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## The Contribution of Women in Social Economic Development: A Case Study of Kitama Ward, Tandahimba District of Mtwara Region in Tanzania

**Dr. Magreth C.K Shawa**

Deputy Rector Planning, Department of Education, Finance and Administration,  
Mwalimu Nyerere Memorial Academy, Tanzania

**Tiberius P. Mlowosa**

Lecturer, Department of Economics Studies,  
Mwalimu Nyerere Memorial Academy, Tanzania

### **Abstract:**

*This study examined "The Contribution of Women in Socio-economic Development in Contemporary Families" conducted at Kitama Ward, Tandahimba District of Mtwara Region in Tanzania from January to March 2018; the study had the purpose of diligent search for assessment on the participation of women in socio-economic development. The researchers used various methods and techniques of collecting data including questionnaires, structured interview and documentary reviews. The study revealed that women participate in socio-economic development. They are involved in formal paid jobs, informal paid jobs and self-employed jobs of which include a range of activities which can help in development such as business, food vendors, farming, teachers, nurses, planners and entrepreneurs whereby they can contribute through paying taxes to the government, increasing national income and household income, salary savings, buying and selling their commodities and hence improving their living standards. On the hand findings from the study area revealed that women face different challenges from their families and community which snag the development of the country. The challenges are lack of capital, lack of entrepreneurial skills and education, cultural limitation, low income, long working hours which most are spent in household activities, patriarchal system, poverty, sexual harassment, underestimations, biasness, discrimination and lack of support which can cause women to be seen as if they are not participating in the development process of the country.*

**Keywords:** *Participate in economic activities, paying taxes, increasing national income and household income, salary savings, buying and selling commodities, improve living standards*

### **1. Background of the Study**

The problem of participation of women in socio-economic development has been increasingly recognized in policy circles in Tanzania. The growing recognition reflects the active participation of women in various aspects of socio-economic development, through both paid and unpaid work they are doing in our communities. A few decades back women contribution to socio-economic development was seen as unimportant. Reports show that women constituted 51% of economically active labor force in Tanzania, where by only 4% are in paid work. Limited available data suggest that women comprise of 38% of the informal sector, a share that is lower than their 51% share of the active labor force (Blackden, Rwebangira, 2004).

The government of Tanzania has done a lot from 1990s up to now in recognition of the participation of women in socio-economic development. The National Population Policy (1992), emphasizes on a systematic inclusion of women in the country's development programs. Also Tanzania has enacted different laws which support women economic and social well being, including the sexual offences (special provisions) Act (SOSPA) in 1998, land Act in 1999, village land Act in 1999 and constitution amendments. Apart from that Tanzania adopted a Women and Gender Development Policy (WGDP) in 2000 and is on a process of preparing a National Strategy for Gender Development (NSGD), aimed at specifying how the WGDP will be implemented. The government has taken affirmative action to include women in decision making. The parliament passed a bill in 2000 to increase the number of women's special seats (33% in local government councils and 20% in the union parliament). Also the government announced plans to increase the participation of women in politics to 30% in 2005 (Blackden, Rwebangira, 2004).

Inclusion of women in Small and Medium Enterprise (SME) Development Policy: support for growth-oriented women entrepreneurs in Tanzania (International Labor Organization (ILO), 2005).

In The 2006 World Economic Forum Global Gender Gap report Tanzania was ranked number 1 globally, out of 115 countries, in terms of women's economic participation (Blackden, Cutura, Ellis, MacCulloch, Seebens, 2007).

Therefore the problem for participation of women in socio-economic development has at least been recognized in Tanzania through those efforts which were done by the government but it's not that the problem has been recognized

completely that women contribute so much to socio-economic development. The researchers therefore, aimed at finding out what roles and the importance of women in socio-economic development in the country by taking Kitama Ward as a case study.

### *1.1. Statement of the Problem*

The problems of contribution of women in socio-economic development are not only found in Tanzania but also experienced in Europe, in America, and Asia as well. In Africa it is found in most of the countries to mention few are like Ghana, Kenya, Senegal and Gambia.

It has been argued that, the participation of women in socio-economic development is high compared to men but the recognition for their participation is ignored and is not seen because most of women are engaged in house hold works, where by the work done by house wife is not included in GDP. Apart from that, women paid work is valued as less important compared to men.

From the above explanation, the researchers intended to assess the contribution of women in socio-economic development by taking Kitama Ward of Tandahimba District in Mtwara Region, Tanzania as a case of study. Also this research will provide the information about the importance and roles of women in socio-economic development.

## **2. Related Literature Review**

Women especially those in low-income strata, traditionally have contributed to productive activities such as agriculture (mostly small-scale), agro-processing crafts and home industries, trade and commerce, but there has been a tendency to underestimate their economic roles and to undercount their participation due to inadequate data (IDB; 2012).

Women of Ghana have come a long way since independence. In times past, women in Ghanaian society were seen as bearers of children, fishmongers and farmers. In recent times, however, the contribution of women to the country's economy over the years has been tremendous. It is estimated that women make about 85% of the wholesale and retail trading business and form about two thirds of the working population in the manufacturing sector (Daily Graphics:2007).

Women in rural India play a dual role; producers of goods and services as well as their domestic chores and wives and mothers, yet their contribution to economic development has been neglected. In terms of general household activities, women were found to contribute 73% of labor in Makanpur; in terms of agricultural activities, women contributed 40% in Makanpur (66% of agricultural labor). Taken together, women's contribution to economic activities was 52% in Makanpur (Gupta.R, Gupta.B.K, 2002). After the genocide, women also became involved in entrepreneurial activities. In October 2008, a report by International Finance Corporation; part of the World Bank, estimated that 58% enterprises in the informal sector were headed by women. They estimated that this made up 30% of the country's GDP (IFC, 2008). Women make tremendous contribution to the economy through their paid work; women work in wide variety of occupations around the world; teachers, secretaries, welders, machine operators and child care workers. But women's paid work is generally valued as less important than men's. Unpaid work is perhaps the biggest contribution that women make to the economy; In Canada unpaid work is estimated to be worth up to \$319 billion in money economy or 41% of GDP, globally the numbers skyrocket to \$11 trillion U.S; most unpaid work in Canada and around the world is performed by women (McCracken, 2001). Women play a significant role in agriculture, the world over. About 70% of the agricultural workers, 80% of food producers and 10% of those who process basic foodstuffs are women and they also undertake 60% to 90% of the rural marketing; thus making up more than two-third of the workforce in agricultural production. In West Africa, up to 80% of the labor force in all trade is female; Yet, the role of women in these activities, so important economically, has remained obscure for long because women seldom played any major roles in political activities or decision making processes (FAO, 2011).

Women entrepreneurs are playing a big role in China's economy and the country is making new efforts to foster women entrepreneurship. Since 1990s, economic development and technological advancement in China have given to a strong momentum of women entrepreneurship. China now has over 29 million female entrepreneurs, about 25% of national total; among whom 41% are self-employed and private business owners (Meng, 2011). According to the US bureau of labor statistics; in the developing world women grow up to 80% of all food produced but rarely hold the title for the land they cultivate. Worldwide, they constitute one third of the wage labor force. Women also dominate the informal sector of the economy and this work is not reflected in economic statistics (Gaur, 2009). Over the last few decades, the contribution of women to economic growth and development has been increasingly recognized in both policy cycles and academia. This growing recognition reflects the active participation of women in various aspects growth, both through formal and informal production in recent years. More recently, a number of researchers have drawn on neoclassical and overlapping generation models to show that the potential contribution of women to growth would even be more significant in the absence of household occupational constraints, often exacerbated by the absence of or poor state of infrastructure in low-income countries (Pereira da Silva, 2010)

### *2.1. A Theoretical Framework*

#### 2.1.1. Women Education, Empowerment and Socio-Economic Development

Women are an integral part of the societies and that sustainable development must include the full and equal participation of women and men. The overall development of a country depends upon the maximum utilization of her people, both men and women. Therefore, women participation in social and economic development is essential to the overall development of the nation. Women education and empowerment have been identified as important resources for

economic development. In recently years the women education and empowerment have been given high priorities on every donor agenda.

The relationships between women education and development have received much attention in the development literature. It is argued that women education and empowerment have been strongly linked to poverty eradication strategies (DFID, 2000). Education equips women with the skills and knowledge which helps them to get an employment and income eventually increases their recognition within societies.

It is also argued that education plays an important role to overcome cultural constraints. For example, son preferences are well known in various developing countries like Tanzania. Many researches contribute to show that women with higher education are more likely to reject strong societal biasness. This article looks at how far women education and empowerment play an important role towards socio-economic development in various ways. Drawing a theoretical framework, the article contributes to show that there is a relation between women education empowerment and socio-economic development. The article is divided into three major sections. The first section discusses the concept of women empowerment. The second reviews the previous literature to develop a theoretical framework on determining the relation between women education and empowerment. The third section discusses the relationship between women education and socio-economic development.

### 2.1.2. Concept of Women Empowerment

Women empowerment can be defined in various ways. In order to define or conceptualize empowerment, it is important first to say that empowerment means, in a very broad sense: gaining power (oxaal and baden, 1997) most authors defines empowerment as the ability of women to take control of their own life, self confidence. There are women who exercise a great deal of choice and thus enjoy power, they can be considered as the empowered. Women empowerment also can be defined as women's autonomy, relative access to household's resources and control over decision-making power (moser, 1993). Hadi (2001) gave a useful definition of empowerment. He suggested that empowered women would be one who is self-confident, who critically analyses her environment and who exercises control over decisions that affect her life.

Chen and Mahmud (1995) developed a conceptual framework for empowerment which includes the four dimensions and one dimension namely cognitive dimension which related to this study. It refers to changes in the level of knowledge, skills and awareness of the wider environment. Within this framework livelihood-base determines the areas in which women might change themselves. A similar theory was developed by Freidman (1992) which is premised on the concept of empowerment relating the knowledge and power: social, political and psychological but social and psychological power are more related to the concept of power. Resources such as knowledge and skills are considered as an instrument towards women empowerment.

### 2.1.3. Women Education and Empowerment

This section illustrates the role of women's education and how it helps to increase women's empowerment. Education is considered as the key factor in women's empowerment. Education is the most powerful instrument for the empowerment of women, empirical evidences shows that there is also a positive relationship between education and empowerment. It is noted that higher level education provides better employment opportunities and enhances income. On other hand, employment is argued to improve women's empowerment for similar reasons because it gives women access to their own earnings or contribution to family income that in turn increases their understanding of money, right to participates in financial decisions(increases their involvement in socio-economic activities),also stressed that education has an important impact on access to other resources such as extra-domestic work and greater income. Similarly according to Chaundry(1995) educated women have demonstrated a better ability to keep control of their husband's expenditure and to maintain their own economic independent, to improve household management and more be able to save money and generally contributes to the family income pool.

The approaches in studying power and empowerment and its nature is influenced by socio-cultural norms in relation to household decision making power which implies high recognition of women strengths from family level. In this study power is viewed as a dynamic and relational process which is an equally distributed between two groups, one is powerful group (men) and powerless group (women)these theories make concerns that naturally and culturally women are valued less and have lower socio-economic status than men in relation to power of decision making. Decision making influenced by resources including intellectual (education, knowledge, information and ideas)and financial resources (occupation and income)

### 2.1.4. Women Education and Socio-Economic Development

Women education plays an important role to socio-economic development. Educating of women helps to socio-economic development through increased productivity and increased female autonomy. The significant benefit of educating women can be considered to reducing fertility. It is said that educational better-educated tend to have lower levels of morbidity, mortality and disability and have fewer children (Ross and Mirowsky, 1999). The relation between education and socio-economic development is that higher educational attainment increases women's employment and income opportunity. Employed women are able to contribute to family as well as the economy of the country. Education, employment and earning capacity has a great impact on future generations and can accelerate socio-economic development. Women's income helps themselves to contribute to the economy of the family as well as to the country.

### 3. Methodology

The study used the matic data analysis. This is a type of analysis used in qualitative analysis, for classifying and present themes (patterns) which are to be related to the data. Thematic analysis is used to illustrate the data in great related and deals with diverse subject through interpretation. (Boyatzis,1998). Also thematic analysis use to analyze words, perception and attitudes of the respondents in a study. It used this because data was collected in different time due to differences of respondents, so this data analysis strategy allow the researcher to analyze the data collected separately, because there were data that are collected through interview, questionnaire, documents, so it helped the researcher to analyze the data differently. (Milles and Huberman, 1994).

For quantitative data, analysis of data employed a Statistical Package for the Social Sciences (SPSS). Data was presented in tables, percentages and content analysis. Content analysis is a method for analyzing the content of something that uses quantitative measures of the frequency of particular elements. It can measure also the number of times that a particular item appears.

### 4. Data Presentation and Discussion

#### 4.1. Respondents Profile

The total number of the sampling framework of the researchers was 40(100%), whereby a total number of 34 (85%) responded very well during data collection while the remaining 6(15%) didn't respond. Therefore, the researchers have analyzed data from 34 respondents who returned the questionnaires to the researchers.

#### 4.2. Respondent Social Demographic Characteristics

This part shows the respondents social demographic characteristics which include the interpretation of their age, gender, marital status, educational level and occupation.

| Age           | Frequency | Percentage | Cumulative percent |
|---------------|-----------|------------|--------------------|
| 20 – 29 years |           | 70.56      | 29.44              |
| 30 – 50 years |           | 29.44      | 100.0              |
| Total         | 34        | 100.0      |                    |

Table 1: Distribution of Respondent's Age  
Source: Survey Data by the Researchers, 2018

As it is indicated in table 1, a total number of 34 respondents engaged into the study from kitama ward. The table discloses that the minimum age of respondents was 20, while the maximum age was 50. The table indicates that 70.56% of the respondents who participated into the study were aged between 20 to 29 years, while the remaining 29.44% were aged between 30 to 50 years.

| Gender            | Frequency | Percentage | Cumulative percent |
|-------------------|-----------|------------|--------------------|
| Male              | 17        | 50         | 50                 |
| Female            | 17        | 50         | 100.0              |
| Total             | 34        | 100.0      |                    |
| Marital status    |           |            |                    |
| Single            | 19        | 55.86      | 55.86              |
| Married           | 14        | 41.16      | 97.02              |
| Not responded     | 1         | 2.94       | 100.0              |
| Total             | 34        | 100.0      |                    |
| Educational level |           |            |                    |
| Primary           | 4         | 11.76      | 11.76              |
| Secondary         | 9         | 26.46      | 38.22              |
| Higher learning   | 21        | 61.74      | 100.0              |
| Total             | 34        | 100.0      |                    |
| Occupation        |           |            |                    |
| Students          | 12        | 35.28      | 35.28              |
| Household work    | 3         | 8.82       | 44.1               |
| Farmers           | 6         | 17.64      | 61.74              |
| Business          | 5         | 14.70      | 76.44              |
| Civil servants    | 7         | 20.58      | 97.02              |
| Drivers           | 1         | 2.94       | 100.0              |
| Total             | 34        | 100.0      |                    |

Table 2: Distribution of Respondents by Gender, Marital Status, Education Level and Occupation  
Source: Survey Data by the Researchers, 2018

Table 2 presents the respondents by their gender, males were 17(50%) and females were 17(50%). The breakdown of respondents marital status was that single were 19(55.86%) married were 14(41.16%) while 1(2.94%) did not respond to the question.

However, the sample distribution for education level as indicated above was that primary school leavers were 4(11.76%),secondary school leavers were 9(26.46%) and those whogot higher learning were 21(61.74%).

Apart from that; respondents occupation as indicated above was that students were 12(35.28%),household workers were 3(8.82%),farmers were 6(17.64%),businessman were 5(14.70%),civil servants were 7(20.58%) and 1(2.94%) reported as a driver.

#### 4.3. Women Involvement in Productive Activities

| Variables | Frequency | Percentage | Cumulative Percent |
|-----------|-----------|------------|--------------------|
| Yes       | 32        | 94.12      | 94.12              |
| No        | 2         | 5.88       | 100.0              |
| Total     | 34        | 100.0      |                    |

Table 3: Distribution of Women Involvement in Productive Activities

Source: Survey Data by the Researchers, 2018

From the responses presented in table 3, the researchers found out that; of the 34 respondents participated into the study, 32(94.12%) responded that women are involved in productive activities in the study area and 2(5.88%) of the respondents did not agree on women involvement in productive activities.

However, the study reveals that women are involved most or at a high rate in productive activities. The problem is that their contribution is not recognized which can be caused by underestimation, biasness and other systems of the community such as patriarchy which brings barriers for women participation in productive activities to be seen or recognized.

Table 4 below discloses how women participate or are involved in productive activities. 4(11.76%) of the respondents said that women are involved in productive activities through formal paid jobs, 3(8.82%) of the respondents said that women involve through informal paid jobs,15(44.12%) responded that women are involved through self-employed jobs, another 3(8.82%) said that they are involved through formal employed jobs and the remaining 9(26.47%) said women are involved through formal paid jobs, informal paid jobs and self-employed jobs.

| Variables   | Frequency | Percentage | Cumulative Percent |
|---|-----------|------------|--------------------|
| Formal paid jobs  | 4         | 11.76      | 11.76              |
| Informal paid jobs  | 3         | 8.82       | 20.58              |
| Self-employed jobs  | 15        | 44.12      | 64.70              |
| Formal paid jobs and self-employed jobs                     | 3         | 8.82       | 73.52              |
| Formal paid jobs, informal paid jobs and self-employed jobs | 9         | 26.47      | 100.0              |
| Total   | 34        | 100.0      |                    |

Table 4: Distribution of How Women Involve in Productive Activities

Source: Survey Data by the Researchers, 2018

Furthermore, men (husbands) allow their wives to work in formal paid jobs since women can help in contributing to the family income and also providing basic needs to the family like food, shelter and clothes as it is indicated in table 5 below; which indicates that 27(79.41%) responded that men allow their wives to work in formal employed jobs while 7(20.59%) of the respondents did not agree that men allow their wives to work in formal employed jobs.

| Variables | Frequency | Percentage | Cumulative Percent |
|-----------|-----------|------------|--------------------|
| Yes       | 27        | 79.41      | 79.41              |
| No        | 7         | 20.59      | 100.0              |
| Total     | 34        | 100.0      |                    |

Table 5: Distribution of Men (Husbands) Allowing Their Wives to Work in Formal Paid Jobs

Source: Survey Data by Researchers, 2018

#### 4.4. Contribution of Women in Family Income

Regarding the responses on contribution of women in family income; out of 34 respondents the following responses were given out: those who agreed on women contribution in family income were 33(97.06%), and1(2.94%) of the respondent did not agree that women contribute to the income of the family as elaborated in table 6 below.

| Variables | Frequency | Percentage | Cumulative Percent |
|-----------|-----------|------------|--------------------|
| Yes       | 33        | 97.06      | 97.06              |
| No        | 1         | 2.94       | 100.0              |

|       |    |       |  |
|-------|----|-------|--|
| Total | 34 | 100.0 |  |
|-------|----|-------|--|

*Table 6: Distribution of Women Contribution in Family Income*

*Source: Survey Data by the Researchers, 2018*

As to what extent women contributes to the family; the study found out that women contributes at a high rate that is providing basic needs (food, shelter and clothes), social services (sending their children to school and paying school fees and also matters concerning health care of their families), budgeting family income and contributing and developing family income (wealth) through different activities they are doing.

#### 4.5. Contribution of Women in National Income

Responding to the question on women contribution to national income: it was found out that; out of 34 respondents, 30(88.24%)respondents said that women contributes to national income and the remaining 4(11.76%) responded that women do not contribute to national income. Respondents' responses are presented in table 7 below.

| Variables | Frequency | Percentage | Cumulative Percent |
|-----------|-----------|------------|--------------------|
| Yes       | 30        | 88.24      | 88.24              |
| No        | 4         | 11.76      | 100.0              |
| Total     | 34        | 100.0      |                    |

*Table 7: Distribution of Women Contribution in National Income*

*Source: Survey Data by the Researchers, 2018*

One of the respondent disclosed that; women are doing various activities in the society including business, food vendors, farming and other employed jobs such as teachers, nurses and planners and thus contributes in national income through tax payment, salary savings, increasing productivity, household income generation and increasing the living standard of their families.

#### 4.6. Contribution of Women Unpaid (Household) Activities to Development

Responding to the question on the contribution of women unpaid (household) activities to development the response was, out of 34 respondents; 24(70.59%)of the respondents agreed that women unpaid activities contributes to development while 10(29.41%) of the respondents did not agree to that question as presented in table 8 below.

| Variables | Frequency | Percentage | Cumulative Percent |
|-----------|-----------|------------|--------------------|
| Yes       | 24        | 70.59      | 70.59              |
| No        | 10        | 29.41      | 100.0              |
| Total     | 34        | 100.0      |                    |

*Table 8: Distribution on Contribution of Women Unpaid Activities to Development*

*Source: Survey Data by the Researchers, 2018*

#### 4.7. Importance of Women in Productive Activities

| Variables | Frequency | Percentage | Cumulative Percent |
|-----------|-----------|------------|--------------------|
| Yes       | 33        | 97.06      | 97.06              |
| No        | 1         | 2.94       | 100.0              |
| Total     | 34        | 100.0      |                    |

*Table 9: Importance of Women in Productive Activities*

*Source: Survey Data by the Researchers, 2018*

Regarding the responses on the question that asked on the importance of women in productive activities, the answers were as follows; 33(97.06%) responded that women are important in productive activities and 1(2.94%) did not agree that women are important in productive activities. Response from another respondent declared that the importance of women is seen in their contribution to their families and the whole country. They contribute in family and national development, they provide goods and services to the society, increasing good living standard to the people and adding up valuable inputs such as ideas and opinions which can help in development. Continued by saying; this has been possible through provision of basic education to them in that once you educate a woman you have provided education to the whole family of hers as they normally have good time to stay with their children different to men who have little time to stay with the family.

## 5. Conclusion and Recommendation

### 5.1. Conclusion

The general objective of this research was to assess the participation of women in socio-economic development by taking KitamaWard, Tandahimba District of Mtwara Region in Tanzania as a case of study.

In order to obtain the information to meet the targeted objectives, the study was guided by twelve research questions which were tested in the field to get their answers. They looked into how women participate in productive activities, what kind of activities, importance, challenges, impact of women in productive activities and also what support should be given to them so that they can engage more in productive activities.

The study found out how women are important in production and the impact they are bringing to the development. The findings disclosed that there are a number of impacts which women bring to the economy and the importance of them in development process. These includes increasing family income through providing to their families, social, economic and political, increasing national income, providing goods and services to the community, poverty eradication, reducing dependence (to them and their families), good living standard to the society and they add up ideas and opinions which can be of good help in development of the country.

On the other hand the study revealed also that, women face different challenges from their families and community which hitch in development of the country. The challenges include among others lack of capital, lack of entrepreneurial skills and education, cultural limitation, low income, long working hours which most are spent in household activities, patriarchal system, poverty, sexual harassment, underestimations, biasness, discrimination and lack of support.

The study also observed that women are doing a range of activities which can help in development such as business (most small), food vendors, farmers, teachers, nurses, planners and entrepreneurs whereby they can contribute through paying taxes on their working areas, increasing national income and household income, salary savings, buying and selling their commodities and improve the living standards of the people.

### 5.2. Recommendations

Basing on the result of this study, the researchers have drawn several recommendations:

- The researchers are of the view that providing education and training to women such as seminars and workshops in matters concerning the economy and entrepreneurship skills will help to bring awareness to women and make them engage more in productive activities.
- Women should be provided with loans where by those loans should be of low interest rate and easy access on getting them so as to motivate women to take loans and invest on business activities and other productive activities.
- The government should give support to women so that they can engage themselves on productive activities.
- Women should be motivated by the whole community through giving them help that is aid and funds, advising them on matters concerning them which can influence women engagement in productive activities.
- Women should be given the power to decide on matters concerning their welfares. Decision making can help them to be freer to decide on what to do concerning their development, since they are the ones performing most of the activities which boost the economy.

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