame Mashariki, Machame Magharibi, Masama Mashariki, Machame Uroki and Masama Mashariki—based on their high concentration of banana farmers and the presence of SACCOs.

Second, within each selected ward, simple random sampling was employed to select a total of 20 women banana farmers. The sampling frame was derived from official lists obtained from the ward agriculture offices and SACCOs register. A total of 160 women were recruited. Simple random sampling was employed to ensure an equal probability for all listed women to be included in the study, thereby minimising bias and enhancing the validity of the results (Kothari, 2004).

RESULTS AND DISCUSSION

Women's Perceptions of Empowerment in the Study Area

Many focus group interview participants associated women's empowerment with tangible results in various aspects of their lives. They particularly linked their role in banana production and marketing with changes in relationships with husbands, community and family members. Different perspectives and perceptions emerged during the discussions, most of which were influenced by women's socioeconomic status and how they were perceived and treated in their communities. Several women described women's empowerment as the ability to derive greater benefits from their involvement in banana cultivation, such as planting, harvesting, post-harvest management, and participation in banana

marketing, which contributed to increasing personal income and improving family well-being.

Perception of Women on Economic Empowerment through Banana Value Chain Participation

Women reported that participation in banana farming and group marketing activities gave them direct access to income. This increased financial independence, which enabled them to contribute to household needs and investment in assets.

"I have bought some assets with my own money, such mobile phone and dairy cattle. I feel I will accomplish many things in future." FGD participant, Mwika Kaskazini ward.

Another FGD member added.

"My children are going to better schools because of my savings. Being in a group with other women has helped me acquire a loan to pay school fees for my children." Woman FGD participant, Mwika Kusini ward.

It has been observed in this study that financial support from SACCOs and other financial institutions can contribute significantly to women's empowerment. This empowerment has been reflected in improved living conditions. It also contributes to increased income-generating opportunities and decision-making power at the household level. These outcomes suggest that empowerment programs are more likely to succeed when they are designed based on women's actual needs, lived experiences, and perceptions. These findings are supported by Ragasa *et al.'s* (2019) study on agricultural extension in Ethiopia, which argued that programs fail when they ignore local gender dynamics. Similarly, Farnworth *et al.'s* (2018) study revealed that many agricultural value chain programs fail due to male control over resources while overburdening women. These insights reinforce the call for inclusive and transformative program models that dismantle power imbalances in agriculture.

Greater Influence Over Family Decisions

In the study area, women perceive social empowerment as increased influence on family decision-making. However, they associated their increased income from the banana business with an opportunity that has enhanced their ability to influence important household decisions. Women report that joining savings groups contributed to their ability to participate in decision-making processes and improve their social status, as one participant said

"Selling bananas has made me accepted in my community and family. Now I can contribute my views in village meetings and women's meetings in church. My confidence has increased than before". FGD participant, Mamba Kaskazini ward.

Financial contributions to the family have led to greater respect within families and communities. Many women expressed a growing sense of dignity and self-worth.

"Banana farming and agriculture have allowed me to significantly improve my home. I have also earned the respect of others by participating in community events in my village," Focus group participant, Marangu Kaskazini ward.

The findings of this study highlight that women appreciate social empowerment through increased participation in family and community decision-making processes. Their involvement in membership savings groups not only generated tangible financial benefits but also improved their sense of social recognition and self-esteem. As participants reported, this increased income strengthened women's voices in family matters and resource allocation. Furthermore, their ability to participate financially increased their social status and self-esteem,

These results are consistent with previous research by Kabeer (1999), who highlighted that access to

income-generating opportunities increases women's involvement in domestic and social issues. Similarly, Mayoux (2001) found that women's participation in microfinance institutions increases their self-confidence and decision-making power. Swain and Wallentin (2009) also support this view, noting that participation in self-help groups empowers women through greater financial independence and participation in social life. In the Tanzanian context, Vyas and Watts (2009) found that self-employed women are more likely to participate in household decision-making, especially in childcare and economic planning.

Control over Resources and Personal Life

Participation in self-help groups (Kikundi cha wauza ndizi) has given women the opportunity to own assets in their names. This personal control over resources was previously limited by gender norms and male-dominated family structures.

"I can purchase the assets, such as land in my name, which wasn't possible in the past; I have control over the money I earn from selling bananas." Focus group participant, Machame Uroki

The study findings reveal a significant shift in gender dynamics in asset ownership and financial autonomy. This represents a significant shift from traditional gender norms and patriarchal family structures that previously limited women's economic freedom. This women's empowerment reflects broader trends observed in the gender and development literature. Access to income-generating activities and collective support systems increases women's bargaining power within families and communities (Kabeer, 2005; Mayoux, 2010; Njuki *et al.*, 2011; World Bank, 2023). Research has shown that participation in savings groups strengthens women's capacity in decision-making and challenges restrictive social norms (Brody *et al.*, 2017; FAO, 2021; Golla *et al.*, 2011). These changes contribute to greater gender equity

and sustainable development outcomes at the household and community level

Barriers to Women's Empowerment

Women revealed that one of the main obstacles to their empowerment is the unsupportive behaviour of their husbands in the development of the family and the home. It was consistently noted that men often withdraw from domestic responsibilities when they perceive that their wives are becoming more economically successful. Instead of supporting these efforts, some men resort to alcohol consumption or extramarital affairs. This not only undermines women's economic development but also creates tension and instability within the family. The normalisation of this behaviour places a significant social and emotional burden on women striving for empowerment.

Women also explained that men, rather than supporting their success, feel threatened by it. Consequently, they resist participation in shared decision-making and sometimes sabotage women's financial success. This resistance is rooted in entrenched gender norms. It leads to a power imbalance in which women bear the dual burden of income generation and domestic responsibilities. Men's lack of involvement in productive domestic roles consequently slows women's empowerment both socially and economically.

"My banana business brings money to feed my family, but now my husband spends more time drinking than supporting the family. He feels that my success threatens his position." Focus group participant, Machame Uroki ward.

"This has become the norm in our village: when a woman earns money, the man becomes irresponsible and disappears for days." FGD participant Machame Mashariki ward

"Now I can buy necessities and attend village events, but my husband no longer helps me. He thinks I can do everything because I have an

income." FGD participant, Machame Magharibi ward.

"Empowerment is not just about money; it is also about collaboration. Without the support of our husbands, our efforts seem like a lonely climb." FGD participant, Masama Mashariki ward.

Women in these communities often perceive men as resistant to their empowerment because of the benefits that come from maintaining the status quo of female economic dependence. Women reported that their attempt to assert their autonomy, managing their income, encountered resistance. Men, on the other hand, view women's empowerment as a threat to their traditional roles. They assume that any progress for women results in a loss of their power or status. As one Key informant observed,

"Some men believe that a successful woman no longer respects her husband and no longer adheres to traditional roles." KI tribal elder.

The findings reveal persistent tensions rooted in the Chagga tribe's cultural value system. The traditional position men as custodians of the land and family authority. This dynamic is consistent with the findings of Mbilinyi *et al.* (2021), who highlight how in many Tanzanian communities, male perceptions of power threats often manifest themselves in resistance to women's economic empowerment. Similarly, Mwangi and Oduor (2022) found that changing gender roles often leads to tensions in the division of household responsibilities and power relations within the family. Similarly, from the study perspective, any change in women's roles or rights, initiated without men's consent, is often perceived by men as culturally illegitimate. This resistance extends not only to the redistribution of power but also to daily household chores. As women spend more time in the banana business, the time they spend on household chores decreases. Some men interpret this change not as a positive transformation, but

rather as a neglect of family responsibilities or a disruption of established domestic harmony. This research highlights the importance of a culturally sensitive approach that includes men in women's empowerment initiatives that promote more harmonious gender relations and sustainable development.

Women farmers, however, argue that increased income from banana cultivation improves family well-being and reduces the pressure on husbands. Women see empowerment not as a threat, but as a shared benefit. As one participant put it:

Since I started the banana business, I've contributed more to the family", FGD participant, Marangu Kaskazini ward.

From the discussions, it became clear that women's participation in the banana business in northern Tanzania has produced significant benefits, both economic and social. These women attribute their access to income not only to improved material well-being but also to greater influence over family decisions. This empowerment is particularly linked to their ability to generate and control income, invest in assets, and contribute significantly to family and community well-being.

However, these narratives reinforce the idea that access to economic opportunities is a valuable starting point for broader empowerment of rural women. When women can generate income, particularly through agricultural value chains, they gain the capacity to participate more actively in decisions that affect their lives. This is consistent with the concept of "instrumental empowerment," in which economic resources become the basis for achieving strategic life goals (Kabeer, 1999). In simple terms, instrumental empowerment means using income or material resources as tools that enable women to achieve bigger objectives in life, such as improving their social status, gaining respect within the household, or making choices that were previously beyond their reach. Nevertheless, empowerment is not just about earning money; it

also involves transforming social relationships, especially within the family. Women who earn and contribute more report greater respect and peace in their homes, but also experience cultural resistance from men. This suggests that empowerment is an ongoing and negotiated process, not a predetermined outcome. It is shaped by structural factors such as gender norms, intrafamily dynamics, and social expectations. It requires interventions that address both the economic and relational dimensions.

This finding is supported by several recent studies. According to Agarwal (2021), women's ownership and control of productive resources significantly increases their bargaining power within households. Similarly, Meinzen-Dick *et al.* (2019) argue that group-based approaches in agriculture (e.g., producer groups and cooperatives) can be transformative because they provide women not only with an income but also with a collective identity and a space for negotiation. Furthermore, Doss *et al.* (2023) highlight that the link between income generation and decision-making power is more effective when accompanied by supportive social structures and cooperation between spouses.

Even though participation in banana business and marketing groups has increased women's financial independence and their voice in decision-making, sustainable empowerment will require continued support for group economic initiatives. This move has to include gender transformation strategies that engage men and challenge restrictive norms.

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