

To ascertain the contribution of the microcredit institutions in women poverty alleviation in Tanzania: The case of Kinondoni municipality, Dar es Salaam, Tanzania

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ABSTRACT: This paper aimed at ascertaining and examining the contribution of micro-credit institutions to women poverty alleviation and the following specific objectives formed important part of this study; to identify the factors attracting women to join credit services, to examine conditions used by micro-credit institutions in financing women credit borrowers, to examine the effects of credit to women borrowers in poverty alleviation, to identify the challenges facing women credit borrowers in acquiring credit and finally to identify the strategies taken to overcome challenges facing women credit borrowers in acquiring credits. The target population for this study was women credit borrowers. The study constituted a sample size of 40 respondents obtained through probability and non probability sampling. Case study design approach was employed during study. Questionnaires, interview, focus group discussion, documentary review and observations were used during data collection. The study findings showed that micro-credit institutions have great impacts and contributed to improve standard of living of many women credit borrowers and poverty alleviation at household level. The conditions, procedures, and terms used by micro credit institutions in providing credits to women credit borrowers hinder the micro-credit initiative to serve as an essential strategy for poverty alleviation. This paper concludes and recommends that despite of prevailing large number of micro credit institutions and organizations that provide financial assistance to women in poverty alleviation still difficult loan conditions like collateral, unfriendly repayment schedules, higher interest rates continue to hinder and limit participation of many women.

KEYWORDS: Micro-credit institution, women poverty, poverty alleviation.

1 INTRODUCTION AND BACKGROUND

Women increasingly comprise a large portion of the poor across the world. They are more disadvantaged group than men, and they are perceived as more in need of financial assistance to strengthen their role in the society. It should be noted that women play a great role in the development of the national economies and improving the living standards of individual households. Their participation in formal and informal sectors of the economy has been substantial and increasing in most countries in the world (World Bank, 2001).

The incidence of poverty in the third world countries is higher among women than men. Pearson, 1992 asserts that there is substantial evidence that women have constantly lost out in the development process in these countries. The reason for such feature is that economic, social and cultural factors in the Third World have combined to produce a situation in which most development efforts have tended to discount the potential social and economic contribution of women and hence fail to mobilize and benefit from women as a vital human resource (South Commission, 1990).

In Africa, women perform the most crucial work, that 80% of the women are participating in farming but they are marginalized economically (UNICEF, 1989). During the pre-colonial era, the most important role of women in defining their entire life was portrayed as bearing and bringing up a children(Chilton, 1984). The Women World Conference in Beijing established initiatives in the enhancement of women legal capacity, economic empowerment, poverty alleviation, women

education, training and employment, political empowerment and inclusion of women in decision making. In realizing this, the governments of Tanzania since 1991, established a financial reforms in order to create an effective and efficient financial system which will be able to support women so as to enable them to break away from poverty. The reforms focused on the government commitment to permit banking institutions to operate on a commercial basis, making their business and management decisions on the free from outside intervention within the prudential supervision. The principal elements of financial reforms established included liberalization of interest rates, elimination of administrative credit allocation, strengthening the Central Bank of Tanzania in regulating and supervising financial institutions, restructuring of state owned financial institutions and allowing the entry of local and private banks for development of credit and savings.

The emergence of micro finance institutions has stimulated micro credit services to poor people and women in particular to have access to micro loans for the purpose of rising their standards of living and struggle towards poverty alleviation and improving their economic status in Tanzania. Before establishment of micro credit institutions, the large number of women were creating their own jobs in small business using their own low income generated from their own savings, relatives and rotating schemes so called "upatu" (Berger, 1989).where by women were increasingly engaged in some economic activities in their homesteads and they gathered capital through rotating and saving credit schemes.

The development process between men and women shows that, the only small percentage of women attend their development activities as men .According to Micro Credit Summit Campaign 2001 Report, 14.2 million of poorest women in the world now have access to financial services through specialized micro finance institutions (MFIs), Banks, NGOs, and other non-bank financial institutions. Yunus (1984) argued that people who lives in developing countries might improve their standards by becoming micro entrepreneurs and the financial institutions should support their initiatives with the small loans, since micro credit can serve as anti-poverty tool (NSGRP Report, 2003). The examples of micro finance institutions that involving in provision of credit to the poor and low income individuals in Tanzania, especially women includes commercial Banks, Non-Government Organizations (NGOs), and Cooperative Societies like SACCOS.

2 RESEARCH METHODOLOGY

2.1 RESEARCH DESIGN

This study used both qualitative and quantitative data employing probability and non probability sampling techniques in determining the sample size .Interview, questionnaires; focus group discussion, documentary reviews, and observation were used to generate primary and secondary data to facilitate generalizations and conclusions about the phenomenon under study or enquiry.

2.2 STUDY AREA

The study was conducted at Kinondoni Municipality in Dar es Salaam and involved two credit institutions operate credit activities which are PRIDE Tanzania and WANAMA SACCOS. The reasons for choosing this area were firstly Kinondoni Municipality hosts a lot of credit institutions and also hosts a lot of petty business activities so the researcher wanted to ascertain whether the increase of credit institutions and credit scheme in general goes parallel with the poverty alleviation to those credit borrowers particularly women. Second reason is that these credit institutions was accessible and agreed this study to be conducted in their premises, also the area was convenient to the researcher since researcher was residing within Kinondoni Municipality since the area was cost effective as it reduced some unnecessary costs during the data collection.

2.3 GEOGRAPHICAL AND POPULATION DESCRIPTION OF KINONDONI MUNICIPALITY

Kinondoni District is a one of three districts in Dar es Salaam which is located in northern part of Dar es Salaam city, the other being Temeke located to the southeast and Ilala. To the east is bordered by Indian Ocean and to the north and west bordered by the Coastal Region. According to Tanzania Population and Housing Census 2012 shows that population of Kinondoni is 1775049, among them 860802 are males and 914247 are females.The area of Kinondoni Municipal is about 531 square kilometers. The original inhabitants of kinondoni were Zaramo, and Ndengereko, but due to urbanization the municipal have become multi ethnic. It also involves the following wards; Bunju, Goba, Kawe, Kibamba, Kigogo, Kijitonyama, Sinza, Kimara, Kinondoni, Kunduchi, Mabibo, Magomeni and other of Makuburi, Makumbusho, Makurumla, Manzese, Mbezi, Mburahati, Mbwi, Mikochehi, Msasani, Mwananyamala, Mzimuni, Ndugumbi, Tandale and Ubungo.

2.4 EMPLOYMENT AND ECONOMIC ACTIVITIES

It is estimated that about 360,000 residents of Kinondoni Municipality are employed in both private and public sectors. Out of these, 95% are employed in private sector while the rest 5% are employed in the public sectors. Working forces of 200,000 people in Kinondoni Municipality are self-employed in various activities for the attainment of their dairy needs for their wellbeing. The majority of the residents are involved in petty business, fisheries, livestock keeping and agriculture including horticulture. Only 3% of the working force is engaged in subsistence agriculture in the peripheral urban areas. There are no big farms, in most cases the farms ranges from 2.5 to 6 acres. Others make small gardens around their homes in which various vegetables and root crops like cassava and potatoes for family foods are grown. Kinondoni Municipality profile (2010).

2.5 SAMPLE AND SAMPLING PROCEDURES

Probability and non probability sampling represented by both random and purposive sampling respectively were applied in determining the sample size suitable for the study.purposive sampling was used in selecting key informants from the administrative officials in the microcredit institutions and community development officers in the municipality council.

2.5.1 TARGET POPULATION

The target population for this study was women credit borrowers in Kinondoni municipality. Moreover, the major concern for choosing this group was due to real situation of poverty among them and the growing consensus that, large portion of women have joined credit services in various micro finance institutions so as to get away from poverty, thus it was important to assess how these credit institutions have enabled women particularly to get away from poverty.

2.5.2 SAMPLE SIZE

This study constituted a sample size of 40 respondents where 37 was women credit borrowers both from PRIDE Tanzania and WANAMA SACCOS cooperative based institutions, 2 credit officers one from PRIDE Tanzania and other from WANAMA SACCOS, furthermore it involved executive director from Tanzania Women Bank as stipulated in table 3.1 below

Table 2.1 Distribution of Respondents

Category of Respondents	Frequency	Percentage (%)
Women credit borrowers	37	92.5
Credit officers	2	5
Tanzania Women Bank	1	2.5
Total	40	100

Source: Research findings, 2013

2.5.3 SAMPLING TECHNIQUES AND PROCEDURES

This study included both qualitative and quantitative methods of data collection, where by probability and non probability sampling was used to select sample size from the sample unit. The sample unit for this study was women credit borrowers and credit institutions in kinondoni municipality. Furthermore, the inclusion and exclusion criteria were applied where; the study included women credit borrowers and credit officers but excluded other credit borrowers like males and other poor and low income people in kinondoni municipality.

2.6 DATA COLLECTION METHODS AND INSTRUMENTS

The study employed different methods of data collection where by both primary and secondary data were collected. Primary data are those which are fresh or the data which are collected for the first time, while secondary data are those which have already collected by someone else and which have already passed through the statistical process (Kothari, 2004).The data were collected by the following methods.

2.6.1 QUESTIONNAIRES

Both closed and Open- ended questionnaires were used to elicit responses from credit borrowers who are able to read and credit officers. In ensuring high responses and reliability of data, the researcher translated some questionnaires into our national language which is "Kiswahili" for the women credit borrowers and this reduced language difficulties during data collection and the questionnaires for credit officers remain in English language.

2.6.2 OBSERVATION METHOD

The researcher observed the real situation during his visit to where they run their business. The researcher visited members of WANAMA SACCOS in their small grinding meals industries and other clients from PRIDE Tanzania. The method aimed at looking if the credits taken are used to establish and develop the entrepreneurial activities.

2.6.3 FOCUS GROUP DISCUSSION

This method used in data collection because the technique is so flexible that allowed facilitator to explore reliable information and encouraged participation among participants. In this method the researcher made some discussions with women credit borrowers. This method was used to make verification of data obtained from questionnaires since the discussions provided a lot of information from the respondents.

2.6.4 INTERVIEW

Interviews were used to collect various data from women credit borrowers, thus the method made easy collection of data from the respondents as it allowed flexibility, greater freedom and addition of supplement questions. In this method the same prepared questions were asked to all respondents particularly those who were not able to read and write so as to get different or confirm answers of the same question to all respondents.

2.6.5 DOCUMENTARY REVIEW METHOD

The method used to gather information during the study where it involved the reading of various published academic documents, private research reports, credit scheme journals, NGO's reports and the reports from various credit institutions. The method also involved read of some text books, website materials, newspapers, this method helped researcher to get insight from the past researches related to the study.

3 DATA ANALYSIS, FINDINGS, AND DISCUSSION

3.1 INTRODUCTION

The data analysis and presentation was done using tables and charts, where both qualitative and quantitative data were compiled and analyzed using excel thereby producing frequency tables and charts whose computed results were useful to conclusions and findings. This part therefore deals with the presentation and analysis of data obtained from the study of the contribution of micro credit institutions to women poverty alleviation in Tanzania-the case study of Kinondoni Municipality, it also shows characteristics of respondents or the studied population, who were interviewed, observed documentation and involved those who were given questionnaires during the research. The data presentation is organized according to the research objectives and research questions guiding this study.

3.2 RESPONDENTS SEX

Table 2.1 depicts 38 (95%) of the respondents were women, who constituted of women credit borrowers, and Tanzania Women Bank Director. The circumstances that drove the researcher to select women is because of their poverty and being marginalized economically, as it has been stipulated, also 2 (5%) credit officers were both males.

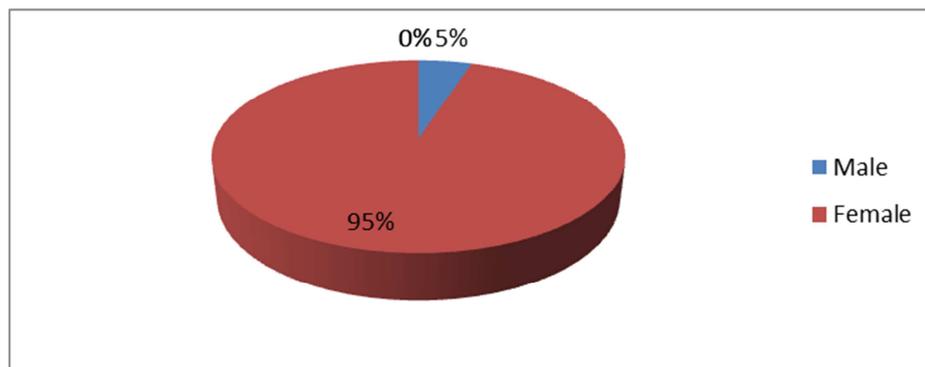


Figure 3.2 Respondent's Sex

Source: Research findings, 2013

3.2.1 RESPONDENTS AGE

Table 3.2 Respondents age range

Age range (Years)	Frequency	Percentage (%)
15 - 30	14	35
30 - 45	20	50
45 and above	6	15
Total	40	100

Source: Research findings, 2013

The finding from table 4.2 indicates that, the number of respondents at age of 15 – 30 comprised of 14 (35%) of all respondents under the study, 30- 45 consisted of 20 which is equal 50% of the all respondents and 45 years and above constituted 6 (15%) of the total respondents. From the table above, large number of credit borrowers their age range appeared to be in between 30 – 45, this is to say that the younger people between fourteen to thirty years and those above forty five years are not much involved in seeking credit while the age between thirty to forty five years involved in acquiring credit.

3.2.2 MARITAL STATUS OF RESPONDENTS

Table 3.3 Marital Status of Respondents

Marital Status	Frequency	Percentage (%)
Married	21	52.5
Not Married	13	32.5
Widow	6	15
Total	40	100

Source: Research findings, 2013

The table above shows marital status of respondents included in the study where, 21(52.5%) of all respondents were married, 13 (32.5%) were not married, and 6 (15%) were widows. This indicates that, large percentage of respondents join credit institutions are married than those not married and widows, they said a reason for a large percentage of married respondents is that, they have number of dependents in their families.

3.2.3 EDUCATION LEVEL OF RESPONDENTS

Table 3.4 Education Level of Respondents

Education Level	Frequency	Percentage (%)
Primary	24	60
Secondary	8	20
Certificate	5	12.5
Diploma	-	-
Degree and above	3	7.5
Total	40	100

Source: Research findings, 2013

Table 3.4 indicates education level of respondents where 24 (60%) of all respondents had primary education, 8 (20%), had secondary level of education, certificate level included 5 (12.5%), for both women credit borrowers and non credit borrowers, no any respondents who had diploma, and only 3(7.5%) had degree level and above and these were 2 credit officers and one Executive director of Tanzania Women Bank. The table above indicates that large percentage of women credit borrowers have primary education, hence they said education is crucial factor for poverty alleviation.

3.3 DISCUSSION OF FINDINGS

This study aimed at ascertaining the contribution of micro credit institutions to women poverty alleviation as follows

3.3.1 FACTORS THAT ATTRACTED WOMEN CREDIT BORROWERS TO JOIN CREDIT INSTITUTIONS

During the research women credit borrowers stated that poverty was a major factor that motivated them to join credit institutions since they had low income which could not support their family needs thus they joined credit services so that to settle their problems and improve their living standards, also low capital for their business motivated them to join credit institutions so as to increase capital. But the attention of researcher was also to know the factors that stimulated women credit borrowers to join particular credit institution. Table 4.5 summarizes results of their answers.

Table 3.5 Factors Attracted Women Credit to join Credit Institutions

Category	Frequency	Percentage (%)
Minimal interest rate	24	60
Business training	10	25
Accessibility	6	15
Total	40	100

Source: Research findings, 2013

Table 2.5 above indicates that, minimum interest rate is a most significant factor attracted women credit borrowers to join credit scheme as it covered 60% of the respondents followed by business training 25% while accessibility was last ranked as it covered 15% of the respondents and this is specifically respondents from the SACCOS replied, the accomplishment of these percentage become by the inclusion of two credit officers and TWB Executive director.

3.3.2 CONDITIONS USED BY MICRO CREDIT INSTITUTIONS IN FINANCING WOMEN BORROWERS

Women credit borrowers were asked to indicate the conditions for getting loans and also credit officers were asked to give conditions they use in providing credit to their clients. The aim of this was to get into insight if the conditions for getting loans are favorable or not favorable for them. The respondents from all credit institutions that means both women credit borrowers and credit officers said that in order for the clients to get loan must have collateral first particularly this should be a fixed assets, and other conditions like group lending, attending of business training as illustrated in table 3.6 below:-

Table 3.6 Conditions Used by Micro Finance Institutions to Provide Loans to Women

Conditions for loan	Frequency	Percentage (%)
Collateral	25	62.5
Group lending	8	20
Attend training	3	7.5
Others	4	10
Total	40	100

Source: Research findings 2013

The table above indicates that, the majority of respondents said a collateral is most important condition required for getting loan as it covered 62.5% and the collateral should be greater than the amount of loan borrowed, 20% said that in order to get loan borrowers should be in group of 5 – 15 members through group lending system who are familiar to each other but in some credit institutions required that group members to relatives in hope that family formation are more likely to have a higher repayment rate, 7.5% reported that attending of business training , and 10% articulated other conditions like being a legal member of particular institution and specifically was found in SACCOS, inspection of business premises, age of 18 years and above, sponsors who can take up an obligation once clients fail to repay the loans, business license.

3.3.3 THE EFFECTS OF CREDIT TO WOMEN CREDIT BORROWERS IN POVERTY ALLEVIATION

Table 3.7 Effects of Credits to Women Poverty Alleviation

Effects of Credits	Frequency	Percentage (%)
Establishment of business	17	42.5
Business expansion	10	25
To meet family needs	08	20
Building houses	03	7.5
Others	02	05
Total	40	100

Source: Research findings, 2013

Table 3.7 shows credits have great impacts in poverty reduction to women as indicated above, where 42.5% respondents from both PRIDE and WANAMA SACCOS interviewed, responded through questionnaires and discussions made between researcher and them said that credit have helped to initiate business activities which they could not be able to establish before joining credit scheme, they went further to say now they are doing business such as food vending, tailoring, hair dressing saloon, selling clothes, and other from WANAMA have established small grinding meals industries and through those business their level of income has increased.

Respondents covered 25% both from all these two institutions said that, before joining credit institutions the capital for their business was small and they were not able to extend their business activities, but now credit institutions created ability to them to increase capital for their business by being able to seek loans something which has contributed to the improvement and expansion of their business.

20% of all respondents said that credit have helped to meet their basic family needs, they said loans obtained from various institutions through establishment of entrepreneur activities have raised their ability to meet several family needs such as foods, clothes, shelter and paying school fees for their dependents on time, while 7.5% said loans has helped them to buy plots for building houses and others have built better houses and 5% have benefited much through business training provided by these institutions and hence have improved their skills and capacity.

3.3.4 CHALLENGES AND PROBLEMS FACING WOMEN CREDIT BORROWERS IN ACQUIRING CREDIT

Under this section, the researcher was interested to know if there are any challenges and problems that women borrowers face in acquiring credits, from the process of taking it until repay back period. The researcher came into understanding that women credit borrowers are facing several challenges and problems in acquiring credit. The percentage

descriptions of responses from respondents for the challenges and problems facing them when they are seeking loans from various credit institutions have been analyzed and described in table 3.8 below

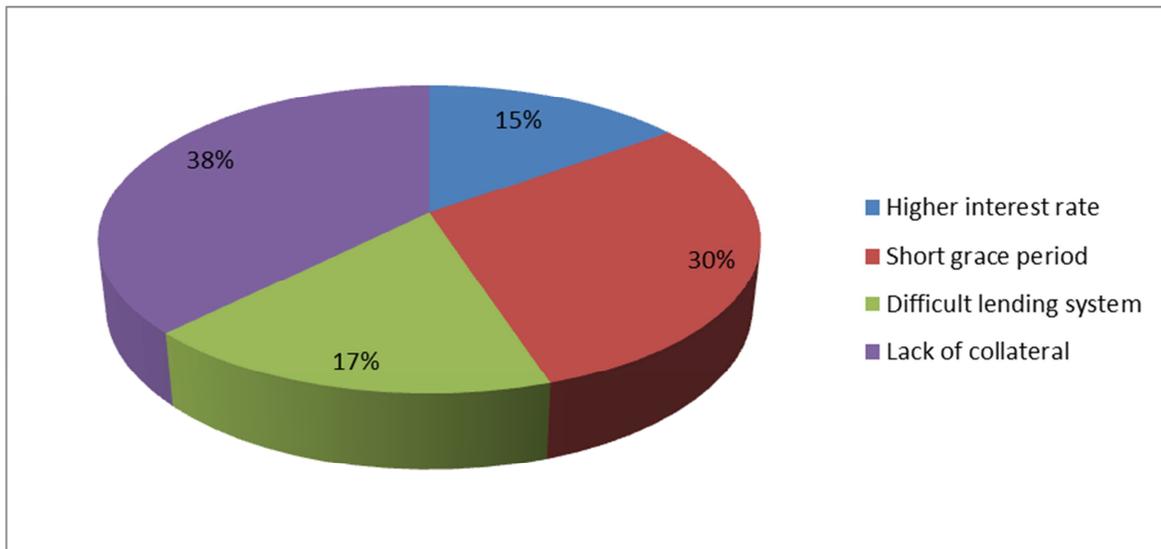


Figure 3.8 Challenges Facing Women Credit borrowers in Acquiring Credits

Source: Research findings, 2013

38% reported to have problem of getting collaterals. This also was mentioned among the problems that face women borrowers. Following the actual situation of life, not all members had valuable assets which could serve as collaterals. It is a great challenge among women for getting loans because if a loan seeker does not have collateral then she is disqualified for getting loans. Lack of collateral has been reported as among the factor that contributing to poor and backward state of women as the late Mwalimu Nyerere articulated that *"lack of property right limits women's efforts to undertake development projects in villages and towns"* (1968). 30% of the respondents reported that short grace period is also a great challenge for loan repayment. The loan repayment schedule from SACCOS and PRIDE reported to be on weekly basis. Generally they said that time allocated for loan repayment is too short for a borrowers to start business, gain profit and use part of the profit to repay the loan. Due to that some respondents reported to end up using the loan itself for repayment because the time fixed for loan repayment does not give borrowers a loophole for starting business and generate profit which will facilitate smooth repayment of such loan, since when a borrowers fail to pay on time fixed by a particular institution the borrowers face difficulties including the confiscation of clients belonging and properties such as houses and other fixed assets important for the life of person.

17% of the respondents reported to have difficult lending system. They mentioned group loan lending system to be difficult running business activities and paying back the loan. Respondents said that some other institutions regards group lending as a condition for getting loans thus in order to get loans the seekers must form a group ranging from 05 – 15 members. This system become an obstacle for them in poverty alleviation when a member fails to pay back a loan within agreed time or disappears with a loan. Some women clients from PRIDE complained that, when this happen, the rest of members are arrested and locked-up until they pay for defaulter. They went further and said credit institutions also apply other measures for defaulter of the credit such as taking collateral kept and sell them in order to cover for loan repayment, or take to court or arrest their guarantor.

15% of the respondents said that higher interest rate fixed by credit institutions is also a problem. They complained that, these institutions have high interest rate to the extent that some women decided to give up and withdraw from credit institutions since what they earned is only ended up in paying back the loan. Through observation and review of several documents the credit institution under this study charging higher amount of interest rate up to 36%. The statement provided by PRIDE Manager shown that PRIDE interest rate was 4% per month for group lending and 3% per month for individual lending and 36% per annum, and in case of WANAMA SACCOS the interest rate covers 1.5% per month for individual lending and 18% per annum, credit borrower from this institution said this interest rate is affordable but the challenge is that one should have saving account as a principle from which she can be granted a loan twice or three times of the saving amount this affect most of the women credit borrowers.

3.3.5 STRATEGIES TAKEN TO OVERCOME CHALLENGES AND PROBLEMS FACING WOMEN IN ACQUIRING CREDIT

The attention of the researcher was to know if there are any strategies that have been taken to overcome these challenges and problems that facing women credit borrowers.

Tanzania Women Bank Executive director said that the bank took several efforts to ensure that loans services is improved by making frequent review of the conditions for getting loans to the clients so as to build capacity and increase the number of women joining credit services, also bringing services closer to the people, this by making expansion and opening of other branches such as kariakoo branch and increase more accessibility of the bank and services to the people.

Provision of frequent business training particularly to women credit borrowers. Lack of business training and entrepreneur skills in running business activities is a one among the challenge that lead to the failure of loan repayment. In case of PRIDE the attending of training is a necessary condition for getting loans, how this become a strategies to overcome challenges in getting loans because some other women fail to repay back the loans hence training has been put so as to enable them to acquire skills in running business and reduce a problem of loan repayment failure.

4 CONCLUSION AND RECOMMENDATIONS

4.1 CONCLUSION

The study findings confirm that microcredit has a significant impact on family and socio-economic well being through its influence on the pattern of household income and consumption. But making it available to women does not automatically mean can drive women from poverty. Other interventions like entrepreneurial skills training, planning and financial management and bookkeeping skills are also of paramount importance .In light of the findings it can be concluded that despite of the prevailing of large number of micro credit institutions and organizations that provide assistance to women in poverty alleviation still difficult loan conditions like collateral, unfriendly repayment schedules, higher interest rates on the side of micro credit institutions, having saving account in some other institutions, lack of frequent and reliable entrepreneurial skills that can build their capacity in management of loans and running their business activities, lack of reliable and friendly business premises make credit services play little role to achieve the forecasted positive changes of raising economic status to women credit borrowers.

4.2 RECOMMENDATIONS

Women lack property rights and they also lack adequate knowledge on existing credit facilities. This part provides suggestions and way forward to the government and credit institutions on how can make credit services to women be a poverty alleviation factor.

4.2.1 RECOMMENDATIONS TO WOMEN CREDIT BORROWERS, MICROCREDIT INSTITUTIONS AND GOVERNMENT

Women credit borrowers should join credit services when they have profitable business so as to reduce the burden finding repayment from other sources. Moreover, proper enterprise management skills and usage of fund should be given higher consideration. The entrepreneurship education should be intensified by stakeholders and microcredit lending institutions in particular. Furthermore the microcredit institutions should provide highly affordable loans. Repayment schedule should also be reviewed to at least on monthly basis to all credit institutions to allow the credit borrowers use the loans to do business and generate profit. Weekly repayment schedule is too tightening to the credit borrowers to use the loan profitably. **Government** should revise micro finance policies and regulatory framework that are not in favour of credit borrowers or credit institutions. However, the Government and NGOs still need to facilitate and conduct training on production of quality products and marketing skills, sensitize and enabling women to participate in National and International Trade Fairs.

4.2.2 AREAS FOR FURTHER RESEARCH

This study recommends that connected to this topic in this paper the following areas are worthy for further research;

- Exploring and gauging the role of the societal culture and traditions as a facilitator or inhibitor of unleashing women potential in poverty alleviation process,

- Find out and recommend a harmonizing model or curriculum for entrepreneurship education and training and ;
- Analysis of the viability of the existing entrepreneurship policy and alignment with gender empowerment policy in Tanzanian situation.

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