

## Chapter 70

# Women Entrepreneurs Address Poverty and Social Change Through Empowering Grassroots Initiatives in Tanzania

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### ABSTRACT

*This chapter investigates the story of Jitahidi women in Tanzania to understand the dynamics of empowerment at the grassroots level. The stories chronicled in this chapter present self-reliance events, motivations, and practical initiatives of a small entrepreneurial group of women, organized with shoe-string budgets. Their goal was to establish a women's collective strength that could unleash women's lives from oppressive economic regimes, patriarchal traditions, gender inequality, gender discrimination, and socio-historical legacies that exploit women everywhere. The study revealed that dialogical way of thinking and underlying conventions wrapped-up in Women in Development activities in Tanzania were critical in providing the vision that guided the Jitahidi group to create a space for transformation and potential to empower women so as to define their own educational needs and create political organizations within the local community.*

### INTRODUCTION

This article presents the case of *Jitahidi* women entrepreneurs in Tanzania and explains how they addressed poverty and social change by establishing grassroots cooperative business activities. This case analyzes the invisible but vital roles African women play in feeding their families and contributing to development. There is a tacit but general agreement however that women's economic empowerment is critical for development and women entrepreneurs are a great resource in Sub-Saharan Africa region (Hallyward-Driemeir, 2013).

DOI: 10.4018/978-1-5225-7311-1.ch070

In recent years, microfinance lending institutions (e.g., Savings and Credit Co-operative—SACCOS) have boosted women's economic empowerment enterprises in Tanzania even though microfinance is still relatively new (Nkomolla, 2007). Established in 1995, mainly to link women and poverty alleviation, microfinance has widely and officially become recognized as a tool for poverty eradication (Sizya, 2001). With its increased use and exposure to Tanzania, following the 2001 implementation of the National Microfinance Policy, microfinance lending and borrowing has grown exponentially to involve four main microfinance institutions namely, Foundation for International Community Assistance (FINCA), Promotion of Rural Initiative & Development Enterprises (PRIDE), and Small Enterprise Development Agency (SEDA) as well as the Tanzania Postal Bank (ILO, 2005).

Also, Community banks and small banks have taken interest in microfinancing, as well as many Non-Governmental Organizations (NGOs) and non-profit organizations. Currently, the directory has at the service of poverty eradication a total of 8 banks, 45 Community Based Organizations (CBOs), 2 companies, 95 Government programs, 1,620 SACCOS, 48 Savings and Credit Associations (SACAs) and 62 NGOs (Agyei-Holmes, 2013; Dill, 2010). It turns out that in the past two decades and beyond, civil societies, social movements and more recently, microfinancing institution shave come to flourish in response to the void left by the departing colonial governments at the dawn of political independence in the 1960s and 1970s, and later, through national governments, as they fulfilled their obligations in implementing a world program initiated by the United Nations in 2005, namely, the U.N. Millennium Development Goals (MDGs) that ensure global human wellbeing.

In the confluence of these developments, women are economically more active in the Sub-Saharan Africa region than in any other region (World Bank, 2011). Reports indicate that in most Sub-Saharan African countries, 80% of farming is done by African women with Indigenous knowledge passed from generation to generation also by women (Jagire, 2014). For example, women account for sustained increases in income, greater empowerment and social inclusion, health and caring for the elderly, education for children, mental health and happiness (Blattman et. al., 2013). In addition, women have a wealth of knowledge and expertise in farming and some status in social organization of families, where they have important roles as nutritionists, trainers and conservationists. They (women) "are the backbone of the agricultural economy in Tanzania." (Jagire, 2014, p. 165).

For these reasons, African women are seen as a great development resource of the community. The United Nations Development Program (UNDP) goals recognize the roles women play in the community, and consequently UNDP reckons that gender equality and women's empowerment are desirable by-products of human development (UNDP, 2008). However, patriarchal traditional practices continue to hamper their progress and agricultural knowledge remains a "male" exclusive domain—men own the land, they make decisions about land use, determine what or when to grow on the land, and ultimately keep the money derived from the harvest, particularly proceeds from sales of cash crops.

As a general observation, women in Sub-Saharan Africa operate too often in the informal sector, in small farms, and in traditional sectors (e.g., agriculture and other miscellaneous domestic activities) as compared to their counterparts in the North countries (Agyei-Holmes, 2013). In this instance, they are not fully able to realize their capabilities and potential (World Bank, 2009). Conversely, Tanzanian women, in particular, have invaluable knowledge in crop growing and management. They are also experts in environmental conservation whose beginnings or even impacts have not been solemnized having been kept largely invisible in their society (Wane, 2007; Jagire, 2014). Therefore, a persisting question is, 'Why do women lag behind in almost all sectors of the economy in Tanzania and elsewhere in African countries?'

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