Faith-Based Organizations and Women's Economic Empowerment: A Case Study of Mbulu District- Tanzania

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Abstract

This study was conducted in Mbulu district, Manyara region to examine the contribution of Faith Based Organizations (FBOs) in promoting women's economic empowerment, animated with the fact that FBOs were supporting women but less was known on the impact of the support. The study identified FBOs working in Mbulu District and the target the socio-economic situation of women after empowerment. A sample of 48 respondents was selected through stratified, purposive and convenience sampling techniques to provide information relevant to this study. Data were collected through questionnaires, interviews, observation and documentary review. The findings revealed that the presence of FBOs in Mbulu District had positive impact on women's standard of living. The majority of them managed to establish their income generating activities like livestock keeping, crop business, gardening and food vending, knitting and tailoring. Their standard of living improved as compared to the time they were not supported by FBOs. The recommendations include establishing rural adult education centers, conducting lobbying and advocacy, encouraging local leaders' participation, seeking for reliable market access, linking women with other development partners

Keywords: Faith based organizations, Women Economic Empowerment, Mbulu District

1. Introduction

The movement of women's economic empowerment has a long history in various corners of the globe (United Nation Population Fund [UNFPA], 2008). Various institutions, political and Faith-Based Organisations (FBOs) have been advocating for women's economic empowerment (UNFPA, 2008; Economic Empowerment for Women [EEW], 2007). Established in 2000 in Bangladesh, the Economic Empowerment for Women (EEW) in partnership with religious institutions, for example, Caritas Humanitarian Aid and the Zion Christian Ministry drew from more than two decades of experience in women's organizations. Their aim was to empower women economically. They therefore got involved in supporting women's economic projects in less developed countries (UNFPA, 2008). It was realized that women's economic empowerment through FBOs was important towards reducing poverty and attaining the third Millennium Development Goal namely Promoting gender equality and *empowering women* particularly in dimensions such as in education and economic gains (United Nations, 2010). Indeed, faith - based organizations having been mobilized around the International Conference on Population and Development (ICPD) Programme of Action. The UNFPA hosted four regional forums on FBO engagement which intended to look at the significance of faith-based organizations in helping women's economic empowerment. The regional forum took place in Durban, South Africa in December 2007; Kuala Lumpur, Malaysia in May 2008;, in Cairo, Egypt in July 2008; and in Buenos Aires, Argentina in September 2008 (UNFPA, 2008). As a result of these forums, it was concluded that women can be effectively empowered if there are reliable channels of empowerment such as through faith-based organizations. The resolution reached in the forum highlighted that in order to empower women economically, empowerment should be implemented through FBOs. FBOs have been deemed to be major players in issues of poverty reduction including women's economic empowerment (Odumosu, Chete, and Alonge, 2011). In sub-Saharan Africa [SSA], for example, Islamic non-governmental organizations (NGOs) providing education managed to reduce poverty among targeted women's groups (Tadros, 2010).

In July 2008 the UNFPA brought together partner development agencies such as Caritas, the Naivera Mission for women, to mention just a few, within the United Nations for the first Inter - agency Consultation on Engagement with Faith - based Organizations. The Proceedings Report of the Consultation provides an overview of outreach and initiatives undertaken by participating United Nations representatives in FBO engagement (UNFPA, 2008), taking into account the experience of each body, the report reflects on lessons, challenges, and best practices, and considering the parameters of more systematic, system - wide engagement with FBOs. This shows that there has been greater appreciation and worth given to the contribution that can be offered by faith-based organizations (FBOs) in empowering women economically.

In Malawi the Danish Church Aid commonly known as DanChurch Aid (DCA) committed to promoting rights-based development and gender equality, joined the Call to Action of the National Millennium Development Goal (MDG) which concerns the promotion of gender equality and women's empowerment.

Across the multi-sector audience four key areas namely, support poor and discriminated and women's political and social chances of changing their own situation, promote equality for marginalised groups, focusing especially on gender issues, prevent all kinds of discrimination against poor men and women, and support poor men and women's access to legal counselling and justice, these were identified in relation to economic empowerment of women through FBOs at the Lilongwe Declaration of May 2009. It was stated that "women are agents of development," and stressed that "investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth" (DanChurch Aid, 2012).

Likewise, in Tanzania FBOs are seen to be contributory to the economic empowerment of women since Christian and Muslim denominations, have long-established networks of grassroots congregations and organizations. Current estimates show that FBOs provide almost 50% of services in the education and the health sector. Religion and religious belief are increasingly recognized as factors influencing women's priorities and shaping their concepts of life with dignity (Norwegian Church Aid, 2010). Thus, it is seen that FBOs have been participating as actors in issues of women's economic empowerment through provision of trainings, financial aids with a view to reduce poverty.

2. Statement of the problem

Faith-based organizations have been categorized amongst important institutions which can be concerned with women's empowerment. They play a significant role in women's economic empowerment like providing access to financial aid, financial management (Kingu, 2009). The UNFPA (2008) noted that FBOs have the role of fostering effective change and transformation in local communities and empowering women's micro-projects. For instance the Catholic Health Mission has been providing financial support to women's economic groups in rural areas in Western Tanzania (Mubyazi, 2009).

Many studies (Rweteheri, 2006; Mzinga, 2007; Mubyazi, 2009; Kingu, 2009) on FBOs in the field of women's economic empowerment had been conducted in different areas of Tanzania. The study by Mzinga (2007) conducted in Tabora Region on the identification of services rendered by FBOs to women in rural areas indicated that although women received financial support from FBOs and managed to create micro-projects, their economic progress had not matured yet. Much was still needed to help them further. Rweteheri (2006) in his study in Musoma Region showed that the Christian Women Foundation (CWF) was also helping widows in the region for more than five years. Despite the previous studies, the contribution of FBOs in promoting women's economic empowerment in Mbulu District was not deeply scrutinized to show exactly to what extent women had been empowered.

3. Research Objective

The overall objective of this study was to examine the contribution of faith based organizations in promoting women's economic empowerment in Mbulu District.

3.1 Specific Research Objectives

- i. To identify FBOs involved in economic empowerment, and types of economic empowerment activities in Mbulu District,
- ii. To examine the socio-economic situation of women after FBOs' economic empowerment,

3.2 Research Questions

i. What are the FBOs involved in economic empowerment and types of economic empowerment support they provide in Mbulu District?

ii. What was the socio-economic situation of women after FBOs' interventions?

4. Theoretical Literature review

Empowering women economically has become a frequently cited goal of development interventions (Mosedale, 2005). However, economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare (Golla, Malhotra, Nanda and Mehra, 2011). Unless women's economic security is strengthened, we will not be able to eliminate poverty, achieve gender equality, or realize any genuine progress on the UN's stated Millennium Development Goals (Negash, 2006).

The Organization for Economic Co-operation and Development (OECD, 2012) highlights that women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. However, achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming (OECD, 2012).

Women's economic empowerment – that is, their capacity to bring about economic change for themselves – is increasingly viewed as the most important contributing factor to achieving equality between women and men (ICRW, 2012). Economically strengthening women – who are half the world's workforce – is not only a means by which to spur economic growth, but also a matter of advancing women's human rights. When governments, businesses and communities invest in women, and when they work to eliminate inequalities, developing countries are less likely to be plagued by poverty (Deshmukh-Ranadive, 2004).

Thus, empowering women economically is an essential part of realizing rights. The Beijing Platform for Action commits governments to "pursue and implement sound and stable macroeconomic and sectoral policies that are designed and monitored with the full and equal participation of women, encourage broad-based sustained economic growth, address the structural causes of poverty and are geared towards eradicating poverty and reducing gender-based inequality (Bardasi, Blackden, Mark, and Guzman, 2007)." Empowering women economically also makes good economic sense (Mosedale, 2005). Inglehart & Norris (2003) have shown that increasing women's access to quality education, good jobs, land and other resources contributes to inclusive growth, sustainable development, and long-term prosperity.

Women's Empowerment Theories

As there are many theoretical explanations for the status of women in the society, the analysis in this study focuses on two arguments, namely: (1) the classical modernization perspective that focuses on economic development, (2) Cultural modernity; the human development perspective, focusing on emancipative cultural changes that give rise to gender-egalitarian attitudes through economic empowerment, and self-expression values.

The Classical Modernization Perspective

This particular theoretical perspective considers increases in democracy and human choice as a direct outcome of economic development (Bell, 1999; Inglehart & Norris, 2003; Rule, 2003). In relation to gender empowerment this perspective holds that economic development is central to increasing the pool of women eligible for positions of social power. These scholars argue that increased economic development associates with a more broad based distribution of educational and occupational resources. Greater access to educational and occupational resources increases women's chances of professional development, creating a larger pool of women eligible for eligible for power positions such as political office.

Cultural Modernity: The Human Development Perspective

This is a more recent theory that gives emphasis to the emancipative cultural changes that give rise to women's economic empowerment and self-expression values and the autonomy of women. This rise in emancipative orientations develops mass expectations targeted at making elites responsive and inclusive. In this way, rising emancipative values lead to increases in women's empowerment throughout society and in parliament (Inglehart & Norris 2003; Inglehart & Welzel 2005) (Welzel 2003; Inglehart, Norris & Welzel 2002).

Taking the literature on these theories as a whole, progress in economic modernity, cultural modernity, what is less clear is the degree to which these two factors uniquely influence different aspects of gender empowerment.

4.1 Empirical Literature Review

A research by Singirankabo (2005) done in Rwanda on the impact of FBOs' economic support on women's welfare showed that FBOs worked to help women farmers especially widows to gain better access to markets. Above all they were facilitated to gain access to financial resources and combat poverty. These findings suggest that the majority of women supported by FBO become improved economically and became capable to provide for their families regardless of their lower level of education.

Mzinga (2007) conducted study in Tabora region in Tanzania on identification of services rendered by FBOs to women in rural areas. He found that FBOs such as Caritas and Bakwata are engaging in the provision of

financial loans to women's groups to facilitate them run their daily economic activities. The study indicates that through the loan support women received from the FBOs they managed to create income generating activities of different types such as peasantry, livestock, petty business and selling manufactured goods, opening small shops, bakery, batiks designing, tailoring, weaving baby coats, to mention just a few.

Kingu (2009) in a study conducted in Tanga in Tanzania region on the role of FBOs in promoting rural women's social welfare revealed that women assisted are becoming more and more capable to employ themselves and own their own capital and contribute to national economy as well regardless of their low level of education.

Similarly, a study by Rweteheri (2006) conducted in Bunda town, south of Musoma region in Tanzania on the economic impact of FBOs on women's welfare also indicates that FBOs namely the Christian Women Foundation (CWF) provided different services including training women especially widows with economic empowerment targets.

5. Methodology

This section describes the geographical area where the study was conducted, research design, research population and sample size, sampling techniques, data collection methods and data analysis

5.1Area of the Study

Mbulu District is one of the five Districts of Manyara Region. It lies between latitudes 3° and 4° south of the equator and the longitudes 34° and 35° East of Greenwich (URT, 2002). According to the 2012 Tanzania National Census, Mbulu District had a population 320,279 inhabitants (Census general report,2013), and 3,799.68 km2. The Indigenous population of Mbulu District consists of groups that speak different languages. They are the Hamitic-Cushitic speaking Iraqw. The Nilo-Saharah or Nilo-Hametic speaking Iraqw. The Nilo-Hamitic speaking Datoga (also called the Barbaig or Mang'ati) and the click of Khoisan speaking Hadzabe – called the Tindiga (Netherlands Development Organization [SNV], 2009).

5.2 Research design

The research design provides a frame work for the collection, measurement and analysis of data (Cooper & Schindler, 2011)The research design used in this study is case study, this is because the study seeks to describe a unity in detail.

5.3 Research population and Sample size

In this study the targeted population consisted of women who had ever received any assistance from FBO that can empower them economically, and officials of FBOs working in Mbulu district. This is because they were the ones who were believed to have knowledge on the contribution of FBOs in economically empowering women. This research used Kothari's (2004) rule of 10% of the entire population as a sample.

The sample consisted of 40 women respondents and 8 officials, giving a sample size of 48 respondents.

Table1. Sample size and distribution

Categories of respondents	Frequency	Percentage (%)
Women	40	83.8
FBO Officials	8	16.7
Total	48	100

Source: Research field data (2013)

5.4 Sampling Techniques

This research used simple random sampling to get 40 women and purposive sampling techniques to obtain 8 FBO officials to be included in the study.

5.5 Data collection

Instruments used in the collection of primary data were questionnaire, interview and observation, and secondary data were collected through documentary review

5.6 Questionnaire

The questionnaire were administered to FBO officials with the intention of getting information on the activities delivered by their organizations

5.7 Interview

Interviews were conducted to women, who were believed to be rich in information and have better understanding of the study topic

5.8 Observation

Another technique of data collection used in this study was observation. Observation checklist was prepared, which provided a list of issues that needed to observe in the field such as economic activities of supported women, record keeping and other related information.

5.9 Documentary review

Secondary data were obtained from documentary review of reports and other documents which were relevant with a topic.

5.10 Data Analysis

Data were processed and analyzed by using statistical package for social science (SPSS) to compute percentage and tabulation for quantitative data.

6. Results and Discussions

The first research question aimed at identifying the existing FBOs working in Mbulu District

Table 2 FBOs operating in Mbulu District

FBOs	Frequency	Percentage (%)
Haydom Lutheran	28	70.0
WID/GAD – Catholic Diocese	32	80.0
Evangelical Lutheran Church in Tanzania (Mbulu)	27	67.5
Centre for the sick and handicapped	21	52.5

Source: Field data (2013)

Table 2 shows that 28 (70.0%) respondents mentioned Haydom Lutheran, 32 (80.0%) respondents mentioned Women in Development/Gender and Development of the Roman Catholic Diocese Mbulu, 27 (76.5%) respondents mentioned Evangelical Lutheran Church in Tanzania(Mbulu,) and 21 (52.5%) respondents mentioned the Center for the sick and handicapped. These results imply that women in Mbulu district knew different FBOs which are involved in supporting women and other groups economically.

Table 3 Economic Empowerment Activities performed by FBOs in Mbulu district

Activities	Frequency	Percentage (%)
Loans	4	50
Trainings	8	100
Tailoring Equipments	2	25

The information above was provided by FBOS officials who were 8 in number, 2 from each FBO. 4 respondents (50%) from two different FBOs were responded that they are providing different kind of loans to women, 8 respondents (100%) said that they are providing different kinds of trainings, and 2 respondents (25%) said they are providing tailoring equipments to women. In general it shows that all FBOs provide trainings of different kinds and one FBO is doing more than one activity

Table 4, Types of Economic assistance received by women in Mbulu district

Respondents	Frequency	Percentage (%)
Financial loans	24	60
Seed loans	16	40
Training(Food/Vegetable processing)	14	35
Tailoring equipments	12	30
Training (appropriate technology)	12	30
Training(Livestock keeping)	8	20
Training (entrepreneurial skills, marketing)	30	75
Gender and poverty reduction	30	75
Training HIV/AIDS	24	60

24 respondents (60.0%) were getting financial loans from the FBOs in Mbulu District. These were micro loans, of which amount was established according to the FBOs' regulations and standards. Other support were as follows, 16 respondents(40%) were getting seed loans, 14 respondents(35%) were trained on Food/vegetable processing ,12 respondents(30%) were given tailoring equipments, 12 respondents(30%) were trained in appropriate technology and 8 respondents (20%) were trained in livestock keeping, and 30 respondents (75%) were trained in entrepreneurial skills and marketing, 30 respondents (75%) were trained in gender and poverty reduction and 24 respondents (60%) were trained in HIV/AIDS. In general results shows that women are economically empowered in different areas by different FBOs, and can receive services from more than one FBO.

Table 5, Socio-Economic Situation of Women after FBOs' Intervention

	Frequency	Percentage
Strongly Disagree	0	0
Disagree	0	0
Neutral	0	0
Agree	29	72.5
Strongly agree	11	27.5
Total	40	100

11 (27.5%) respondents strongly agreed that the economic empowerment support had positive impact on their standard of living, 29 (72.5.0%) respondents agreed that the contribution of FBOs in economically empowering women in Mbulu District has positive impact on their standard of living. No respondent disagree, strongly disagree or were neutral that economic support has impact on her standard of living. With regard to these findings, information from interviews indicated that all women 40 which are 100% in the study managed to establish their income generating activities and were progressing well in making profit which enabled them to survive. This shows the positive impact of FBOs to women economic empowerment

It was also found that respondents managed to establish numerous activities depending on every one's choice. Others worked in team to establish their own economic activities. It was also found that, women who received economic support from FBOs managed to establish livestock projects were able to afford the costs for their basic needs, which they could not afford before support from FBOs. Also majority of those who owned petty shops could afford school materials for their children, improved shelter, and subsistence for household's survival. This could also be supported with information collected from interviews, whereby women indicated how the economic support helped them to improve their standard of living. This information is supported by facts from a study undertaken by Kingu (2009) which shows that economic support often goes beyond by improving the living standard to the target group.

Women recipients of economic support managed to establish different income generating activities and were progressing well in making a profit ranging from 50,000Tsh to 150,000Tsh on a monthly basis, and 1.5 million Tanzanian shillings to 3 million on a single harvest season for those who engaged in agricultural activities. It shows that 40, (100%) respondents' standard of living improved through the economic support they received from FBOs. Results also show that economic support is helpful for economic empowerment. The results can be supported by the guiding theory of cultural modernity, which emphasizes the impact of economic resources and values as ways of empowering women economically to win social aspects (Inglehart & Welzel 2005; Welzel 2003; Rule, 2005). Women's micro-projects such as small restaurants, tailoring and knitting projects, livestock keeping projects, crop business projects, mat production projects and gardening which were established just after receiving economic support, managed to improve their standard of living as a result of the economic support they obtained. They are now able to sustain their livelihoods; they can get three meals per day, live in improved shelters, and able to contribute to different development matters in their community.

7. Conclusion

The study was looking at FBO and women economic empowerment. Different literature reviewed shows the positive contribution of FBOs in women economic empowerment. Based on the findings the conclusions are as follows, the targeted women received varied services such as capacity building, financial micro loans, seed loans, food/vegetable processing and marketing, tailoring equipments/facilities, training on appropriate technology, modern livestock keeping. Contribution of FBOs had positive impact on women's standard of living. Women managed to establish different income generating activities and were progressing well in making a profit compared to the situation they were in before. Their standard of living has improved and they can meet their basic needs and contribute to different development activities in their communities as compared to the time when they had not joined the FBOs for economic support.

8. Recommendations

In accordance with the findings the recommendations are as follows. Rural based Adult Education Centers to be established by FBO's in order to raise rural women's levels of education which can help them in running their different income generating activities. FBOs and other CSOs should Lobby and advocate for women promotion by focusing on women who are extremely economically vulnerable. There should be FBOs visa vies Local Leaders partnership in advocating women's economic empowerment in development process. The FBOs and other stakeholders (government) to assist rural women get access to reliable markets for their products. FBOs should make an effort to establish contact with other partners like Civil Society Organizations who can support women's economically what is beyond FBOs capacity

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