WOMEN'S EMPOWERMENT AND THE ASPIRATIONS OF SMALLHOLDER FARMERS IN TANZANIA

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TANZANIA POLICY CONTEXT

In Tanzania, the global ambition of SDG5 'Achieve gender equality and empower all women and girls' is reflected in national policy frameworks such as the *National Gender Policy* (2000), the *Women and Gender Development Policy*, and the *Third Five-Year Development Plan* (FYDPIII, 2021/22–2025/26). These **national policies identify Women's Economic Empowerment (WEE) as a cornerstone for inclusive growth and poverty reduction**, and commit to strengthening women's participation in economic activities, improving access to productive resources, and promoting their decision-making power within households, communities, and institutions.

In practice, **WEE initiatives in Tanzania have largely focused on increasing women's access to credit and entrepreneurship opportunities**, notably through Village Savings and Loan Associations (VSLAs), donor-funded programmes, and government-led initiatives such as the requirement for Local Government Authorities to allocate 10% of their annual internal revenue to support loans for women, youth, and people with disabilities.

While these efforts have expanded women's financial inclusion and participation in local markets, national audits and research have also highlighted persistent challenges - including high default rates, limited business sustainability, and continued gendered power imbalances that constrain women's agency and control over resources.

FOSTA-HEALTH FOCUS

Despite the policy commitment and widespread implementation of market-oriented WEE programmes, **questions remain about how empowerment is conceptualised and measured**. Much attention has focused on the economic outcomes of WEE initiatives, yet less attention has been paid to **how social relationships, cultural norms, and women's own personal goals shape their daily lives and sense of empowerment**. **The FoSTA-Health project** aimed to address this gap by **critically examining the assumptions embedded in market-based WEE Interventions** - such as group entrepreneurship training and microfinance schemes - **while also exploring women smallholders' life aspirations**: *the desires and goals that shape how they choose to invest their time and resources.*

Women's empowerment is a complex and context-specific process that can mean different things to different people. In Tanzania, where gender norms, resource access, and household dynamics vary widely, it is crucial that empowerment interventions are grounded in local realities. **Practitioners and policymakers must therefore be cautious not to impose external definitions of empowerment, but rather to engage with how women themselves understand and pursue empowerment in their everyday lives.**

RESEARCH CONDUCTED

METHODS: We undertook **a robust qualitative exploration of smallholder farmers understandings and experiences of empowerment and their aspirations in the context of transformation to export-oriented horticulture.**

This involved **speaking to both participants and non-participants of group-based development interventions and those in receipt of microfinance loans** from both development organisations & the local government 10% scheme.

Across 5 different agricultural wards, this involved:

- **40 oral history interviews using** co-constructed **physical timelines with smallholders**

- **87 semi-structured interviews with smallholders and local leaders** (e.g. Village and Ward Executive Officers)

- **12 focus group discussions with smallholders**, split by gender

- **photovoice activities with 10 smallholders** who, **over the course of 1 year**, documented and discussed their life conditions through photos.

These were supplemented with:

- **34 key-informant interviews with government officials** (district, regional and national), **private sector, academia, and international/bilateral development agencies.**

ANALYSIS: All transcripts were transcribed into English and analysed thematically using NVivo software.

CASE STUDY CONTEXT

This **research was conducted in the East Usambara Mountains (EUM) of Tanga Region**, Tanzania **- an area undergoing significant transformation in agricultural production and trade, particularly through the expansion of export-oriented horticultural value chains** such as spices. These changes have attracted a range of women's economic empowerment (WEE) and agricultural development interventions implemented by government, NGOs, and private sector partners.

Within this context, **the FoSTA-Health project examined how national and local empowerment initiatives** — such as VSLAs, district-level loan schemes under the government's 10% allocation policy for women, youth and people with disabilities, and donor-led entrepreneurship and microfinance programmes - **operate in practice**. The study explored **how these interventions intersect with women's everyday lives, social relationships, and aspirations for the future.**

By grounding the research in the lived realities of rural smallholders, **the study provides insights into both the opportunities and challenges of market-oriented empowerment strategies in Tanzania** - revealing how structural constraints, household dynamics, and local cultural values shape women's experiences of empowerment and economic participation.

KEY FINDINGS

Our research shows that development policy and practice which provide group entrepreneurship training and as a pathway to empowerment often rests on the assumption that access to training and finance will directly translate into improved agency. In contrast, **FoSTA-Health insights show that simply improving financial access isn't enough to achieve genuine empowerment. Such assumptions ignore how empowerment is shaped through dynamic everyday relationships and interactions within households and communities, as well as through individual's life aspirations.**

We also found that **interventions often produced unintended negative outcomes – where many smallholders experienced stress and vulnerability from rigid financial repayment structures** (see case study

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1). **High rates of loan defaulting often caused social stigma, confiscation of assets, and community and marital relationship breakdown. Monitoring frameworks that focus on output (e.g. number of women trained or provided with loans) not only reduces empowerment to numbers, but also produce misleading indicators of success** where the outcome (i.e. whether the loans contributed toward improved living standards) are not followed.

Through exploring smallholder understandings and experiences of empowerment, **we found that whilst some women valued the group-based entrepreneurship trainings for enabling knowledge sharing and new income sources, they often conceptualised empowerment more broadly through being able to provide for their families** – particularly through aspirations for their children's education, and negotiating relationships with their husbands based on greater respect, shared decision-making, and mutual support.

At the same time, women's engagement in horticultural value chains and export markets revealed both opportunities and constraints. **While improved market access created potential for higher incomes, many women remained positioned at the lower, more labour-intensive ends of these value chains, with limited bargaining power and vulnerability to price fluctuations.** This reinforces the **need for empowerment initiatives to address not only financial access but also structural barriers within agricultural markets** that shape women's ability to benefit equitably from market participation.

Case Study 1 - Does Access to Finance = Empowerment?

Our findings from Tanga Region highlighted four key routes through which development policy and practice have enabled female smallholders to access loans aimed at improving market engagement and business investment: VSLAs, donor-led development projects providing group loans, district-level government loan schemes, and private financial institutions such as BRAC. We conducted interviews and discussions with women's groups involved in each of these mechanisms.

Across all loan types, women described a mix of opportunities and significant challenges. While loans offered valuable start-up capital and a sense of collective motivation, each pathway also revealed unintended negative consequences:

- In VSLAs, when members were unable to repay their loans, this often led to tension and the **breakdown of trust within the groups and communities.**
- In donor-supported schemes, some women used loans to buy spice-processing equipment that later broke down, **leaving them with debt but no source of income.**
- In district loan programmes, women described situations where their **husbands took control of the funds** - for example, one woman's husband used the money to support a second household, **leaving her responsible for repaying the debt.**
- Loans from private financial institutions imposed particularly strict repayment schedules, leading to **severe repayment struggles and the confiscation of household items such as roofing materials** - and in some cases, **women moving away to escape debt collection pressures and social shame.**

These experiences highlight the need to look beyond access to finance as a measure of empowerment - recognising that true empowerment depends not only on economic inclusion but also on women's ability to make choices, negotiate within households and communities, and pursue goals that align with their own aspirations and well-being.

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Case Study 2 - Women's Aspirations and Values

Our findings from the EUM demonstrate that, at a general level, **aspirations do not significantly differ between women and men**. Most smallholders express a desire to **improve their homes, diversify their livelihoods through business** to reduce the uncertainty of spice farming, **and provide quality education for their children**.

However, **a closer look reveals that aspirations for livelihood diversification often align with traditional gender roles.** Men tend to pursue ventures such as boda-boda transport, which is culturally deemed inappropriate for women, while women prefer agriculture-related businesses like spice drying, reselling, or operating food stalls.

Similarly, **aspirations around children's education are shaped by gendered experiences, particularly those rooted in personal histories of interrupted schooling.** While both men and women recount dropping out of school, women often attribute this to early pregnancies. As a result, **men typically focus on securing the financial means for their children's education, whereas women also emphasize the importance of preventing their daughters from early pregnancy** / "making the same mistakes."

Aspirations also reflect broader societal values. Notions of **self-reliance and the ability to provide for one's family are seen as key life achievements**, while **dependence on others** - even through wage labour - **is often perceived as failure or weakness.** In this context, **many women also cite independence from their husbands as an important personal goal.**

QUESTIONS FOR STAKEHOLDERS

1. What lessons from this research can inform national strategies for women's empowerment and agricultural / food systems policy?

2. How can local government and partners work together to prevent unintended consequences of interventions, such as debt stress or household conflict?

3. What approaches can ensure women's aspirations, priorities, and voices are central to empowerment programmes and agricultural/food systems policies?

4. How can empowerment be supported as both an economic and social process — strengthening confidence, influence, and what partnerships are needed to achieve this?

5. How can monitoring frameworks move beyond counting outputs (e.g. number of loans or trainings) to capture changes in agency, relationships, and well-being?

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