



## Women's Empowerment in Tanzania: Predictors of Women's Ability to Control their Income

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### Key Messages

A few women (12%) decided on how to spend their money independently

A large proportion of women (88%) made joint spending decisions with their spouses

Women with formal education were over seven times more likely to make their own spending decisions than for their men counterparts.

Women employed by the government, private sector, and non-governmental or civil society organisations were two times more likely to make their own spending decisions than those in self-employment.

### Introduction

For ages, women have been unable to make strategic life choices (Kabeer, 1999) because of crystallised socially constructed societal structure and roles (Guba & Lincoln, 1994). This inability affects human rights and development because women are treated as subordinates who perform a lot of productive and domestic work with limited leisure time. Further, their experiences and perspectives, which are invaluable, are rarely considered in development programmes, strategies, and plans. There have been concerted efforts internationally, regionally, and nationally to bring about gender equality and women's empowerment. For example, the United Nations development goals include gender equality and women's empowerment.

At the national level, several policy initiatives like micro-credit schemes, affirmative actions, and cash transfers have been introduced in attempt to enhance gender balance and empower women at all levels, including at the household level. There are notable achievements such as an increase in enrolment of girls and women at different levels of education, and increased participation of women in politics. Despite such successes, there are still challenges for women's empowerment at the household level. For instance, the research conducted by REPOA in collaboration with the International Development Research Council (IDRC) and Tanzania Social Action Fund (TASAF) between 2014 and 2017 revealed that the empowerment outside outcomes of the domains of Conditional Cash Transfers activities was not significant.

However, because the population of the study excluded less of non-poor households, it is not clear whether women living in such households are also being empowered. The population of that research comprised of the extremely poor households. The purpose of this brief is to shed light on the predictors of women's empowerment in Tanzania regardless of households' economic status. It focuses on women's empowerment in the context of women's ability to make spending decisions independently without the influence of their spouses. In other words, the focus is on women's ability to control their own incomes.

### Methodology

Afro barometer Round 7 data were used to address the research problem stated. The data are rich with many variables relevant to the analytical framework. Afro barometer is a pan-African, nonpartisan research network that conducts public attitude surveys on democracy, governance, economic conditions, and related issues in African countries. Eight rounds of surveys were completed in up to 38 countries between 1999 and 2021. The face-to-face structured interviews were conducted in Kiswahili with a nationally representative sample. However, this research uses married or cohabited sub-sample to answer the inquiry comprehensively. The analytical framework employed was 'descriptive analysis', including descriptive and logistic regression analyses.

## Findings

The results cover the extent to which women control their income and predictors of such ability.

### *Degree of women's control on income*

As a decision on spending personal income is on the continuum from total dependence to full independence. Only a few respondents (6%) did it independently. Of these, there were about eight times more women than men (see Table 1). Also, of those who made decisions independently, there were as many urbanites as ruralites. Further, many respondents who made independent spending decision attained different levels of formal education such as primary, secondary, and higher education. There were also more respondents who are self-employed than those employed by other institutions like NGOs and the government (see again Table 1).

Table 1. Respondents' degree of independent spending decisions and their characteristics

Variable		Independent spending decision? (%)	
		Yes	No
Gender	Male	11	54
	Female	89	46
Location	Urban	48	73
	Rural	52	27
Education	Without formal education	18	11
	With formal education	82	89
Nature of employment	Self-employed	86	92
	Employed	14	8

Likewise, regardless of respondents' attitudes towards women on various aspects like land ownership and inheritance, most of them did not decide on spending their incomes independent of their spouses (see Table 2).

Table 2. Respondents' degree of independent spending decisions and attitudes towards women

Variable		Independent spending decision? (%)	
		Yes	No
Attitude towards women in political leadership	Negative	4	96
	Positive	7	93
Attitude towards women employment when jobs are scarce	Negative	6	94
	Positive	7	93
Attitude towards women owning and inheriting land	Negative	10	90
	Positive	6	94
Attitude towards beating a wife	Negative	6	94
	Positive	6	94
A family is better if women have a main responsibility	Negative	7	93
	Positive	5	95

### *Predictors of women's income control*

The analysis of spending decisions had twelve predictors or independent variables, which were age, gender, and formal education. Other independent variables were rural-urban location, assets ownership, cash income earning job, nature of employment, attitude towards women in political leadership, and attitude towards women employment when jobs are scarce. Attitude towards women owning and inheriting land, attitude towards beating a wife, and whether a family is better if women have the main responsibility, were also included as independent variables. The analysis also included the combined effects of gender and formal education attainment on the outcome.

Of these predictors, as Table 3 shows, only four and the interaction effect were statistically significant. The strongest predictor was a combination of gender and formal education attainment. It means amongst the educated respondents; women were over seven times more likely to make their spending decisions independent of their spouses than men respondents with formal education. On nature of employment, employed respondents were over two times more likely to make their own spending decisions than self-employed respondents.

Respondents who lived in the rural areas were three times less likely to make independent spending decisions. Likewise, respondents with formal education were nine times less likely to make independent spending decisions, but, as revealed earlier, this effect changed when formal education attainment was combined with gender. Also, respondents who had positive attitudes towards women owning and inheriting land were over two times less likely to make spending decisions independent of their spouses.

Table 3. Predictors of respondent's control on income

<b>Variables</b>	<b>B</b>	<b>Wald Chi-Square</b>	<b>Sig.</b>	<b>Exp(B)</b>
Age	.011	1.083	.298	1.011
Gender	.944	1.700	.192	2.569
Formal education	-2.186	7.691	.006	8.928
Rural-urban location	-1.093	14.896	<.001	2.895
Asset ownership	.021	.028	.868	1.022
Cash income job	.494	1.621	.203	1.638
Nature of employment	1.007	5.769	.016	2.738
Attitude towards women in political leadership	.445	1.478	.224	1.561
Attitude towards women employment when jobs are scarce	.081	.075	.784	1.084
Attitude towards women owning and inheriting land	-.849	6.952	.008	2.336
Attitude towards beating a wife	.141	.075	.785	1.152
Family is better if women have main responsibility	-.270	.974	.324	.764
Formal education attainment by gender	2.010	5.487	.019	7.460
(Constant)	-2.688	6.673	.010	.068

## Conclusions and policy recommendations

The findings showed that only a small proportion of women made spending decisions independent of their spouses, while the spending decisions for most women were made jointly with their spouses. It was also discovered that among the educated respondents, women were over seven times more likely to make independent spending decisions than their men counterparts. But regardless of gender, educated people tend to decide on spending their money jointly with their spouses. Again, women employed by the government, private sector, and non-governmental or civil society organisations were two times more likely to make spending decisions independent of their spouses than those in self-employment. Respondents with positive attitude towards women's land ownership and inheritance were less likely to make spending decision independent of their spouses than those with negative attitude. Similarly, rural respondents were less likely to make spending decisions independent of their spouses than those in urban area.

The findings suggest that policies and advocacy efforts on gender and women's empowerment should target public awareness, especially at the household level. It is further recommended that proponents of gender equality and equity, including the government should actively support transformation of the informal sector to make it more productive as a strategy for attaining women's empowerment in the long run because it employs many women. Efforts should also continue to ensure that many girls and women attain higher levels of good quality formal education to increase the likelihood of women making independent spending decisions. This is one of the important dimensions of empowerment and rights.

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