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Making microfinance work: exploring effective strategies to promote Tanzanian women's economic and social status through microfinance

Kate E. Grantham, *The University of Western Ontario*

Supervisor: Dr. Katherine McKenna, *The University of Western Ontario*

A thesis submitted in partial fulfillment of the requirements for the Doctor of Philosophy degree in Women's Studies and Feminist Research

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Abstract

This study explores the possibility of using microfinance to improve the economic and social status of women in Tanzania. As originally conceived, microfinance involved the provision of small loans, or “credit,” to help poor individuals start or strengthen small business ventures. The perceived success of this credit-focused, group liability model early on generated considerable international attention, and brought women into the center of development planning. Beginning in the mid-1990s, a surge of critical scholarship emerged to challenge early assumptions about the relationship between microfinance, poverty reduction and women’s empowerment. Today, academic and popular media discussions of microfinance have devolved into extremes. Its proponents maintain that it is a panacea for poverty and women’s empowerment, while the most trenchant critics suggest that microfinance is in fact harmful for women.

This study does not adhere to either of the extreme viewpoints that has often characterized the literature on microfinance. Instead, it adds to growing body of scholarship that seeks to develop more nuanced accounts of the utility and structural limitations of microfinance, and to propose guidelines for tailoring microfinance programs in order to have the greatest potential impact on women’s economic and social status in Tanzania. To conduct my research, I sought affiliation with the African Probiotic Yoghurt Network (APYN), a community health and microfinance organization operating in Mwanza, Tanzania. Using case study methodology, I examine the effectiveness of the APYN program. The results of this study show that participation in the APYN program has an overall positive impact on various indicators of individual, household and community wellbeing. Study findings further indicate that women in Tanzania face a number of constraints in starting and growing their microenterprises. This includes some widely established issues regarding access to capital and gender discrimination, as well as some less-documented cultural and institutional factors relevant to the APYN program. Drawing on study findings, I propose a series of guidelines for developing microfinance programs that promote not just Tanzanian women’s economic livelihood, but also more strategic gains in the reduction of gender-based inequality and the transformation of gender relations at the household and community level.

Keywords

Microfinance, Poverty Alleviation, Women's Empowerment, Gender, Program Evaluation, Global Development, Tanzania, sub-Saharan Africa

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Chapter 1

1 Introduction: Study Rationale and Overview

1.1 Introduction

The provision of microfinance services to poor individuals without access to formal banking sectors has come to occupy a central place in mainstream global development and poverty reduction strategies. These services include microcredit, microsavings, microinsurance and microenterprise, and have been attributed with improving individuals' income, as well as non-financial outcomes such as health, food-security, nutrition, education, housing and perhaps most famously, women's empowerment. Currently, microfinance institutions provide services to more than ninety million clients in developing countries,¹ over eighty percent of whom are poor women (Garikipati 2012). The rapid growth of microfinance has undoubtedly drawn resources from other, possibly better, development interventions. This begs the question once raised by Schreiner (2002: 67): "is microfinance a good use of scarce development funds?" Scholars disagree about the impact of microfinance compared to other economic and social development tools.

Beginning in the mid-1990s, a surge of critical scholarship emerged to challenge early assumptions about the relationship between microfinance, poverty reduction and women's empowerment. Studies began to identify problems related to the appropriation of women's loans by their husbands and claimed that the challenge to male authority brought on by women's increased income actually contributed towards household tension and even violence against women (Schuler et al. 1997; Hashemi et al. 1998; Rahman

¹ In this dissertation I use the terms "South" and "developing countries" interchangeably, though not unproblematically, to refer to the regional pockets of poverty that exist around the world. It is important to recognize that prosperous and impoverished areas do exist between and within these regions and that simplistic divisions of First World/Third World, North/South, developed/developing, etc., do not accurately capture the complexity of global inequality, or the impacts of globalization.

1999; Bhuiya et al. 2003; Pine 2008; Vonderlack-Novarro 2010). Over time, the growing involvement of for-profit commercial banks within the microfinance sector has also raised concerns about “mission drift” and the ethics of making money from the labour of poor women (Isserles 2003; Feiner and Barker 2006; Karim 2008; Eisenstein 2009; Faraizi et al. 2011; Priyadarshini 2011).

In recent years, academic and popular media discussions of microfinance have devolved into extremes. Its proponents maintain that it is a panacea for poverty and women’s empowerment, while the most trenchant critics suggest that microfinance is in fact harmful for women. Given the international prevalence of microfinance as an economic development tool, it is important to understand the basis of such diametrically opposed claims. What are the specific factors that impede or facilitate poor women benefiting economically from microfinance? Is male backlash and violence against women an inevitable outcome of women’s participation in such programs? Is microfinance fundamentally wed to the neoliberal capitalist agenda? Can microfinance programs actually help create stable and non-exploitative employment opportunities for women? Can they be designed to promote not just women’s economic livelihood, but also strategic gains in the reduction of gender-based inequality and the transformation of gender relations at the household and community level? Are there certain conditions that, when addressed, distinguish programs that are effective in these regards from those that are not?

This study seeks to answer such questions in the context of Tanzania, East Africa. It explores the possibility of using microfinance to improve the economic and social status of women in this country. In the context of this study, women’s improved ‘economic status’ refers to the advancement of their livelihood through increased access to and control over economic resources. Whereas changes in women’s ‘social status’ refers to more strategic gains in their social inclusion, political engagement, and the advancement of gender equality at the household and community level. I chose to focus specifically on Tanzanian women in this study because they suffer disproportionately from poverty and lack of access to financial services compared to Tanzanian men, and because of my

observation that their needs and experiences have been overlooked in both academic and development scholarship on microfinance.

To conduct my research, I sought affiliation with an organization that had a specific mandate to promote Tanzanian women's social and economic empowerment through microfinance. I chose the African Probiotic Yoghurt Network (APYN), a rather unique community health and microfinance organization operating throughout East Africa in Tanzania, Kenya and Rwanda. The mission of APYN is to improve community health, especially for people living with HIV/AIDS, and to economically empower poor individuals, primarily women, by providing them with loans, technical assistance and entrepreneurship training, in order to establish small-scale yoghurt kitchen businesses, or microenterprises. The men and women who run the kitchens (often referred to as "kitchen members," or sometimes as "mamas" in the case of women) distribute their nutritious yoghurt to HIV-positive beneficiaries in their communities, as well as sell to the general public in order to generate an income.

The APYN program is unique in that it does not adopt a traditional group liability model, wherein poor individuals, each operating otherwise separate businesses, are required to meet regularly, make weekly deposits into a group savings or loan account and accept joint liability for each other's loans. Instead, the APYN provides already existing community groups with a one-time group loan earmarked for a specific purpose: to finance and operate a probiotic yoghurt kitchen. This allows the organization to better focus their efforts and attention, and to provide groups with the specific equipment, training and technical support required to operate their microenterprise. The ability to anticipate and provide for the particular needs of each group receiving a start-up loan is distinct and cost-effective. It also virtually eliminates the possibility of male cooptation of women's loans, as group members are responsible to one another as well as to APYN for keeping close track of loan expenditures used to finance kitchen start-up. The APYN program methodology also reduces the likelihood of loan default among group members by instituting a built-in repayment structure for the initial start-up loan. My study focused specifically on the gender impact of APYN in Tanzania, by documenting changes in

participants' economic and social status resulting from their participation in the microenterprise kitchen program.

This study does not adhere to either of the extreme viewpoints that has often characterized the literature on microfinance. Instead, it adds to growing body of scholarship that seeks to develop more nuanced accounts of the utility and structural limitations of microfinance, and to propose guidelines for tailoring microfinance programs in order to have the greatest potential impact on women's economic and social status in Tanzania. Thus while I recognize the valid critiques of microfinance that are raised in the literature, I argue that if certain conditions are addressed, it can still be an economically and socially beneficial activity for women. Using case study methodology, I examine the effectiveness of the APYN program in Tanzania. I conclude by proposing a series of guidelines for developing microfinance programs that promote not just Tanzanian women's economic livelihood, but also more strategic gains in the reduction of gender-based inequality and the transformation of gender relations at the household and community level.

1.1.1 Study Objectives

The primary objective of my doctoral research is to explore the possibility of using microfinance to improve Tanzanian women's social and economic status. More specifically, the aims of this study are as follows:

1. To identify the external (i.e. regional) and internal (i.e. institutional, program- and group-specific) factors that facilitate or impede women's improved social and economic status through microfinance, both in Tanzania and more widely where findings are transferrable.
2. To develop a nuanced understanding of the impact of Tanzanian women's participation in microfinance programs through the use of multiple sources of evidence such as reviews of academic and institutional literature, semi-structured interviews, a questionnaire and participant observation.

3. To assess the potential of microfinance to promote not just Tanzanian women's livelihood, but also more strategic gains in their social inclusion, political engagement, and the advancement of gender equality at the household and community level.
4. To strengthen the capacity of APYN and its partners to understand the challenges, accomplishments and priorities of its members, and the ability of its current programming to support and accommodate them.
5. To document the challenges and achievements of the APYN program in terms of its impact for participants, so that this information can be used to assist with program monitoring and evaluation, and cited as evidence in future funding applications developed by the organization and its partners.

The results of this study show that participation in the APYN program has an overall positive impact on various indicators of individual, household and community wellbeing. This includes economic indicators measuring changes in members' income, debt and asset levels, educational and healthcare expenditures, investments in property and housing, and the development of other income-generating activities. It also includes social indicators measuring women's control over resources, involvement in household decision-making, financial dependency, social inclusion, political engagement, and family and community responses to the program. Results of the study further indicate that women in Tanzania face a number of constraints in starting and growing their microenterprises. This includes some widely established issues regarding access to capital and gender discrimination, as well as some less-documented cultural and institutional factors relevant to the APYN program. Through a qualitative, in-depth assessment of the APYN program, this study exposes the overall environment constraining women's microenterprise on both economic and social fronts and suggests a series of programmatic measures to ameliorate the situation.

In spite of the various constraints to starting and growing the yoghurt kitchen businesses, the APYN program is found to be effective at creating decent and meaningful employment, modestly reducing poverty and promoting gender equality in the region. By

and large, participants' social and economic statuses improved following their involvement in the APYN program. In a number of instances, kitchen members further helped to inspire and support other women, and to positively influence public opinion and gender-based inequality in their communities. In light of study findings, I argue that no automatic correlation exists between microfinance program participation and improvements to members' status – be it economic or social. Rather, the degree to which microfinance leads to a wider transformation of gender-based inequality depends firstly on the level of exposure participants have to thinking critically about gender relations, and secondly, the extent to which programs seek to build on this critical awareness through community mobilization and gender training.

1.2 Overview of Research Methodology

I carried out the field research for the study over a period of four months from January to May 2013. As preparation for this work, I spent over a year researching the APYN from Canada, and travelling back and forth to Mwanza City to become familiar with the program's staff and operations. I chose Mwanza as the site for my investigation because it is the location of APYN's head office and of its ten longest-established probiotic yoghurt kitchens, thus making it the most appropriate location to study programmatic impact, which often takes years to become observable. Once in the field, my primary method of data collection was semi-structured interviews with the yoghurt kitchen members regarding the impact of the program in their lives and in their communities more broadly. The information provided from the kitchen members' testimonies was further supplemented with data collected through participant observation in Mwanza; a questionnaire inquiring about the challenges and achievements of each yoghurt kitchen with regard to implementing the program; interviews with APYN staff, partners and local leaders; and information gathered from existing records and research on the program. I administered a total of fifty-four questionnaires in Mwanza and conducted fifteen interviews with twenty-two participants, the details of which appear in Chapters Four and Five of this dissertation.

I received the majority of funding to conduct the research through a Social Science and Humanities Research Council of Canada Joseph-Armand Bombardier Canada Graduate Scholarship. The fieldwork was further funded through an internship with Western Heads East (WHE), a non-profit, charitable organization housed at the University of Western Ontario, and one of APYN's founding partners. Since 2004, WHE has supported more than 50 student interns to travel and work with APYN and its partners across East Africa. In my case, WHE also helped me to secure a Students For Development Grant, jointly awarded by Universities Canada and the former Canadian International Development Organizations (CIDA).²

As a graduate student intern for WHE, I was tasked with administering a questionnaire on the challenges and achievements of the probiotic yoghurt kitchens in Mwanza with regard to implementing the program. This internship assignment was developed in coordination with WHE Project Director, Bob Gough, and was intentionally geared towards serving both the needs of the project and feeding into the achievement of my own research objectives. To the benefit of WHE and APYN, the findings of my research documenting the gender impact of the program are being used to monitor and improve project outcomes, and to garner ideological and financial support from local and international donors, as well as the Tanzanian government.

My dual role as a graduate student researcher and an intern for WHE has been both important and complex. On the one hand, conducting research on behalf of WHE and APYN has allowed me to give something tangible back to these organizations, which so generously offered up space, time and in WHE's case, funding, to allow me to work with them, and whose mandates I strongly believe in. On the other hand, I am also aware that this dual role has produced moments of tension, ethical dilemmas and unequal power dynamics that I have strived to remain cognizant of throughout the process of designing and conducting the study. For instance, my status as a graduate student intern for WHE, which is currently APYN's largest partner in terms of funding, made it difficult at times

² In June 2013, CIDA was amalgamated under the Department of Foreign Affairs, Trade and Development Canada. The department was then renamed Global Affairs Canada in November 2015.

to garner honest answers from kitchen members who possibly feared being “cut off” from the project for expressing criticism. Conversely, I have my own anxieties about presenting any negative findings and constructive criticism to APYN and its partners, especially since WHE has helped to provide me with a fully funded internship. While foresight and a critical awareness of these issues could not alone resolve them, it did urge me to be constantly reflexive about my interactions with different individuals involved in the program.

Once the data were collected and transcribed, I used theme identification, crosschecking and explanation-building as primary analytical techniques to verify evidence arising from the questionnaire, interviews and participant observation. My data analysis process was also highly iterative, as each of the data collection techniques I employed built upon one another. For instance, the results of the initial questionnaire were used to inform the content of my follow-up interviews with yoghurt kitchen members, as well as APYN staff, partners and local leaders. In this same vein, I used secondary research materials like program documents and grey literature from local non-government organizations (NGOs) and community-based organizations (CBOs) in Mwanza to corroborate or contradict information generated from my primary data collection activities. I further use intersectional theory to draw attention to the diversity of women’s experiences based on factors such as age, sex, marital status and so forth, and to the meaning of these differences in relation to the findings of my study.

1.3 Summary of Theoretical and Methodological Contributions to the Study

While acknowledging that my study builds upon existing research and literature on women and microfinance, it also offers its own original theoretical and methodological contributions to the field. I began this chapter by outlining the surge in critical scholarship documenting the limited, and in some cases negative effects of women’s participation in microfinance programs since the mid-1990s, and the resulting divide in academic and practitioner assessments of microfinance as a development tool. My

dissertation research seeks to offer a balanced assessment of the utility and structural limitations of microfinance, and proposes some key guidelines for tailoring microfinance programs so that they can yield the greatest potential impact on women's social and economic status. In the process of doing so, I also highlight the rather innovative and culturally compatible approach to microenterprise adopted by the APYN in East Africa. Identifying and drawing attention to the unique liability and sustainability of the APYN program is one of the major findings of this study, as it points to the possibility of moving conventional debates about the benefits and pitfalls of microfinance forward, into a more productive discussion of innovative program designs that work effectively in particular cultural and geographical contexts. This shift in debates about the validity and effectiveness of microfinance as a development tool is long overdue, and stands as one of the major theoretical contributions of this research.

Methodologically, this study adopts a suite of qualitative and quantitative data collection methods and case study methodology to conduct the microfinance impact assessment. Building directly on the work of feminist social economists Nalia Kabeer (2009) and Supriya Garikipati (2012), I caution against the predominant focus on financial outcomes, such as profit or household income, as measures of program impact due to the enormous problems this presents. For instance, it is exceedingly difficult and time consuming to segregate income generated from microfinance-funded activities from other sources of informal finance, not to mention problematic to attribute causality between financial outcomes and women's empowerment. I apply the methodological approaches developed by Kabeer and Garikipati in order to provide a comprehensive examination of participants' individual income acquisition, and *processes* of income use and investments. I also document changes in levels of gender-based inequality and the transformation of gender relations at the household and community level. This relatively holistic approach to microfinance research and evaluation attempts to provide reliable insight into what makes microfinance programs successful, or not, in promoting Tanzanian women's social and economic status. Furthermore, it may offer potential teaching benefits for other microfinance programs across the country and continent.

In relation to the above, this study makes an important contribution to identifying guidelines for developing regionally and culturally appropriate microfinance programs in sub-Saharan Africa. The vast majority of microfinance research and impact assessment published to date has emanated from South Asia, where the microfinance movement originated, and more recently from Latin America. Compared to this wealth of research, literature from sub-Saharan African countries is limited, including from Tanzania. Outside of grey literature produced by microfinance providers, very few studies have been conducted to document the impact of Tanzanian women's participation in microfinance or to compare different program designs in any detail. Given that women in Tanzania suffer disproportionately from poverty and lack of access to financial services compared to Tanzanian men, there is a need for research documenting the gender impact of microfinance in the country and the appropriateness of different program designs that can be tailored to meet the region's distinct needs. This study aims to address the gap in information and research on sub-Saharan Africa, and to offer a reference point for future microfinance program evaluations conducted in the region.

An additional original contribution of this study is the candid discussion offered in Chapter Four regarding the limitations that university ethics approval processes posed for my research. Few scholars have written about the how ethical procedures authorized by universities for ensuring anonymity, obtaining informed consent or facilitating data collection can clash with cultural norms in host communities, and in doing so, pose barriers for a fully collaborative and participatory research process. These issues influenced both my study methodology and my experience in the field, so I felt it important to name and address them explicitly. The tendency to gloss over such issues in formal research publications is a learned institutional practice and norm - one that does a disservice to both researchers and the communities with whom they partner. It is my hope that initiating a discussion of my own, often messy experience in the field will encourage other researchers, in particular graduate students operating under the direction of university research ethics boards, to adopt a similarly candid approach to cross-cultural research and writing.

1.4 Organization of Chapters

This dissertation is organized into six chapters. Chapter One provides a rationale for the study, an overview of its major objectives, and a summary of its theoretical and methodological contributions to the field. Chapter Two provides background information for the study. After presenting a general profile of Tanzania, it highlights the historical, economic and social context of the research. It then describes APYN's work in Tanzania and the model of microfinancing adopted in the yoghurt kitchen program. Chapter Three provides a broad review of scholarship examining the relationship between microfinance, poverty reduction and women's empowerment and gives a brief sense of the major debates in the field. The second half of the chapter focuses on literature emanating from sub-Saharan Africa, where there is significantly less research and debate compared to the South Asian context.

Chapter Four introduces the case study and methodology used to meet the study's objectives. It describes the social, economic and political characteristics of Mwanza, where I conducted my case study with APYN and describes their implications for my research process and methods. This description is supplemented by a discussion of each of the data collection methods employed to conduct research in the region- namely, participant observation, questionnaires, interviews and library and community-based archival research- and their respective strengths and limitations in the context of the case study. It also includes information on ethical considerations, limitations that university ethics approval processes posed for my research, difficulties encountered while conducting research in a foreign country, and how data were collected and analyzed.

Chapter Five reports the economic and social outcomes for participants of the APYN program and the results of the data analysis. Using primary data generated from the network-wide questionnaire and key stakeholder interviews, I describe the impact of the APYN program for kitchen members, and their families and communities. I attempt throughout the discussion to position study findings in relationship to broader opportunities and constraints facing the APYN in Tanzania, and the overall environment influencing participants' ability to start and successfully grow their microenterprises.

Once again, this includes a discussion of some more widely established issues regarding access to capital and gender discrimination, as well as some less-documented cultural and institutional factors relevant to the APYN program.

The final chapter reviews the findings and discusses research and policy implications. Study findings regarding the opportunities and constraints facing the APYN in Tanzania are extrapolated to identify assets and challenges unique to the region, and to identify a series of guidelines that may be useful for developing microfinance programs in other contexts throughout sub-Saharan Africa. I then reiterate the original contributions of the study and identify areas where further research is needed. In closing, I employ the study and its findings as an example of why it is important for researchers and aid organizations to move beyond the extreme viewpoints that currently characterize microfinance literature. The aim of contemporary research and scholarship should be to develop more nuanced accounts of the utility and structural limitations of microfinance as a development tool, and to propose ways in which programs can be tailored regionally to have the greatest potential impact on women's economic and social status.

Chapter 2

2 Background to the Study

2.1 Introduction

Building on the introductory discussion offered in Chapter One, this chapter provides more detailed background information about the study. After presenting a general profile of Tanzania, it highlights the historical, economic and social context of the research. It then describes APYN's work in Tanzania and the model of microfinancing adopted in the yoghurt kitchen program. This includes a discussion of the history of the program, as well as the unique liability and sustainability of the APYN model, which made it a particularly interesting and potentially valuable site for evaluation and analysis.

2.2 Country Context: Tanzania

2.2.1 Location and Physical Description

The United Republic of Tanzania lies on the East African coast between Kenya and Uganda to the north, Rwanda, Burundi and the Democratic Republic of the Congo to the west, and Malawi and Mozambique to the south. It covers an area of approximately 945,203 km², rendering it slightly larger than the size of British Columbia. It consists of mainland Tanganyika and three semi-autonomous islands that lie off the coast in the Indian Ocean: Mafia, Pemba and Zanzibar. With a population of 49.6 million, Tanzania is the third most populous country in East Africa after Ethiopia (Central Intelligence Agency (CIA) 2014). The most recent Population and Housing Census conducted by Tanzania's National Bureaus of Statistics (NBS) estimates an annual population growth rate of 2.8%, and an average life expectancy of 61 years (NBS 2013). The nation's largest city and its economic capital is Dar es Salaam, with approximately 4.3 million residents and growing fast (NBS 2013). Although Kiswahili and English are the country's two official languages, Tanzania is comprised of approximately 120 ethnic groups, each with different dialects, customary practices and value systems, which largely determine the position and status of women.

2.2.2 Political and Economic Background

After years of colonization by Germany and Britain, Tanganyika achieved independence in 1961, followed by the islands in 1963. In 1964, the nations merged to form Tanzania and became a socialist republic under President Julius Nyerere. The country then enacted a new constitution that officially declared Tanzania a one-party state. In reality, there remained two parties: the Tanganyika African National Union on the mainland, and the Afro-Shirazi Party on the islands. The two parties merged in 1977 to form the Chama Cha Mapinduzi (CCM), the current Revolutionary Party of Tanzania, under the leadership of President Nyerere.

In the years following independence, Nyerere's administration pushed for an African-socialist political organization, determined not to depend on Western resources to aid Tanzania's development. In 1967, the government passed the well-known Arusha Declaration, which formalized the state's pursuit of socialist policies and rural development through the "Ujamaa" development scheme. Ujamaa, which is a Swahili word for "family-hood," attempted to foster national economic self-reliance and a return to traditional African practices of communal living and social equity. In pursuit of economic autonomy, the government nationalized major sources of production, distribution and exchange. Formerly privately owned commercial banks, insurance companies, local manufacturing companies and large agricultural estates were each transferred to state ownership in the early 1970s (Terry 2006: 14). The nationalization process also included schools and medical institutions, marking the beginning of free public education and healthcare in the country (Lugalla and Heggenhougen 2005: XVIII).

While the policy of nationalization was adopted for the industrial and finance sectors, the pursuit of national self-reliance also influenced the government's approach to rural sector development. To ensure the place of agriculture as a viable substitute for foreign investment, the Arusha Declaration emphasized the development of rural areas through the establishment of concentrated village settlements. The goal was to relocate disparate rural populations into "economic and social communities where people would live together for the good of all" (Nyerere 1968: 337). It facilitated the creation of Ujamaa villages, "in which rural families would have their homes around a common service

center - instead of living on scattered homestead plots - with land farmed by cooperative groups rather than by individual farmers” (Ibhawoh and Dibua 2003: 67). Within just seven years, more than 9 million people, 60% of the population, had been resettled into 6,000 villages (Brannen 2010: 6).

The government’s pursuit of Ujamaa through the Arusha Declaration subsequently characterized Tanzania’s development in the 1970s and 1980s. During this period the government made great strides in vital areas of social development: infant mortality was reduced from 138 per 1000 live births in 1965 to 110 in 1985; life expectancy at birth rose from 37 in 1960 to 52 in 1984; primary school enrolment was raised from 25% among youth under 18 (only 16% of females) in 1960 to 72% (85% of females) in 1985; and the adult literacy rate rose from 17% in 1960 to 63% by 1975, a much higher rate than other African countries, and continued to rise (Ibhawoh and Dibua 2003). However, the approach to economic policy under Ujamaa had many damaging consequences for rural sector development in particular. State marketing boards, created to act as the middleman between producers and consumers, facilitated the over-taxation of the rural agricultural sector, and food production subsequently diminished (Brannen 2010: 6). The surplus generated from the over-taxation of rural populations was not then reinvested in rural infrastructure or services, but rather in extravagant and unnecessary development projects in urban areas, such as monuments or ill-planned industrialization projects (Lubawa 1985). Many rural households consequently decided to decrease their agricultural production in response to over-taxation and, from the perspective of many, forced relocation into the village settlements.

By the late 1970s national agricultural production was in sharp decline and hunger began to intensify throughout the country. It was then that the Ujamaa program began to unravel. It subsequently fell apart completely when an economic crisis struck Tanzania in the beginning of the 1980s and acute shortages of basic essential commodities like sugar, clothing, soap and cooking oil resulted (Lugalla and Heggenhougen: XIX). Real per capita income growth dropped from 1.9% between 1970-76 to negative 1.0% between 1980-85 (Brannen 2010: 8). Meanwhile, inflation rose unabated, spiking to 44% by 1984, while domestic and international debt continued to rise (Brannen 2010: 8). The situation

was further exacerbated by the 1978 war with Uganda and a large drought in the 1980s (Muganda 2004: 1).

Only in 1985, when Nyerere stepped down as President, did Tanzania begin the slow process towards reform. The election of his successor, President Ali Hassan Mwinyi, marked the decline of socialism in Tanzania. In 1986, the government adopted an International Monetary Fund (IMF) -directed economic recovery program, which included structural adjustment programs (SAPs) promoting economic liberalization. Under structural adjustment, Tanzania's economy was opened up for private investment and foreign competition from the West. Major state enterprises were also then privatized. In 1997, the government agreed to divide and sell the National Bank of Commerce, one of its largest remaining assets, to private corporations. Structural adjustment policies also mandated the elimination of government subsidized healthcare and education, and introduced user fees under the polite name of "cost sharing." Tanzanian citizens who had been enjoying free healthcare since 1967 were now required to pay out of pocket for medical expenses that few could afford.

The burden of care subsequently fell to women in Tanzania, as is often the case under structural adjustment. An unspoken conditionality of SAPs is the increased reliance on women's unpaid labor. As Dzodzi Tsikata explains, "SAPs assume the unlimited availability of women's unpaid labour and time, and the efficiency approach of SAPs have tended to see women as a resource to be tapped to promote the efficiency of free market policies and to deal with the shortfall in access to social services" (1995: 5). Kathy Engle elaborates on this process and the gendered implications of SAPs:

When services become unaffordable, people's needs do not disappear; instead the job of providing necessities shifts to women...hauling water, collecting woods, processing food, and providing their families with health care, day care, and the basic nutrition once guaranteed by public funding...The net result is that the needs of women and girls are sacrificed first. In fact, women in poor countries have shown drastic drops in school enrollments, food intake, hospital admittance and life expectancy since

SAPs have taken hold. (3-4)

In Tanzania, structural adjustment also led to an increase in the number of women entering the informal labor sector to take up factory work with multinational corporations- sewing garments, weaving rugs, or assembling toys and electronic devices (Tsikata 1995). Since most multi-national corporations are able to negotiate government exemptions from national labor laws, this work tends to be highly exploitative and dangerous.

2.2.3 Political System

The CCM remained the only legal political party in Tanzania until 1992, when constitutional changes permitted multi-party elections. Under the new multi-party system, the president and the national assembly members are elected every five years and can serve up to two consecutive terms. Some members of the national assembly are also elected directly by the president through the quota system, which reserves special seats for underrepresented groups including women, the military and youth, among others.

Special parliamentary seats for women were introduced in Tanzania during the one-party era in order to increase female representation in the legislature. The idea behind special seats is to ensure that marginalized groups, placed at a disadvantage in the normal electoral process, can be better represented in parliament. The establishment of electoral quotas for women has historically created some opportunities for empowerment and resistance against male bias and elitism in politics. Research has also demonstrated that women who enter politics on quotas may initially be stand-ins for politically powerful men in their families, but this changes quite dramatically over the generations as women start acquiring critical mass (Braton 2005; Childs and Krook 2008). Over time, women entrants to politics can forge coalitions and gain a stronger capacity to challenge the patriarchal norms and values that influence parliamentary debates. They can also introduce new perspectives and issues onto the national agenda, and open doors for other women (Atkeson 2003; Norris et al. 2004; Franceschet and Piscopo 2008; Schwindt-Bayer 2010).

In the Tanzanian context, Meena (2003) explains that the initial objective of special seats for women was not to redress the historic imbalance that had excluded them from parliament, but rather to incorporate their voices in the name of “national interest.” In 2000, a constitutional amendment resulted in the number of special seats for women being increased to 25% in national parliament and 33% in local councils (Meena 3). However, reserve seats for women are only effective where there is also genuine political commitment to gender equality, and the transformative impact of the quota system has been negligible if not entirely absent in Tanzania. In fact, Ward (2006) argues that the use of reserve seats has ironically eroded the competitive power of Tanzanian women to enter parliament through the normal routes, as political parties no longer feel pressure to place women on the ballot (49). The manner in which quotas are effected, through party leadership, has also, according to Ward, reinforced the belief among critics that the women handpicked by the President may be there as a result of favoritism rather than ability (49). Much like elsewhere in the world, the effects of political quotas for women in Tanzania must be studied over a longer term.

The above argument of “merit trumping diversity,” frequently cited by critics of political quotas, is hugely problematic, “not only [because it] reinforces dubious stereotypes and assumptions about the capabilities of women, indigenous peoples, and visible minorities, it also fundamentally misconstrues the meaning of merit” (Franceschet et al. 2015). Initial findings from a study on cabinet appointments in nine democracies demonstrates that “merit” is a qualification that manifests differently among individuals, and might comprise a variety of criteria, including: policy expertise, political experience in a party or in parliament, representative criteria or loyalty to the prime minister, president or party (Annesley et al. 2015). This same argument is also rarely leveled against men, despite that it is well established by research that they are often selected for political appointments on the same basis (Hazan and Rahat 2010; Murray 2010 and 2014). Kinship and nepotism are the bedrocks of politics everywhere in the world. Men are allowed to exploit these networks with no aspersions cast upon their qualifications or competence, whereas women are subject to intense scrutiny because it is assumed that they came to power exclusively through male kinship networks. This double standard is problematic and is increasingly being challenged by feminist researchers working in the

field of political science.

Despite opening up the electoral system to allow for increased competition, the CCM has remained the ruling party in Tanzania. Political coalitions are not allowed and political parties based on geographical, religious or ethnic identities remain forbidden, rendering suspect the true extent of democratic participation in the country. In the most recent election held in November 2015, John Magufuli of the CCM party was elected as President. Magufuli replaced former President Jakaya Kikwete as representative of the CCM, who was ineligible to be elected a third term due to term limits.

2.2.4 Contemporary Economic and Social Status

Tanzania's economy remains heavily dependent on export agriculture, currently employing 80% of its labor force and contributing more than 40% of its Gross Domestic Product (GDP) (Drimie et al. 2009: 7-8). Agriculture has grown an average of nearly 5% per annum since 2003, despite the fact that only approximately 4% of land in Tanzania is currently under cultivation (Denmark Ministry of Foreign Affairs 2012). Key exports include coffee, cotton, cashew nuts, meat, tobacco, tea, cloves, cotton, coconuts from Zanzibar, and a pesticide called pyrethrum, made from chrysanthemums (Culture Grams 2012: 7). Tourism is another key industry, with attractions like Mount Kilimanjaro and the Serengeti becoming progressively popular tourist destinations for western travellers. However, unlike agriculture, profits from the tourism industry tend not to benefit poor Tanzanians.

Tanzania's economy has been slow to recover from the consequences of Ujamaa and the subsequent enactment of SAPs by the government. GDP per capita growth was stagnant throughout the 1990s, and despite sustained growth overall since 2000, Tanzania remains one of the poorest countries in the world with a per capita GDP of \$1,335 USD (United Nations Development Programme (UNDP) 2013). As a basis for comparison, Canada's per capita GDP is \$35,715 USD (UNDP 2013).

Using GDP and per capita income as a basis for evaluating human development is, of course, inadequate for many reasons, not least of which is the fact that income inequality

exists in every country in the world. Moreover, countries with very low GDP (including Rwanda and Ghana in Africa, and Bangladesh in South Asia, for example) have seen improvement on human development indicators including education and life expectancy by managing purchasing power parity (regulating food prices and prices of other basic commodities) and by extending social protection nets even while GDP levels are low. I would argue that human development is much more an outcome of redistributive justice and social protection than it is of GDP growth.

Notably, Tanzania possesses high levels of income inequality, which are further exacerbated by a lack of social protection available to Tanzanians. A 2010 report published by the International Growth Centre found:

Although the 2007 Poverty and Human Development Report (PHDR) for Tanzania highlighted the fact that real GDP growth had reached historically high levels over 2000-2006 ... the findings from the Views of the People Survey in March/April 2007 indicated that 'few adult Tanzanians think they are enjoying the fruits of economic growth' (PHDR, page 79). 'In all income groups ... more people perceive falling rather than rising living standards' (PHDR, page 82). (Atkinson and Lugo 2010: 2)

Despite that GDP growth has increased steadily since 2000, the majority of Tanzanians do not experience the tangible benefits of that growth. Tanzania lags behind other countries in Africa in terms of demographic and socioeconomic statistics. As measured by international poverty standards, Tanzania has one of the highest rates of extreme poverty in the world, with 68% of the population subsisting on less than \$1.25 per day (UNDP 2013). Tanzania is ranked 152 out of 185 countries assessed in the UNDP 2013 Human Development Index, which is based on a number of factors, including life expectancy and adult literacy. Its position has not changed significantly over the past five years as Tanzania ranked 151 out of 177 countries in 2009. It also remains highly dependent on foreign aid, with over 40% of its national budget (11% of GDP) funded by donors and official development assistance (Triodos Facet 2011: 3).

Tanzania possesses an extremely high level of population growth and is one of only

thirty-five countries in world where the total fertility rate is still higher than five children per woman (UNDP 2013). Fertility has declined only marginally in the past ten years and the United Nations has predicted that the population will reach 67 million by 2050 (Ellis et al. 2007: 33). Higher birth rates can be an asset for a country's economic development if the right resources (healthcare, education and employment) are made available to poor and working class individuals. Unfortunately, employment levels and government-subsidized social services both declined sharply with the imposition of SAPs in the late 1980s.

User fees were introduced in the 1990s to supplement public healthcare in Tanzania, with low fees at the primary care level and higher fees at the referral level. Children less than five years old, pregnant women and the poor are designated fee exemptions; however, implementation of these exemptions is inconsistent (McIntyre 2008). The patient per doctor ratio is among the worst in Africa, standing at approximately 100,000:1 (Culture Grams 2012). Shortages of staff and high rates of staff burnout, poorly developed infrastructure, and an often scarce supply of medications and equipment all contribute to issues in access and quality of care. Financing issues have dwindled healthcare expenditures to only \$8.00 USD per person per year, which meets only one-third of the healthcare needs and requirements of the public system (Whaling et al. 2012). A large segment of the Tanzanian population has limited access to basic health services, and some have no access at all (Kopoka 2002). The high cost of transportation has also contributed to the challenges that rural households face in trying to access healthcare in the urban core.

While the overall health status of Tanzanians remains poor, major health indicators are generally better than the sub-Saharan African average. In 2012, life expectancy at birth was a meager 61 years, but this is compared with 56 years for sub-Saharan African countries on average (World Bank 2013). The maternal mortality rate in the country sits at 450 per 100,000 live births, compared to 475 across sub-Saharan Africa (United Nations Children's Fund (UNICEF) 2012). Overall, however, Tanzania has made little improvement in maternal mortality over the past decade. Girls aged 15-20 years remain twice as likely to die in child birth as those in their twenties (UNICEF 2012).

Furthermore, infants born to adolescent girls are 50% more likely to die before their first birthday compared to infants born to mothers in their twenties (NBS 2011). High levels of maternal and newborn deaths are partly due to health-related factors but also barriers such as transportation to health facilities, communication and efficient information systems. Gender equity is also a major contributor, with 39% of women in Tanzania reporting that their partners alone make decisions about the health care they receive (Plan 2012).

The under-five mortality rate for Tanzania is 118 per 1,000, compared to 157 for sub-Saharan African countries on average (UNDP 2013). Nevertheless, the vast majority of child deaths are still the result of preventable illnesses, including malaria, pneumonia, diarrhea, HIV/AIDS and complications from low birth weights. Malnutrition also remains a significant problem, with 50% of children under the age of five chronically undernourished, and one in every six children being moderately or severely underweight (UNDP 2013). Nearly half of all Tanzanians (44%) are energy deficient and unable to simultaneously sustain their body and carry out even light physical activity (World Bank 2009b: 8). For youth in the country, this has implications for school attendance and performance.

Primary education in Tanzania has remained free since the 1960s, but many children are unable to attend or complete schooling due to economic, physical and social barriers. About 70% of all school-age children begin primary school, but less than 10% progress past the seventh grade (Culture Grams 2012: 9). Enrollment in secondary education - grades 7 through 13 – now requires students to pay fees, an expense that many poor families cannot afford. Currently only 15% of the population of Tanzania above the age of 25 has at least a secondary education, with women only 60% as likely to be educated as men (UNDP 2013). Gender inequality combined with the domestic expectations placed on women and girls means that families are more likely to pay for sons to attend secondary school than daughters, which in part causes the disparity in educational attainment among adults. While 73% of the adult population is literate, literacy among adult women is only 58% (UNICEF 2012). Illiteracy is also more common in rural areas, where access to education is limited compared to urban areas.

2.2.5 (Micro)Financial Sector Development

Financial sector reform commenced in Tanzania in the early 1990s under structural adjustment, with the country undergoing major changes from the originally state-owned and controlled system to a liberalized financial sector. Principal elements of reform included, “liberalization of interest rates, restructuring of state-owned financial institutions, strengthening the Bank of Tanzania’s role in regulating and supervising financial institutions, and allowing entry of foreign and private banks into the market” (Triodos Facet 2007: 5). The last ten years have also witnessed the emergence of Pan-African banking groups expanding rapidly in the region with significant share of domestic deposits (MIX Market 2013). This has resulted in increased local competition alongside new technologies, products and managerial techniques (World Bank 2011). Mobile money is increasingly playing a role in expanding access in the country where 16% of adults are reported to use a mobile phone to pay bills or send or receive money compared to a global average of less than 5% (Demigruc-Kunt and Klapper 2012). In spite of these far reaching reforms and technological advancements, lack of infrastructure continues to severely restrict access for rural populations, with over one-third of Tanzanians living more than two hours away from a financial service provider (Financial Sector Deepening Trust (FSTD) 2013).

In order to address this gap in financial service provision and reduce national poverty levels, the government has come out in strong support of the development of a liberalized microfinance sector. Since the 1990s, the government’s approach to microfinance has again been characterized by privatization, deregulation and the relaxation of previous government restrictions on the industry. Most notably, in 2000, Cabinet established the National Microfinance Policy (NMP), which articulates a clear vision for the development of a sustainable microfinance sector through liberalization. Specifically, “according to the NMP, the private sector is to be the key provider of financial services; the Government is not to engage actively in the delivery of microfinance” (Triodos Facet 2011: 5). The policy resulted in the privatization of the National Microfinance Bank in

2000, along with the Cooperative Rural Development Bank in 2001. A variety of new microfinance institutions (MFIs) entered the market following the enactment of the NMP, growing the industry in terms of the level of competition, the number of individuals served by the sector and the range of services provided.

Today there are three main categories of MFIs in Tanzania, the first being commercial banking institutions. The largest banks providing microfinance services are the abovementioned National Microfinance Bank and the Cooperative Rural Development Bank, as well as the Tanzania Postal Savings Bank and Akiba Commercial Bank. Most commercial banks offer loans of at least 10 million shillings (approximately \$6,000 USD) (Mori 2007: 4), placing them out of reach for poor individuals in Tanzania. There are also a handful of regional and community banks that offer smaller loans, namely Dar es Salaam Community Bank, Mwanga Community Bank, Mufindi Community bank, Kilimanjaro Cooperative Bank, Mbinga Community Bank and Kagera Cooperative Bank. It is estimated that commercial banks in the country possess a combined micro-loan portfolio of more than \$1.5 billion USD (Microfinance Transparency 2015), and a combined outreach of around 500,000 clients, yet this is only about 5% of the estimated total demand for microfinance in the country (Triodos Facet 2011: 3). Low population density, a widespread suspicion of formal financial institutions, and poorly trained bank staff continue to restrict microfinance service provision in rural areas where approximately 66% of the population lives (Ellis et al. 2007: 68).

Fortunately, commercial banks are not the only providers of microfinance services in Tanzania; a wide range of NGOs, mostly non-profits, also offer microfinance products. The two leading microfinance NGOs in terms of outreach and client base are BRAC Tanzania with approximately 117,000 active borrowers (Microfinance Transparency 2015), and PRIDE Tanzania with just over 105,000 borrowers (MIX Market 2013). Other prominent microfinance NGOs include the Foundation for International Community Assistance (FINCA), Vision Fund Tanzania and the Presidential Trust Fund, with approximately 115,000 active borrowers combined (Microfinance Transparency 2015). The types of microfinance services offered by NGOs are often more diversified than commercial banks, with a growing number providing microsavings, microinsurance, and

even non-financial services such as literacy and business training in combination with financial products.

Microfinance NGOs operating in the country face a range of institutional constraints, including limited access to financing, operational inefficiencies, and inadequate regulation. While their outreach is extensive in terms of active borrowers, their operations are hugely restricted by their reliance on government and donor subsidies. Combined, the loan portfolios of the five largest microfinance NGOs in Tanzania is \$90 million USD, which is less than 10% of the National Microfinance Bank's loan portfolio alone (Microfinance Transparency 2015). In term of oversight, microfinance NGOs operate largely unregulated, although a number of government authorities are involved in their licensing and registration. Research in the country has identified official oversight and regular monitoring of microfinance NGOs to be virtually non-existent (Gallardo et al. 2005: 8). This has raised concerns about the need for reform, as well as questions about whether microfinance NGOs are an efficient use of public funds received from the government and from donors (Kipesha 2013).

The government has also come out strongly in support of cooperative based institutions, the third major type of MFI in Tanzania. This includes semi-formal service providers such as Rotating Savings and Credit Associations (ROSCAs), Village Savings and Loan Associations (VSLA), and Savings and Credit Cooperatives (SACCOs), currently the main providers of financial services in rural areas (Triodos Facet 2011: 12). Prominent examples include Small Industries Development Organization (SIDO), Youth South Employed Foundation (YOSEFO), Tanzania Gatsby Trust, Poverty Africa and the Zanzibar based Women Development Trust Fund. The capacity of these cooperative institutions is, however, weak, due to scarce or nonexistent regulation, and this reduces the likelihood of their continued use long-term. Informal service providers face other problems too, including lack of capacity, outreach, supervision and professional management, and are therefore more prone to fraud and over-indebtedness (Triodos Facet 2011: 12). To this end, the development of more innovative, accessible and sustainable models of microfinance is needed in order to provide poor and rural populations in Tanzania with access to financial services.

2.2.6 Women's Status in the Economy and Their Access to Credit

Economic opportunities are often markedly different for men and women in Tanzania. Patriarchal cultural norms govern attitudes about women's appropriate economic participation, which negatively impacts their ability to work outside the home. As a consequence, "women's enterprises in Tanzania often remain precarious, usually tied to small-scale informal activities that can be reconciled with their domestic obligations" (Ellis et al. 2007: 3). Most women in Tanzania are further denied economic opportunities such as credit due to deep-rooted cultural barriers and existing social norms. For instance, many women lack collateral because customary law often overrides statutory law and leaves them without property ownership. Yet financial capital is not the only missing factor; Tanzanian women also lack time due to their extensive and strenuous household obligations, and many further lack decision-making power as how to spend their time and any income they generate independently.

Women's dependence on their husbands for economic security in turn limits their decision-making power within sexual relationships. Tanzanian women have little or no power to negotiate safe sex, contraception and decisions related to personal health, putting them at greater risk of becoming infected with HIV/AIDS (Lugalla 2005: 251). The most recent figures for HIV prevalence in Tanzania, issued by the Tanzanian Commission for AIDS in 2008, estimate that 5.7% of the population, more than 2.2 million people, are HIV positive, with women comprising over 65% of those infected with the disease (Tanzanian Commission for AIDS 2008). Poverty has forced many women and girls to engage in unsafe sexual practices and commercial sex as a way of earning a living. Furthermore, migration and urbanization in Tanzania have given HIV an easy transmission route, and increased both men's and women's vulnerability to the virus (Adari 2004).

Other issues that prevent women from accessing finance in the country include: the costs associated with initially opening an account with a financial institution; bank regulations requiring personal identification and tax numbers which many women do not possess;

discriminatory attitudes held by bank officials; intimidation by and mistrust of financial institutions; and religious prohibitions on female borrowing and entering public institutions independently of men (Ellis et al. 2007: 70). Research estimates that only 5% of Tanzanian women have bank accounts and only 0.53% of female-headed, smallholder households access credit (Basu et al. 2012). Rural women in particular lack access to loans and employment, due to the concentration of jobs and financial institutions in urban centers, including microfinance organizations. The APYN microenterprise model overcomes many of these obstacles and promises to reach poor women and rural populations better than formal, centralized banking institutions.

2.3 The African Probiotic Yoghurt Network

Today, Tanzanian microfinance is as diverse as the country itself, with some organizations providing credit only, while others offer non-financial services such as health information, counseling, or basic literacy and business training in conjunction with financial products. The African Probiotic Yoghurt Network (APYN) can be characterized as “credit-plus microenterprise” program, which involves the provision of loans, along with technical assistance and other types of training to help poor individuals start or strengthen small business ventures. The APYN was officially registered as an NGO under the Companies Act of Tanzania in May 2012, and is thus officially a relatively new organization. However, it is the offspring of a probiotic nutrition program launched in 2004 by Western Heads East (WHE), a non-profit, charitable organization at the University of Western Ontario (Western) in Canada. Staff members from Western’s Division of Housing and Ancillary Services established the project in response to a university-wide call to action issued by Stephen Lewis, United Nations Special Envoy for HIV/AIDS in Africa, to address the epidemic more seriously (Smeltzer et al. 2012: 873). Together with faculty members from across the university, student interns and the broader Western community, these university employees created WHE to improve the health of individuals in East Africa living with HIV/AIDS through the distribution of nutrient-rich probiotic supplements.

Probiotics are live microorganisms or “good” bacteria, which confer health benefits to their host when delivered in adequate amounts. They are especially beneficial for people living with HIV/AIDS who often experience disease symptoms such as low immune response, diarrhea and gastrointestinal difficulties (Reid 2010: 411). WHE decided to produce yoghurt as the foundation of its probiotic nutrition program based on several considerations: yoghurt can be produced in a sustainable manner locally and therefore doesn’t rely on importation; it is easily digestible and provides its own source of protein, fat, carbohydrates, calcium, magnesium, riboflavin, thiamine, as well as vitamins A, B-6, B-12, C, D and E; and it is an excellent carrier for probiotic organisms (Reid 2010: 411). The probiotic bacterium added to the yoghurt- *Lactobacillus Rhamnosus* GR-1 (GR1)- was developed in 2003 by Dr. Gregor Reid, a scientist at Lawson Heath Research Institute in London and a Professor of Microbiology and Immunology at Western. Consumption of the GR1 probiotic yoghurt has been shown to have multiple health benefits including: reducing gastrointestinal disorders; increasing immune response; reducing diarrheal episodes; preventing urinary tract infections; reducing bacterial vaginitis, a condition which predisposes women to HIV/AIDS and other STIs; and slowing the process of morbidity (sickness) and mortality (death) of people living with HIV/AIDS (Reid 2010; Hekmat et al. 2011). Today, the GR1 probiotic used in the yoghurt kitchen program is cultured and quality control tested at the laboratories of Tanzania’s National Institute for Medical Research (NIMR) in Mwanza.

Mwanza City, located in the northern part of Tanzania, was originally chosen as the site for the probiotic nutrition program in 2004 for a number of reasons. To begin with, Mwanza is located along the coast of Lake Victoria, a region which has the highest HIV prevalence in East Africa, and the second highest prevalence in Africa on whole (Drimie et al. 2009: 2). The epidemic’s feminization is also particularly apparent, with women aged 15–24 in the region being 3-4 times more likely to be HIV-positive than men in the same age group (Drimie et al. 2009: 5). In addition to the severity of the pandemic in the region, Tanzania was also listed at the time as a priority country by CIDA due to a historical lack of national funding for HIV/AIDS programming. Most medical services, prescriptions and treatments are an out-of-pocket expense for Tanzanians, meaning relatively few patients receive antiretroviral therapy, and many suffer from debilitating

diarrhea that affects their quality of life and can further cause dehydration. To this end, as WHE Project Director, Bob Gough, explained to me during an interview, “Mwanza was originally chosen as the site for the yoghurt project because it was underserved area of an underserved country, it just made sense” (June 20, 2013).

An additional goal of the WHE project is to support the economic empowerment of women in East Africa, who remain disproportionately poor, unemployed and likely to contract HIV than men in the region (WHE 2011). At the outset, Western staff and faculty initiated a partnership with Maimuna Kanyamala, Founder and Director of the Kivulini Women’s Rights Organization (Kivulini), a Mwanza-based NGO dedicated to addressing the root causes of violence against women, mainly through economic development initiatives. Kivulini is a well-known and respected organization in Mwanza, and their initial involvement was crucial for WHE’s ability to generate local authorization and support for the project. It was also Kanyamala and staff members at Kivulini who came up with the idea of establishing community kitchens that could be run by local women, in keeping with Tanzanian cultural and consumer norms. In 2004, Kivulini recruited twelve women from Mabatini, a poor suburb of Mwanza, to run WHE’s first probiotic yoghurt kitchen. These women, drawn from several community women’s groups with whom Kivulini had formerly established ties, subsequently formed Tukwamuane yoghurt kitchen and have since managed to sustain their probiotic yoghurt microenterprise for more than a decade.

2.3.1 The APYN in Tanzania

In 2010, in an effort to create an extended probiotic yoghurt community health network across East Africa, WHE, Kivulini and NIMR collaborated to identify a local NGO that could oversee the day-to-day operations of the yoghurt program on the ground from Mwanza. It was then that APYN was born, headed up by three women who were already involved in varying capacities with WHE’s existing programming: Melissa Whaling (Director), Ana Mshana (Financial Officer), and Esther Ghati (Community Program Officer). The current objectives of the APYN organization are: to serve as an umbrella

organization by promoting and protecting the interests of existing kitchen groups; to assist in identification and formation of new groups; to provide training and other forms of support; to manage international and local partnerships, including beneficiary money; to supervise the quality and standards of probiotic yoghurt produced by affiliated kitchen groups; to monitor groups, assist with dispute resolution and collect monthly data; and, finally, to assist affiliated kitchens with capacity building and community mobilization.

The APYN is now the chief executing agency for the project, overseeing ten yoghurt kitchen microenterprises operating out of poor suburbs and rural areas of Mwanza. In addition, there are two APYN kitchens in Oyugis, Kenya, and a start-up project being established in Kigali, Rwanda that were not included in this study. The APYN is now also understood to be its own independent organization, separate from WHE. Like Kivulini and NIMR, WHE now serves exclusively as a research partner and a donor for the yoghurt program, as opposed to being directly involved in its implementation. WHE also regularly sends student interns to Mwanza in order to work with the kitchens, conducting research on the project and providing various forms of technical support.

Of the ten yoghurt kitchens currently operating in Mwanza Region (Table 1), six could be considered “newly formed” groups, having joined APYN’s network only five or six months prior to when data collection for the study occurred in 2013. Of the remaining four kitchens, three had been open for approximately three years, while Tukwamuane kitchen was, as noted, established by WHE and Kivulini nearly ten years prior in 2004. All of the kitchens are made up of members from pre-existing community groups, typically engaged in advocacy work for vulnerable populations such as women, youth or people living with HIV/AIDS. Each of these groups approached APYN about the possibility of opening a yoghurt kitchen business, drawn to the program largely for its community health agenda.

When I was first introduced to the APYN in 2011, all four kitchens in the network were comprised entirely of women. At that point in time, the decision to target women was a deliberate strategy being implemented in pursuit of the project’s women’s empowerment objectives. Kivulini was originally responsible for identifying new kitchen groups in

Mwanza, and had committed the APYN to targeting especially vulnerable groups of women for participation in the project. During our interview for the study, Maimuna Kanyamala explained that Kivulini had intended the focus on vulnerable populations of women to continue indefinitely, with plans to expand further into rural areas and to target multiply marginalized groups of women, such as women with disabilities (April 29, 2013).

Table 1 – Kitchen Group Information

| Kitchen Group | District in Mwanza | Community in Mwanza | Date Commencing Program Participation | Membership |
|---------------------------|---------------------------|----------------------------|--|---|
| Tukwamuane | Ilemela | Mabatini | 2004 | 7 members (women) |
| Sayuni | Ilemela | Nyakato Mecco | 2010 | 7 members (women) |
| Buswelu | Ilemela | Buswelu | 2010 | 11 members (women) |
| Vijana Simama Imara (VSI) | Ilemela | Mlango Mmoja | 2010 | 10 members (2 men; 4 male youth; 4 female youth)* |
| Ebeneza | Ilemela | Nyakato Gedeli | Sept 2012 | 5 members (4 women and 1 man) |
| Nuru | Nyamagana | Mahina | Sept 2012 | 4 members (3 women and 1 man) |
| Igoma | Ilemela | Igoma | Sept 2012 | 5 members (women) |
| Youth 2 Youth | Nyamagana | Nygezi | Oct 2012 | 5 members (men) |
| Tumaini | Nyamagana | Mkuyuni | Oct 2012 | 5 members (women) |
| Igombe | Ilemela | Igombe | Oct 2012 | 5 members (women) |

**Note: the characterization “youth” refers to kitchen members who are under 18 years of age, and who did not participate in the study.*

In 2012, Kivulini was removed from their role of identifying new groups, for reasons that will be discussed in Chapter 5, and the APYN since has begun to favour groups that are able to put in some sort of initial investment. For example, groups that joined the APYN

network after 2011 already possessed a building or area that they worked in and at least minimal equipment. Many of these new groups also started producing regular (i.e. non-probiotic) yoghurt in small quantities first on their own, and even purchased some small equipment prior to working with APYN. While the criteria used for identifying new groups makes sense from an operational perspective, it also raises concerns that the poorest and most vulnerable individuals may be excluded from participating in the project, in order to make room for relatively economically privileged groups of individuals.

Although this study explores the possibility of using microfinance to improve the economic and social status of women in Tanzania, I decided to include men and male kitchens in the research. There are two main reasons for this decision. To begin with, the sample of APYN project participants in Mwanza is already small, and excluding men or male kitchens from participating in the study would have limited the number of respondents by nearly 20 percent. This would not have been ideal. The second reason I decided to include men in the study is because I believed that they would provide an interesting and informative basis for comparison. In particular, including men in the study allowed for a stronger analysis of how gender impacted economic and social outcomes for kitchen members.

2.3.2 The APYN Program Methodology

The APYN program methodology differs from conventional microfinance in a number of important ways. To begin, APYN does not adopt a traditional group liability model, wherein poor individuals, each operating otherwise separate businesses, are required to meet regularly, make weekly deposits into a group savings or loan account and accept joint liability for each other's loans. Instead, the APYN provides already existing community groups with a one-off group loan earmarked for a specific purpose: to finance and operate a probiotic yoghurt kitchen. This allows the organization to better focus their efforts and attention, and to provide groups with the specific equipment, training and technical support required to operate their yoghurt kitchen business. The ability to

anticipate and provide for the particular needs of each group receiving a start-up loan is unique and cost-effective. It also virtually eliminates the possibility of male cooptation of women's loans, as group members are responsible to one another as well as to APYN for keeping close track of loan expenditures used to finance kitchen start-up.

Under the credit-plus approach to microenterprise adopted by APYN, each new kitchen group is provided with an initial 'support package' upon joining the network. This package includes, first and foremost, a \$4,000 USD (approximately 6.5 million tsh) interest free start-up loan, intended to cover the cost of purchasing equipment and fuel, along with six months worth of rent and salaries for each member until their yoghurt business is fully operational. This money is also used to subsidize the cost of training for new members by APYN staff, which includes, at minimum, workshops on probiotic yoghurt production, the health benefits of probiotics, financial accounting, entrepreneurship, and HIV/AIDS transmission and stigma. Kitchen groups that joined the APYN network prior to 2012 also received additional training from Kivulini on gender equality, the rights of women and girls, the links between violence against women and HIV. When APYN obtained official NGO status in 2012, Kivulini reined back their technical support for the project in order to better focus on maintaining their own women's empowerment programming. While Kivulini continues to offer political support and some managerial consulting to APYN, its staff no longer provides training to new groups.

Each kitchen group pays APYN 125,000tsh (approximately \$75 USD) per month to be a part of the network, and as an ongoing form of loan repayment. At this rate, each kitchen group is expected to have repaid the amount of their initial start-up loan to APYN in five years time – a figure that would be significantly higher if the loans accrued interest, which they do not. Unlike conventional microenterprise models, these loan repayment fees are not recycled back into the program to provide future loans to new groups. Instead, APYN staff use this money to supplement their own operational and administrative costs, including salaries for staff, the cost of delivering probiotic to the kitchens each week, and to facilitate ongoing training for members as often as possible. Eventually, once a number of kitchens in Mwanza have repaid their initial start-up loans,

the APYN may choose to invest a portion of the network fees into opening new kitchens. However this possibility is a long way off, with only Tukwamuane kitchen having repaid their initial start-up loan when data collection for the study occurred. Prior to 2013, grants and donor funding had been used to open each existing APYN kitchen and to provide groups with their \$4,000 USD interest free start-up loan.

Critics might perceive this aspect of the APYN program model as increasing the organization's reliance on donor funding, rendering it less financially sustainable and therefore less worthwhile compared to traditional microfinance programs. However, the difference is merely a matter of structure. APYN network fees pay staff members' salaries, and cover costs associated with program administration, operations and member training, which would typically be out of pocket or donor-funded expenses for traditional microfinance organizations. To this end, the difference between APYN and other organizations in terms of how donor versus loaned funds are put to use is merely technical, not fundamental. As will be discussed, other unique elements of the program also allow it to overcome many of the conventional threats to sustainability faced by other microfinance organizations, in particular, threats associated with loan cooptation and default.

Training for members is not a one-off event that occurs solely at the beginning of each kitchen group's involvement in the network; it is a benefit and a right incurred from being a part of the network and paying monthly fees to APYN. Currently this training is occurring separately at each kitchen on an annual basis, but APYN's goal is to have quarterly training for all kitchen members on financial record-keeping, marketing, entrepreneurship and other issues identified in bi-monthly kitchen assessments conducted by APYN staff. Indeed, one of the intended benefits of participating in the APYN program is that groups are part of a standardized network in which successes, challenges, information and ways forward can be shared.

An additional and unique benefit for groups who join the APYN network is the guaranteed institutional partnerships with NIMR and WHE. Affiliation with an international university and a federal medical institution increases the kitchens'

legitimacy in the eyes of community members and local leaders. More important, both partners provide the kitchens with vital technical and economic support. In NIMR's case, medical staff at the organization's headquarters in Mwanza produce the GR1 probiotic used in the yoghurt. The addition of the probiotic is critical, as it is what differentiates APYN yoghurt from the abundance of other yoghurt and milk products available to consumers in the region. At the time of this research WHE was paying each kitchen \$500 USD per month to produce probiotic yoghurt for 75 HIV positive beneficiaries in their respective communities. It is in this way that WHE upheld its mission to improve the health of people living with HIV/AIDS in East Africa through the distribution of probiotic supplements – by essentially contracting out APYN kitchens to perform this work. Kitchen members identify the HIV beneficiaries on behalf of WHE, usually with the assistance of local clinics or medical dispensaries. Beneficiaries are then given WHE identification cards that they present at their community kitchen in order to receive a free 250mL serving of probiotic yoghurt each day. This institutional partnership helps to ensure that APYN's programming is not majorly dependent on grants or donor funding. As of May 2013, when data for this study was collected, WHE had paid APYN kitchens more than \$50,000 USD in total to produce their beneficiary yoghurt, and continues to provide immeasurable support in terms of capacity building, research partnerships and student intern support.

Slowly, many of the older kitchens are also generating additional institutional partnerships with local organizations, including restaurants, orphanages and other community health NGOs. For instance, Tukwamuane kitchen prepares 20L bulk orders of yoghurt daily for each Catholic Relief Services and Forever Angels Orphanage in Mwanza. These bulk orders comprise 40% of Tukwamuane's daily sales. Buswelu kitchen likewise produces one 15L bulk order per week of probiotic yoghurt for a local NGO called ChemiChem, which runs a malnourished child-feeding program in the area. APYN staff believe that it is through developing these types of institutional partnerships with local organizations that all kitchens can best ensure their long-term self-sustainability. When I departed Mwanza in May 2013, APYN staff members were holding talks with leaders at different levels of government in Mwanza to try and link

kitchens with nearby medical dispensaries, hospitals, NGOs and other industry partners. In addition to the bulk orders of yoghurt purchased by partner institutions, yoghurt is also sold to the general public in 250mL servings.

Kitchens' monthly profits range from simply breaking even at Nuru kitchen, to 900,000tsh (approximately \$550 USD) at Tukwamuane. The average amount of profit generated by kitchens is 530,000tsh (approximately \$325 USD) per month. Over time, as the kitchens mature and expand their consumer base they should become more profitable, and should eventually manage to function without continued technical support and training from APYN. This will allow the organization to focus their energy on opening up new kitchens and expanding the network across East Africa.

The APYN microenterprise program operates as multi-stakeholder partnership project - a network of non-profit NGOs, federal and academic institutions, and community organizations supporting the development of for-profit yoghurt enterprises. This hybrid institutional model is unique and overcomes many of the obstacles and concerns associated with traditional microfinance institutions. The group loan structure eliminates established concerns regarding the cooptation of women's loans by their husbands or male relatives, including during processes of loan acquisition (women's role in deciding to procure a loan), loan use (women's control over decisions regarding the use of loaned money), and loan repayment (whether the way women use their loans has any bearing on their repayment, and concerns with loan recycling). The APYN program also differs from conventional microfinance in that the one-time group loan structure and built-in repayment system virtually eliminates the risk of loan default, making the program relatively manageable compared to those utilizing group liability to guarantee repayment. Indeed, no kitchen in the APYN network has ever closed as a result of bankruptcy or loan default. The only kitchen to have closed in Mwanza, Sahwa kitchen, did so in December of 2012 as a result of irreconcilable differences between group members, highlighting the necessity of APYN to monitor and help mitigate interpersonal disputes at the kitchens. The reason behind the Sahwa kitchen closure is discussed in further detail in Chapter 5.

The unique methodology of the yoghurt kitchen program is part of what initially

compelled me to conduct my case study in partnership with the APYN. The organization's dual mandate as a community health program and women's economic empowerment initiative also intrigued me. I wanted to learn more about the benefits and limitations of this multi-dimensional program model, which builds on the capacity of existing community groups to achieve community health and development goals, while simultaneously providing decent and meaningful employment opportunities to impoverished individuals.

Numerous studies examining the health impact of the probiotic yoghurt and the marketing of the yoghurt as a consumer product in East Africa have been conducted since 2008 and garnered significantly positive results (Hummelen et al. 2010; Kingsley et al. 2008; Kingsley and Reid 2009; Reid 2010). However, prior to now, not one study has been conducted to analyze the gender impact of the program at the individual, household or community level. For the APYN- an organization whose mission statement explicitly includes "the economic empowerment of women"- the absence of research on this topic is glaring, and provides a valuable entry point for examining the relationship between microfinance, women's empowerment and poverty reduction in Tanzania. The opportunity to fill such a timely research gap not just within academic scholarship but also within an organization whose mandate I support, most strongly influenced my decision to conduct the study in collaboration with the APYN and its partners.

Chapter 3

3 Literature Review

3.1 Introduction

As originally conceived, microfinance involved the provision of small loans, or “credit,” to help poor individuals start or strengthen small business ventures, thereby generating an income sufficient to enable their departure from poverty. Beginning in the 1970s, and building on the work of the Self Employed Women’s Association (SEWA) in India and other associations in the South, non-profit organizations such as Opportunity International in Colombia and perhaps most notably the Grameen Bank in Bangladesh, began experimenting with offering small groups of poor individuals collateral-free loans in order to improve their livelihood and economic status (Easton 2005: 4). Clients of these and other initially small-scale, non-profit NGOs were required to meet regularly, make weekly deposits into a group savings or loan account and be jointly liable for each other’s loans, thereby creating an alternative to conventional loan collateral requirements that poor people can rarely fulfill (Montgomery 1996: 290). The perceived success of this credit-focused, group liability model early on generated considerable international attention and brought previously marginalized communities of impoverished individuals, particularly women, into the center of development planning.

Far from its humble beginnings, the modern day microfinance sector constitutes a vast global industry, “involving large numbers of governments, banks, aid agencies, NGOs, cooperatives and consultancy firms, and directly employing hundreds of thousands of branch level staff” (Hulme and Arun 2009: 1). MFIs now also provide services to more than ninety million clients in developing countries, and that number continues to grow each year (Garikipati 2012). As an acknowledgement of this achievement the United Nations General Assembly declared 2005 the International Year of Microfinance. The following year, Muhammad Yunus and his pioneering microfinance institution, the Grameen Bank, were jointly awarded the Nobel Peace Prize “for their efforts to create economic and social development from below” (Norwegian Nobel Institute 2006).

In this chapter, I review how the relationship between microfinance, poverty reduction and women's empowerment is conceptualized in international development scholarship, and give a brief sense of the major debates in the field. I draw attention to the largely polarizing viewpoints that currently characterize the microfinance literature, with proponents maintaining that it is a panacea for poverty and women's empowerment, while the most trenchant critics suggest that microfinance is actually harmful for women. I position myself among a growing body of researchers who emphasize the importance of moving beyond these extreme positions on the basis that they are overly simplistic, hyperbolic and ultimately unhelpful. The second half of the chapter focuses on literature emanating from sub-Saharan Africa, where there is significantly less research and debate compared to the South Asian context. I conclude the chapter by articulating the need for further research and evaluation of microfinance programs in sub-Saharan Africa, through which findings and recommendations specific to the region can be generated.

3.2 Microfinance, Poverty Reduction and Women's Empowerment: Current Debates

By the end of the 1970s, the failure of early economic approaches – namely, modernization and dependency theory – to reduce the increasing disparity between the Global North and South spawned a growing reaction against the “development establishment,” its philosophical premises and its mode of operations (Nefrin 1977). It was during this period of disillusionment, when the fundamentals of economic development were being challenged, that feminists began to demonstrate that development processes affect men and women in different ways, and to highlight the adverse impacts of social and economic interventions that ignore women's roles, interests and identities. Beginning with Ester Boserup's (1970) groundbreaking findings of a gendered division of labor in agrarian economies, a growing body of research on women in developing countries challenged the androcentric assumptions of early development theorizing and called for new, gender-sensitive theoretical approaches.

The first major theoretical approach to raise the “woman question” in the arena of international development was the Women in Development (WID) approach. Based largely in liberal feminism, WID advocated the need for women to be integrated into existing economic systems through necessary legal and administrative changes (Rathgeber 1990: 491). Although WID theorists are deeply critical of unequal social structures, its relatively non-confrontational and integrationist approach to development helped to draw the support of international governments and development agencies for WID policies and programs. As it gained momentum, an office for Women in Development was established within USAID in 1974, which, according to Peet and Hartwick, “served as the nucleus for a growing body of researchers, practitioners and organizations interested in conducting research on women and development” (2009: 255). New knowledge emerged of the feminization of poverty and of women’s largely untapped potential for facilitating economic development. The United Nations then also declared 1975-1985 to be the United Nations Decade for Women, which led to the establishment of women’s ministries in many countries, the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) (1979), and three major United Nations conferences in Mexico City (1975), Copenhagen (1980) and Nairobi (1985).

The growing focus on women in international development during the 1970s and 1980s encouraged MFIs to target women clientele, as did gendered assumptions regarding male and female behavior. Cheston and Kuhn (2002: 8) explain that women were believed to carry a lower credit risk because they were presumed more reliable than their husbands to repay loans on time and to invest their income in family members’ health and education. By 1985 women comprised more than eighty percent of microfinance clientele internationally, which amounted to nearly seventy million women with access to financial services through non-profit organizations (Daley-Harris 2009: 27). With its dual mandate of poverty alleviation and women’s empowerment, a report published by the former Canadian International Development Agency (CIDA) went so far as to label microfinance “women’s finance” (2002: 4.2.1).

As a result of the predominant focus on women by MFIs, the 1990s bore witness to a substantial body of research being conducted on the empowerment potential of microfinance. These early assessments overwhelmingly proclaimed the myriad benefits of microfinance for women. Most often, it was argued that microfinance would reduce poverty and poverty-related health conditions by increasing income and consumption among women and their families (Otero and Rhyne 1994; Holcombe 1995; Osmani 1998). Beyond its immediate economic impacts, access to loans and credit was further argued to reduce gender inequality in households by fostering women's enhanced self-esteem and bargaining power (Hashemi et al. 1996; Amin et al. 1998: 223; Khan 1999). The group liability model, sometimes termed "solidarity group schemes," was also believed to promote social development goals by creating broader social networks for women and increasing their political influence at the community level (Berenbach and Guzman 1992; Ackerley 1995; Schuler et al. 1997).

Microfinance was quickly deemed a paradigmatic alternative to "top-down" economic development initiatives. According to Baruah, this characterization was based on the advantages attributed to microfinance NGOs for being exceptionally flexible and in touch with the needs of their constituency, particularly women, and less entrenched in the agendas of the government and private sector (2002: 28). Neither the traditional economic logic underlying modernization theory, nor the relatively more holistic, sociological approach adopted by dependency theorists had paid any attention to poor individuals as agents of their own development, or to the gendered impacts of development processes. Thus, in terms of its ideological implications as a development approach, Copestake et al. write that the unprecedented focus on poor women by microfinance NGOs appeared to signal "an important shift in the way that women's subjectivities were defined and managed in development discourse: from previously unacknowledged subjects or objects of charity, to subjects of rational (micro)entrepreneurship" (2005: 418).

As a programming tool initially promoted by non-profit, grass-roots-level organizations, early microfinance programs were also seen to satisfy a growing emphasis in international development on the promotion of more sustainable "participatory" poverty

reduction strategies. Mainstream development policies and programs in the 1950s-1970s had evidently failed to significantly reduce global economic inequality, due in part to their basis in Eurocentric ideologies that ignored the local knowledge and expertise of target groups. In order to resolve these deficiencies, development institutions began to adopt participatory development strategies, which, according to Elabor-Idemuida, “encourage researchers and practitioners to work with local individuals to resolve problems identified by the community, with the intention of empowering participants” to enact long-term change (2002: 232). By working with poor women in order to “help them, help themselves,” as it was often put, microfinance seemed to fit nicely with the emerging participatory development paradigm.

It seemed evident to all involved that microfinance offered an historically unparalleled tool for poverty reduction and women’s empowerment. According to Garikipati, “the emblematic pathway that took women from the simple act of borrowing to their emancipation was so fundamental to early microfinance interventions that the possibility that this might not happen was simply not considered” (2012: 1-2). This pathway became the dominant impact narrative or the “public transcript for microfinance” as Rahman (1999: 70) put it, and was enormously influential in the mushrooming of microfinance projects around the world during the 1990s.

The first major challenge to the assumptions underlying this emblematic pathway came from Goetz and Gupta (1996), who examined male appropriation of women’s loans and of the profits generated by microfinance. The authors developed a five-point index of “managerial control” over loans as their indicator of women’s empowerment among three credit programs in rural Bangladesh. At one end of their index were women who were described as having “no control” over their loans. These were women who either had no knowledge of how their loans were used or else had not provided any labor into the activities funded by the loan. At the other end were women who were considered to have exercised “full control,” having participated in all stages of the activity funded by the loan. The study found that the majority of women, particularly married women, exercised no or little control over their loans, but were still responsible for repayment. Similarly, in Harper’s (1996) study of thirty-one female microfinance recipients in Chitral, Pakistan,

sixteen of the women reported that their loans had been used entirely by their husbands, and in an additional eight cases, the women did not even know that the loan had been taken out in their name.

Once the relationship between lending women money and their empowerment began to be studied more critically, the possibility that participation in microfinance programs could produce limited and even negative impacts for women was considered. Contrary to earlier claims that participation in microfinance decreases women's vulnerability to violence, studies began to find that rates of domestic violence could actually increase following women's involvement in microfinance. Two studies, conducted by Schuler et al. (1997) and Hashemi et al. (1998) were among the first to suggest that women's sudden control over household income and expenditures- in direct defiance of patriarchal ideology- can result in heightened levels of household tension, aggression and violence against women. Shortly thereafter, Rahman, in her study of 120 female borrowers from the Grameen Bank in Bangladesh, likewise found that, "18% of women claim a decrease [in domestic violence], while 70% emphasize an increase in violence and aggressive behavior in their household because of their involvement with the Bank" (1999: 74). A more recent study conducted by Bhuiya et al. (2003) corroborates that heightened levels of stress and anxiety among households participating in microfinance increases the likelihood of male violence against women and other family members.

The use of group liability as a substitute for collateral was then also reassessed by scholars like Montgomery (1996), who argued that MFI employees actively pit borrowers against one another so that they exert peer pressure to keep repayment rates high. Studies conducted by Ahmed et al. (2001) and Rankin (2006) further caution against the negative physical and psychological effects of the intense pressure women experience to repay loans. Stress to repay loans quickly has also been linked to "loan recycling" among female borrowers: a dangerous practice that involves paying off previous loans with new ones and often results in insurmountable levels of debt to multiple financial institutions (Todd 1996; Rahman 1999; Huq 2001 and 2004). Moodie (2013) has gone so far as to argue that microfinance loan repayment and collateral requirements are a form of social

violence, for they exacerbate the condition of peril in which many poor women already live.

Studies conducted on the impact of microfinance for women have produced drastically different findings. On one end of the spectrum, authors such as Pitt et al. (2003) and Pronyk et al. (2008), and microfinance organizations such as the Consultative Group to Assist the Poor (CGAP) cite “eradication of poverty and hunger, universal primary education, the promotion of gender equality and empowerment of women, reduction in child mortality and improvement in maternal health as contributions of microfinance for which there is already evidence” (CGAP 2012). On the other end of the spectrum, microfinance is seen as a tool to subjugate and discipline women, and as marking the detrimental entry of capitalism into the lives of the world’s poorest individuals. For instance, Karim (2008) examines MFI tactics for loan recovery in South Asia to show that, “rural women’s honor and shame are instrumentally appropriated by micro-credit NGOs in the furtherance of their capitalist interests” (6). Faraizi et al. (2011) likewise argue that, “the dynamics of microcredit loan collection are no less repressive than those of traditional debt collection and women are in fact harmed by programs that leave them with a prolonged threat of impoverishment” (19). This extreme polarization in viewpoints is summarized by Bibars, who recently wrote that, “in the literature on microfinance, it would seem, programmes can only be portrayed in extremes; as either the savior of the poor, or the downfall of the poor” (2012: 196).

Controversy over the impact of microfinance for women is now a well-documented trend in the literature (Mayoux 2000; Selinger 2008; Al Amin and Chowdhury 2008; Bibars 2012; Banerjee 2013). In recent years, a substantial body of research has emerged to understand and reconcile these discrepancies. Most noteworthy is the work by Kabeer (2009), who argues that conflicting findings can partly be explained by differences in study methodology – i.e. reliance on qualitative versus quantitative evidence; differences in the questions asked by different evaluations; or researchers’ choice to focus on different indicators of empowerment, or on one or a few select aspects of empowerment. As an example, Kabeer postulates the influence of researchers’ decisions to interpret male involvement in women’s loan-funded activities positively or negatively. She writes:

There are differing judgments embodied in evaluations as to what kinds of changes constitute evidence of empowerment... While both positive and negative evaluations accept the premise of gender inequality in household relations, they vary considerably in the significance and meaning attached to cooperation and conflict between men and women... By and large, the negative evaluations tend to be negative because they stress gender antagonism in the household and discount the significance of cooperation.... The more positive evaluations, by contrast, are positive partly because they do not privilege individualized over joint forms of behavior. (114-115)

Kabeer's work underscores the extent to which researchers' chosen methodology and interpretation of evidence can influence study findings, pointing to whether male involvement in women's loan-funded activities is framed as either 'antagonizing' or 'cooperative' as one example of this. She is among the first to attribute conflicting evaluations of microfinance to subjective differences in the ways that empowerment is defined and measured within the literature.

Garikipati (2012) has since expanded upon Kabeer's work by discerning between the suitability of loan "outcomes" versus "processes" as measures of women's empowerment; the former referring to measurable factors that relate to women's lives such as their contribution to the household economy, their access to spending money, etc., while the latter refers to the processes by which women use their loans, and manage their business and loan repayments (2). Contrary to the majority of microfinance evaluations that privilege data related to financial outcomes – such as household income, loan repayment or increased social interaction - Garikipati finds:

Measuring empowerment solely according to *outcomes* for women is not only insufficient but can in fact be misleading. This is mainly because outcomes, by and large, ignore the contextual setting, including the existing gender relations that are central to women's wellbeing... The

linkages between lending to women and their empowerment are better understood by examining the *processes* relating to loan use. (19)

Garikipati pushes researchers to seek a contextualized understanding of the reasons behind any observed outcomes, rather than assuming a causal relationship to women's empowerment. As an example of how outcomes can be misleading, she describes how women's increased mobility in the market place, generally regarded as a positive outcome, "may in fact simply be a compulsion imposed by poverty conditions, and may be viewed unfavorably both by the women and the society concerned" (3). Thus demonstrating that only by examining *processes* of loan use and repayment can researchers truly grasp women's ability to use resources effectively and to make choices that benefit their lives.

Aside from discrepancies in how empowerment is measured, other factors that have been identified as influencing a study's findings on women's empowerment include differences in research location (Johnson 2005), an MFI's approach to programming (Mayoux 2001; Haile et al. 2012), and the personal characteristics of study participants (Cheston and Kuhn 2002). All such factors are important to consider when conducting microfinance impact assessment. As will be discussed in Chapter Four, this study pays particular attention to distinguishing between loan outcomes versus processes as measures of program impact. I position myself among scholars like Kabeer, Garikipati and a growing body of researchers seeking more nuanced approaches to microfinance program evaluation, in particular, approaches that prioritize women's lived experience through the use of testimonial evidence and through examining individual processes of loan use and investment.

3.3 Moving Forward: Second and Third Generation Issues in Microfinance

Over the past five to ten years, microfinance scholars have begun to vocally discount extreme positions, characterizing them as overly simplistic, hyperbolic and ultimately

unhelpful. My research seeks to add to this growing body of critical scholarship. Looking specifically at the lending practices of the Grameen Bank, Selinger has argued that “microfinance evaluations that depict female participants as having fundamentally empowering or disempowering experiences are not only reductive, but can diminish our capacity to understand and assess innovative development initiatives” (2008: 29). Johnson (2005) has taken this argument further, claiming that scholarly debates over the empowerment potential of microfinance programs have distracted from important practical issues, resulting in a “lost decade” of potential achievement for the microfinance industry. He expands:

Claims about empowerment impact may have been important for the microfinance industry politically, but have been a distraction practically and it is the ongoing experiences of how women struggle to achieve improved outcomes for themselves that would be a more fruitful focus if the main concern regarding impact was producing more equitable gender relations. The mainstream of the microfinance industry – both microfinance institutions and donors – have done little to understand the dynamics of the gender relations in which their women clients are embedded and learn how to tailor programmes to have greater impact: the past ten years have been a lost decade. (225)

Johnson’s words reflect a growing consensus in the field of the need to move forward from what have been termed “first generation” debates in microfinance- which have primarily concerned individual-level analyses of men’s and women’s behavior- and focus on more fundamental “second and third generation” issues.

Aside from the need to temper the debate and refrain from hyperbolic rhetoric, the issues most frequently identified in the contemporary microfinance literature include: widespread commercialization of the industry and its impacts, the role of the state in developing the microfinance sector, the importance of hybrid models for programming as opposed to those offering credit only, and problems that have emerged or gone undetected to date because the poor have been treated as a homogeneous group.

3.3.1 Commercialization of the Microfinance Industry

Although initially backed by state subsidies or philanthropic funding, since the 1990s microfinance has increasingly been delivered through commercialized vehicles (Aitken 2013: 747). According to Porter and Lyon (2006), this shift occurred once non-profit organizations had successfully demonstrated that poor individuals were reliable borrowers, inciting commercial banks, and the World Bank in particular, to take a more dominant role in the microfinance sector. Similarly, Bateman and Chang note that commercial banks appreciated microfinance's emphasis on self-help and individual entrepreneurship, and thus its implicit support for free market capitalism, which encouraged their involvement in the sector (2012: 15). Yet many banks remained uncomfortable with the model of financing popularized by the Grameen Bank, as it depended on the continuous flow of subsidized capital from donors or the state. Branding this approach as economically unsustainable, institutions such as the United States Agency for International Development (USAID) and the World Bank intervened to replace subsidized microfinance with a profit-driven business model.

By the mid 1990s a thoroughly commercialized model of microfinance was being ushered in as the best practice replacement for the Grameen Bank's original lending approach. In order to become self-financing, MFIs sought to accumulate profit by expanding their outreach and loan portfolios, maintaining high repayment rates and charging market-based interest rates to cover the cost of their lending (Rahman 2004: 28). Proponents of commercialization claimed that, "by eventually eschewing subsidies and achieving financial sustainability, MFIs would be able to grow without the constraints imposed by donor budgets" (Roodman and Morduch 2009: 17). According to this argument, commercialization would serve to increase the quality and availability of microfinance services to poor individuals around the world. As further assurance the World Bank established The Consultative Group to Assist the Poor (CGAP), "to ensure capacity building and institutional strengthening and encourage the spread of best practices in microfinance that emphasize building large-scale financial service systems by adopting commercial banking performance standards" (Haan and Lakwo 2010: 531).

This new wave commercialized model quickly became the dominant template for microfinance programs.

The past two decades have witnessed the emergence of an unprecedented number of MFIs internationally, including some that were initially non-profit organizations, aiming to become self-financing. Even the iconic Grameen Bank eventually converted to the new commercialized model in 2002, with the ‘Grameen II’ project (Hulme 2007: 225). As concrete evidence of the shift toward commercialization, by the year 2000 private banks underwrote sixty percent of microloans internationally, whereas in 1995 they were responsible for only ten percent (Chacon 2000). Today the percentage of microfinance investment that can be attributed to private banks is closer to seventy (MicroRate 2013). According to Rooyen et al., “increase in the commercialization of the industry has, however, been met with suspicion and concerns around the ethics of making money from the poor, and talk of ‘mission drift’ even within the microfinance industry itself” (2012: 2250). As these authors demonstrate, commercialized microfinance is increasingly being questioned in the literature, both ideologically and for its lack of proven poverty reduction and women’s empowerment outcomes.

Recent assessments of many commercial MFIs document the prioritizing of profitability over the provision of services to the most disadvantaged segments of society, such as very poor women and people living with HIV/AIDS (Morduch 1999; Navajas et al. 2000; Rahman 2004; Chemin 2008; Sen Gupta and Aubochon 2008; Hulme and Arun 2009; Bateman 2010). Moodie (2013) writes that when the success rate of commercialized MFIs is measured according to their “portfolio at risk,” or on the balance of outstanding loans as opposed to poverty-related outcomes, this has implications for extremely poor individuals’ access to microfinancing (287). Dworkin and Blankenship corroborate that it is the marginally poor, rather than the poorest of the poor, who benefit from contemporary microfinance programs:

Those who are more at risk of HIV and most in need of economic development, i.e. extremely poor women, are increasingly overlooked as microenterprise program participants due to the way in which

microfinance business practices tend to designate those most in need as lacking “creditworthiness” (2009: 464).

In contrast to the assertion that commercialization would increase poor individuals’ access to microfinancing, the objective of serving those most in need has evidently been compromised by MFIs’ aspirations to secure their own financial independence.

3.3.2 The Role of the State in Developing the Microfinance Sector

In 2004, Brau and Woller conducted a comprehensive review of over 350 journal articles on the subject of microfinance, and found not one mention of the state in their investigation. Over the past ten years, however, scholarship addressing the role of the state in developing the microfinance sector has increased considerably. An abundance of critical scholarship now situates the growth of the microfinance industry internationally within the context of neoliberal global capitalism. Through this lens, state support for microfinance is seen as yet another example of the expansion of private investment into the welfare sector, through which governments shift their responsibility to provide welfare for their citizens onto the backs of poor women (Leach and Sitaram 2002; Isserles 2003; Feiner and Barker 2006; Weber 2006; Karim 2008; Drolet 2010; Sengupta 2013; Jashim Uddin 2015). In a paper examining state support for microfinance, Anamika Priyadarshini contends:

The point of these [microfinance] programs is to facilitate women into becoming small entrepreneurs and to gradually incorporate them into the global market, where, in the current neoliberal environment, it is not the state but citizens who are considered responsible for alleviating their disadvantageous conditions. (2011: 77)

By focusing on reforming the behavior of individual women and ignoring the role of the state, microfinance programs are seen by Priyadarshini and others to reinforce prevailing neoliberal ideologies that place the responsibility for upward mobility on the individual, without in any way questioning structural inequality.

In *Feminism Seduced: How Global Elites Use Women's Labor and Ideas to Exploit the World* (2009) Hester Eisenstein likewise criticizes governments for failing to link the microfinance sector to broader state-led development efforts, better suited to destabilizing the structural causes of poverty and inequality. She holds that feminist ideology promoting women's liberation through paid work, including in the context of microfinance, is being co-opted by governments to disguise the fact that women's informal sector labor is increasingly replacing state subsidized development efforts. Eisenstein writes:

The 'development' of women has become a substitute for state-led economic development in Third World countries... This idea is deeply misleading. There *is* a tool for development that is more effective than women's empowerment: namely, state-led development that directs investment towards the needs of everyone in the society. (38)

Eisenstein offers microfinance as a prime example for which commentators have developed a celebratory rationale that glosses over states' exploitation of women's labor, and in effect, allows neoliberal capitalist agendas to persist unchallenged. Importantly, it is not microfinance in itself that she is critiquing here, but rather, the failure of governments to link microfinance with broader, state-led poverty alleviation agendas.

A related body of scholarship charges microfinance with simply inserting women into the informal labor sector, where, although their income might increase, their status and position within their community stays the same (Leach and Sitaran 2002; Humphreys et al. 2006; Kabeer 2009; Vonderlack-Novarro 2010; Moodie 2013). Constrained by their domestic responsibilities, women are often pressed to take on microfinance activities part time, or to work from home undertaking piecework such as sewing garments, weaving rugs, or assembling toys and electronic devices. Feiner and Barker (2006) caution that devoid of legal restrictions and stronger government regulation of the informal sector, workers are vulnerable to exploitation, performing long hours of repetitive tasks for very poor pay. Moreover, women are still frequently required to perform their traditional household labor on top of microfinance activities. Thus, at a structural level,

microfinance is charged with maintaining both women's disproportionate representation within the informal labor sector, and an unequal gendered division of labor.

While some research points to the positive role that states can play in setting a supportive policy environment for microfinance (Lapenu 2000; Bate 2007; Dhakal 2010; CGAP 2013), more direct state involvement in the industry is routinely cautioned against. Research on the effects of government-imposed regulatory environments and interest rate caps, for instance, has shown that MFIs most often respond by maintaining profit rates while curtailing outreach to extremely poor women and other "high risk" groups (Demigruc-Kunt and Morduch 2011). Government-subsidized microfinance has also been shown to have the effect of crowding out NGO and private MFIs, thus becoming the only credit alternative for low-income people (Aguirre 2007), while also having a negligible effect on the actual efficiency of the MFIs receiving subsidies (Hudon and Traca 2011).

3.3.3 The Importance of Hybrid Models as Opposed to Those Offering Credit Only

A growing body of research points to the value of integrative approaches to microfinance programming as opposed to those offering credit only- i.e. hybrid models that offer vital services such as health information, counseling, basic literacy, and business training in conjunction with financial products. These programs, now often referred to as 'credit-plus' models, are advocated on the basis that empowerment, when reduced to the provision of financial products alone, is unlikely to lead to broader, sustainable changes in economic inequality. This is because, as Baruah explains, "chronic poverty cannot be attributed entirely to market failures of credit or any other kind, ... even a flawless credit market will leave a considerable amount of lingering poverty in its wake" (2010: 985). Baruah goes on to quote Muhammad (2006) who, after ten years of evaluating microcredit operations in fifteen villages in Bangladesh, finds that expanding the credit net without addressing the larger structural causes of poverty may provide some financial gain for participants in the short-term, but it will not permanently alleviate poverty (Muhammad in Baruah 2010: 985).

Much of the existing research on the credit-plus model of microfinance takes an organizational perspective, measuring success in terms of outcomes such as profitability, financial sustainability and loan repayment rates (Godquin 2004; Chakrabarti and Ravi 2011). For instance, in support of a credit-plus model, Edgcomb (2002) and Berge et al. (2012) each use case study methodology to assess the impact of MFIs offering integrated business development training. They conclude that individuals receiving both credit and financial training services are less likely to default on their loans than those receiving credit alone. Similarly, Velasco and Marconi's (2004) analysis of Pro Mujer, a women's economic empowerment organization operating in Latin America, finds that the provision of integrated social and financial services can improve loan repayment rates and foster increased lending and investment, particularly for organizations that engage in group lending.

To date, few studies have explored credit-plus microfinance from a broader empowerment perspective, as a means to foster structural transformations in gender relations and social inequality. To redress this gap in research, Krenz et al. (2013) use case study analysis to examine the gender impact of Annapurna Pariwar, a microfinance NGO in Mumbai that offers women a package of financial and social services including savings, loans, health care, health insurance, child care, and educational sponsorships. Krenz et al. observed positive changes in women participants' agency at individual, household and group levels. In summary, they report:

Results suggest that the social and financial services work in tandem to reduce household vulnerability and improve the capacity of women and families to meet their basic needs and negotiate better relationships in the home and community. In particular, the group model of lending, the combination of savings instruments and loans, and the integration of health care and health insurance into the microfinance model demonstrate the most profound impact on participants' feelings of confidence, solidarity, and security. (13)

New and innovative microfinance programs are beginning to move in the same direction and integrate components directly geared toward the promotion of social development goals. They are advocated on the basis that, as Vonderlack-Navarro has put it, “economic interventions should be conducted in conjunction with—not in replacement of—other health, social and educational initiatives” (2010: 133). Tracking the impact of credit-plus programs on food security, education, housing, land and property ownership, and political participation can also reveal more about the extent to which programs are addressing the structural causes of poverty among women. Gathering this information can therefore assist MFIs in designing programs that promote both women’s practical and strategic gender interests, which are in any case not mutually exclusive.

The push for hybrid program models in the microfinance literature is in keeping with broader discussions in global development regarding the importance of multi-dimensional approaches to poverty alleviation. Calls have been made for a synergy across social and economic development sectors, and these are beginning to permeate policy-level discussions about the potential impact of synergistic models that aim to build social and financial capital concurrently. These models operate at the individual, household and community levels, where financial, non-governmental and sometimes state institutions are involved. They utilize a combination strategy that does not wait to address one adverse condition at a time, but instead seeks to address the interrelated dimensions of poverty through an integrated and collaborative framework.

3.3.4 Problems Caused by Treating the Poor as a Homogeneous Group

Contemporary debates in microfinance scholarship continue to occur mostly among academics. While economists tend to focus on macro or statistically significant impacts related to financial outcomes, social scientists conducting ethnographic studies are paying much more attention to the heterogeneity of women’s experiences within microfinance. These studies stress that neither “the poor” nor “women” are homogeneous groups, and should not be treated as such within microfinance programs (Mitchell 2003: 184). Class,

age, marital status, physical ability, kinship role and status all intervene in the context of microfinance programs to create differences in power, authority and access to resources. Accounting for nuanced experiences among different categories of women is necessary to make program and policy recommendations that do not reinforce existing inequalities, but seek instead to improve rights of access to and control over resources for currently marginalized individuals.

One consequence of failing to account for diversity among women participants is that most existing microfinance research and programming has failed to consider the complex dynamics inherent in the group liability model. Early microfinance research tended to romanticize this model, assuming that social solidarity and mutual support would ensure that successful members cover for defaulters in the group. In reality, this model more often works to exclude extremely poor individuals from membership in microfinance groups, as they are seen as more likely by their peers to default on loans. Research by Gobezie (2010) demonstrates that this assumed homogeneity is one of the most significant factors excluding extremely poor individuals from membership in microfinance groups:

Women targeted for microfinance programs may be widowed, single, newly married, pregnant, young girls, living with HIV, unemployed, employed, rural, urban, etc.... The dynamics of joint liability mean that groups screen and self-select their own members to form relatively homogeneous groups; i.e. the members typically share very similar probability of defaulting on a loan. It is assumed that social solidarity and mutual support will ensure that successful members cover for the defaulters. This increases the likelihood that the poorer and more vulnerable members of a community will be excluded, since a partially-formed peer group looking for more reliable members with whom to share risk is more likely to reject candidates its members consider most risky, namely the very poor. (29)

Moreover, interpersonal tensions and disputes are, realistically, highly likely to occur when women's livelihood, their success in business, is so intimately tied to one another.

In addition to the group dynamics of exclusion, Wright (2000) has argued that macro-level studies which treat the poor as an undifferentiated group often fail to register marginal increases or decreases in participants' levels of poverty, despite the fact that they may be significant to individuals themselves. This type of oversight is partly a consequence of the way that success in microfinance programs has conventionally been evaluated - according to loan repayment rates and individual accumulation of income, as opposed to processes of loan use and investment. Even perceptibly small increases in women's ability to use resources effectively, to make choices that benefit their lives, to increase household consumption, etc. are significant to extremely poor individuals. Qualitative social science research has thus begun to elucidate the complex and diverse experiences of microfinance for women, and to show that "one-size-fits-all" analyses are inappropriate for both program design and evaluation purposes.

3.4 The Microfinance Sector in sub-Saharan Africa

Based on my own review of the literature and institutional research conducted with development organizations, I would add to this list of pressing second and third generation issues, the need to develop program models that are appropriate for distinct cultural and geographical contexts. The vast majority of microfinance research and impact assessment published to date has emanated from South Asia, where the microfinance movement originated, and more recently from Latin America. Compared to this wealth of research, literature from other areas is relatively limited. Yet logic infers that microfinance works differently in different regions, where gender relations, population density, levels of poverty, attitudes to debt, enterprise development, financial literacy and financial service providers all vary. Outside of grey literature produced by microfinance providers, research documenting the impact of microfinance in sub-Saharan Africa is scarce, yet also needed in order to determine whether microfinance is a viable tool for improving economic development in the region. Approximately fifty percent of

the region's population still lives below the internationally defined poverty line of less than \$1.25 USD a day and could potentially benefit from the development of a strong microfinance industry (UNDP 2013).

Recent research conducted by Stewart et al. (2010) demonstrates the tendency for sub-Saharan African countries to “disappear” in the wealth of data on microfinance from Asia and Latin America. They assert that research focusing on sub-Saharan Africa is, however, important for what it might reveal in comparison to other areas:

Lessons from the worldwide and Asian literature may not be transferable to sub-Saharan Africa, where the context is different. There is more coherence in sub-Saharan Africa in terms of development levels of the populations and traditional financial pooling practices, and issues related to bonding social capital might be different, as well as a wider context of poorly developed formal financial services that makes alternatives and their impacts crucial to study. (5)

In addition to the underlying economic conditions highlighted above, sub-Saharan Africa also possesses a cultural and political landscape that is distinct from other regions of the world. This means that, for instance, cultural attitudes towards debt and the types of work deemed appropriate for women will impact the success of microfinance programs that target women clientele. Additionally, a lower level of population density compared to the Asian context means micro-entrepreneurs in sub-Saharan Africa compete for a much smaller consumer base and therefore need to be relatively more innovative with regard to the types of products that they offer. These are just a few examples of issues that could greatly impact the success of MFIs implementing programming in sub-Saharan Africa.

The remainder of this chapter outlines the development of the microfinance sector in sub-Saharan Africa and examines trends in scholarship emerging from this part of the world. I argue that there is a pressing need for further research documenting the gender impact of microfinance in sub-Saharan Africa, and the appropriateness of different program models that can be tailored to meet the region's distinct needs. I then offer the present study as a

starting-point for addressing this gap in information and research, and as a possible reference point for other microfinance organizations conducting work in the region.

3.4.1 Development of the Microfinance Sector in Sub-Saharan Africa

Sub-Saharan Africa (SSA hereafter) comprises 48 countries and 47% of the population lives on less than \$1.25 a day (UNDP 2013). Although recent World Bank estimates confirm a positive declining trend in poverty, it is still the highest in the world. While there are large differences among countries and sub-regions in SSA, financial systems in most countries remain poorly developed, with only 24% of the adult population having bank accounts at a formal financial institution (CGAP 2012). This is half the global average and according to the World Bank (2013) only the Middle East/North African region has a lower participation rate. Low rates of participation across SSA stem from the exclusion of poor individuals from the formal banking sector for lack of collateral, financial literacy and physical access to financial institutions from rural areas. The widespread lack of access to the formal financial sector is quite striking when one considers that in many African countries the poor represent the largest share of the population, and that the informal sector constitutes a significant proportion of the economy.

The marginalization of poor individuals has been a characteristic of the banking industry in SSA since at least the 1950s. According to Haan and Lakwo, “the region’s formal financial sector has long excluded the poor, as commercial banks established during the post World War II period exhibited a colonial legacy of financial service provision to urban areas and large-scale export-led projects” (2010: 530). The outreach of financial institutions was further restricted early on due to, “institutional fears of client default, high costs, and rigid organizational structures inadaptably to high volume and small size loans” (Zeller 2001: 9). Poor individuals also perceived commercial banks as having, “[an] intimidating appearance; unhelpful staff attitudes; inconvenient opening hours; relatively complicated transaction forms; and [as] designed for middle class clients”

(Mutesasira et al. 1998: 2). To this end, the relationship between banks and poor individuals in SSA was characterized from the outset by division and mistrust.

In order to cope with lack of access to commercial banks, an approach adopted by many African communities during the 1960s and 1970s was to develop informal lending groups that operated outside the formal banking sector. Since community groups had to find their own sources of funds, the development of innovative savings and loan vehicles was vital and spurred the development of cooperative banking, savings and credit associations (Research Insight 2013: 6). Members of these small-scale community associations met regularly, made weekly deposits into a group savings or loan account, and accepted joint liability for each other's loans. These traditional associations were the first providers of microfinance in SSA, and remain the primary providers of rural microfinance in many countries throughout the region (Research Insight 2013: 9).

The perceived success of community associations drew the attention of local and international NGOs conducting economic development programming in the region. Beginning in the 1980s, a number of non-profit NGOs in SSA adopted the group liability model and began providing microfinance services to poor individuals as a mechanism for poverty reduction (Haan and Lakwo 2010: 530). Governments in SSA endorsed the efforts of these early NGO-type MFIs to reach underserved populations through group lending schemes, thereby strengthening the informal sector economy (531). Clients in both rural and urban areas also appreciated microfinance NGOs for being more accessible, flexible and in touch with their needs compared to commercial banks.

3.4.2 Commercialization of the Microfinance Industry in SSA

Once microfinance gained momentum among local and international NGOs in SSA, commercial financial institutions such as banks began to enter the market. Due to the international success of the commercial microfinance paradigm, forums such as the 1995 Copenhagen World Summit for Social Development and other subsequent microcredit summits further encouraged commercial banks in Africa to begin providing microfinance

services for profit. Consequently, microfinance in SSA experienced a shift during the late 1990s that resulted in the widespread commercialization of the industry.

Commercialization in the African context primarily involved, “the entry of commercial banking institutions into the market, and the formalization of the industry, i.e. MFIs transforming themselves into banks and turning to banks for funds” (Matin et. al 1999: 20).

The shift toward commercialization has divided the microfinance industry in SSA into two opposing camps: financial sustainability on the one hand, and poverty alleviation on the other hand. Haan and Lakwo (2010) describe this schism as follows:

In SSA, the financial sustainability camp consists of powerful CGAP members such as the World Bank, UNDP, USAID, the German GTZ, the UK’s DFID and the Dutch SNV, among others. They are vying for MFI financial self-sustainability through best practices in a profit-motivated institution-oriented approach... [in order to] attract private capital and demonstrate a healthy organization, in addition to reducing donor dependence. On the other hand, the poverty alleviation camp... in SSA includes Freedom from Hunger, Women’s World Banking and numerous other NGOs. Through credit provision and social intermediation, they argue, microfinance broadens economic development. Subsidies from donors, they insist, should still be used as a catalyst to enable MFIs to deepen financial outreach. (531)

The war between these two camps is being waged on not only pragmatic but also ideological fronts, with the financial sustainability camp labeling donor-subsidized microfinance as “irresponsibly unsustainable,” and the poverty alleviation camp accusing commercial MFIs of suffocating access to credit, thereby perpetuating poverty (Haan and Lakwo 531). This divide in thinking is evident among MFIs as well as governments and development organizations in the region. It was a topic of debate during the United Nations International Year of Microcredit in 2005 and at the African Microcredit Summits held in Kampala (2007) and Nairobi (2010).

Owing in part to the formalization of the industry through commercial lending, microfinance in SSA has continued to gain momentum, “with improvements in technology and the regulatory environment, an increase in the operational efficiency of microfinance providers, and continued donor interest in supporting the sector” (Gleason 2013). For example, mobilizing funds to rural areas where it is needed most initially proved impossible for MFIs in the region (Scholer 2011; Allen et al. 2012). Yet over the past five to ten years, “the professionalization of the microfinance sector, increased competition in urban areas and the rise of branchless banking and mobile money has increasingly allowed for the cheaper delivery of services to more people, including those living in suburban and semi-rural areas” (Research Insight 2013). According to UNDP data, as of 2008 a total of 970 MFIs were serving more than 8.4 million clients across SSA.

3.4.3 Absence of Research Documenting Impact

Despite the growth of the microfinance sector in SSA since the mid-1990s and controversy surrounding the impact of commercialization, very few studies have examined the impact of microfinance on either poverty reduction or women’s empowerment. This gap in research is not due to lack of interest; a growing number of researchers in SSA are calling for more in-depth, comparative evaluations of different program models, in order to determine whether or not they work, for whom and in what circumstances (Copestake 2002; Stewart et al. 2010 and 2012; Dupas and Robinson 2012). For example, Van Rooyen et al. (2012) emphasize that the microfinance industry in SSA is still relatively small and is concentrated in only a few countries, but it is also growing, thereby providing a timely opportunity for research to shape policy. The authors expand:

In the current era of international development, marked by scarce resources and extreme recipient accountability, donors require evidence on the most appropriate and effective interventions. In this context it is especially relevant that governments and international agencies are increasingly

planning new initiatives to develop capacity in the region, and seeking both the opinions of stakeholders and evidence of effectiveness. (2250)

To the extent that SSA remains a key recipient of development aid from many developed countries and organizations, including United Nations agencies like the World Bank, microfinance research and impact assessment can be an asset for developing the most effective program models at the lowest cost.

Unfortunately, SSA poses many challenges for microfinance program evaluators due to widespread financial illiteracy and relatively weak information bases, particularly within rural areas. Recent research conducted by The Tanzanian Ministry of Industry and Trade corroborates that microfinance research methodology has not kept up with industry in the country:

Little information on the sector exists, as no comprehensive, representative national baseline of microfinance has been established. A few attempts to survey had been made in the past, but these suffered from either methodological deficiencies or limited geographical scope... preventing the publication of statistically significant statements on a regional basis. (2012: 19)

In lieu of sufficient resources to conduct vast or comparative regional studies, the majority of microfinance impact assessment in the region takes the form of grey literature - information collected by organizations that has not been formally published, such as annual audits of key economic outcomes, best practices, lessons learned, and so forth - with virtually no in-depth, comparative studies being conducted by independent researchers. Grey literature produced by microfinance providers does offer some evidence of trends in African microfinance, and an array of lessons on what does and does not work. However, the validity of organizational literature is arguably suspect due to institutional bias and a lack of sound research methodology. Moreover, without comparative investigations of the economic and social impacts of different program

models in the region, specific recommendations for strengthening the microfinance industry cannot be generated.

Much of the, albeit limited, microfinance research emanating from SSA reflects trends in the worldwide and Asian literature. For example, research has identified a number of problems resulting because MFIs routinely treat the poor as a homogeneous group, devoid of differences related to, for instance, physical ability (ILO 2008), religious affiliation (Toindepi 2012: 13), or relative levels of poverty (Rizzo 2011). These issues are not trivial and can substantially impact individuals' access to and economic success with microfinance.

A study of MFIs in East Africa published by CGAP (2000) found that even very slight variations in socio-economic status greatly affect individuals' rates of participation and incidence of dropouts within microfinance programs. In terms of never participating, the study found that individuals significantly below the poverty line do not join East African MFIs for several reasons: some MFIs excluded participants due to their focus on micro-entrepreneurs with sufficient repayment capacity, some groups were unwilling to take responsibility for the poor in case of delinquency, and some individuals self-excluded due to a fear of credit and lack of knowledge or experience working with banks. Significantly poor individuals were also found to have higher levels of dropout due to their inability to keep up with the growth in average loan size among their joint-liability group, coupled with their general vulnerability to economic downturn. In contrast, the report indicated that relatively less poor clients of MFIs also show a propensity to drop out when they desire larger loans than are being offered by an MFI and express annoyance at having loans delayed because of other group members being in debt. In acknowledgement of the fact that, "there are now more micro-finance dropouts in East Africa than there are active clients" (1), CGAP appeals to MFIs in the region to develop more innovative and demand-driven financial services that recognize and provide for the varied needs of poor individuals.

Discussions of the role of the state in developing the microfinance sector are also present in literature from SSA. Research by Sahn and Younger (2004), Collier and Gunning

(1999), and Gladwin (1991) suggest that the lack of stable governments in SSA countries constrains the microfinance sector relative to other regions of the world. This is because, as Mondal (2009) has argued, weak macroeconomic policies and poor public sector governance in sub-Saharan African countries limit the impact that microfinance can have. He writes:

The region as a whole lacks the fundamentals of macroeconomic policies consisting of fiscal policy, composition of public spending, consistency of macroeconomic policies, public sector governance, transparency in monetary and financial institutions, and trade regimes for any program of investment.... In addition to the absence of constitutional government in the region, all studies suggest that poverty alleviation in SSA countries needs to be preceded or accompanied by reforms of social and economic institutions.

(8)

These studies emphasize that the microfinance sector in SSA can only develop successfully if it is accompanied and supported by macroeconomic reforms and a regulatory environment implemented through greater state involvement. Other regions of the world in which microfinance has been more widely prevalent (South Asia and South America, for example) have also arrived at the conclusion that a certain amount of state regulation of the industry is necessary, particularly where MFIs have become so large and powerful that they can operate with impunity, sometimes to the detriment of poor individuals' mental health and wellbeing (Fernando 2006; Moodie 2006 and 2013).

Governments in SSA play a key role in promoting the microfinance sector by putting in place the necessary laws, regulations and institutions for the licensing, regulation and effective supervision of the sector. Official practices vary widely across countries, reflecting the stage of evolution in each country's microfinance sector, institutional capacity, skilled personnel constraints, and differences in official approaches ranging between intensive regulation and a more "laissez-faire" approach (Basu et al. 2012: 21). Much like in Tanzania, governments of other African countries—for example, Ghana, Guinea and Uganda—initially relied on state-owned banks to provide formal financial

services. In most cases, these banks incurred large losses and had to be restructured, privatized or liquidated. This experience of failed state-owned banks has led African governments to focus on financially viable approaches to providing microfinance and on developing regulatory and supervisory frameworks that can prevent similar instances of fraud, corruption, and over-indebtedness. Owing to this predominant focus on generating economic efficiency, the whole question of microfinance's social impact, and particularly its gender impact, as it occurs within the context of SSA's cultural, political, religious and patriarchal institutions remains largely unexplored.

3.4.4 Insufficient Understanding of the Gender Impact of Microfinance in SSA

Insufficient understanding of SSA women's experiences with microfinance was first problematized by Mayoux (1999) in a study examining evidence of women's empowerment from fifteen microfinance programs operating throughout Africa. Her findings can be summarized as follows:

The evidence indicates that for some women in some contexts, even very poor women, micro-finance programmes can indeed contribute to empowerment. However, for many women impact on both economic and social empowerment appears to be marginal and some women may be positively disempowered. These diverse outcomes indicate extremely complex inter-relationships between women's own strategies for use of micro-finance to further their perceived interests, contextual opportunities and constraints and programme policies. Existing data is inadequate to reach firm conclusions. (958)

Mayoux attributed the considerable variation in impact that she observed to problems in systematically measuring women's empowerment. Not only is empowerment a highly contextual concept culturally, but differences between women's individual experiences must also be accounted for.

A number of more recent research studies conducted in SSA have produced similarly conflicting outcomes regarding the empowerment potential of microfinance. On the one hand, gender impact assessments of microfinance programs conducted by Cheston and Kuhn (2002) in Ghana, and Brannen (2010) in Tanzania found an overall positive impact on various indicators of household and individual welfare, including asset and expenditure levels, the development of income-generating activities, education expenses, access to health services, nutritional levels and quality of housing. On the other hand, research by Haile et al. (2012) in Ethiopia and Lakwo (2006) in Uganda found that microfinance programs may have enabled women to generate extra income and improve their asset base, but are more likely to perpetuate inequalities and reconfirm a gender-specific division of labour based on the highly feminized types of work that women entrepreneurs are routinely slotted to perform.

Gleason's (2013) recent overview of the literature for SSA corroborates that evidence regarding the impact of microfinance is indeed polarized:

Analysis of the true impact of microfinance is decidedly mixed... Some researchers have found that microfinance services, including credit and savings, have done little to alleviate poverty and gender inequality in SSA — and in some cases have even exacerbated it; but others believe that microfinance is a necessary tool in creating the kinds of microenterprises that help lift women out of poverty, especially in environments with few formal employment opportunities. (2)

In the absence of in-depth, comparative research that accounts for the complex relationship between program contexts, strategies and outcomes, conclusions about the gender impact of microfinance in SSA remain preliminary and largely speculative.

3.5 Conclusion

Today, African microfinance is as diverse as the continent itself. The types of institutions offering microfinance services include commercial banks, state-owned development

banks, cooperatives, NGOs, and non-banking financial institutions such as village savings and credit associations. While initially most of these institutions provided credit only, many more are now also offering basic savings services (Zimmerman et al. 2010; Scholer 2011; Dupas and Robinson 2012), business training (Kessey and Temu 2010) and other forms of technical assistance (Bjorvatn et al. 2012). Numerous studies have also asserted the importance of hybrid programs, combining social development services such as health or human rights education along with financial products. Yet few studies have examined the economic and social impacts of these innovative program models, through which findings and recommendations specific to SSA can be generated. Overall, research addressing the unique needs and characteristics of SSA is also extremely scarce compared to other regions globally. Of the relatively small amount of research available for SSA, most studies reflect the inconclusive and polarizing viewpoints that characterize the worldwide and South Asian literature.

With this study I set out to begin to develop a balanced account of the utility and structural limitations of microfinance in SSA, and to propose ways in which microfinance programs can be tailored in order to have the greatest potential impact on Tanzanian women's economic and social status. Thus while I recognize the valid critiques of microfinance that are raised in the literature, I argue that if certain conditions are addressed it still can be an economically and socially beneficial activity for women. In the following chapters I use case study methodology to examine the effectiveness of the APYN's unique program model in Tanzania. I conclude by providing a series of guidelines for creating microfinance programs that promote not only Tanzanian women's economic livelihood, but also more strategic gains in the reduction of gender-based inequality and the transformation of gender relations at the household and community level. It is my hope that study findings can help support the development of programs that meet the region's distinct needs. Notwithstanding, they offer an important contribution to the existing microfinance literature given the limited amount of published research and evaluation emanating from SSA.

Chapter 4

4 Description of Study Areas and Methodology

4.1 Introduction

This study explores the possibility of using microfinance to improve the economic and social status of women in Mwanza Region and, in conclusion, examines the effectiveness of the APYN program model to achieve this aim. I conducted the field research for the study in Mwanza Region of Tanzania, located in the north on the southern coast of Lake Victoria, the second largest fresh water lake in the world. Although Mwanza is the fourth smallest of thirty regions in Tanzania in terms of dry land area, it has an estimated population of 2.77 million people, making it the second most populated region after Dar es Salaam (NBS 2013). It is also second to Dar es Salaam in terms of urbanization, with 18.6% of the population living in urban areas (NBS 2013). Within Mwanza Region almost half of urban and rural populations- 46.3% and 48.3%, respectively- live below the basic poverty line of \$1.25 USD per day (NBS 2013). Women shoulder a disproportionate burden in regard to poverty due to existing customary laws and practices, which deny them access to property, formal sector employment, and financial services such as savings and loans. Though financial capital is not the only missing factor; women in Mwanza also lack time due to their extensive and strenuous household obligations, and many further lack decision-making power as how to spend any income they might generate independently. Rural women in particular lack access to loans and employment due to the concentration of jobs and financial institutions in the region's urban center, and strict conditions for loan applicability.

My primary method of data collection was semi-structured interviews with APYN microenterprise group members regarding the impact of the yoghurt kitchen program in their lives, and in their households and communities more broadly. The information provided by members' testimonies was further supplemented with: data collected through participant observation in Mwanza; a questionnaire inquiring about the challenges and achievements of each yoghurt kitchen with regard to implementing the program;

interviews with non-member key stakeholders including APYN staff, partners and local leaders; and information gathered from existing records and research on the program. I administered a total of fifty-four questionnaires in Mwanza, and conducted fifteen interviews with twenty-two participants, the details of which appear in this chapter.

The methodological approach used in the study was largely influenced by the social and cultural landscape of Mwanza Region, and a realistic assessment of what was possible and appropriate research to conduct in this environment. To this end, any discussion of the research methodology used in the study would be incomplete without also providing a general orientation to the communities in which the research was conducted. In this chapter I describe the social, economic and political characteristics of Mwanza Region, where I conducted my case study with APYN, and discuss their implications for my research process and methods. This description is supplemented by a discussion of each of the data collection methods employed to conduct research in the region, and their respective strengths and limitations in the context of the case study. It also includes information on ethical considerations, limitations that university ethics approval processes posed for my research, difficulties encountered while conducting research in a foreign country, and how data were collected and analyzed.

4.2 Research Epistemology, Methodology and Ethical Considerations

Drawing on feminist standpoint theory, my research methodology aimed to capture women's lived experiences, while furthering my understanding of microfinance as a development intervention with the potential to promote women's practical and strategic gender interests. As a theory of knowledge building, feminist standpoint epistemology is rooted in a critique of androcentric and Eurocentric forms of knowledge production. It is concerned with understanding women's unique experiences of oppression and resistance, by uncovering knowledge that has previously been devalued or rendered invisible (Brooks and Hesse-Biber 2007: 11). The purpose of such an approach is not only to document women's experiences but also to utilize their perspectives as a starting point

for social change.

In the context of field research, feminist standpoint theory stresses the importance of engaging with issues of reflexivity, positionality and representation. Such concerns are even more important when conducting international field research, where multiple axes of difference, inequalities and geopolitics are involved. In order to be meaningful and productive, engaging with these issues requires more than a one-time statement of ‘authorial positionality’ at the start of research publications - a self-indulgent practice that has become so common in some recent western feminist scholarship that it has acquired the label of “academic navel-gazing” (Sultana 2007; Cupples and Kindon 2014). Constructive engagement with such issues, rather, necessitates continuous, grounded reflection of the myriad ways in which all research is constrained, influenced, and yet also made possible by a researcher’s particular social location. As it pertains to field research for this study, my identity as a young, white female conducting research in a foreign country impacted how I related to study participants and what could or could not be accomplished within the context of institutional, social and political realities.

To begin, differences between study participants and myself - material, educational, cultural and religious - were marked and often exaggerated by the language barriers that existed between us. My identity as ‘outsider’ in Tanzania led local individuals to place me in certain categories, to exert cynicism or suspicion towards me, and at times to intentionally ignore and exclude me. In particular, being twenty-five and unmarried seemed to engender mistrust, wariness and even condescension among some older men in Mwanza. Such experiences occurred more often in urban areas that have been over-saturated with foreigners and NGOs conducting development research over the years, compared to more rural areas where fewer external interventions have taken place. To this end, it is my sense that many local individuals in Mwanza City were experiencing research fatigue, and had become justifiably skeptical of processes by which their knowledge and experiences are ‘captured’ by researchers who spend a few months in their community, before returning with that knowledge to their home-university and country, and perhaps also because they receive no return benefit or are uninformed about the conclusions of that research. I have made a continuous effort to avoid engaging in

similarly exploitative, one-sided exchanges throughout my research, using a number of different strategies and tactics discussed below.

Similar levels of research fatigue were evident among members from older APYN kitchens, and understandably so. Nearly fifty student interns from Western had travelled to Mwanza through WHE to work on the yoghurt project prior to me, and despite my best effort I could not locate any formal record of the work they had completed during their internships. When interacting with kitchen members, I knew that I must have been repeating questions asked by previous interns and requesting information that should have been provided to me during pre-departure training with WHE. It was difficult and uncomfortable to explain to kitchen members why I needed to know such basic information about, for instance, the history of the project and group formation. Tanzanians are, culturally, very polite and reassuring. Nonetheless, I was frequently concerned that I was wasting kitchen members' valuable time. In order to help mitigate similar levels of research fatigue and overlap in the future, I made a point to deliver to WHE and APYN staff not just my preliminary research findings, devoid of all identifying information, but also copies of the final questionnaire template and interview guides that I used to conduct my study. They are now being made available to incoming WHE interns as part of their pre-departure orientation training in order to avoid further repetition of research among interns. This activity is reflective of a wider effort on the part of WHE staff to improve record keeping and the availability of information about the project to student interns, as well as local and international partners, donors, and the general public. I also plan to provide WHE and APYN with a copy of this dissertation once I successfully defend.

In other instances, perceived commonalities - such as my gender, my age, my attire, my ability to converse in basic Swahili, my growing knowledge and familiarity of Tanzanian customs, and my known institutional affiliation with APYN - allowed me to bridge gaps and become accepted by local individuals over time. A month or more into the field research, I began to receive invitations from APYN staff and kitchen members to visit their homes, to attend dinners and family events, to travel, to go to market, and so forth, and I began to feel more comfortable and accepted. Although it would be naïve to assume

that I became an “insider” by any means, or that the relationships were ever fully equal, I believe that my efforts and interactions allowed some degree of mutual trust, familiarity and rapport to develop between myself and individuals who participated in the study.

At the same time, while I did my best to be cognizant of power dynamics in the field, develop authentic and cooperative research relationships, and remain genuinely willing to adapt my research process in light of information presented by participants, conducting non-hierarchical and fully collaborative research was simply not possible in the context of the study. This limitation is, above all else, the outcome of working within the institutional context and constraints of a doctoral research program. The principles of feminist participatory research did guide my study methodology in so far as I “aimed to develop critical consciousness, to improve the lives of women involved in the research, and to transform unequal social structures and relationships” (McGuire 1987: 3). Yet it would be inaccurate to describe those individuals who filled-out a questionnaire or agreed to be interviewed as having authentically participated in the research process.

Tandon characterizes “authentic participation” as instances in which study participants collaborate in setting the agenda of the inquiry, facilitating data collection and analysis, and possessing control over the use of data or the outcomes of the research (1988: 29).

Within this process, even the research methodology itself may be reinterpreted and reconstituted through collaboration with participants (29). Here, the distinction between “collaboration” and “cooperation” is key. I worked cooperatively alongside study participants in order to ensure that they were fully knowledgeable and supportive of the research, and to generate information that was relevant to their community’s needs and interests, as articulated by APYN staff during preliminary field visits to Mwanza.

However, participants did not possess any real ownership over the research agenda and process, and they did not collaborate as decision-makers within the study. As a doctoral candidate with only a limited amount of time and funding to conduct field research, the bulk of preparation and analysis for the study needed to take place in Canada, without the input of study participants. To this end, while my work is guided by the principles of feminist participatory research, the research methodology I adopted was more cooperative than collaborative.

Barriers to conducting participatory research were further exacerbated by the process of applying for ethics approval from my university research ethics board. In order to obtain ethics approval I was required to determine and submit my research agenda and methods in advance of conducting fieldwork. Everything - from my recruitment strategy, to the wording of my information and consent letters, to the specific questions that I would pose within the questionnaire and interviews - had to be laid out and approved prior to entering the field and interacting with the majority of study participants. Moreover, since the non-medical ethics review board at Western meets but once a month, and ethics submissions are due a month prior to each meeting, the opportunity to significantly adapt my research strategy on the ground was limited if not entirely out of the question.

The purpose of conventional ethical protocols is to consider the ethical parameters of the research process upfront, so that participants are not put at undue risk, coerced, manipulated, or otherwise harmed for the sake of knowledge production (Reid et al. 2011: 191). These checks and balances are especially important in the context of a university institution, since many students who apply for ethics approval will be conducting research with human subjects for the very first time. Nonetheless, “this institutionalized approach to navigating ethical agreements limits the ability of those of us conducting research in communities to respond to the unique, ever-changing, and context-specific needs of our project” (Reid et al. 2011: 189). My research process and method were largely fixed by the time I landed in Mwanza to collect data for the study, meaning I was unable to significantly adapt my research strategy in light of new knowledge about Tanzanian culture, ever-changing relationships and unexpected opportunities for data collection. Moreover, having to obtain ethics approval in advance of entering the field meant that community members and participants were unable to provide their local knowledge and input prior to designing and conducting fieldwork for the study. The opportunity for such consultation, I later learned, would have been invaluable for developing a realistic and culturally appropriate research strategy. In particular, the communal nature of Tanzanian culture clashed in unexpected ways with the liberal, individualist mandate of conventional western ethics protocols.

Many of the ethical procedures authorized by my university for ensuring anonymity,

obtaining informed consent, or facilitating data collection clashed with cultural norms for soliciting research participation in Tanzania. For example, ethics protocol dictated that I use pseudonyms to refer to study participants when coding research data and in all future research publications. Yet I found the assumption that all participants desire anonymity to be false, especially for members of already marginalized social groups. The vast majority of study participants, 98%, preferred to have their names recorded and their opinions heard and validated. Participants expressed a number of reasons for wanting to be personally identified within the study, including for the purposes of knowledge sharing, out of pride for their work in the community, and in the name of taking action toward social change. But overwhelmingly, the communal nature of society and the relatively more open exchange of information in Tanzanian culture simply overrode concerns for individual privacy.

Ethics approval for the study also obligated me to determine ahead of time whether interviews would take place one-on-one or in a group setting. However, frequently what began as an individual interview with a member at a kitchen ended as a group interview, and for reasons that were beyond my control to prevent. To begin with, Tanzanian social systems are group oriented, with individuals expected to put their personal needs second to the welfare of the larger collective. To this end, it would have been disrespectful and culturally inept to refuse group members the opportunity to participate in conversations occurring in their place of business. The fact that most kitchen members are significantly older than me further limited my control over the interview setting, as youth in Tanzania are expected to defer to their elders on all matters of social convention. Secondly, it would have looked suspicious to refuse group members access to such conversations, as though the individual being interviewed was speaking negatively about her fellow group members or looking to somehow benefit personally from the exclusion of their voices and opinions.

I initially experienced a great deal of anxiety and hesitancy to depart from the preliminary interview guidelines that had been recommended and approved by my university research ethics board. However, I quickly learned that listening to kitchen members collectively deliberate and debate responses to interview questions provided more nuanced and rich

data than an individual interview could ever have generated. Members spoke openly and often unsolicited about problems they had faced with regard to group dynamics, personal health issues, and dealing with violence against women in their communities. I was quite surprised in the moment by kitchen members' candor and openness during interviews. In hindsight, I recognize it as simply characteristic of Tanzania's relatively forthright and communal culture, and in the case of kitchen members specifically, their previous experience discussing sensitive issues such as HIV stigma and violence against women in the context of training received from APYN, and in some instances Kivulini as well.

Conventional research ethics protocols also proved inappropriate for obtaining informed consent from study participants, because consent in Tanzania is not obtained exclusively or even directly from the individual in question. Before formally interacting with any member of the community, cultural norms mandate that a researcher present themselves and their research agenda to the village leadership, who will then consult other local leaders, and eventually give their public consent or refusal for the study. I was unaware of this process prior to conducting fieldwork, and had not therefore scheduled the necessary time to meet with community leaders. Fortunately, as I explain further on in this chapter, APYN staff took the lead in introducing me to the appropriate community leaders in Mwanza during the first six weeks of fieldwork for the study. Only afterwards was I able to approach community members and obtain permission at the individual level.

After successfully going through all the steps of the culturally accepted process for soliciting consent in Mwanza, the direction given by my university's research ethics board seemed impractical and out of touch culturally. Writing about similar experiences conducting field research in Botswana, Ntseane corroborates that the "recommended ethics process for obtaining informed consent actually contradicts and undermines culturally accepted processes in Africa" (2009: 301). In order to address the problem, Ntseane proposes that universities in the Global North begin to strengthen their conventional ethical protocols by considering ethical norms and values from diverse cultures. To better prepare and support individuals conducting research in African contexts, this could mean revising western-oriented protocols that devalue and even marginalize African cultural norms of consensus, tradition and the communal ownership

of knowledge.

In light of my experience conducting fieldwork in Mwanza, I agree with Ntseane that, “standard western ethical procedures are not always relevant or appropriate for research being conducted in non-western contexts” (297). For while the notion that those in the academy are responsible and equipped to “protect” participants from undue harm is based on good intentions, it is also evidently rooted in outdated positivist and colonialist research traditions. Eikeland (2006) refers to this as ‘condescending ethics’, which have the effect of positioning participants as “Other,” reinforcing powerlessness, and further marginalizing them within knowledge production processes. Additionally, assumptions about maintaining anonymity in particular, can also compromise the goals of feminist standpoint research by prohibiting the contextualization of data within broader social, economic, and political structures that is, in part, provided by participants’ identities and lived realities (Fine and Wes 2005; Ponc 2007; Reid et al. 2011). For all these reasons, in the context of my research study, prescribed ethical procedures for ensuring anonymity, obtaining informed consent and facilitating data collection were impractical for both the cultural landscape of Tanzania and the goals of feminist standpoint epistemology.

Ethics protocols exist due to institutional desires for researcher accountability and control over the research process in order to prevent unexpected negative consequences for participants. However, feminist collaborative and participatory research necessitates that researchers hand over some degree of control to study participants and host communities, and respect the diverse preferences of participants as revealed to them in the process of conducting field research. I am not recommending that universities abandon their ethical protocols, nor am I suggesting that such protocols have no value at all. Rather, I am highlighting the limitations that such protocols presented in the context of my research. Without the opportunity to consult with local individuals prior to facilitating data collection for the study, or to significantly adapt my research strategy on the ground in Mwanza, initial barriers to conducting participatory research in the context of a doctoral program were further exacerbated by the process of applying for ethics approval from my university research ethics board.

4.2.1 Case Study Methodology

The central objective of my study is to explore the possibility of using microfinance to promote women's social and economic status in Tanzania. However, as discussed in Chapter Three, the highly contextual and multidimensional nature of women's empowerment makes it inherently difficult to define and measure. In order to overcome this difficulty, and develop adequately nuanced accounts of women's experiences in microfinance, the research itself was developed using case study methodology. Other reasons for adopting case study methodology included the exploratory nature of the research, the importance of utilizing mixed-methods and multiple sources of evidence to meet its objectives, and a perceived fit between case study methodology and the goals of feminist research praxis.

Case studies have often been viewed as a useful tool for the preliminary, exploratory stages of research, and as a basis for the development of grounded theories on causation. For instance, Eisenhardt asserts that case studies are, "particularly well suited to new research areas or research areas for which existing theory seems inadequate... [and] are useful in the early stages of research on a topic or when a fresh perspective is needed" (1989: 548-549). Conducting a case study with APYN provided me with evidence on the relationship between one microfinance program's characteristics and environment, and its gender impact. This focused and in-depth program assessment was a necessary means for theorizing more broadly about the ways that microfinance programs can be tailored to yield the greatest potential impact on women's economic and social status in Tanzania, and in some instances throughout SSA more widely.

Multiple-case design (i.e. conducting research with a number of APYN kitchens, as opposed to only one) was used to increase external validity of findings, and determine their potential generalizability beyond just individual communities in Mwanza. As Baruah explains, "literature on case studies suggests that researching in multiple-sites can

increase the generalizability of qualitative analyses” (2005: 116). She goes on to cite Firestone and Herriot (1984), who write that conducting multi-site studies is a way to avoid the “radical particularism” of many case studies and hence to provide a firmer basis for generalization. I aimed to accomplish this by recruiting not just one, but all ten APYN microenterprise kitchen groups in Mwanza to participate in the study. The geographical distribution of the kitchens also provided an unexpectedly strong basis for comparison. All ten kitchens are located in poor suburbs or semi-rural areas of Ilemela and Nyamagana districts in Mwanza, and therefore possess a fairly equal distribution of population, accessibility, per capita income, yoghurt business competition, HIV prevalence and gender inequality. To this end, the fact that some kitchens are generating greater levels of profit and social impact than others is logically indicative of *internal* group differences as opposed to external or environmental factors. Awareness of this makes it possible to isolate the specific factors that facilitate or impede the social and economic status of group members, allowing these factors to be replicated elsewhere by tailoring programs appropriately.

My commitment to feminist research also influenced my decision to develop the research as a case study and in partnership with a women’s empowerment NGO. Among others, authors like Shulamit Reinharz (1992) emphasize that case studies are an important tool for feminist researchers, who feel that social science’s emphasis on generalizations has obscured phenomena important to marginalized groups, including women. Reinharz contends that “case studies of women’s organizations and experiences are necessary both as models for future research and as the raw data of future secondary analyses, comparative research and cross-cultural studies” (174). This feature of case study research is particularly relevant to the study given the paucity of research on women and microfinance emanating from SSA, as discussed in Chapter Three. Case studies of women’s organizations and experiences in the region are needed to challenge or validate existing interpretations of the relationship between microfinance and women’s empowerment from South Asia, and in turn, to develop more culturally and geographically appropriate program models. I also attempt to provide detailed and descriptive accounts of my research methodology, study context and findings, in order to enable other microfinance organizations in SSA to decide what is relevant and applicable,

or not, for their own situations and purposes.

Case studies are further known to lend themselves well to feminist research because they accommodate a wide range of methods and evidence generated from multiple perspectives. My decision to employ a variety of data collection techniques within the study - including literature reviews, participant observation, a questionnaire and semi-structured interviews - was purposive, and based on both practical and strategic considerations. Practically speaking, each of the methods I employed was capable of producing credible evidence that bore directly on my research questions, so as to achieve my study objectives. By including multiple methods and sources of evidence I was also able to triangulate my data in order to crosscheck and strengthen study findings. In more strategic terms, being both a feminist academic and practitioner of development, I am keenly aware that qualitative and quantitative data carry different weight among different audiences. For instance, with regard to program evaluation and gender impact assessment, quantitative data is typically preferred by governments and development agencies for it is seen as objective, expedient and accessible, and because it lends itself well to comparison with data sets for other programs, regions and timeframes. Yet in order to be credible and to possess any deeper meaning, quantitative data must be complimented with qualitative evidence to ensure that it is adequately contextualized, nuanced, and reflects the actual experiences and opinions of study participants. Case study research was thus ideal in its ability to accommodate the variety of methods and types of evidence that I was seeking.

4.3 Research Methods and Fieldwork

As outlined briefly in Chapter One, I carried out the field research for the study over a period of four months from January to May 2013. As preparation for this work, I spent over a year researching APYN from Canada, and travelling back and forth to Mwanza to become familiar with the program's staff and operations. I chose Mwanza as the site for my investigation because it is the location of APYN's head office and of its ten longest-established probiotic yoghurt kitchens, thus making it the most appropriate location to

study programmatic impact, which can take years to become observable. Having spent approximately two months in Tanzania in the context of a previous research partnership, I went into the study with a keen awareness of how the pace of life and work in the country is much more relaxed than in Canada. For this reason, I initially left my departure date open-ended until I was certain of the amount of time required to accomplish all of my research goals and activities. I further allocated two full months exclusively to participant observation at the beginning of the fieldwork, in order to observe the project's daily operations and orient myself to life in Mwanza before commencing with other, more formal, research activities.

4.3.1 Participant Observation

Participant observation for the study primarily involved working in the APYN office each morning, visiting the ten yoghurt kitchens in Mwanza on a rotating basis each afternoon and, as often as possible, connecting with staff from local and international NGOs in Mwanza in order to assemble current data on the status of women in the region. I also participated in the yoghurt program through my role as a student intern for WHE, taking notes at weekly staff meetings, running errands and helping to deliver jugs of probiotic to the kitchens each week.

An ongoing element of my participant observation was to keep a journal of my experience in Mwanza, in which I also recorded field notes when it was appropriate to do so. My field notes now serve as a comprehensive, chronological log of my perception and interpretation of everything that happened in the field, as well as any hypotheses and speculations I drew from these events (Buch and Staller 2007: 210). I believe that the process of critical analysis occurs alongside of, but also separate from, data collection and analysis, and so I used my journal as an opportunity for constant critical reflection on my expectations, my moments of discomfort, and my position as a relatively young, white, middle-class woman conducting research in a foreign country. In particular, journal writing helped me to grapple with attempting to document women's experiences of poverty and marginalization despite only ever being capable of observing those

experiences through of prism of privilege and security. I frequently wondered, as Wolf (1992) has, “Can we [feminist researchers] truly offer the view from below when we are far above it, looking down?” (28). These reflections served as a reminder of the value of feminist standpoint research, and of prioritizing the testimonies of local women participating in the study. My field notes have also been useful for recalling the contexts and timeframe in which different events and conversations occurred.

The APYN office served as a base for my fieldwork during the four months I spent in Mwanza. I used the office to interact with APYN staff and community partners, to coordinate field trips to the kitchens, and also to access official APYN documents and archives. The office also served as a meeting place on probiotic delivery days when I would accompany APYN staff to the kitchens in the organization’s vehicle.

Approximately half of the kitchens are located within walking distance from the office in Isamilo Ward or are easily accessible by public transport, while the others range anywhere from 20 to 75 minutes driving distance from the office. Travelling to the kitchens each week in the APYN vehicle provided me with convenient and free access to the kitchens on a regular basis. Moreover, the APYN staff members that I travelled with served as facilitators, translating conversations between the kitchen members and myself, and helping to vouch for me as an outsider and a researcher. This was particularly important during the initial phases of the fieldwork, when my Swahili was especially limited and kitchen members had questions about my study and what their participation in it would involve.

As a feminist researcher, and a human being, I recognized the importance of taking the necessary time to introduce and familiarize myself with local individuals involved in the program, and to develop relationships involving some degree of mutual trust and rapport. As previously mentioned, I have existing relationships with the staff at APYN, as well as the Directors of WHE and Kivulini, and am acutely aware that this could lead some individuals, particularly the kitchen members, to perceive me as having more influence over the operation and funding of the project than is actually the case. In the context of development work, it is not uncommon for participants to underreport their personal problems and criticisms, and instead tell project staff what they think they want to hear in

order to continue accessing the benefits of development programs (Orchard et al. 2008: 90). By spending two months engaged in participant observation - visiting the kitchens with APYN staff, getting to know the individuals who work there, and initiating open discussions about my research agenda and goals - I sought to diminish some of those misassumptions and concerns.

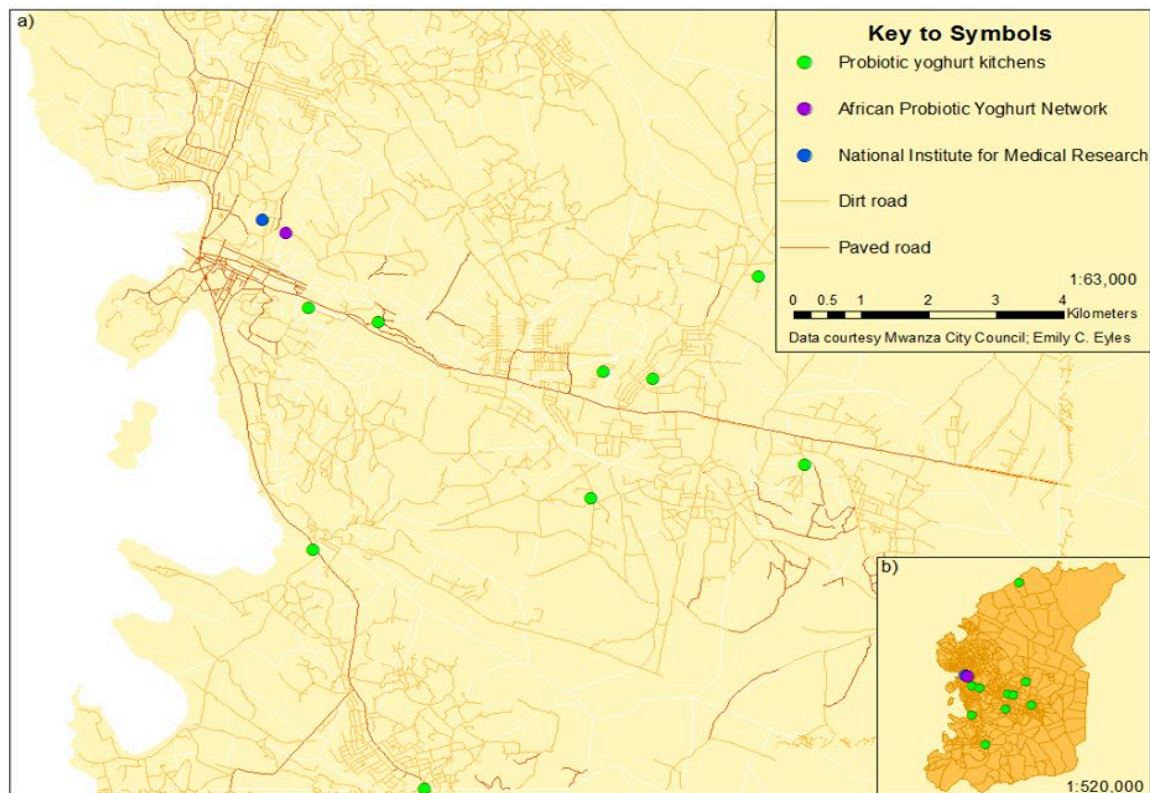
With the assistance of APYN staff I managed to successfully recruit all ten kitchens in Mwanza to participate in the study, which I believe to be a much more diverse and representative sample than I would have been able to secure on my own. The participation of all ten microenterprise kitchen groups enabled me to incorporate a comparative aspect into my research based on, for example, their varying group structures, the lengths of time they had been operating, and the types of support and training they had received from APYN and other partners. At the same time, ten kitchens proved to be a reasonably manageable number, meaning that no trade-off between depth and breadth of data collection was necessary for the study.

Data collection for the study took place primarily in Nyamagana and Ilemela districts of Mwanza Region, where the APYN office and all ten yoghurt kitchens are located (Figure 1). Together, Nyamagana and Ilemela make up Mwanza City, the region's capital and the second largest city in the country. Mwanza City is the major Tanzanian port on Lake Victoria and a center of economic importance in the region. It serves as an administrative and service centre for the whole of Mwanza Region, and is also a major transit centre for goods destined for neighbouring countries such as Uganda, Rwanda, Burundi and The Democratic Republic of Congo. Railways that connect Mwanza to commercial capitals Dar es Salam and Dodoma, and daily flights to and from Dar es Salam from Mwanza City Airport further bolster trade relations in the city.

Since officially obtaining city status in 2000 many industries have developed in the commercial hub of Mwanza City, including fish processing, cottonseed oil industries, breweries, bakeries, milling and timber (Mwanza City Council 2013). However, agricultural activities continue to dominate the economy of the city, employing 85% of the region's population (Msekela 2008). Tea, cotton and coffee plantations throughout

the region produce large volumes of cash crops that pass through Mwanza on their way to market. Major food crops include maize, cassava, sorghum, millet, sweet potatoes, paddy and legumes. Livestock farming is also a major economic activity, particularly dairy cattle production. Individuals in Mwanza City might also work in the service sector, or be self-employed in activities such as vending, tilling land and fishing. The average per capita income for residents is about \$20.00 USD per month (Mwanza City Council 2013: 5). With over 720,000 residents and an annual rural to urban immigration rate of 8%, Mwanza City is fast developing as a centre of regional economic development in Tanzania (13).

Figure 1 – Map of Kitchen Locations in Nyamagana and Ilemela Districts



All of the kitchens included in the study are located in poor suburbs or semi-rural areas on the outskirts of Mwanza City. Each has access to hydro electricity, though power outages are frequent in all areas of Mwanza Region, particularly during periods of drought. Nine of the kitchens have in-house access to water via plumbing systems, while members from Mashujaa kitchen - located in a semi-rural fishing village in Igombe Ward

– collect water from Lake Victoria. None of the kitchens are connected to the sewage system, though each has nearby access to a public or private toilet. This is fairly standard as only 8% of the population of Mwanza Region is connected to the sewer system (Mwanza Children Network 2013). Approximately 70% of the population live in unplanned settlements mostly in hilly areas, which creates difficulties in providing water and sanitation services, and generates pollution to existing water sources (Mwanza Children Network 2013). All of the kitchens use charcoal or gas stoves to boil their water in order to sanitize it before cooking.

A particularly important activity early on in the study was formally introducing myself to the local leaders of the communities where I conducted my field research. For administrative purposes Mwanza Region is divided into seven districts: Ukerewe, Magu, Sengerema, Misungwi, Kwimba, Nyamagana and Ilemela. Districts are further divided into divisions, then wards and then villages or streets, each with their own elected officials serving as government representatives for five-year terms. As previously explained, it is expected that all foreigners conducting research in the country will schedule a meeting to introduce themselves and their work to local leaders at the district, ward or street level depending on the research project in question. APYN staff organized six of these meetings with street leaders on my behalf and also accompanied me in order to translate the conversations that took place. This was mainly a formality since the yoghurt project had been operating for nearly ten years by the time that fieldwork for the study occurred. Local leaders were intentionally consulted and brought on board by WHE and Kivulini during the initial planning phases of the yoghurt project in order to mobilize community acceptance and support for the kitchens, particularly from local men. By 2013, most leaders were not only aware and supportive of the goals of the project, but had met countless interns and staff involved in its operations prior to me. These initial meetings went smoothly, with every local leader that I encountered granting me permission to conduct research in their respective communities. I also used the meetings as an opportunity to schedule follow-up interviews with two street leaders from Mabatini, a poor suburb of Mwanza City where the first probiotic yoghurt kitchen was established in 2004.

Another important opportunity for participant observation occurred two months into the fieldwork, during APYN's first ever network-wide training workshop. I had offered to help organize and fundraise for the workshop during an exploratory site visit to Mwanza in November 2012. At the time, APYN's Executive Director, Melissa Whaling, expressed a desire to bring together all ten kitchens in Mwanza simultaneously to receive training, as well as to promote group solidarity and capacity-building through the sharing of information and effective practices. I returned to Canada and immediately began fundraising to put on the workshop, which also necessitated designing a website for APYN to promote and facilitate international donations. More than \$3,000 CAD was ultimately raised in support of the workshop. Designing the website and fundraising for the workshop served as a symbol of solidarity, and perhaps the most tangible element of my reciprocal contribution to APYN.

A total of 60 local women, men and youth members attended the workshop and received hands-on training from APYN staff on the health benefits of probiotics and probiotic yoghurt production. They further received training from a local economist, Bernard Makachia, on marketing, entrepreneurship and financial documentation. These topics were determined in consultation between APYN staff and Mr. Makachia, and were also based on an assessment conducted by APYN staff in January 2013 regarding the technical and administrative issues facing each kitchen. In addition to being beneficial for APYN staff and kitchen members, the conference also provided me with an otherwise unavailable opportunity to administer my research questionnaire to every APYN kitchen member in Mwanza simultaneously. I was allocated one hour during the workshop to introduce and administer the questionnaire to kitchen members with the assistance of APYN staff.

4.3.2 Questionnaire

The questionnaire tool in Appendix D, which was translated into Swahili (Appendix E), covered the basic socioeconomic characteristics of the respondents and their households, and generated information on the challenges and achievements of each microenterprise

kitchen group with regard to implementing the program. At the request of WHE Project Director, Bob Gough, this included questions about technical issues related to yoghurt production and distribution such as quality control, packaging, access to milk, fuel and electricity, but also interpersonal issues related to group dynamics, as well as family and community responses to the program. I then used data generated from the questionnaires to develop organizational profiles for all ten yoghurt kitchens in Mwanza with which WHE had institutional affiliation. These profiles include information on the operations of each kitchen, but do not contain any personal identifying information. They are currently being used by both WHE and APYN for the purposes of project monitoring, evaluation and donor engagement. The profiles are located in Appendix A, and I draw upon them throughout this dissertation in order to provide some detail of the microenterprise groups that I worked with in terms of their location in Mwanza; demographic composition; group history, structure and dynamics; sales and expenditures; community partners and associations; the types of financial and non-financial training they received; and their perceived need for technical and community support services.

To meet the objectives of my study specifically, the questionnaire also generated information on the gender impact of the program by documenting changes in kitchen members' economic and social status resulting from their participation. Once again, in the context of this study, women's improved 'economic status' refers to the advancement of their livelihood through increased access to and control over economic resources; whereas changes in women's 'social status' refers to more strategic gains in their social inclusion, political engagement, and the advancement of gender equality at the household and community level.

The questionnaire measured economic impact in part by assessing levels of income acquisition among participating kitchen groups. Despite the widespread promotion of microfinance as a social intervention, the acquisition of economic resources alone cannot be assumed to guarantee changes in unequal or oppressive gender relations. In acknowledgement that it is not enough to simply say that women are making "x number of dollars" from their yoghurt kitchen enterprises, the questionnaire also measured members' processes of income use and investment. In other words, how members are

spending their income from the kitchen. This could include purchasing land or building a house, paying back previous debts, providing for their family's school or medical fees, or investing money in other income-generating activities operated by themselves or by family members.

Conventionally, financial outcomes have dominated microfinance program evaluations, with researchers particularly keen to measure levels of profit or household income (Hulme 2000: 83). The decision for this study to attempt a more comprehensive examination of program impact builds directly on the aforementioned work of feminist social economists Nalia Kabeer (2009) and Supriya Garikipati (2012). Both authors caution against the predominant focus on financial outcomes as a measure of program impact because of the enormous problems this presents. For instance, it is exceedingly difficult and time consuming to segregate income generated from microfinance-funded activities from other sources of informal finance, not to mention problematic to attribute causality between financial outcomes and women's empowerment.

In place of financial outcomes, Garikipati recommends that researchers examine participants' processes of loan use and repayment in order to generate a deeper and more holistic understanding of program impact. She offers the example of "loan use" to show how an appreciation of the processes leading to an observed outcome is essential to understanding whether and how women's empowerment resulted:

If a woman has experienced an increase in her income, the loan use processes that led to this outcome can throw light on whether this is an empowering experience for her or not. If she has used her loan effectively to increase her earnings (say, by starting a small business)—then we can conclude that the loan has been beneficial; however, if we find that she has lost control over her loan and is compelled to join the labour market to repay her loan then we will have to view her increased earnings differently.

(4)

A measure of program impact that examines outcomes without an appreciation of the gendered context may lead to erroneous conclusions about the impact a program has had

on the women concerned (5). A more robust understanding of program impact is one that comprises both the *processes* that improve women's social and economic status, and the *outcomes* that signify this improvement. In other words, recognizing that there is value in measuring financial outcomes while not relying on them exclusively in order to tell the whole story.

In evaluating the impact of the APYN program, it is not actually suitable to examine processes of *loan use and repayment*, since the one-time group loan earmarked for kitchen start-up and the built-in repayment structure render both indicators technically inapplicable. To this end, I am adapting Kabeer and Garikipati's recommendations to suit the context of the study, and choosing to incorporate a focus on individual income acquisition, and on participants' *processes of income use and investments*. The study also distinguished between members' increased *access to* versus their *control over* income earned from working in the kitchen. In order to determine members' level of control over income use and investment the questionnaire included separate questions on members' income acquisition, income use, and decision-making control over household finances. Other elements of the processes underlying income use and investment are also considered.

Studying processes of income use and investment can shed light on the actual impact of the APYN program. This is mainly because it is these processes that give insight into women's ability to use resources effectively and to make choices that benefit their lives. This holistic approach to microfinance research and evaluation is also the most useful from a policy perspective. Observing the impact of microfinance on outcomes alone is unlikely to offer insight beyond characterizing a given program as a 'success' or 'failure'. One is unable to comment on why the observed outcome occurred, or what else can be done to enable a positive outcome for women participants in the future. This approach is one reason behind the polarized viewpoints that currently characterize microfinance literature, prohibiting the development of more nuanced policy prescriptions.

In order to estimate social impact, the questionnaire relied on a variety of indicators measuring changes in women's access to education, healthcare and quality housing,

among others. The questionnaire also addressed changes in gender-based inequality through the use of questions exploring women's control over resources, involvement in household decision-making, social inclusion, political engagement, as well as family and community responses to the program.

Prior to administering the questionnaire to kitchen members, APYN staff were given a copy for their own review and approval. Since many of the kitchen members are only semi-literate, the questionnaire was also then tested to ensure that the questions and sentence structure were not too complex or technical for respondents to comprehend and to answer. For this same reason, I made the decision to read aloud my letter of information and consent to the members before administering the questionnaire (Appendix B and C). This document outlined the purpose and objectives of my study, invited the members to participate in the study by filling-out a questionnaire about their experience with the microenterprise program, stressed that their participation was completely voluntary, and assured them that all of their responses would remain entirely confidential and anonymous, if it was their preference. All but one kitchen member who filled out a questionnaire indicated wanting to be identified within the study. I delivered the information and consent presentation in Swahili, with the assistance of APYN who clarified any mispronunciations and helped me to answer any questions posed by kitchen members about the questionnaire and the study. I felt strongly that making the effort to write and deliver the presentation myself, in Swahili, was an important show of reciprocity and appreciation for the time and energy required of individuals to participate in the study by filling out a questionnaire. It was also one of the most nerve-wracking, memorable and rewarding moments to come out of the fieldwork process for me personally.

Afterwards, I coded the questionnaires to remove identifying information, created separate word documents for each and uploaded them onto a USB flash drive. My interpreter, a graduate student from SAUT University in Mwanza, then translated and inputted each kitchen members' response, and in doing so, created an electronic or "soft copy" of each respondent's completed questionnaire.

I am aware of the view held by some individuals that questionnaire research is antithetical to feminist aims due to its historical grounding in the positivist tradition. Yet I believe that there is no such thing as a ‘best’ or ‘most feminist’ method for researching social inequality, and that the most appropriate method is the one that is most likely to produce credible evidence that bears directly on the questions being asked, so as to achieve the research objectives. For the purposes of my study, the data generated from the questionnaire regarding the various challenges faced by each kitchen proved helpful for comprehending the demographic characteristics of APYN group members, as well as the social and political landscape of Mwanza, which make up the APYN program environment. As I mentioned earlier, this is important information to possess when theorizing about the causal impacts of the program and its potential for replication elsewhere. The questionnaire also functioned as a record of challenges - be it technical, interpersonal or political - facing the kitchens, along with any coping strategies used by members to overcome them. In addition to helping APYN staff to strengthen the capacity of new and existing kitchens, this information is also potentially valuable for other microfinance organizations in the region that want to avoid similar hardships and missteps.

Like Miner-Rubino et al. (2012), I also believe that the questionnaire method can be a particularly useful tool for social change because it is a widely respected and accepted research strategy, and because it can provide a representative picture of the collective experience of groups of people, thereby making it especially well-suited for influencing policy and public opinion. Nonetheless, the questionnaire responses were further verified and supplemented by information generated during participant observation; follow-up interviews with kitchen members, as well as APYN staff, partners and local leaders; and information gathered from existing records and research on the program. The questionnaire also served as a method for recruiting interview participants, as the final question asked respondents to indicate whether or not they would be interested in participating in an interview with me the following month, and if they answer “yes,” to provide their name and cellphone number in the space provided.

4.3.3 Study Sample

A total of 54 kitchen members above the age of 18 participated in the study by filling out a questionnaire during the workshop, and in 51 instances agreed to participate in an additional follow-up interview. As noted, this sample includes members from all ten APYN kitchens and 95% of all adult kitchen members in Mwanza. Of these members, 45 are women and 9 are men. Kitchen members who participated in the study range from 18 to 66 years of age, and have been involved in the program for as little as five months, to as long as ten years. Their rates of educational attainment vary from no schooling to having completed secondary education, though the majority, 80%, have obtained primary education. In 67% of households kitchen members are the sole adult wage earners, and the number of dependents possessed by each member ranges from 0-12, the average being 3.5. All households can be described as living in significant poverty, often accommodating grandchildren and other extended family members. Combined, study participants and their families constitute a group of approximately 265 adults and children.

Some members have worked their entire lives, while approximately 50% took up paid employment for the first time upon receiving a group start-up loan from APYN. Their daily lives are almost entirely consumed by work, household responsibilities and childcare. Despite facing hardship, the men and women who participated in the study often exhibited a sense of humor and resilience in their questionnaire and interview responses. As mentioned, most kitchen members are long-time advocates for marginalized groups in their communities, especially children, women and people living with HIV/AIDS. Many are also celebrated as health service providers and in some instances as community leaders, a status which has helped to promote the yoghurt and raise local awareness about HIV/AIDS transmission and stigma.

4.3.4 Interviews

Six individual interviews and five focus group discussions, each with between two and five participants, were conducted with kitchen members to supplement and follow-up on

information gathered in the individual questionnaires. Due to constraints caused by time and transportation issues, I was unable to conduct interviews with all 51 kitchen members who responded positively to the call for interview participants embedded in the questionnaire. Interview participants were ultimately randomly selected based on who happened to be working at the kitchen when I accompanied APYN staff to deliver jugs of probiotic and schedule interviews for the following week. This recruitment strategy may seem unorthodox compared to the highly organized and professional mechanisms by which researchers typically contact participants and schedule interviews. However, given the given the pace of life in Tanzania, the lack of reliable services, like power, and the language barriers that existed between kitchen members and myself, the notion of scheduling a formal, sit down interview the way we might in Canada would have been foreign and a bit ridiculous. By taking this relatively informal approach to scheduling interviews I sought to embrace the spirit of flexibility and reflexivity that is vital to conducting international research. These types of dilemmas in international research and needing to work within the cultural norms of the local community are, once again, not captured in the ‘good ethical guidelines’ of institutional paperwork, but rather have to be negotiated and grappled with on a daily basis in the field (Sultana 2007: 379).

The format of individual and focus group interviews with kitchen members, located in Appendix F, was semi-structured and in-depth with the aim of allowing each respondent’s local knowledge and expertise to come through. There was a list of questions that I wanted to cover in each interview, but I was less concerned with their order than with maintaining the natural flow of conversation and leaving room for spontaneity (Hesse-Biber 2007: 116). The questions that I wanted to include covered issues such as: group formation and dynamics; kitchen sales, expenditures, and profits; social and economic outcomes gained from working the kitchen; any costs associated with program participation; impacts of the program in the community; and the perceived effectiveness of the APYN in supporting the kitchens and facilitating the program. Interviews also provided an opportunity to clarify and follow-up on members’ questionnaire responses.

Research grounded in women’s testimonies can help to enrich academic theorizations of

gender subordination and empowerment by providing important insights into inequality as a lived experience. At the same time, in the context of researching a program where valued resources are at stake, I recognize that personal testimonies on its impact must be interpreted with caution and triangulated with other forms of data when possible, as there may be a strong incentive among participants to present results in a positive light.

Strategies commonly used by researchers to overcome these issues might include, for instance, phrasing interview questions carefully so as not to lead respondents to provide certain answers, and reviewing interview transcripts with a keen eye for misinterpretation or unintentional manipulation of the conversation. Indeed, I too adopted these strategies for interviews that were conducted with English-speaking participants. However, interviews with the kitchen members and local leaders were necessarily conducted in Swahili with the aid of a translator, necessitating alternative considerations and strategies be developed.

I ran the interviews in collaboration with APYN staff members, who also translated the discussions that took place with kitchen members. Prior to the study I assumed that having APYN staff present for interviews would lead kitchen members to refrain from expressing criticism of the program. However, once on the ground in Mwanza I began to get the sense that this was not the case. Members appeared to be made more comfortable by the presence of APYN staff members, with whom they had developed working and personal relationships during their involvement with the program. I recognize that members may still have withheld some information in interviews, but it is my sense that the candor, reliability and depth of information provided within the interviews was made stronger by the use of APYN staff members as translators.

Staff members' innate familiarity with the program and experience working with student interns sent from Canada was also very useful. APYN staff knew when to rephrase or clarify the questions that I posed, particularly when cultural differences were confusing the situation. For example, I wanted to discuss with female kitchen members whether their work with APYN was their "first job outside of the home." Yet this particular phrasing did not translate well, and was initially confusing for individuals. APYN staff eventually explained to me that women's domestic responsibilities are not referred to as

“work” or “jobs” in the same way they are in Canada, and they suggested that I rephrase the question to simply state: “Is this your first job?”. This relatively minor and straightforward example demonstrates the importance of working with translators that are familiar with both Canadian and Tanzanian culture, as well as issues regarding gender inequality. Moreover, our conversation on this issue precipitated a great discussion and learning opportunity regarding cultural perceptions of the gendered division of labor in Tanzania.

Conducting interviews in a foreign language posed a number of other unique challenges and considerations. To begin, I experienced a lot of anxiety about whether APYN staff members were in fact relaying all of relevant information between kitchen members and myself - whether it was due to memory or recall, translation issues, language barriers, or different ideas about what actually constitutes “relevant information.” Kitchen members would often spend five or more minutes responding to a question in Swahili, after which my translator would provide me with a summarized response, frequently totaling less than one minute. This was frustrating given the significant attention that feminist researchers typically pay to detail and language, and which I too had been trained to value. To resolve this issue, I learned to routinely “check-in” with APYN staff during interviews in order to ensure they did not leave anything out, especially when I had picked up certain Swahili words and phrases that they did not then touch upon in their translation.

Additional issues encountered as a result of conducting research in a language other than English included that conversations were more choppy and long-winded than had I been able to speak the same language as participants and not required the use of a translator. What would have been a thirty-minute conversation between two individuals took over an hour with a translator, and since I didn’t want to take up too much of participants time I had to be very strategic in terms of moving the conversation forward in ways that followed the lead of participants, while still ensuring that I got around to asking any particularly pressing questions.

I never asked kitchen members directly about personal or sensitive issues. However,

given that some questions solicited information about, for instance, local men's reaction to the project and the impact that it has had for their families, topics such as male backlash and violence against women did at times come up during interviews. Due to APYN's partnership with Kivulini and other local organizations working to address gender-based inequality, both APYN staff and kitchen members are relatively used to speaking openly and critically about male violence against women taking place in their communities. For this reason, and given my training as a feminist researcher who understands the complexity and seriousness of domestic violence as a social issue, I was confident in my ability to conduct honest and respectful conversations, while remaining sensitive to the intense emotional reaction that my respondents, my interpreter and myself might be experiencing. I also read these situations as carefully as possible given the language barriers that existed and never probed or pressured respondents to talk about issues that appeared to make them uncomfortable.

Non-member key stakeholder interviews were later arranged with APYN staff, partners and local leaders in Mwanza. Interviews conducted with Kivulini's Founder and Executive Director, Maimuna Kanyamala, and local economist, Bernard Makachia, were particularly insightful and influential for the study. I also had the opportunity to interview WHE Project Director, Bob Gough, and APYN Director, Melissa Whaling, upon returning to Canada in May. Although I had a list of questions I wanted to ask each respondent - available in Appendix I through K - these interviews were once again largely unstructured. All interviews were audio recorded and transcribed, and ran between 45 and 60 minutes in length. All English-speaking participants were provided with written letters of information and consent prior to conducting interviews, while these documents were read aloud in Swahili to kitchen members and local leaders (Appendix H). Respondents were each given the opportunity to remain anonymous, however all individuals who participated in an interview wished to be personally identified and acknowledged for their contribution to the program and its objectives.

In terms of benefits and remuneration, each interview participant was provided with a thank you gift as a small token of my appreciation in lieu of any formal monetary compensation. This gift usually included stationary instruments such as notebooks and

pens, baked goods that I had prepared, or items for personal use like candles, lotions and locally made jewelry. Participation also afforded individuals an opportunity to provide feedback on their experience with the program, as well as their ideas and preferences for how the APYN should move forward and expand the program in Tanzania. These discussions helped to facilitate the communication of new ideas, and in some instances, stronger relationships between kitchen members, APYN staff, partners and local leaders. To the benefit of APYN and its partners specifically, the findings of my research documenting the gender impact of the program are being used to monitor and improve project outcomes, and to garner ideological and financial support from local and international donors as well as the Tanzanian government.

Once the data were collected and transcribed, I used theme identification, triangulation and explanation-building as primary analytical techniques to verify evidence arising from the questionnaire, interviews and participant observation. My data analysis process was also highly iterative, as each of the data collection techniques I employed built upon one another. For instance, as I previously explained, the results of the initial questionnaire were used to inform the content of my follow-up interviews with yoghurt kitchen members, as well as APYN staff, partners and local leaders. In this same vein, I used secondary research materials like program documents and grey literature from local NGOs and CBOs in Mwanza to corroborate or contradict information generated from my primary data collection. I further use intersectional theory to draw attention to the diversity of women's experiences based on factors such as age, marital status, physical ability, class, sexuality and so forth, and to the meaning of these differences in relation to the findings of my study. Any generalizations drawn from interviews were filtered through the results of the slightly larger questionnaire, and my knowledge of the program and its impacts gained from participant observation.

A central objective of my study is to prioritize Tanzanian women's testimonies in order to develop adequately nuanced accounts of the gender impact of the APYN program model. I further sought to generate theories of gender impact that are personally meaningful to local individuals, as well as socially, politically and historically appropriate for the Tanzanian context. To this end, I deliberately entered into fieldwork

for the study without presupposed ideas about the precise meaning of “gender relations” or “gender equality” in Mwanza, or the relationship of these concepts to conventional indicators used in microfinance impact assessments, such as loan repayment, income generation and participation rates. Instead I allowed, as best as possible, localized understandings and explanations of gender impact to emerge over the course of the fieldwork, using open-ended questionnaires and semi-structured interviews with kitchen members as my primary method of investigation.

The importance of prioritizing local individual’s perspectives in development research is emphasized by Kabeer (2009), who argues, “we need to make a distinction between forms of empowerment which have been prioritized in the feminist or in the developmental literature, and forms of change valued by those whose lives an intervention is seeking to transform” (137). I agree with Kabeer that in order to produce research that is representative of women’s actual experiences of gender and of empowerment, one must account for the deeply subjective and complex nature of these concepts. To this end, I acknowledge that not all of the data and recommendations produced by my study will be more widely transferrable to other microfinance programs or country contexts, but see this as a worthwhile tradeoff for striving to produce an analysis that is acceptable and meaningful to the individuals involved in the study.

4.4 Conclusion

In outlining my research process and method, I have pointed to a number of key aspects to this study. One is the candid discussion offered in this chapter regarding the limitations of university ethics approval processes posed for my research. Ethical procedures authorized by universities for ensuring anonymity, obtaining informed consent or facilitating data collection can clash with cultural norms in host communities, and in doing so, pose barriers for a fully collaborative and participatory research process. These issues influenced both my study methodology and my experience in the field, so I felt it important to name and address them explicitly. Mary Waters validates the significance of this when she writes that, “frank discussions of the reality of the research experience are

much rarer than sanitized discussions of research methods” (2001: 347). The tendency to gloss over such issues in formal research publications is a learned institutional practice and norm - one that does a disservice to both researchers and the communities with whom they partner. It is my hope that initiating a discussion of my own, often messy experience in the field will encourage other researchers, in particular graduate students operating under the direction of university research ethics boards, to adopt a similarly candid approach to cross-cultural research and writing.

The study also adds to growing body of scholarship that seeks to develop more nuanced accounts of the impact of microfinance programs for women participants. To accomplish this I adopt a suite of qualitative and quantitative data collection methods and case study methodology, and replace the predominant focus on financial outcomes with a more comprehensive examination of participants’ processes of income use and repayment. I also document changes to members’ social status and the advancement of gender equality at the household and community level. This relatively holistic approach to microfinance program evaluation attempts to provide insight into what makes microfinance programs successful, or not, at promoting women’s economic and social status in Tanzania. Furthermore, it may offer potential teaching benefits for other microfinance programs in sub-Saharan Africa.

Chapter 5

5 Economic and Social Outcomes for APYN Participants

5.1 Introduction

This chapter reports the economic and social outcomes for participants of the APYN program and the results of the data analysis. I begin by providing an overview of kitchen sales, savings and expenditures in Mwanza. Then, using primary data generated from the network-wide questionnaire and key stakeholder interviews, I describe the economic and social outcomes of the APYN program for kitchen members, and their families and communities. In order to contextualize study findings, I discuss these impacts in relationship to the opportunities and constraints facing the APYN in Tanzania, and the overall environment influencing participants' ability to start and successfully grow their microenterprises. This includes a discussion of some more widely established issues regarding access to capital and gender discrimination, as well as some less-documented cultural and institutional factors relevant to the APYN program.

I avoid focusing mainly on financial outcomes as a measure of program impact. Instead, I perform a more comprehensive examination of participants' income acquisition and processes of income use and investment. I also document changes to members' social status and the advancement of gender equality at the household and community level. This relatively holistic approach to microfinance research and evaluation attempts to provide insight into what makes microfinance programs successful, or not, at promoting women's economic and social status in Tanzania. Furthermore, it may offer potential teaching benefits for other microfinance programs in sub-Saharan Africa.

Evaluating any microfinance program exclusively on the basis of self-reported impact is clearly not ideal, as members may not be able to differentiate whether an outcome was the result of participation in the program or some other force. Moreover, as previously discussed, some members may not respond honestly to questions about impact for fear of negatively affecting their status in the program. To this end, kitchen members' self-reported interpretations of program impact are supplemented with data collected through

participant observation in Mwanza; interviews with non-member key stakeholders, including APYN staff, partners and local leaders; and information gathered from existing records and research on the program. Data generated from each of these sources was used to verify the information provided in members' testimonies, and to capture any additional impacts of the program observed in Mwanza.

The results of this study show that participation in the APYN program has an overall positive impact on various indicators of individual, household and community wellbeing. This includes economic indicators measuring changes in members' income, debt and asset levels, educational and healthcare expenditures, investments in property and housing, and the development of other income-generating activities. It also includes social indicators measuring women's control over resources, involvement in household decision-making, financial dependency, social inclusion, political engagement, and family and community responses to the program. Overall, these findings suggest that the APYN model of microfinance is in many ways an effective means to create decent and meaningful employment opportunities, modestly reduce poverty and promote gender equality in Tanzania; all while simultaneously working to achieve community health and development goals. Such positive results are particularly encouraging given the unique liability and sustainability of the APYN model – as previously explained, the one-time group loan structure and built-in repayment system eliminate conventional risks associated with loan co-optation and default. The final section of this chapter examines program-specific impacts that diverge from the microfinance literature and appear to reflect specificities in the APYN program methodology.

5.2 Overview of Kitchen Sales, Savings and Expenditures

Together with APYN staff and partners, the kitchens have worked hard to create a yoghurt product that tastes good, experimenting with different flavors and consistencies to appeal to a range of potential consumers. This has helped to increase sales over time. Members currently spend at least eight hours a day working in the kitchen, producing anywhere between 20–100L of yoghurt for distribution to beneficiaries and for sale to the

general public. Some particularly entrepreneurial kitchens have also developed institutional partnerships with local organizations, including restaurants, orphanages and other community health NGOs. For example, as previously mentioned, Tukwamuane kitchen prepares 20L bulk orders of yoghurt daily for each of Catholic Relief Services and Forever Angels Orphanage. These bulk orders comprise 40% of Tukwamuane's daily sales. Buswelu kitchen likewise produces one 15L bulk order of yoghurt per week for a local NGO called ChemiChem, which runs a malnourished child-feeding program in the area. APYN staff members believe that it is by developing these types of institutional partnerships that kitchens can best ensure their own long-term financial sustainability. When I departed Mwanza in May 2013, APYN staff members were holding talks with leaders at different levels of government in Mwanza to try and link kitchens with nearby medical dispensaries, hospitals, NGOs and other industry partners.

Kitchens' monthly profits range from simply breaking even at Nuru kitchen, to 900,000tsh (approximately \$550 USD) at Tukwamuane, with the average amount being 530,000tsh per month (approximately \$325 USD) (Table 2). Each kitchen is independently responsible for deciding how to divide profit among group members, and whether any amount is invested back into the kitchen or saved in case of emergency. Most kitchens simply distribute profit evenly among group members, or give a slight increase to members of their executive, should they have one. This might include a chairperson, assistant chairperson, financial officer or secretary, usually appointed on a rotating basis by majority vote. The one exception to this practice is VSI kitchen, where older members who have completed primary schooling make slightly more income to compensate for the fact that younger members' school fees are financed by profit generated from the kitchen. Seven of the ten kitchens in Mwanza have established savings accounts at local banks with the assistance of APYN staff, putting aside on average 150,000tsh (approximately \$90 USD) each month for future upgrades or unexpected emergencies.

Table 2 – Kitchen Group Sales, Income and Savings

| Kitchen | Average Daily Sales | Monthly Profit | Monthly Investment into Savings Account | Group Member Monthly Income |
|---------------------------|----------------------------|--------------------------|--|--|
| Tukwamuane | 100L | 900,000tsh/ \$555 USD | 200,000tsh/ \$125 USD | 100,000tsh/ \$60 USD (x7) |
| Tumiani | 60L | 800,000tsh/ \$490 USD | N/A | 160,000tsh/ \$100 USD (x5) |
| Sayuni | 60L | 700,000tsh/ \$430 USD | 100,000tsh/ \$60 USD | 85,000tsh/ \$55 USD (x7) |
| Igoma | 60L | 650,000tsh/ \$400 USD | 150,000tsh/ \$90 USD | 100,000tsh/ \$60 USD (x5) |
| Ebeneza | 60L | 550,000tsh/ \$340 USD | 150,000tsh/ \$90 USD | 80,000tsh/ \$50 USD (x5) |
| Igoma | 50L | 650,000tsh/ \$400 USD | 150,000tsh/ \$90 USD | 100,000tsh/ \$60 USD (x5) |
| Vijana Simama Imara (VSI) | 50L | 200,000tsh/ \$125 USD | 0tsh | 40,000tsh/ \$25 USD (x2) and 15,000tsh/ \$10 USD (x8) |
| Buswelu | 45L | 500,000tsh/ \$305 USD | N/A | 45,000tsh/ \$30 USD (x11) |
| Youth to Youth | 45L | 340,000tsh/ \$210 USD | 40,000tsh/ \$25 USD | 60,000tsh/ \$35 USD (x5) |
| Nuru | 20L | 0tsh | N/A | 0 (x4) |

** Provided in Tsh and approximate USD.*

Four of the kitchens currently operate a revolving loan fund, which fills a gap in the credit needs of the group by providing access to pooled money at a relatively low interest rate. Tukwamuane was the first kitchen to establish a revolving loan fund in 2004 based on initial training they received from Kivulini. No other group has since received this training as part of their orientation into the program. Today, Tukwamuane members interested in participating in the loan fund pay a registration fee (5,000tsh/approximately \$5 USD per month) and 10 percent interest on any loans they withdraw. All of the money accumulated by the fund is deposited into a group account. At the end of the year, the registration fees and any interest that has amounted is divided among group members

who used the fund that year. Tukwamuane members now routinely withdraw loans of more than 1 million tsh (approximately \$615 USD), which is ten times their average monthly income from the kitchen.

The revolving loan fund acts as a financial safety net for Tukwamuane members, who, like all individuals in the APYN network, have lived in significant poverty their entire lives, without access to the formal banking sector. Putting their experience into context, research estimates that only 5% of Tanzanian women have bank accounts with mainstream financial institutions (Basu et al. 2012). The barriers preventing Tanzanian women from accessing banks were discussed in Chapter Two, and can include: the costs associated with initially opening an account, bank regulations requiring personal identification and tax numbers which many women do not possess, discriminatory attitudes held by bank officials, intimidation by and mistrust of financial institutions, and religious prohibitions on female borrowing and entering public institutions independently of men (Ellis et al. 2007: 70). Given the difficulty that Tanzanian women face accessing loans and credit, testimony from Tukwamuane member, Sabina Joseph, describing the importance of the loan fund, takes on special significance. During our one-on-one interview, Sabina explained:

Whenever a person needs money and cannot get a loan elsewhere, they take from the group account and pay back with interest. Some members use [the loan] to pay their children's school fees; others use it for medical expenses or to improve their housing. Whenever we have no other option, the loan program is there. (April 18, 2013)

Access to the revolving loan fund enables Tukwamuane members to go beyond providing for their family's basic needs. The ability to transition from renting to owning, pay unexpected medical expenses or fund independent investments remains out of reach for the majority of APYN members. This is especially likely for the 57% of members surveyed in this study who identify as the sole income earner in their household, and therefore rely mainly, if not exclusively, on their monthly income from the kitchen to support their family. Providing the necessary assistance and training for kitchens to

establish a revolving loan fund is one mechanism for enhancing members' financial security, a strategy that APYN is increasingly promoting throughout the network.

At the time of the network-wide conference in March 2013, only Tukwamuane kitchen was operating a revolving loan fund for its members. A secondary benefit of the conference was the opportunity for otherwise disparately located groups to congregate and share effective practices and lessons learned. In result of both the structured and informal conversations that occurred at the conference, three more kitchens – Sayuni, Igombe and Nuru – decided that they too were interested in learning more about the loan fund and its benefits. Members from these three kitchens have since worked collaboratively with Tukwamuane kitchen members and APYN staff to establish their own revolving loan funds. While the amount available for members to withdraw will initially be small, Tukwamuane has shown that the potential for growth is there. This example once again illustrates the benefit of the APYN 'kitchen network' model, in which effective practices, challenges and ways forward can be shared between groups.

In an interesting departure from the traditional group-lending model, Nuru kitchen has opted to expand their revolving loan fund and invite participation from over 100 HIV-positive individuals in Mahina ward, many of who are also WHE beneficiaries. This decision reflects Nuru members' long-time commitment to community health work, as the group originally operated as a collective advocating on behalf of HIV-positive individuals in Mahina. During a group interview with kitchen members I learned that "Nuru" is the Swahili word for "light," symbolizing hope for victims of HIV/AIDS and their families. When I asked Nuru kitchen about the motivation for establishing the loan fund during our focus group interview, group member Pendo Simon described it as both her privilege and her passion to work on behalf of the HIV-positive population in Mahina. She explained:

I am a widow. My husband passed away from AIDS in 2010. Serving others in the community who suffer from the AIDS sickness is a privilege. Assisting them is my passion.... Many people who are sick with AIDS can no longer work. The loan program will help them provide food and shelter

for their families. (May 1, 2013)

In addition to highlighting the significance of the beneficiary loan fund, Simon's testimony points to another unique and, I will argue, vital component of the APYN microfinance model: the provision of not just *decent*, but also *meaningful* employment opportunities for poor individuals.

The concept of “decent work” is an internationally recognized labor standard endorsed by the United Nations (UN) and the International Labor Organization (ILO), among other global development institutions. The right to decent work was first recognized in the UN *Universal Declaration of Human Rights* (1945), which has provisions dealing with the right to work and to favourable working conditions. The basic components of decent work were later specified in Article 7 of the UN *International Covenant on Economic, Social and Cultural Rights* (1966) to include safe, just, and favourable working conditions, equal pay for equal work, compensation sufficient to maintain an adequate standard of living, and social protections such as the rights to form and join trade unions, among others. The ILO (2006) has also deemed access to decent work as a fundamental right for workers, “based on the understanding that work is a source of personal dignity, family stability, peace in the community, democracies that deliver for people, and economic growth that expands opportunities for productive jobs and enterprise development” (2). Since the 1960s, this concept has forged an international consensus among governments, employers, workers and civil society that decent work is a key element to reducing poverty and achieving equitable, inclusive and sustainable development (ILO 2006: 1).

Beyond facilitating decent work, very few microfinance organizations afford poor individuals meaningful work, as in the opportunity to invest their time and loans in occupations they feel passionately about. Instead, the majority of program participants are offered support and skills training to take on poorly paid, stereotypically female occupations such as home-based handicraft production, tailoring and embroidery, or operating small food or produce stands (Baruah 2004 and 2014; Feiner and Barker 2006; Bhatt 2006). For microfinance organizations, the possibility that poor individuals, as

much as any other group, derive value and incentive from working to affect social change in their communities is overshadowed by a focus on the immediate economic necessity of facilitating paid employment. In Tanzania, for example, there are virtually no livelihood training programs offering poor women with limited education and social resources the opportunity to acquire skills in more personally rewarding and economically lucrative fields such as healthcare, conservation and community development (Sigalla and Carney 2012: 552).

The APYN makes a modest contribution toward addressing this gap by training members to produce and distribute nutrient-rich probiotic yoghurt that visibly improves the health of their community, particularly individuals living with HIV/AIDS. As previously reported, the impact of consuming the probiotic yoghurt can be life saving, with research identifying multiple health benefits, such as reducing gastrointestinal disorders, increasing immune response, reducing diarrhea, preventing urinary tract infections, and reducing bacterial vaginitis, a condition which predisposes women to HIV and other STIs (Reid 2010). Questionnaire and interview responses describe drastic changes in the health of beneficiaries who once suffered severely from the side effects of taking anti-retroviral medication. These changes include, but are not limited to, increased energy levels, weight gain, stronger immunity, reduced muscle aches, fewer skin rashes, and reduced diarrhea, nausea and vomiting. The economic impact of these health benefits is that individuals are less often sick and bedridden due to lack of energy, and more likely to be able to find work and support their families. Non-beneficiary customers in Mwanza, many of who are malnourished and underweight due to poverty, also visibly benefit from consuming the probiotic yoghurt simply because it is a source of many important nutrients and energy-rich in protein and fat. With over 700 WHE beneficiaries and 1,400 non-beneficiary customers consuming yoghurt from the kitchens daily, members recognize the importance of the project and their involvement in it.

Bearing witness to such changes in the health of customers and beneficiaries is described as both motivating and personally satisfying by kitchen members, the vast majority of whom have long been engaged in community-based work. As explained in Chapter Two, all of the kitchens in Mwanza are made up of members from pre-existing community

groups, typically involved in advocacy work for vulnerable populations such as women, youth or people living with HIV/AIDS. Each of these groups approached APYN about the possibility of opening a yoghurt kitchen, drawn to the program largely for its community health agenda. To this end, the APYN's multi-dimensional program model builds deliberately on the capacity of existing groups to achieve community health and development goals, while simultaneously creating decent and meaningful employment opportunities for local women and youth.

Kitchen members also describe their passion for the project as motivating them to continue working in the face of challenges, such as power outages, disputes with other group members, seasonal fluctuations in profit and dealing with especially difficult customers. It is these types of challenges that could easily prevent individuals who aren't as personally invested in their work from persevering in the program. Testimony from Tukwamuane kitchen member and former chairperson, Leah Mpangala, confirms this relationship between passion and perseverance. When asked during our one-on-one interview how Tukwamuane kitchen has managed to stay open since 2004, outlasting many other businesses in the area, Mpangala explained:

Of first importance to success [in business] is to love your work. If you don't love your work you can't be bothered to struggle for something you don't even care about. So first you should love your business. When you love your business you will do extra for it to make sure you do what you are supposed to do to fulfill your service to it. (April 18, 2013)

Members who feel passionately about working in the kitchens, and who are personally invested in the project's broader community development agenda, are more likely to endure through tough times, thereby reducing incidences of participant dropout and enhancing program sustainability overall. The deliberate decision by APYN to select pre-existing groups with experience conducting community-based work for program participation is one reason why, after ten years, the program's dropout rate is only 16 percent. Corresponding dropout rates from large livelihood training programs are at times known to be as high as 70 percent (Baruah 2014: 26).

During our one-on-one interview, APYN Community Program Officer, Esther Ghati, informed me that since 2004, ten kitchen members have dropped out of the program for a variety of reasons - sometimes because of family obligations or disputes within the group - but by and large, former members were reported to have left because they were not passionate about selling probiotic yoghurt. Ghati explained: “Most of these members had other businesses on the side, or other business goals for themselves; they weren’t invested in working at the kitchen, not really” (May 6, 2013). Ghati’s testimony and my own observations of the APYN program suggest that the sustainability of women’s microenterprises can be strengthened when individuals are passionate about their work, and when they derive both economic and personal value from it. Members’ predisposition to conducting advocacy work on behalf of vulnerable populations makes them ideal candidates to work in the kitchens promoting APYN’s community health agenda. The importance of affording microfinance program participants decent and meaningful employment opportunities is a major finding of this study, and is presented as a policy directive in Chapter Six.

The level of profit generated by each kitchen is, of course, generally attributable to the amount of yoghurt sold each day. However, monthly profit margins are also impacted by external factors beyond kitchen members’ control, such as extreme rainfall and flooding which prevent travel in the area, milk shortages, or seasonal power outages caused by prolonged periods of drought. A clear example of the influence of external factors on profit levels is the case of Nuru kitchen, once making 400,000tsh (approximately \$245 USD) a month selling approximately 40L of yoghurt each day. At the time of data collection for this study, the kitchen was not generating any profit due to a dispute with their electrical service provider, TANESCO. A recent drought had caused a nearby transmission line to lose power, resulting in the loss of hydro electricity at the kitchen for over a month. Kitchen members were in talks with TANESCO each day, pressuring the company to restore the line, but with no success. In the meantime, the lack of electricity demanded that alternative arrangements be made in order to refrigerate any yoghurt that Nuru members produced. Each day, members travelled to the closest kitchen in the APYN network - Ebeneza kitchen, approximately forty minutes walking distance - in

order to store and retrieve their yoghurt supply. Given the limited refrigeration capacity available at Ebeneza, and the difficulty of transporting yoghurt between districts each day, Nuru members decided it was most practical to produce only WHE beneficiary yoghurt until their electricity was restored. This decision enabled them to generate just enough profit to break even each month.

The ability of kitchens to cope with external issues, such as power outages, is dependent on a number of factors, including, for instance, whether groups have saved money to be used in case of emergency, or whether they possess the necessary social connections and networks to resolve issues quickly. Otherwise, as seen in the case of Nuru kitchen, even seemingly minor issues can result in the long-term loss of sales or profit, and in extreme cases could reasonably cause kitchens to close indefinitely. This type of asset is known as ‘social capital’ in the microfinance and development literature, and broadly refers to, “the capacity to facilitate collective action for mutual benefit” (Basargekar 2010: 26). The relationship between social capital and the impact of microfinance for participants is discussed at length further on in this chapter.

Kitchens’ profit levels are also significantly impacted by the rate of monthly expenditures negotiated by each kitchen with their respective utility providers, landlords and milk suppliers. Monthly expenditures range from approximately 570,000tsh - 3.2 million tsh at various kitchens, a difference of more than 2.6 million tsh (or approximately \$1,600 USD) (Table 3). Put differently, it costs kitchens anywhere from 866tsh (\$0.47 CAD) - 1,066tsh (\$0.58 CAD) to produce each litre of yoghurt sold. This figure might not seem like an extreme discrepancy when expressed per litre, but with kitchens selling anywhere from 600L - 3000L per month, this difference in expenditures multiplies quickly.

The significant degree of variation in kitchens’ monthly expenditures is unexpected given that all of kitchens are located in communities possessing extremely similar economic and demographic characteristics. While I anticipated that the cost of utilities would vary between kitchens depending on, for instance, whether groups used gas or charcoal as a fuel source, or the amount of milk purchased daily to produce yoghurt, I expected a much more comparable rate of expenditures overall. The expenditures registering the most

extreme variation were the cost of rent (up to 80,000tsh/\$50 USD difference per month), electricity (up to 75,000tsh/\$45 USD difference per month), and the purchase price of milk (up to 200tsh difference per litre). In each case, kitchens' personal relationships with their suppliers tended to have the greatest impact on the price they paid for expenditures.

Table 3 – Kitchen Expenditures

| Kitchen | Average Monthly Expenses | Monthly Profit (After Expenses) | Average Daily Sales | Cost to Produce Yoghurt |
|---------------------------|---------------------------------|--|----------------------------|--------------------------------|
| Tukwamuane | 3,200,000tsh/ \$1,970 USD | 900,000tsh/ \$555 USD | 100L | 1066 tsh/L |
| Tumaini | 1,560,000tsh/ \$960 USD | 800,000tsh/ \$490 USD | 60L | 866 tsh/L |
| Sayuni | 1,634,000tsh/ \$1,005 USD | 700,000tsh/ \$430 USD | 60L | 907 tsh/L |
| Igoma | 1,790,000tsh/ \$1,100 USD | 650,000tsh/ \$400 USD | 60L | 994 tsh/L |
| Igombe | 1,592,000tsh/ \$980 USD | 650,000tsh/ \$400 USD | 50L | 1061 tsh/L |
| Buswelu | 1,505,000tsh/ \$925 USD | 500,000tsh/ \$305 USD | 45L | 1115 tsh/L |
| Ebeneza | 1,756,000tsh/ \$1,080 USD | 550,000tsh/ \$340 USD | 60L | 975 tsh/L |
| Youth to Youth | 1,237,000tsh/ \$760 USD | 340,000tsh/ \$210 USD | 45L | 916 tsh/L |
| Vijana Simama Imara (VSI) | 1,453,000tsh/ \$895 USD | 200,000tsh/ \$125 USD | 50L | 968 tsh/L |
| Nuru | 568,000tsh/ \$350 USD | 0tsh | 20L | 946 tsh/L |

** Provided in Tsh and approximate USD.*

The cost of products and services in Tanzania are often not regulated as strictly as they would be in Canada, due to the predominance of informal and subsistence economies in the region. Typically, Tanzanian producers and suppliers set their own price, and this can fluctuate seasonally or depending upon the status of their relationship with consumers. To this end, personal relationships have a significant influence on the success of businesses in the country. This is one reason why women have traditionally been excluded from conducting business in Tanzania and face difficulty breaking into male dominated markets. As a result of their socialization within the private sphere of the home, women

tend to possess smaller social networks, know fewer people in positions of power, and have less influence in their community overall.

A testament to the potential influence of personal relationships is the case of Tumiani kitchen. Despite being comprised entirely of young women, Tumiani members manage to pay less than every other kitchen for nearly all of their expenditures. Perhaps most significantly, Tumiani kitchen has forged a great relationship with their milk supplier, with whom members have negotiated a deal whereby they pay for milk daily, as opposed to monthly or bi-weekly. In return, the kitchen is provided a reduced cost for milk per liter, and is also guaranteed to be among the first businesses in Mkuyuni to be delivered milk each day, even in the case of extreme weather or a milk shortage. Access to such a cheap and reliable milk source has enabled Tumiani kitchen to make anywhere between 100,000tsh – 250,000tsh more each month than other kitchens selling the same amount of yoghurt. Moreover, Tumiani kitchen members take home a greater monthly income than any other kitchen group, at 160,000tsh. This includes Tukwamuane members, who make a monthly income of 100,000tsh. Testimony from Tumiani chairperson, Agnes Mwita, attributes the group's financial success to the contract negotiated with their milk supplier. During our one-on-one interview, Mwita explained: "The reason we have been able to do so well is because of the structure we determined for paying our supplier. We pay him every day, but we get a good price and are ensured all the milk we need every day" (April 23, 2013).

Tumiani members have also benefitted from forging early relationships with street leaders in Mkuyuni, with whom they held numerous meetings to discuss the project before opening their kitchen in 2012. In support of the project, street leaders promoted the probiotic yoghurt in the community and linked the kitchen with other organizations in Mkuyuni conducting work with HIV-positive individuals. Street leaders also advocated for Tumiani kitchen members in the context of a potentially costly dispute with their landlord, who repeatedly tried to raise their rent from the originally agreed upon price of 50,000tsh up to 100,000tsh per month. The landlord even threatened the kitchen with eviction when they refused to pay the increase. Upon hearing of the dispute, Mkuyuni street leaders offered to provide assistance by mediating a resolution process between the

two parties. A formal discussion was held, wherein leaders gave both parties the opportunity to outline their position before making a final determination on the matter. The street leaders ultimately sided with Tumaini group members, concluding that their rent should not be increased for one full year. The dispute has not since resurfaced. Contrast this with the consequences of the aforementioned electrical issues facing Nuru kitchen – with no local leaders representing their interests at TANESCO - and the value of such relationships becomes further apparent.

Mabatini street leaders have likewise provided Tukwamuane kitchen with substantial technical, financial and community support since the kitchen first opened in 2004. As previously explained, in order to mobilize community support for the project, local leaders were intentionally consulted and brought on board by WHE and Kivulini during the initial planning phases. Countless meetings were arranged between local and international project partners and street leaders before any concrete plans were put into motion for establishing the kitchen itself. Street leaders were also later invited to participate in Tukwamuane's initial training in order to understand the project and its potential benefits with regard to both community health and women's economic empowerment. Street leaders in Mabatini were so immediately supportive of the yoghurt project and its mandate that for the first seven years of operation they provided Tukwamuane with a free space in their office building out of which to run the kitchen. This was followed by a discounted rent of 50,000tsh in 2011, to continue indefinitely.

During our interview, Mabatini street leader, Thomas Alfonzi-Paka, outlined some of the many other economic and community benefits of this partnership for the Tukwamuane group:

In terms of our work with the mamas, we help them because they are members of our community. So if any issues arise, we get involved.... If they need more beneficiaries, they come to us, and we will advertise to the community on their behalf... We also link the mamas to the community; we explain the health benefits of the yoghurt to the community and lend our support by adding how we know these mamas and all the areas they are

working in. (April 18, 2013)

Over the years, this partnership has helped to generate community acceptance and support for Tukwamuane kitchen, and was particularly significant in the early days of operation when concerns with HIV stigma and transmission negatively impacted the kitchen's sales. Residents in Mabatini initially associated the project with WHE's campaign to assist individuals living with HIV/AIDS, leading to rumors and suspicion that anyone who entered the kitchen or consumed the yoghurt was HIV-positive. Fighting this HIV stigma was initially very difficult for the kitchen, necessitating that members organize information sessions for local residents and distribute brochures about the many nutritional benefits of probiotic yoghurt. Their efforts eventually prompted the development of a slogan now used in local promotional material for the yoghurt: "Nzuri kwa ajili yenu. Nzuri kwa kila mtu" or "Good for you. Good for everyone." During this period, street leaders' support was invaluable for opposing the damaging myths and HIV stigma surrounding the kitchen. During our interview, Alfonzi-Paka recalled that he and the other street leaders stood by the group and reassured local residents that they and their families also consumed the yoghurt for its many health benefits.

A related theme to emerge throughout my interview with Alfonzi-Paka was the legitimacy and credibility afforded to Tukwamuane kitchen through their association with local leaders. This was illustrated by his following remarks:

It is the community who elected us, so they trust us to act as their representatives. When we tell them something they must accept it and not ask questions. As community leaders, when we link with organizations like Tukwamuane kitchen, the community trusts [that organization] more than if they were to campaign by themselves. (April 18, 2013)

Alfonzi-Paka's statement highlights the value of street leaders' endorsement of the project and longstanding relationship with the kitchen. Association with street leaders in Mabatini has helped to increase the status and legitimacy of the kitchen in the eyes of community members, particularly elders and other men most likely to dismiss the all women-run businesses. Tumiani kitchen members have likewise benefited from

establishing close relationships with their milk supplier and Mkuyuni street leaders who advocate on their behalf. Both examples point to the benefit of deliberately mobilizing the community in support of women's microenterprises, from the ground up. This is a major finding of this study that I explore further on when discussing changes to members' economic and social status. Both examples further illustrate the potential role for social capital in promoting women's microenterprise in Tanzania.

5.3 The Role of Social Capital in Microfinance

The concept of social capital, initially defined by Putnam (1993: 167) as “features of social organization, such as trust, norms and networks, that can improve the efficiency of society by facilitating coordinated actions,” is drawing attention in international development circles as a factor in poverty reduction. A growing literature on social capital and community development finds that, “social capital is essential for development programs in order to create trust, share common values and knowledge, resolve common issues and conflicts, enhance participation of the marginalized sector and bridge the gap between administration and participants” (Basargekar 2010: 28-29). Global development institutions like UNESCO (2002) and the World Bank (2009a) now consider social capital as a critical resource for poverty alleviation and sustainable human and economic development. Yet certain aspects of social capital have yet to be sufficiently addressed by research, such as how it is constructed, how it can be measured, and how it can be put to use most effectively for marginalized populations (Mayoux 2001: 422-423). Such considerations are becoming increasingly important for development researchers, practitioners and policy makers alike.

Typically when social capital has been studied for its value to microfinance it is in the context of financial sustainability, or more specifically, with regard to the enhancement of loan repayment rates fostered by the group liability model (Besley and Coate 1995; Montgomery 1996; Ghatak and Guinnane 1999; Karlan 2007). It is in fact the basic principle underlying microfinance to replace economic capital (collateral) with social capital (group liability) in preventing loan default. Also well documented is the way in

which regular interaction between credit group members can in turn build social capital (Feinberg et al. 2013: 1). In this case, weekly or monthly group meetings are believed to foster women's empowerment by enhancing economic cooperation and social inclusion, creating broader social networks for women, and increasing women's social and political influence at the community level (Berenbach and Guzman 1992; Ackerley 1995; Schuler et al. 1997). In much of the microfinance literature, this positive relationship between social capital and financial sustainability and women's empowerment is treated as incidental or automatic.

The results of this study corroborate the idea that a dynamic relationship exists between microfinance and social capital, and furthermore, that programs which intentionally harness and build upon existing social capital can improve participants' economic and social status. However, this is not an automatic correlation. In line with the findings of Basargekar's (2010) study of urban microfinance programs in India, I argue that social capital is not a guaranteed resource available to microfinance organizations. Rather, microfinance organizations must create and nurture social capital deliberately by implementing specific policies intended to drive empowerment efforts (Basargekar 2010: 25). There are many ways that microfinance organizations can purposefully work to enhance social capital, the most obvious and well-established strategy being to reduce social distance by increasing the frequency and quality of group member interaction (Falk and Kilpatrick 1999; McLean 2010; Feinberg et al. 2013). Other strategies for enhancing social capital at the group level can include diversifying the types of community resources and information available to group members, promoting democratic participation and collective decision-making within the group, and growing women's networks through the formation of heterogeneous groups that are not formed on a narrow basis of pre-existing relationships or shared ethnicity or religion (Olomola 2002).

At the broader level of the community, organizations can deliberately work to enhance social capital by raising participants' level of consciousness, awareness and decision-making abilities (Basargekar 2010: 37). This can be accomplished through implementing credit-plus services providing health information, counseling, or basic literacy and human rights training in conjunction with financial products (Kanak and Iiguni 2007). In order to

be effective in this regard, Rankin (2006) argues that microfinance organizations must intentionally focus their efforts on leveraging social capital to catalyze social change rather than to ensure financial sustainability. This requires a strong commitment among microfinance organizations to a broader (i.e. not exclusively economic) community development mandate (Kanak and Iiguni 2007), continuous consultation between field staff and participants to create strategies for positive social change, and a commitment to mobilizing the broader community around the goals of the project.

In the case of the APYN program, the specific strategies implemented to encourage social capital development included efforts to build capacity for entrepreneurship and collective action at the group level through continuous training and workshops, the provision of credit plus services, and mobilizing community support for the kitchens from the ground up by encouraging members to involve local leaders, residents and other CBOs in the project at an early stage. Not all groups have chosen to heed APYN's advice and engage the community in order to mobilize participation and support for the project. Namely, Nuru, Youth to Youth and Buswelu kitchens have yet to undertake this work; they are also three of the lowest income earning groups in the network. APYN has cited the enhancement of community mobilization as a priority for building the capacity of existing kitchens, as well as a future focus for scaling up the project in the region. As a capacity-building process, "community mobilization encourages communities to identify their own needs and to respond to and address those needs in a participatory and sustained manner" (World Health Organization 2006: 1). The value of community mobilization for generating sustainability and a sense of local ownership of development projects is well established, and corroborated by the findings of this study as well.

Another aspect of the APYN program model that works to enhance participants' social capital is the built-in frequency and quality of group member interaction. Group members interact daily at the kitchens, working collaboratively to operate one business and in common pursuit of repaying their initial group loan. This is significantly different from conventional group liability models, wherein members meet for short periods of time on a bi-weekly or monthly basis, but otherwise operate independently of one another. Participating kitchen groups also formed autonomously prior to joining the network, as

opposed to being organized by APYN staff. While not working to grow or diversify women's social networks, these prior existing relationships among group members bodes well for their ability to work collaboratively and to share a common set of goals for their business. The impact of group dynamics on project outcomes is a major finding of this study and is presented as a policy directive in Chapter Six. It is also explored further on in this chapter.

Also important to consider are potential barriers to developing social capital, which can include social exclusion and the potential for ostracism within credit groups. With regard to social exclusion, research by Rankin (2006: 91) has found that, "the mere formation of credit groups does not guarantee progressive outcomes and may in fact perpetuate existing social hierarchies." This is because, as Bhatt (2007: 5) explains, "networks, norms and associations, which are the foundations of social capital, are rarely inclusive and provide differential access to resources, thus exacerbating existing inequalities," while also working to exclude the poorest and most disadvantaged individuals from membership in credit groups. A growing body of research considers the possibility that microfinance can erode existing social capital by, for instance, instrumentalizing and commodifying relationships between people (Baruah 2010; Karim 2011; Jasim Uddin 2015). Alternatively, "in the event of [loan] default, joint liability can lead to severe erosion of social capital and loss of dignity in the community" (Sengupta 2013: 295). In this instance, the defaulting individual faces pressure from the group and the potential threat of ostracism from her own community.

More information is needed to understand how microfinance interventions can be designed to facilitate social capital development for women participants, while preventing social exclusion and ostracism from credit groups (Mayoux 2001: 422-423; Feinberg et al. 2014: 93). This study makes a small contribution to addressing these gaps in the literature by describing how the APYN program methodology avoids the conventional pitfalls and limitations associated with social capital development. For instance, the one-time group loan structure and built-in repayment system eliminate conventional risks associated with loan default and thus the potential for social ostracism. These unique features of the APYN program are explored in the section of this chapter

reporting program-specific impacts. Having now discussed social capital as a potential input or resource that can be utilized by microfinance organizations, the remainder of this chapter focuses on social and economic outcomes for APYN program participants.

5.4 Social and Economic Outcomes for APYN Program Participants

Participation in the APYN program has been found to have an overall positive impact on various indicators of individual, household and community wellbeing. In the context of this study, improvements to members' economic status are characterized by individuals' increased access to and control over resources. This is measured according to changes in members' monthly income, but more importantly, spending habits, investments in property, health care and education, increased control over household decision-making and reduced financial dependency. Economic outcomes vary primarily according to kitchen group membership, with two main factors distinguishing groups that are most successful in achieving economic outcomes from groups that are less so. The first factor, which was introduced in the previous section, is the extent of community mobilization generated in support of a kitchen, including whether members successfully obtain support for the project from spouses, suppliers and local leaders. The second factor influencing economic outcomes is whether the capacity for entrepreneurship and a cohesive group dynamic are deliberately fostered among kitchen members.

Improvements to members' social status are characterized by more strategic advancements in gender relations at the household and community levels. This is measured according to changes in members' social inclusion and political engagement, and the relaxing of traditional gender roles that disadvantage women. Overall, social outcomes occur disproportionality among members from older, more established kitchens. In general, members from newer kitchens were not found to have experienced any regression in these areas as a result of participation in the project, but rather simply experienced fewer social outcomes overall. Differences stemming from length of membership in the APYN network are attributable to a number of more specific factors

including the quality of partnerships that kitchens develop with local leaders and other CBOs, and the types of non-financial training that kitchen members receive. As with economic outcomes, the extent of community mobilization generated in support of a kitchen also appears to positively influence social outcomes.

As indicated, the degree of economic and social outcomes that APYN participants experience varies mainly according to their kitchen group membership, as opposed to, for instance, demographic characteristics such as age, sex, marital status and so forth. This finding is unexpected given how similar kitchen groups are in terms of their location in Mwanza, the types of training and support that they receive from APYN, and the demographic characteristics of the populations they serve. All ten kitchens are located in poor suburbs or semi-rural areas of Illemela and Nyamagana districts in Mwanza, which possess virtually identical levels of population density, accessibility, per capita income, yoghurt business competition, HIV prevalence and gender inequality. The fact that some kitchens are generating greater economic and social outcomes for APYN members than others indicates that *internal* group differences, as opposed to *external* or environmental factors, are the cause of any discrepancies observed. Fortunately, this means that it is possible to isolate the specific characteristics that work to facilitate economic and social outcomes among successful kitchen groups, allowing these outcomes to be replicated elsewhere by tailoring kitchens appropriately. Identifying these internal group differences and their relationship to economic and social outcomes was a major focus of the data analysis.

In reporting the outcomes for APYN program participants, I argue that no automatic correlation exists between microfinance program participation and improvements to members' status – be it economic or social. Rather, the degree to which microfinance leads to a wider transformation of gender-based inequality depends firstly on the level of exposure participants have to thinking critically about gender relations through education and contact with women's rights organizations, and secondly, the extent to which programs seek to build on this critical awareness through community mobilization and gender training. After identifying and outlining study findings below, I draw on them in order to develop a series of policy directives in Chapter Six.

5.5 Changes to Participants' Economic Status

Conventionally, financial outcomes have dominated microfinance program evaluations, with researchers particularly keen to measure levels of profit or changes to household income, despite the enormous problems this presents (Hulme 2000: 83). For instance, it is exceedingly difficult and time consuming to segregate income generated from microfinance-funded activities from other sources of informal finance. It is also problematic to attribute causality between financial outcomes and women's empowerment. For these reasons, this study did not collect data on household income, but rather focused on individuals' acquisition of income and processes of income use and investment. This includes discussions about whether members have decision-making control over their earnings from the kitchen, how financial decision-making unfolds in their respective households, and whether women remain financially dependent on their husbands or other family members. These are important issues to address because they help to differentiate between individuals' increased access to income and broader forms of economic empowerment experienced by kitchen members.

5.5.1 Income Acquisition

Kitchen members' monthly income at the time of this study ranged anywhere from 40,000tsh – 160,000tsh per month (approximately \$25 – \$100 USD), with the exception of Nuru kitchen. The average amount of monthly income generated by APYN members in Mwanza was 70,000tsh (approximately \$45 USD), and 93% of study participants, or 50 kitchen members, lived above the international poverty line of \$1.25 USD (PPP) per day. These figures are notably higher than the percentage of Tanzanians living below the international poverty line, which is 43.5% (World Bank 2013). Within Mwanza region, this figure is slightly worse, with almost half of urban and rural populations, 46.3% and 48.3% respectively, living below the poverty line (NBS 2013). Only Nuru kitchen members were found to be making less than \$1.25 USD per day, and this was due to the

electrical outage. It is important to note that under normal circumstances Nuru members had typically earned around 100,000tsh (\$60 USD) per month, which is nearly double the international poverty line. All APYN program participants have lived in significant poverty their entire lives, and 50% of them had never possessed paid employment prior working at the kitchens. Their increased income had a significant impact on their quality of life.

Gender, age and length of time a kitchen has been in operation seem to not have had an impact on the amount of income members' earn in the kitchens. Interestingly, kitchens where men were the majority of the workers earned less. This may indicate that gains in terms of income acquisition are primarily derived from the initial group start-up loan and financial training received upon entry into the program, or from some element specific to the internal structure of higher income earning groups, as opposed to being the result of gender or having an increasing effect with time. On whole, APYN program participation appears to have a positive impact on members' monthly income acquisition, resulting in an overall modest reduction in poverty across the network.

Given that kitchen group membership was the most significant variable determining participants' levels of income acquisition, identifying differences in the internal structure and characteristics of each group was a major focus of the data analysis. To this end, I examined each kitchen's demographic composition, history, structure and group dynamics, in order to identify differences between them. I also analyzed kitchens' sales and expenditures, community partnerships, the types of financial and non-financial training they received, and their perceived need for technical and community support services. This comparative analysis revealed that group dynamics had a particularly strong influence on project outcomes. Study findings provided both quantitative and qualitative evidence of this.

The questionnaire included both closed and open-ended questions asking members to indicate the types of challenges their kitchen faced in implementing the program and where they envisioned their business in five or ten years time. Responses to both questions varied significantly among kitchens. However, the challenges most frequently

cited by members across the network included difficulty securing a reliable source of coal, electricity or fuel, lack of community and beneficiary knowledge about probiotics, and lack of access to proper packaging materials. Notably, members of those kitchens making the least amount of profit tended to possess relatively inconsistent ideas about the biggest challenges facing their kitchen, and also where they envisioned their business to be in five or ten years. Conversely, members from higher income earning groups expressed a clear, collective understanding of both the challenges they faced and their future ambitions. This shows that having a shared sense of purpose and direction makes for a better business.

Also mentioned by some questionnaire respondents were issues related to infighting and group member attendance at work. Groups with more conflicts and poor attendance at work had lower incomes. Conversely, groups making higher incomes tended to cite the fewest incidences of problems related to group member attendance or interpersonal disputes. They were also more likely to characterize relationships within the group as positive, collaborative, unified and based on mutual respect.

Qualitative evidence also emerged to corroborate a positive relationship between group dynamics and economic outcomes. To begin, when asked about the conditions under which women's microenterprise can succeed in Tanzania, local economist and APYN program consultant, Bernard Makachia, emphasized the importance of building groups' capacity for entrepreneurship and fostering a cohesive group dynamic. During our interview, Makachia explained:

When communities are resource poor the need for entrepreneurship becomes apparent, they really have to be enterprising. That is why when you have groups of women like those [APYN kitchen members], who have a joint business venture, it stands a better chance of success based on several conditions. One is the cohesiveness of the group itself.... The women are to be united in mind; they are to be united in vision.... Groups will not succeed where there is no consensus among members about goals,

ambitions and all that. When everyone is pulling in different directions, no one can move forward. (April 18, 2013)

According to Makachia, success for women's microenterprise will depend in large part on whether consensus exists among group members regarding their business goals and aspirations. Microfinance organizations must work deliberately to help program participants generate an equal capacity for entrepreneurship and a cohesive vision for their business because it will not happen automatically.

While the importance of fostering entrepreneurship among microfinance program participants is well established in the literature, most research and programming has tended not to consider the complex dynamics inherent in the group liability model. In fact, early microfinance research tended to romanticize this model, assuming that social solidarity and mutual support will ensure that successful members cover for defaulters in the group. In reality, this model more often works to exclude extremely poor individuals from membership in microfinance groups, as they are seen as more likely by their peers to default on loans. Moreover, interpersonal tensions and disputes are, realistically, highly likely to occur when women's livelihood and their success in business is so intimately tied to one another. This was shown to be true for the APYN program.

Contrary to most microfinance research, study findings indicate that problems resulting from group dynamics are among the most common factors influencing the economic success or failure of a kitchen. For those kitchens that had been open the longest, cohesion among group members and a willingness to collaborate were among the most common reasons cited for their continued success. For example, when asked during an interview what has allowed Tukwamuane kitchen to stay open for nearly ten years, group member Leah Mpangala responded: "Success requires a hard working spirit and we don't dodge hard work, we collaborate doing work. If I had to take a heavy stone up a hill, I could not do it, but together we can roll the stone" (April 18, 2013). Conversely, when asked whether any group members have ever had to leave Tukwamuane kitchen, Mpangala responded:

The same mamas formed our group in 2004; no new members have joined.

Although there are some that moved away. Two moved away and started their own kitchens, two were kicked out because they went against the constitution and created problems in the group, and one also died. The two who left were kicked out because they were absent from the kitchen; they had their own businesses at home and did not attend the kitchen regularly. At the same time, they did not share the same vision for the kitchen. (April 18, 2013)

Both of Mpangala's responses indicate the strong impact that group dynamics can have on kitchen sustainability, for better and for worse, not to mention its potential impact on program attrition rates. Maimuna Kanyamala also raised this issue during a portion of our interview discussing the ideal size for kitchen groups, stating: "Important as well is cohesion among the group, because if they are not well organized and have no team work spirit it is going to be very hard, especially if it is a bigger group" (April 29, 2013). This is why APYN has always preferred to work with already formed groups of 4-8 members. Past experience has shown that smaller groups are less likely to experience infighting.

Furthermore, the only APYN kitchen to have closed since 2004, Sahwa kitchen, reportedly did so as a result of insurmountable disputes between group members, and not because of factors such as local competition, financial illiteracy or co-optation of loans by men, the usual causes cited in the microfinance literature. It proved exceedingly difficult and ultimately impossible to get in contact with former members from Sahwa kitchen in order to conduct interviews. However, both Maimuna Kanyamala and APYN staff were very clear on the fact that continuous disputes among group members played a major role in the Sahwa kitchen closure.

The possibility of conflict within women's microfinance groups has long been obscured in the literature, due to stereotypes that essentialize African women as being community-oriented, and assumptions regarding the intrinsic amity and sustainability of women's credit groups. Researchers including Karim (2011) and Jasim Uddin (2015) have raised similar concerns regarding the romanticized views of women's credit groups prevalent in the literature on South Asia. Microfinance research and evaluation in sub-Saharan Africa

must also begin to incorporate more nuanced analyses of the complex dynamics inherent in the group liability model, and better account for the possibility of interpersonal disputes. Microfinance programs adopting a shared business model would also be well advised to build-in training for members on dispute resolution. This would help program staff to effectively support groups with managing interpersonal dynamics and prevent the types of conflict that can threaten the sustainability of women's microenterprises.

5.5.2 Income Use and Investment

Despite the widespread promotion of microfinance as an economically empowering intervention, the acquisition of income alone cannot be assumed to guarantee changes in household spending or the amelioration of gender inequality. It is now well established that in some cases women's increased contribution to family income can considerably improve domestic relations, while in other cases it can intensify tensions or lead to complete withdrawal of male support for household needs (Mayoux 1999: 972; Mayoux 2000: 13; Utz 2009: 90). Acknowledging that it is not enough to simply say that women are making "x number of dollars" from their yoghurt kitchen microenterprises, this study also documented members' *processes* of income use and investments. This includes an examination of how members allocate their income from the kitchen. For instance, using income to purchase land or build a house, pay back previous debts, provide for their family's health and education, or invest money in other income-generating activities operated by themselves or family members. It also necessarily includes an examination of whether members have control over the use of income earned from the kitchen. Members' level of control over income use was determined by questionnaire responses indicating who in members' households is responsible for making financial decisions, and through follow-up interview discussions exploring how these decision-making processes take place.

Given the aforementioned difficulty involved in documenting household finances, individual assets and expenditures were used as evidence of income use and investment. Hulme (2000: 83) writes that "a strong case can be made that assets are particularly

useful indicators of impact because their level does not fluctuate as greatly as other economic indicators and is not simply based on an annual [or monthly] estimate.”

Questionnaire respondents listed a range of assets and expenditures financed using monthly income from the kitchen, with virtually all members (96%) listing basic needs like food, clothing and rent as their primary expenditures. Questionnaire responses very clearly illustrate the impact of members increased income on their ability to meet their families’ basic needs:

The salary I get helps me to support my family and send my children to school. (Joyce Mathias, Sayuni)

Our health has improved because the income I get helps me and my family afford medical treatment. (Leah Mpangala, Tukwamuane)

I can now provide income for my family, and give them food and shelter. (Lusia Samweli, Tumiani)

My family now gets food, medical treatment and school fees. (Bernadetha Songoma, Igombe)

Now my children are not starving with hunger. (Martha Paul, Buswelu)

These statements are plainly powerful in their own right. Yet it is noteworthy that a handful of members (18%) responded in the questionnaire that their income from the kitchen was not alone sufficient to meet all of their family’s basic needs. Typically, these individuals identify themselves as the sole income earner in their household, sometimes accommodating large extended families under one roof.

Aside from basic needs, the main uses of income cited by members included, in order of frequency:

- Costs associated with providing for children’s education, including school fees, books and uniforms (39% of respondents or 50% of respondents with children)
- Domestic items such as soap, cooking oil and furniture (38% of respondents)

- Costs associated with providing for family members' healthcare or medical treatment (24%)
- Costs associated with enrolling or re-enrolling themselves in school (17%)
- Repaying previous debts (15%)

Financing these assets and expenditures would have been virtually impossible for most members prior to joining the program, or had they remained unemployed or employed in precarious and insecure informal sector jobs. Since obtaining employment in the kitchen, most members (96%) spend the bulk of their income to provide for household and family needs.

The microfinance literature suggests that women are more likely than their male counterparts to spend income on family needs like healthcare and education (Hoddinott and Haddad 1994; Strauss and Beegle 1996; Deshpanda 2001: 15; Cheston and Kuhn 2002: 8). Differences in male and female contributions to the household are also known to be greatest in extremely patriarchal societies, like Tanzania, where women are solely responsible for housekeeping, childcare, and food production and consumption (Brannen 2010: 107). The results from this study however indicate that in the APYN program context, gender has little to no impact on members' decision to spend their income on their family. Male kitchen members are equally as likely as female members to spend income on their family's healthcare and education, or on domestic items. This result is not entirely surprising as eight of the nine men participating in the APYN program identify themselves as the sole income earner in their household, necessitating that their income be used to provide for their family's needs. Additionally, all but one of the men in the program report having participated in some form of gender awareness or equality training in the past, never in the context of their work with APYN, but through their involvement with other NGOs in Mwanza, such as Kivulini, Plan, Africare and Mwanza AIDS Outreach.

This above result diverges from the existing microfinance literature regarding male versus female contributions to household needs. It indicates that under certain conditions male and female microfinance program participants will contribute equally to the needs

of their respective households - potentially, where gender training is provided, or where involvement in social advocacy and community-based work is a pre-requisite for program participation. It also supports the argument raised by some researchers that assumptions regarding the financial non-performance of men, particularly poor “Third World” men, are based more on Orientalist and racist stereotypes than anything of substance (Cornwall 2002). The sample size for this study is too small to draw any positive conclusions about the factors that influence male microfinance participants’ household contributions. Further research exploring this possibility is needed, particularly for microfinance organizations that serve male clientele and where mandates include the promotion of gender equality.

Many women members cited their increased contribution to household income as a new source of power they can leverage in household financial decision-making processes. In order to capture the distinction between access to and control over resources, the questionnaire included separate questions on members’ income use and decision-making control over household finances. Findings indicate no significant difference in male versus female members’ reported level of control over income use. The majority, or 62%, of female kitchen members with families report that they alone are responsible for deciding how to spend income earned from the kitchen, while 36% respond that financial decisions are made jointly with their husband or other family members. Only one woman participating in this study reported that her husband alone is responsible for decisions related to household spending. The reasons behind some women’s greater control over household decision-making are explored in the segment of this chapter outlining family and community responses to the program. By comparison, 50% of male respondents with families reported they alone are responsible for financial decision-making in their household, while the other 50% reported such decisions are made jointly with their family. In other words, male participants with families appear to be equally if not more likely to consult with family members when making financial decisions. If the men and women without partners are deducted, then the situations are alike.

In documenting members’ processes of income investment, this study analyzed individual’s investments in land, property and housing, and the development of other

income-generating activities. Just over half (54%) of questionnaire respondents reported having saved or invested a portion of their income earned from the kitchen. The most common investment of income cited by members in the questionnaire was access to higher quality housing (17% of respondents) and the transition from renting to owning (11% of respondents). Just over one quarter of questionnaire respondents (26%), including eight men and six women, reported using their income to invest in land or property. Many individuals pointed to the unprecedented job security afforded by the project as a factor in their decision to pursue such a major and long-term investment.

Despite current legislation guaranteeing equal land and property rights for men and women in Tanzania, “customary norms are still biased against women – as wives, widows, sisters, daughters, divorced and separated women – limiting their ownership and control over this resource” (Carpano 2010: 5). Women’s rights to access, control and transfer land and property remain weak compared to men’s, due to a confluence of economic, legal and socio-cultural factors (Maoulidi 2007). As can be expected in this context, all four of the women I interviewed about their decision to invest in land or property exhibited a distinct sense of pride and achievement in their purchase, often inviting me to visit their property or tour their home at a later date.

This study found that male members are only 10% more likely to invest their income than female members, but more than twice as likely to invest specifically in the development of other income-generating activities. This discrepancy is understandable since Tanzanian men’s relatively smaller share of domestic responsibilities means they have more time to spend on other work. Tanzanian men also begin working in the paid labor force at an earlier age than women in the country, meaning their skill sets and opportunities to invest in other businesses is increased. Indeed, 53% of women questionnaire respondents indicated that the APYN program constituted their first experience of paid employment, compared to only 33% of male respondents. Of the men who reported investing in other income-generating activities most worked as livestock breeders, mechanics, or as “mafundi,” operating small construction and repair businesses that can be easily combined with their work at the kitchens.

A small percentage of married female members, 15% or 4 women in total, also reported investing their income in their husbands' small businesses or other income-generating activities. It is important to note that these women did not report a lack of control over household spending. They also characterized these transactions positively as "uwekezaji," meaning "investments," making it unlikely that their income had been co-opted by their husbands. In fact, both of the women I interviewed about the decision to invest in their husband's business described positive outcomes for their marriage as a result, including a reduction in levels of tension, conflict and greater affection from their husbands. Questionnaire responses also indicated the benefits of income sharing among spouses. As one kitchen member explained in the questionnaire, "My husband respects me because now, unlike before, I am supporting him" (Agnes Mwita, Tumiani). Another responded, "He [my husband] is very happy because my salary from the kitchen helps both of us" (Maria Gabrieli, Sayuni). Questionnaire respondents also expressed a sense of easement for their entire household as a result of income sharing, stating, for instance, "the project is a relief to me and my family because I am not depending on them anymore" (Ester Athanas, Buswelu).

Some researchers might have chosen to cautiously interpret cases of income sharing as signaling the appropriation or control of women's income by their husbands; indeed, this was my initial interpretation. However, further data collection revealed that these female kitchen members actually made a consensual, deliberate and even strategic decision to invest their own income in their husband's business. Kitchen members spoke proudly about being able to invest in their husbands firewood or livestock businesses. Indeed, one of the themes that showed up in these women's testimonies related to their sense of self-esteem, of bringing something of value to their households. The significance of this must also be understood in the broader context of Tanzania's economy, where it makes sense that some women would choose to invest in their husbands' formal sector businesses, as they are often better regulated and possesses greater opportunity for growth than women's self-employment activities.

The possibility of domestic camaraderie has largely been ignored in the microfinance literature to date, due in part to longstanding concerns about male appropriation of

women's loans and income. Kabeer (2009) observed similar findings while researching a women's credit program in Bangladesh. She wrote:

Nor was it only in relation to their own activities that women reported a sense of achievement. Their testimonies also highlighted the value they attached to the wellbeing and dignity of their work engaged in by other household members. There is little space allowed for such impacts, and their possible implications for gendered relations, by models of the household that conceptualize it in conflicting terms and fail to recognize the potential for solidarity between household members. Yet many of the women I interviewed pointed to the release of male household members from demeaning economic relationships as one of the valued achievements which they associated with their loans. (121)

Kabeer's findings indicate that there are many different ways that husbands and wives strategize, as partners, to find the most profitable ways of investing shared income. My small sample supports such a perspective. Further research is needed and microfinance organizations should be encouraged to track and document cases of income sharing between spouses. This will help them to develop a fully nuanced understanding of the potential positive impacts of microfinance on household and gender relations. It will also enable organizations to distinguish between situations in which women's income is co-opted by their husbands and those in which it is consensually given in the broader interest of the household.

Closely related to income use and investment is the issue of women's reduced financial dependency on their husbands and other family members. Many of the women who filled out a questionnaire described a heightened sense of economic security and autonomy resulting from their economic achievements. For instance, when asked how their life has changed since working in the kitchen, one member explained, "I no longer depend on my family, I am independent" (Veronika Mathias, Igoma). Another responded, "I have gained confidence from working in the kitchen because the salary I get makes me not be dependent" (Hellen Deogratias, Sayuni). Others wrote about financial independence in

the context of an increased ability to address their own problems and to provide for themselves and their families, stating, for instance, “Now I am able to make decisions for myself and my family like sending my kids to school” (Florah John, Buswelu).

Women’s increased income, job security and decision-making control over household finances have in turn allowed them to make empowering decisions in their personal lives. For instance, nine questionnaire respondents indicated that they had recently enrolled or re-enrolled themselves in school, while four others reported moving out of family members’ homes in order to live independently for the first time. Moreover, during our one-on-one interview, Joice Stephan of VSI kitchen spoke candidly about filing for divorce and ending an abusive marriage (April 18, 2013). Observing similar findings among women participants of a livelihood program in New Delhi, Baruah explains that, “an active process of what in development theory is called ‘adaptive preference’ (Connell, 1977) appears to be unfolding for all or most of the women who now want more from life than they had previously been able to expect” (2014: 13). The same is true for women participants of the APYN program who appeared to have been not just enabled, but also emboldened, by their newfound economic independence to make decisions that benefit their lives.

5.6 Changes to Participants’ Social Status

Although members’ increased financial independence and decision-making control cannot be characterized exclusively as economic impacts, women's increased access to and control over income does not automatically translate into their increased social wellbeing either. To this end, this study also investigated changes to members’ social inclusion and political engagement, and the relaxing of traditional gender roles that disadvantage women.

5.6.1 Social Inclusion

The concept of social inclusion refers to “notions of belonging, acceptance and recognition and entails the realization of full and equal participation in economic, social, cultural and political institutions” (Mulunga and Yazdanifard 2014: 15). In the context of microfinance programs, this can include increased mobility and social networks, increased social standing and reputation, increased involvement in community institutions and activities, and an increased sense of belonging in society. These benefits are particularly valuable for Tanzanian women who have traditionally been excluded from experiencing the benefits of social inclusion compared to men in the country, due mainly to their confinement in the private sphere of the home and to ideas about acceptable female work and behavior. These gender norms and stereotypes effectively function to limit Tanzanian women’s networks, mobility and social interaction. Despite these gender disparities, greater social inclusion was a common theme to emerge in the testimonies of both male and female APYN program participants.

One of the most commonly cited impacts in relation to social inclusion was an improvement in members’ social standing and reputation in the eyes of community members. Members from every kitchen report being seen by the community as “informal health care providers,” due in large part to their association with APYN, WHE and the medical dispensaries and clinics they partnered with. Acquiring the status of health care provider has led to greater levels of perceived value in the eyes of others in the community. A common theme in kitchen members’ questionnaire and interview responses was to describe this shift in how they are perceived by others, citing increased respect and admiration as a major benefit of their employment at the kitchen.

Questionnaire respondents also described being known in many different communities (Paskwalina Constantini, Sayuni; Seola Kasiani, Sayuni; Sabina Maxmiliani, Sayuni; Asha Mohamed, Tukwamuane; Sebastian John, VSI) and “socializing with many different types of people” (Cesilia John, Tukwamuane) as positive outcomes gained from working in the kitchen. Whereas all of the individuals participating in the APYN program could once be described as living in significant poverty with limited education and social networks, they now frequently interact with individuals in positions of power in their

community, including men, elders, and officials at the street and district level. The positive effects of this shift on kitchen members' self-esteem and self-confidence are significant and should not be underestimated.

As a result of their reputation and status as healthcare providers, individuals in Mwanza routinely come to kitchen members with personal questions and concerns, trusting them with confidential information and relying on them to provide assistance and support. For most kitchens the questions brought forward are strictly health related, but for groups that have a known affiliation with local leaders and other CBOs, the types of issues brought to their attention can be much more wide-ranging. During interviews with individuals from Tukwamuane, Sayuni, Buswelu, VSI and Youth to Youth kitchens, members reported having discussed important social issues with local residents, including, but not limited to, malnutrition, education, entrepreneurship, property and inheritance laws, domestic violence and substance abuse. Since members have no formal training as counselors or legal aids, their response is most often to refer individuals to NGOs, CBOs or local leaders in their area who can provide assistance. Nonetheless, these five APYN kitchens are increasingly seen as 'community hubs,' capable of linking individuals in crisis with the appropriate resources and service providers. This perception of kitchens as community hubs also appears to have increased over time, with members from older, more established groups more likely to describe their kitchen in this way.

Interview respondents from every kitchen in Mwanza (14 in total) reported increased participation in community activities as an outcome of their involvement in the program. This mainly included more frequent participation in social activities such as gatherings for public rallies or to celebrate national and religious holidays. But for some of these individuals (4 women and 3 men), it also included first-time participation in political activities such as meetings held by officials at the street and district level, or voting in elections. After close examination, the reasons for members' increased social involvement appear to be twofold. The first reason is that members, as representatives of APYN, are receiving more frequent invitations to participate in community activities than before, leading to an increase in their attendance overall. The second reason for the reported increase in social involvement is the growth of members' self-confidence and

willingness to speak their minds, both privately and in public. This is likely due in part to the increased number of local residents seeking out kitchen members' opinions and advice on a regular basis, which enhanced their self-esteem. Other explanations include members' increased experience and confidence speaking to the community, and making important business decisions, the outcomes of which ultimately impact not only their own lives, but also the lives of their families and fellow group members.

Maimuna Kanyamala has described drastic changes in the sociability and outspokenness of women members from the four original APYN kitchens - Tukwamuane, VSI, Buswelu and Sayuni. During our interview, she attributed these changes primarily to women's experience making decisions in the context of running their own business:

The women have totally changed in terms of their physical appearance and the decision-making power that they have, but also their self-esteem in terms of being able to speak. When we started they were very shy to speak; they wouldn't very often express what they like and what they don't. But over time, I've seen, they will stand for an issue and argue what they believe... In five or ten years, ah, these mamas are totally different because now they have decision-making power with regard to the project... They will also tell you that they have decision-making power in their own homes.
(April 29, 2013)

According to Kanyamala, women's experience making decisions related to the project has in turn increased their confidence and power to make decisions within their homes and communities more broadly. Daily interactions at the kitchens with individuals in positions of power also appear to have reduced women's hesitancy and fear to speak their minds. The same is possibly true for men kitchen members, but study data could not confirm this because I did not ask male kitchen members directly about changes in their self-confidence.

Due to the value of the work that they perform and their affiliation with a diverse network of NGOs and CBOs connected to APYN, group members from all kitchens appear to be increasingly valued and respected members of their communities. This is evidenced by

increased interaction between members and individuals in positions of power, particularly with officials at the district and street levels, and by their increased presence and voice in community activities. The questionnaire and interview data indicated positive effects of program participation on both male and female members' social inclusion, leading to higher levels of self-confidence and self-esteem, as well as a stronger motivation and capability to take action in order to improve their own lives. Length of membership in the APYN network not only has a positive impact on members' self-perception, but also on how they are viewed in their communities. This is believed to be the result of an ever-increasing number of partnerships and associations being forged among kitchens, local leaders, and other NGOs and CBOs in the areas in which they work. Women members were also trained by their experience in running their own business to be more confident and assertive.

5.6.2 Political Engagement

Some studies have demonstrated that even those members of a community who do not participate in microfinance programs benefit in terms of poverty reduction and women's empowerment, simply by living in the area in which they operate (Hashemi et al. 1996; Khandker 2005). It is, however, extremely difficult to measure social impacts at the community level, since such an analysis generally requires an immensely large data set, which is expensive and time-consuming to collect, as well as necessitating participation from non-program participants in the research (Brannen 2010: 100). For this study, time and financial constraints prohibited me from directly measuring program impacts at the community level. However, interviews with kitchen members and non-member key stakeholders did offer some insight into the various 'ripple effects' of the project in the community.

There is some evidence of APYN members actively using their position at the kitchens to address wider social issues in the community. For example, testimony from Tukwamuane kitchen member, Sabina Joseph, revealed how the kitchen's association with Kivulini has caused women from the community to view them as a women's rights group and to seek

their advice on issues related to gender inequality. During our one-on-one interview, Joseph explained:

Because we started off working with Kivulini, some members of the community perceive us as ‘Kivulini Group.’ So some they come if they are fighting with their husband at home and ask us for advice. What we do is direct them to the appropriate resource, maybe street leaders or Kivulini, or provide them with advice if we are in a position to do so. The community trusts us, not just because we make yoghurt that improves the health of the community, but also because we have knowledge and advice to give them about business, and domestic issues such as violence or inheritance. (April 18, 2013)

As explained, members from VSI, Buswelu, Sayuni and Youth to Youth kitchens report similar occurrences, with individuals routinely seeking members’ advice and support for deeply personal issues. Not only are these kitchens associated with Kivulini, residents also know them to work in partnership with other CBOs addressing issues ranging from HIV/AIDS, to child malnutrition, to youth homelessness and entrepreneurship. As indicated, APYN members have no formal training as counselors or legal aids, but through their involvement in a broader network of women’s empowerment and community organizations in Mwanza, they are able to direct individuals in crisis to the appropriate resources and service providers.

The types of non-financial training that members receive appear to be a major factor in their tendency toward wider political engagement. For example, Kivulini trained members from the four original kitchens on issues related to gender equality, which in turn allowed them to provide information and support to women in crisis. Another case involving Kivulini is the Youth to Youth kitchen. While conducting participant observation at the kitchen, I learned that the group is comprised entirely of young men, former street youth, brought together by Kivulini in 2011 to operate a non-probiotic yoghurt kitchen that could serve as a ‘safe space’ for local youth in Nygezi to come and discuss personal issues. At this time, Kivulini provided the group with training on youth

engagement and dispute resolution. When the group expanded their operation to begin working with APYN and produce probiotic yoghurt in 2012, they had already garnered a known affiliation with Kivulini, which enhanced their credibility and reputation as unofficial youth counselors. Since then, youth in Nygezi who come to purchase yoghurt from the kitchen also seek advice and support for issues regarding education, drug use and domestic disputes, to name a few.

The responsibility of providing health care and informal counseling services for their community is of the utmost priority for Youth to Youth kitchen members. In fact, group members view their role as service providers in the community as more important than their success in terms of profit. This became clear during our focus group interview, when the group revealed that one reason they are struggling financially is because they often pay out of pocket to deliver yoghurt to WHE beneficiaries who are too sick to attend the kitchen themselves. VSI Chairman and group member, Livinus Justine, explained: “Many people need our services. Our first priority is not to make profit as a business, but to remain here as a service provider for the community. It is important to us that people know that is our priority” (April 23, 2013). VSI group members’ commitment serving the community is impressive, though not necessarily exceptional in the APYN program context. Other groups that formed prior to their work with APYN also continue to engage in the same forms of social advocacy that originally united them. For example, members from Buswelu kitchen group operated a malnourished child-feeding program with support from the local NGO ChemiChem as far back as 2004. They were contacted by Kivulini to work with APYN in 2010, but continue to provide bulk orders of probiotic yoghurt to ChemiChem’s feeding program. Additionally, as previously explained, the decision by Nuru kitchen group to develop a revolving loan fund for HIV-positive individuals in Mahina is a continuation of their original work as a health collective advocating on behalf of this population.

Using length of membership in the program as a variable, I observed no direct correlation between participants’ levels of political engagement and length of membership in the APYN program. This observation stands apart from other social impacts included in this study, which by and large increase with time. This may indicate that members’

propensity to use their position at the kitchen to address wider social issues stems from their predisposition to engage in community-based work, as well as the types of non-financial training that some individuals have received from APYN staff, partners or other NGOs and CBOs. These findings suggest that in order for increased political engagement to result from microfinance program participation, explicit attention must be paid to organizing participants around gender and other social issues, and incorporating training for political engagement into the foundations of the program. This is a dynamic of community-based work that Kivulini understands, and actively sought to promote during the early phases of project start-up in Mwanza.

Kitchens that joined that APYN network prior to 2012 – Tukwamuane, VSI, Sayuni and Buswelu – were directly approached for involvement in the project by Maimuna Kanyamala and staff members at Kivulini. During our interview, Kanyamala explained that Kivulini believed that previously formed groups, already engaged in social advocacy work, could leverage their existing knowledge and networks to build a strong foundation for the project in the community (April 29, 2013). These groups subsequently worked alongside staff at APYN and Kivulini in order to mobilize community support for the project. For example, staff members from both organizations accompanied members to meet with local leaders and other community groups, and deliberately involved local men, including women's husbands, in the initial training workshops. These four groups also received supplementary training from Kivulini on gender equality, the rights of women and girls, and the links between violence against women and HIV. Kitchen groups that joined the project after 2011 did not receive this training.

When APYN obtained official NGO status in 2012, Kivulini reined back their technical support for the project; while they continue to offer political support and some managerial consulting to APYN, its staff no longer provides hands-on assistance for identifying and training new groups. This appears to have impacted the extent to which newer members have experienced broader social impacts in terms of their political engagement. When asked during our interview about the decreased involvement between APYN and Kivulini, Maimuna Kanyamala explained that, "APYN as been distancing themselves from Kivulini" and further characterized the situation as "a missed

opportunity for the project” (April 29, 2013). The official reason given for Kivulini’s withdrawal from the project was to better focus on maintaining their own women’s empowerment programming. However, upon closer investigation it is clear that APYN’s mandate has itself shifted over the years, from an original focus on gender equality to a more concentrated effort at enhancing the capacity, sustainability and scope of the network.

This shift away from a focus on gender equality is reflective of broader trends in global development. A growing body of literature examines the role of women’s NGOs who serve as intermediaries in development projects that bring together partners of different sizes and capacities, possessing distinct mandates, motivations and priorities (Schuller 2009; Baruah 2010 and 2015; Muok and Kingiri 2015). Evidence suggests that in some cases the absence of a formal agreement defining the specific roles and responsibilities of each partner can cause overlaps in function, weaken accountability, and exacerbate conflict between the partners (Baruah 2010: 204). In others cases, the social justice agendas of less powerful partners, such as smaller women’s NGOs, can simply be overshadowed by seemingly more pressing issues regarding funding and operations, and in extreme cases they may even be pushed out. As a result, support for women’s equal participation, gender training and gender analysis can be emptied of their political weight and risk becoming merely buzzwords on project reports and funding applications (Seed 1999; Tsikata 2001; Cornwall 2005; Warren 2007). For smaller organizations, with limited staff and resources at their disposal, this shift over the lifespan of a project can be as much a matter of financial necessity as it is a matter of political priorities.

5.6.3 Family and Community Responses to the Program

When asked about family and community responses to the program, the majority of members stated that their families have been supportive, happy and encouraging of their work at the kitchens. With regard to their spouses’ responses specifically, women members characterized them positively, responding, for instance:

My husband is happy because now we can support each other.
(Questionnaire, Romana Peter, Ebeneza Kitchen)

My husband is glad because I can help him. (Questionnaire, Hawa Rajabu,
Tukwuamane Kitchen)

Others described positive outcomes for their marriage after they joined the project, including a reduction in levels of tension and conflict, and greater respect and affection from their spouses. None of the questionnaire or interview responses pointed to negative or aggressive reactions on the part of women's husbands to their working in the kitchen, perhaps because those types of husbands may not have let their wives work with APYN in the first place.

Study findings also demonstrated the pliability of traditional gender roles in response to women's new or increased contributions to household income. Exactly half of the women interviewed for this study (8 women) described changes in family members' attitudes toward domestic work since they began earning an income from the kitchen. Although they continued to bear much of the responsibility for childcare and household chores, women also indicated that other family members had become more willing to share responsibility for certain tasks. For instance, I asked VSI member, Joice Stephan, how she, as a single mother of ten, coped with the increased workload brought by her employment in the kitchen. Stephan emphasized the willingness of her male children to take on greater amounts of housework:

Sometimes I work to prepare the yoghurt late at night, but sometimes the youth perform household tasks in my absence. For example, there are some boys at home now, and they are preparing dinner for the rest of us. This has become more common since opening the kitchen. The boys do more housework than before. (April 26, 2013)

It is not completely surprising to discover that gender roles have shifted in some members' households since they began earning an income from the kitchen. In fact, "it is well-established from a theoretical perspective that gender roles are malleable, that the

intra-household division of labor is dynamic and negotiable, that economics tends to trump “culture and tradition” everywhere in the world” (Baruah 2014: 16). At least some women’s spouses and children demonstrate an increased willingness to perform household chores and childcare as a result of women’s increased contribution to household income.

Aside from economics trumping culture, there are a number of other possible reasons why some women’s husbands and family members reacted positively to their employment in the kitchen when other studies report increased male tension and aggression in response to women’s microfinance program participation. The first reason is the relatively traditional and culturally appropriate nature of women participants’ work in the kitchens, which helped garner community acceptance for the project. The decision to engage APYN members in characteristically female employment was intentional. When originally asked by WHE to consult for the yoghurt program in 2004, Maimuna Kanyamala and staff members at Kivulini proposed the idea of establishing community kitchens that could be run by local women, in keeping with Tanzanian cultural and consumer norms. Having women kitchen members prepare nutritious food for their community therefore plays deliberately into traditional gender roles in the region.

In her research examining women’s microfinance in Tanzania, Sigalla (2012) writes critically of programs that engage women in enterprises that fall within a traditional gender division of labour, suggesting that these programs actually deepen existing processes and forms of inequality (552). Acknowledging the difference between programs that serve only women’s immediate economic needs as opposed to their broader political interests is, of course, important, but I would argue not as clear-cut as Sigalla contends. To begin with, the APYN program, while not claiming to revolutionize gender roles in Tanzania, still manages to subvert some discriminatory norms regarding acceptable female behavior and labor force participation. As a consequence of traditional gender roles, “women’s enterprises in Tanzania often remain precarious, usually tied to small-scale informal activities that can be reconciled with their domestic obligations” (Ellis et al. 2007: 3). Yet unlike home-based handicraft production or produce stands, which are common forms of work for women in Tanzania, working in the kitchen places

female members in close and unsupervised contact with male customers and challenges conventional gender norms that would confine women to the domestic sphere of the home. Also, home-based work is solitary, while the kitchens allow for women to interact in groups.

The establishment of community kitchens might be seen as reconfirming a gender-specific division of labor and restricting women participant's mobility in the community. However, female kitchen members do not appear to view their work in the kitchens as burdensome or confining by any standard. During out interview, VSI founder and kitchen member, Joice Stephan, explained to me that, "women in Mwanza are less likely to own property, and to have a building in which to host their business, so they must either work from home or be forced to move with their products" (April 26, 2013) Stephan's testimony helps to contextualize Garikipati's aforementioned research, which finds that, "women's increased mobility in the market place, generally regarded as a positive outcome in the microfinance literature, may in fact simply be a compulsion imposed by poverty conditions, and may be viewed unfavorably both by the women and the society concerned" (2012: 3). Whereas women's employment in the kitchens could be perceived as restricting members' physical mobility, when analyzed in Tanzania's cultural context, it becomes clear that access to a building space can help to eliminate unnecessary and unfavorable demands on women's time and energy required for having to take their product to market.

In further response to Sigalla's concern over programs that reinforce a gender-specific division of labor, it is also worth noting that the potential for backlash against participants of development projects that openly challenge or defy gender norms is well established and should not be ignored (Bhatt 2007: 4; McLean 2010: 512). Fortunately, the strengthening of women participants' social standing in their communities appears to have prohibited the negative effects of patriarchal resistance and backlash frequently documented within the microfinance literature. An early effort by APYN and Kivulini to involve local men, particularly women's husbands and local leaders, has enhanced community acceptance and support for the project. APYN Community Program Officer, Esther Ghati, revealed that male residents in Mwanza now regularly contact APYN to

express an interest in working in the kitchens alongside the current members. Although much of this interest on part of local men is likely due to the perceived financial success of the program, their desire to work in partnership with the female members for income generation is still atypical in Tanzania, where, as stated, a strict gender division of labor characterizes both the formal and informal sector economies.

Family and community responses to women's work in the kitchens have not, however, always been exclusively positive. When Tukwamuane group was first contacted to participate in the yoghurt program, some of the women's husbands felt quite uncomfortable, threatened and even angered by the idea of their wives spending eight hours or more each day away from home and interacting with other men in private. During our interview, WHE Project Director, Bob Gough, revealed that tensions came to a head three months into the project, when one of the women reported to Kivulini staff members that she had experienced domestic violence at the hands of her husband, who was angry about her participation in the program. It was at this time that WHE and Kivulini decided to incorporate training on gender equality and domestic violence for members of the program, in addition to the technical and financial workshops, and to invite women's husbands to participate. According to both Bob Gough and Maimuna Kanyamala, no further reports of domestic violence have surfaced since this new training program was implemented in 2004. Unfortunately, as explained, kitchens that joined the APYN network after 2011 no longer receive gender training. It is possible that any negative impacts resulting from the elimination of this training have yet to be seen or reported.

Women kitchen members also continue to face a number of daily challenges due to the perseverance of traditional gender roles and discrimination. For instance, during my focus group interview with Igoma kitchen, the group members explained their difficulty balancing long working hours with family responsibilities, often going without sleep in order to accomplish all that they needed to (May 1, 2013). In another focus group interview, group members from Sayuni kitchen revealed that they experienced harassment, ridicule and foul language from male customers, as well as difficulty collecting payment and outstanding debts from men in the community. Sayuni group

member Hellen Degoratias explained: “When we are selling yoghurt in the kitchen or the market and trying to collect money from customers, men disrespect us, yell at us and refuse to give us our money” (April 31, 2013). It is notable that questionnaire responses from members of all six APYN kitchens run exclusively by women indicated that harassment or intimidation by male customers was an issue facing their group.

None of the women I spoke with during this study perceived challenges relating to gender inequality as insurmountable or permanent. They were all very optimistic that social attitudes and prejudices would shift over time as the community learned more about the project and its value. For some kitchens these changes are already occurring. Igombe kitchen members reported being harassed and disrespected by the community members in the beginning phases of the project, but during our focus group interview, group member Kulwa Desi reported: “the community has become happy to cooperate with us because they see us as a valuable service provider” (April 24, 2013). Other women interview respondents, including Agnes Mwita of Tumiani kitchen and Buswelu group member, Flora John, also reported an increased ability to deal with difficult customers, and to interact with men who enter the kitchens from a position of strength (April 23 2013; April 30, 2013).

One unexpected example of male dominance emerged while conducting the research. The day I arrived to conduct a focus group interview with Nuru kitchen, male member Stephen Magembe was running late. I suggested we start the interview without him, but the women members present were vocally hesitant and seemingly nervous to do so, and requested that we wait until he arrived in order to begin. This was the first indication that male authority was an issue at this kitchen. Moreover, during the interview itself, female kitchen members generally sat quietly, while Stephen Magembe, also the kitchen chair, dominated the conversation. This suggests that there had been little to no shift in traditional gender roles within this group, which surprised me given that Nuru kitchen is well respected for their advocacy work on behalf of HIV-positive individuals in Mahina. This finding highlights the strongly ingrained patriarchal culture of Tanzania, and serves as a reminder that groups engaged in one type of social advocacy work are not necessarily otherwise socially progressive.

Similar issues with male dominance do not appear to exist with Balthazar Bisansaba, the other male member of an otherwise entirely female group, Ebeneza kitchen. This discrepancy suggests that men can work in the kitchens without necessarily dominating or controlling women group members, but, conversely, that this is not always going to be the case. The main factor differentiating the two men in terms of their treatment of women kitchen members appears to be their previous exposure to gender training. While Stephen Magembe has no known background in understanding gender issues, Balthazar Bisansaba has participated in numerous workshops on gender equality in the context of his previous involvement with the local NGO, Mwanza AIDS Outreach. This finding points once again to the potential benefit of building training on social issues, specifically gender equality, into the foundation of microfinance programs, and of inviting participation from individuals with previous experience conducting community-based work related to gender. This is different from requiring that individuals have experience with formal NGOs or large-scale development projects in order to participate, as this would screen out the most marginalized members of any community. Rather, I am recommending that individuals with a known propensity for community-based work and a strong commitment to social justice and gender equality be given preference for participation in microfinance programs that embody these same priorities.

5.7 Program-Specific Impacts

Many of the outcomes reported for the APYN program converge with those observed in relation to other microfinance programs in Tanzania and elsewhere, suggesting that certain impacts can be attributed to the provision of microfinance and training per se, rather than to specific modes of microfinance delivery. Still, it is important to recognize a number of important divergences in findings that appear to reflect specificities in the APYN program methodology. First of all, none of the individuals that participated in this study reported experiences of stress, tension or anxiety related to loan repayment. This is a direct result of the APYN's one-time group loan structure and built-in repayment

system that eliminates conventional risks associated with loan default. Other microfinance research and evaluation points to the intense social and institutional pressure that participants experience to repay loans, and posit this as a major, if not insurmountable concern with the microfinance model of poverty reduction and women's empowerment (Ahmed et al. 2001; Rankin 2006; Moodie 2013). The absence of similar findings among APYN program participants indicates a way forward and a possible solution to these types of concerns.

The second divergence in study findings resulting from the APYN's unique program methodology is the lack of reports indicating male appropriation of women's loans and income. Prevention against loan appropriation is, again, built into the very foundation of the APYN program model, with the initial group loan being allocated for specific purchases related to kitchen-start up, as well as closely monitored by APYN staff. Women's spouses and other family members lack physical access to the loaned money, as well as the opportunity to pressure women into handing over their money at the expense of the rest of the group. Aside from issues related to patriarchal control, this model further prevents cases of individual loan default, thereby also reducing program dropout rates. The prevalence of these issues in the microfinance literature has led to the belief by some that they are inescapable, yet this study's findings make clear that none of them are insurmountable under the right conditions.

Finally, the extent to which members express feeling passionate about their work in the kitchens is exceptional compared to what is reported in most microfinance research and evaluation. This finding is a direct result of the types of employment that members are provided through the program. Training members to produce and distribute nutrient-rich probiotic yoghurt that visibly improves the health of their community, particularly individuals living with HIV/AIDS, provides them with an increased sense of self-worth and perceived value by their community. The provision of decent and meaningful employment opportunities to poor individuals is an especially unique element of the APYN program that should not be ignored or trivialized.

The way members feel about their work has an impact on program sustainability as well.

Members who feel passionately about working in the kitchens, and who are personally invested in the project's broader community development agenda, were found more likely to endure through tough times. Study findings suggest that the sustainability of women's microenterprises can be strengthened when individuals are passionate about their work, and when they derive both economic and personal value from it. Group dynamics, and in particular cohesion among group members with regard to business plans and aspirations, also proved to be important elements in the sustainability of women's microenterprise.

Related to this discussion about program sustainability is the relative lack of patriarchal backlash and resistance experienced by women program participants. As previously noted, women recruited into the project were often already engaged in community-based work, meaning their husbands are more likely socially progressive as well. Additionally, the highly feminized and culturally appropriate nature of women's work in the kitchens has helped garner community acceptance for the project, particularly among members' spouses and families. Instances of household tension, conflict and violence were virtually absent from women's testimonies. The one notable exception to this was the case of domestic violence that occurred at Tukwamuane kitchen in 2004, prior to implementing training on gender inequality and domestic violence for members and their spouses. The strengthening of women participants' social standing in their communities, and early efforts by APYN and Kivulini to involve local leaders, often men, also appear to have prevented participants from experiencing of social exclusion and ostracism, which has frequently been documented in the microfinance literature. Prioritizing community mobilization is an important mechanism for preventing backlash against women participants, which has historically been one of the major challenges identified for microfinance with regard to promoting women's empowerment.

Identifying and drawing attention to the unique liability and sustainability of the APYN model is one of the major findings of this study, as it points to the possibility of moving conventional debates about the benefits and pitfalls of microfinance forward, into a more productive discussion of innovative models that work effectively in particular cultural and geographical contexts. This shift in the debate about the validity and effectiveness of

microfinance as a development tool is long overdue, and stands as one the major contributions of this research.

The existence of program-specific impacts suggests that while microenterprise groups have the, “potential to become sites of solidarity building and collective empowerment, encouraging new forms of collective action around community or gender issues” (Krenz et al. 2013: 14), no automatic correlation exists between microfinance and improvements to women’s status – be it economic or social. Rather, the degree to which microfinance leads to a wider transformation of gender-based inequality depends firstly on the level of exposure participants have to thinking critically about gender relations through education and contact with women’s rights organizations, and secondly, the extent to which programs seek to build on this critical awareness through community mobilization and gender training. For this reason, some kitchens were found more likely to see greater social outcomes for members than others. For example, kitchens that were previously involved in community-based work were more likely to engage with social and political issues in their community because they were predisposed to social advocacy. Sometimes these groups also received supplementary training on social issues during their previous work. Additionally, groups with a known affiliation to local leaders or other CBOs were more likely to function as community hubs, where residents sought support and advice for personal problems including domestic violence, drug use, property ownership and inheritance, among others.

The limitations of traditional microfinance models are increasingly being recognized in the literature, as is the need for organizations to assist credit groups with both developing an awareness of social inequality, and with building their capacity to challenge that inequality (Reeves and Baden 2000; Sengupta 2013). For example, based on primary observations of women’s self-help groups in India, Krenz et al. (2013) emphasize the need for a combined approach:

Women must be able to recognize and strategically utilize resources in their own interest. Approaches that foster women’s ability to recognize and overcome internalized oppression can contribute to the development of

agency, or the capacity to make strategic life choices and successfully act upon them. Together, increased access to resources and a heightened sense of agency can impel a process in which women are capable of challenging gender subordination and furthering strategic gender interests. (12)

In other words, no automatic correlation exists between microfinance program participation and improvements to women's economic or social status. Rather, efforts at connecting one to the other must be built into the very foundation of microfinance programs.

The APYN program comprises a number of deliberate strategies intended to facilitate progressive social change and reduce gender-based inequality. Many such strategies were forged during the planning phases of the project as a result of WHE's initial partnership with Kivulini. Unfortunately, over time, Kivulini's involvement in the APYN program has shifted from a founding implementing partner to an informal and under-utilized "consultant." At the same time, the APYN's original focus on, and prioritization of, gender equality has been diluted and replaced by technical and financial concerns related to project management. The changing role of Kivulini appears to have impacted the extent to which newer groups have experienced broader social impacts. Still, findings indicate positive changes to members' social status on a number of fronts, including strategic gains in members' social inclusion and political engagement, and the relaxing of traditional gender roles at the household and community level.

5.8 Conclusion

Participation in the APYN program is found to have has an overall positive impact on various indicators of individual, household and community wellbeing. Uniquely, the degree of economic impact experienced by APYN members appears to vary according to kitchen group membership. This finding runs contrary to most microfinance research and evaluation, wherein program impacts tend to vary according to individual variables like

age, sex, or even marital status. Since all ten kitchens are located in poor suburbs or semi-rural areas of Ilemela and Nyamagana districts in Mwanza, the fact that some are generating greater levels of profit or social impact than others is logically indicative of internal group differences as opposed to external or environmental factors. Two main factors distinguish groups that are successful in terms of achieving economic outcomes from those that are not. The first is the extent of community mobilization generated in support of a kitchen, including whether members successfully obtain support for the project from spouses, suppliers and local leaders. The second is whether the capacity for entrepreneurship and a cohesive group dynamic are deliberately fostered among kitchen members.

Conversely, social impacts appear to be strongest among members from older, more established kitchens. Differences stemming from length of membership in the APYN network are attributable to a number of more specific factors. These include, the quality of partnerships that kitchens develop with local leaders and other CBOs, and the types of non-financial training kitchen members receive. As with economic outcomes, the extent of community mobilization generated in support of a kitchen also appears to positively influence social outcomes.

Chapter 6

6 Conclusion

6.1 Introduction

This chapter reviews the major findings of the study and discusses research and policy implications. This first section summarizes some key guidelines that may be useful for developing microfinance programs in other contexts throughout sub-Saharan Africa. Study findings regarding the opportunities and constraints facing the APYN in Tanzania are extrapolated to identify assets and challenges unique to the region, and to distinguish the sub-Saharan African microfinance landscape from other parts of the world. A series of policy recommendations are outlined for addressing the cultural, political and economic environment faced by microfinance organizations operating throughout the region. The second section reiterates the original contributions of the study, and the third section identifies areas where further research is needed. In closing, I employ the study and its findings as an example of why it is important for researchers and aid organizations to move beyond the extreme viewpoints that currently characterize microfinance literature. The aim of contemporary research and scholarship should be to develop more nuanced accounts of the utility and structural limitations of microfinance as a development tool, and to propose ways in which programs can be tailored regionally to have the greatest potential impact on women's economic and social status.

6.2 Policy Recommendations: Guidelines for Developing Microfinance Programs in sub-Saharan Africa

In Chapter Three, I explained that the vast majority of microfinance research and impact assessment published to date has emanated from South Asia, where the microfinance movement originated, and more recently from Latin America. Compared to this wealth of scholarship, research documenting the impact of microfinance in Africa is limited, and where available, tends to take the form of grey literature produced by microfinance

providers. This has prevented the development of programs and policies adapted to the region's specific needs, opportunities and constraints. One possible reason for this information and research gap is that the African microfinance industry is still relatively small, concentrated in only a handful of countries. Yet it is also growing, thereby providing a timely opportunity for research to shape policy (Van Rooyen et al. 2012). This section summarizes some key guidelines that may be useful for developing microfinance programs in other contexts throughout sub-Saharan Africa (SSA). It includes strategies for microfinance organizations to become more technically and financially sustainable, and, apart from this, to build their capacity to improve women's economic and social status in the region. As I argued in Chapter Five, a correlation between the financial viability of a microfinance organization and its ability to serve poor women only exists when social justice and poverty alleviation are the primary goals of the organization. African microfinance is also as diverse as the continent itself, meaning there is no one blueprint for developing effective microfinance programs. Instead, each intervention must adjust to the specific cultural, political and economic setting of the communities in which it operates. Allowing for such diversity, the following general policy directives are recommended:

Prioritize local knowledge and cultural compatibility

The dearth of research emanating from Africa to date renders the local population an especially valuable resource for challenging or affirming conventional wisdom about effective practices within microfinance. Much of the existing research on Africa's microfinance sector reflects trends in the worldwide and Asian literature, indicating that some of the existing knowledge about microfinance may indeed be transferrable. Yet logic infers that microfinance works differently in different regions, where gender relations, population density, levels of poverty, attitudes to debt, enterprise development, financial literacy and financial service providers all vary. Africa possesses a cultural, political and economic landscape that is distinct from other regions of the world. So, for instance, local attitudes toward business, debt and the types of work deemed appropriate

for women will each impact the success of microfinance programs that target women clientele. Development project managers are advised to utilize local knowledge and expertise in designing appropriate interventions.

Microfinance organizations should seek to develop program methodologies that are compatible with sub-Saharan African cultural and consumer norms. As previously reported, the majority of microfinance program participants globally are offered support and training to take on relatively unskilled, poorly paid occupations such as home-based handicraft production or operating small food or produce stands (Baruah 2004 and 2014; Feiner and Barker 2006; Bhatt 2006). However, high levels of competition in the agricultural sector, combined with state-owned land tenure systems in many African countries limit the impact that microfinance can have for agricultural producers. Similarly, a lack of any substantial local market for traditional handicrafts restricts the earning potential of African artisans. Microfinance organizations operating in SSA should encourage program participants to develop regionally appropriate and competitive products, and provide support and skills training as needed. For women participants, special attention should be paid to ensuring they engage in forms of work that are culturally relevant and sanctioned. Organizations that encourage women to break from conventional norms, traditions and behaviors without securing adequate local support for a project are likely to face resistance from the community, placing women participants at risk of social exclusion, conflict and even backlash.

The APYN has implemented a number of strategies to ensure their microenterprise kitchens are culturally compatible. When originally asked by WHE to consult for the yoghurt program in 2004, Maimuna Kanyamala and staff members at Kivulini proposed the idea of establishing community yoghurt kitchens that could be run by local women, in keeping with Tanzanian dietary, cultural and consumer norms. The yoghurt is produced using cows milk that is locally sourced and therefore also sustainable and cost-effective since it does not rely on importation. Having women kitchen members prepare nutritious food for their community also plays deliberately on traditional gender roles in the region, while still providing participants with new opportunities to work in skilled employment outside of the domestic sphere of the home. The highly feminized and culturally

appropriate nature of women's work in the kitchens has helped garner community acceptance for the project, particularly among members' spouses and family members.

Prioritize group formation and dynamics

I have argued repeatedly throughout this dissertation that most microfinance research and programming has overlooked the complex dynamics inherent in the group liability model. Early microfinance research tended to romanticize this model, assuming that social solidarity and mutual support will ensure that successful members cover for defaulters in the group. In reality, this model more often works to exclude extremely poor individuals from membership in microfinance groups, as they are seen as more likely by their peers to default on loans. Moreover, interpersonal tensions and disputes are realistically highly likely to occur when women's livelihood, their success in business, is so intimately tied to one another. For these reasons, microfinance organizations operating in SSA must work deliberately to foster cohesion among group members and to incorporate support for interpersonal dispute resolution.

In the APYN program context, problems resulting from group dynamics are found to be among the most prominent factors influencing the economic success or failure of the microenterprise kitchens. Of those kitchens that have been open the longest, cohesion among group members is cited in interviews as the most common reason for their continued success. Conversely, the only APYN kitchen to have closed since 2004, Sahwa kitchen, did so primarily as a result of insurmountable disputes between group members, and not because of factors such as local competition, financial illiteracy or co-optation of loans by men, the usual causes cited in the microfinance literature. Study findings therefore highlight the impact that group dynamics can have on kitchen sustainability, for better and for worse, not to mention its potential effects on program attrition rates.

Other evidence emerged to corroborate a positive relationship between group dynamics and economic outcomes. Questionnaire and interview respondents were asked to indicate the types of challenges their kitchen faced in implementing the program and where they

envisioned their business in five or ten years time. Members of those kitchens making the least amount of profit tended to possess relatively inconsistent ideas about the biggest challenges facing their kitchen, and also where they envisioned their business to be in five or ten years. Conversely, members from higher income earning groups expressed a clear, collective understanding of both the challenges they faced and their future ambitions. This shows that having a shared sense of purpose and direction makes for a better business.

One reason that the possibility of conflict within women's microfinance groups has long been obscured in the literature is due to stereotypes that essentialize African women as being community-oriented, and assumptions regarding the intrinsic amity and sustainability of women's credit groups. Researchers including Karim (2011) and Jasim Uddin (2015) have raised similar concerns regarding the romanticized views of women's credit groups prevalent in the literature on South Asia. Microfinance research and evaluation in sub-Saharan Africa should likewise begin to incorporate more nuanced analyses of the complex dynamics inherent in the group liability model, and better account for the possibility of interpersonal disputes. Microfinance programs adopting a shared business model would also be well advised to incorporate training for members on dispute resolution. This would help program staff to effectively support groups with managing interpersonal dynamics and prevent the types of conflict that can threaten the sustainability of women's microenterprises.

The APYN has adopted a number of strategies for reducing the likelihood of discord among kitchen group members. To begin, project staff prefer to work with already formed groups of 4-8 members, as past experience has shown that this is the best in terms of optimal salaries and working relationships. These prior existing relationships among group members bodes well for their ability to work collaboratively and to share a common set of goals for their business. In addition to working with pre-existing groups, the APYN's innovative group loan structure increases the frequency and quality of group member interaction. Members interact daily at the kitchens, working collaboratively to operate one business and in common pursuit of repaying their initial group loan. This is significantly different from conventional group liability models, wherein members meet

for short periods of time on a bi-weekly or monthly basis, but otherwise operate independently of one another.

Consider new and innovative program designs

Contemporary critics of microfinance point to potential negative impacts for women participants within each phase of the conventional loan cycle: from loan acquisition, to loan use and repayment. For instance, studies caution against the harmful physical and psychological effects of the intense pressure women experience to repay loans. Stress to repay loans quickly has further been linked to loan recycling among borrowers, a dangerous practice that involves paying off previous loans with new ones and often results in insurmountable levels of debt to multiple individuals or financial institutions. Male appropriation of women's loans and income has also been shown to exacerbate problems related to loan use and repayment. For many, the concerns raised represent inherent and insurmountable flaws in the potential use of microfinance as a development tool. However, providers of microfinance in SSA are advised to think outside the box, and consider new and innovative program designs that can prevent these types of negative impacts from ever occurring.

The APYN program methodology differs from conventional microfinance in a number of important ways, and this approach appears to address the many of the issues raised by contemporary critics. To begin with, none of the individuals that participated in the study reported experiences of stress, tension or anxiety related to loan repayment. This is a direct result of the APYN's one-time group loan structure and built-in repayment system that eliminate conventional risks associated with loan default and recycling. As indicated, other microfinance research and evaluation points to the intense social and institutional pressure that participants experience to repay loans, and posits that this is a major, if not insurmountable concern with the microfinance model of poverty reduction and women's empowerment (Ahmed et al. 2001; Rankin 2006; Moodie 2013). The absence of similar findings among APYN program participants indicates a way forward and a possible solution to these types of problems.

Male appropriation of women's loans and income also does not appear to be an issue for APYN program participants. Preventing male co-optation of women's loans is, again, built into the very foundation of the APYN program model, with the initial group loan being allocated for specific purchases related to kitchen start-up, as well as closely monitored by APYN staff. Women's spouses and other family members lack physical access to the loaned money, as well as the opportunity to pressure women into handing over their money at the expense of the rest of the group. Aside from issues related to patriarchal control, this model further prevents cases of individual loan default, thereby also reducing program dropout rates. The prevalence of these issues in the microfinance literature has led to the belief by some that they are inescapable, yet study findings make clear that none of them are insurmountable under the right conditions.

Develop innovative products that generate consumer demand

Research has shown that when micro-loans are used to fund new businesses, African entrepreneurs tend to encounter a lack of consumer demand (United Nations Economic Commission for Africa 2000). A lower level of population density compared to the Asian context means entrepreneurs in SSA compete for a much smaller consumer base and therefore need to be relatively more innovative with regard to the types of products that they sell. For the APYN, the addition of the probiotic to the yoghurt produced at the kitchens is critical, as it is what differentiates APYN yoghurt from the abundance of other yoghurt and milk products available to consumers in the region. The kitchens have a monopoly in the probiotic business, made possible by their institutional partnerships with WHE and the National Institute for Medical Research in Mwanza. Other microfinance organizations in SSA are advised to develop innovative products that generate consumer demand. This guideline is equally applicable to non-SSA contexts (see, for example, the Lucky Iron Fish project in Cambodia).

Prioritize community mobilization

In reporting project outcomes for APYN participants, I have argued that no automatic correlation exists between microfinance program participation and improvements to women's status – be it economic or social. Rather, the degree to which microfinance leads to a wider transformation of gender-based inequality depends firstly on the level of exposure participants have to thinking critically about gender relations, and secondly, the extent to which programs seek to build on this critical awareness through community mobilization and gender training. As a capacity-building process, “community mobilization encourages communities to identify their own needs and to respond to and address those needs in a participatory and sustained manner” (World Health Organization 2006: 1). The value of community mobilization for building a sense of local ownership, generating sustainability and reducing the likelihood of backlash against development projects is well established. Microfinance organizations operating in SSA are advised to prioritize community mobilization during project analysis and implementation.

The value of community mobilization for the effective management of microfinance development projects is corroborated by the findings of this study as well. As previously explained, in an effort to mobilize community support for the project, local leaders were intentionally consulted and brought on board by WHE and Kivulini during the initial planning phases that took place in 2004. Countless meetings were arranged between local and international project partners and political officials before any concrete plans were put into motion for establishing even the first probiotic yoghurt kitchen in Mabatini, Tukwamuane kitchen. Local leaders in the area were then also invited to participate in Tukwamuane's initial training in order to understand the project and its potential benefits with regard to both community health and women's economic empowerment. Street leaders in particular were so immediately supportive of the yoghurt project and its mandate that for the first seven years of operation they provided Tukwamuane with a free space in their office building out of which to run the kitchen. This was followed by a discounted rent of 50,000tsh in 2011, to continue indefinitely.

Over the years, Mabatini street leaders have provided Tukwamuane kitchen with

substantial technical, financial and community support. For example, association with street leaders has helped Tukwamuane kitchen increase the status and legitimacy of the kitchen in the eyes of community members, particularly elders and other men most likely to dismiss the all women-run business. This partnership was also particularly significant in the early days of operation when concerns with HIV stigma and transmission negatively impacted the kitchen's sales. As previously reported, Tumiani kitchen members have likewise benefited from establishing close relationships with their milk supplier and Mkuyuni street leaders who routinely advocate on their behalf. Tukwamuane and Tumiani are the two most profitable kitchen groups in the APYN network, which points to the potential economic benefit of deliberately mobilizing the community in support of women's microenterprises from the ground up.

APYN kitchen members have been encouraged to continue mobilizing community support for the project by involving street leaders, residents and other CBOs in activities related to establishing their respective kitchens. However, not all groups have chosen to heed APYN's advice and engage the community in order to mobilize participation and support for the project. Namely, Nuru, Youth to Youth and Buswelu kitchens have yet to undertake this work; they are also three of the lowest income earning groups in the network. Notably, the APYN has cited the enhancement of community mobilization as a priority for building the capacity of existing kitchens, as well as a future focus for scaling up the project in the region.

Also important to reiterate is the potential role played by community mobilization in reducing the likelihood of patriarchal backlash and resistance against development projects. For the APYN, early efforts by Kivulini to involve women's husbands and male leaders appears to have prevented cases of social resistance and exclusion frequently documented within the microfinance literature. The highly feminized and culturally appropriate nature of women's work in the kitchens has also helped garner community acceptance for the project, particularly among members' spouses and family members. Instances of household tension, conflict and violence were virtually absent from women's testimonies. The one notable exception to this is the case of domestic violence that occurred at Tukwamuane kitchen in 2004, prior to implementing training on gender

inequality and domestic violence for members and their spouses. Prioritizing community mobilization and utilizing men as allies are strategies that can reduce the likelihood of social backlash, which has historically been one of the major challenges identified for microfinance with regard to promoting women's empowerment.

The lesson that emerges here is not so much that we must innovate within pre-existing social norms but rather that it is important for microfinance organizations to identify a niche or a need and create the institutional structures and support to enable women who are interested in that field to optimize their potential. For the APYN in Tanzania, that niche is probiotic yoghurt – a similarly innovative microenterprise program in India is Women on Wheels, a commercial chauffeur-training program to empower poor women in the capital city of New Delhi (for more information see Baruah 2014). The potential for empowerment and self-actualization can exist for women within both traditional and non-traditional occupations. Regardless of whether women do embroidery, produce yoghurt, or drive taxis, what matters is whether or not they have the tools to manage social relationships and build economic independence. Decent and meaningful work, as I argued in Chapter Five, are more important than whether the work is considered compliant with or subversive of pre-existing social norms, which are themselves dynamic and change over time.

Adopt a credit-plus approach to meet multiple development objectives

A growing body of research points to the value of integrative approaches to microfinance programming as opposed to those offering credit only, that is, hybrid models that offer vital services such as health information, counseling, basic literacy and business training in conjunction with financial products. These programs, now often referred to as 'credit-plus' models, are advocated on the basis that, as Vonderlack-Navarro has put it, "economic interventions should be conducted in conjunction with — not in replacement of—other health, social and educational initiatives" (2010: 133). This is because empowerment, when reduced to the provision of financial products alone, is unlikely to lead to broader, sustainable changes in economic or social inequality. To this end,

microfinance organizations in SSA are encouraged to adopt a credit-plus approach to programming in order to meet multiple development objectives. From an evaluation standpoint, tracking the impact of credit-plus programs on food security, housing, land and property ownership, education and political engagement can reveal more about the extent to which programs are addressing the structural causes of poverty among participating individuals and their communities. Gathering this information can further assist microfinance organizations in SSA with designing programs that promote both women's economic and social status.

The push for hybrid program designs in the microfinance literature is in keeping with broader discussions in global development regarding the importance of multi-dimensional approaches to poverty alleviation. Calls have been made for a synergy across social and economic development sectors, and these are beginning to permeate policy-level discussions about the potential impact of synergistic models that aim to build social and financial capital concurrently. These models operate at the individual, household and community levels, where financial, non-governmental and sometimes state institutions are involved. They utilize a combination strategy that does not wait to address one adverse condition at a time, but instead seeks to address the interrelated dimensions of poverty through an integrated and collaborative framework.

Under the credit-plus approach to microenterprise adopted by the APYN, each new kitchen group is provided with an initial 'support package' upon joining the network. This package includes, first and foremost, an interest free start-up loan, earmarked to cover the cost of purchasing equipment, along with six months worth of fuel, rent and salaries to sustain each member until the kitchen is fully operational. This money is also used to subsidize the cost of training for new members by APYN staff, which includes, at minimum, workshops on probiotic yoghurt production, the health benefits of probiotics, financial accounting, entrepreneurship, and HIV/AIDS transmission and stigma. Kitchen groups that joined the APYN network prior to 2012 also received additional training from Kivulini on gender equality, the rights of women and girls, the links between violence against women and HIV.

The types of non-financial training that members receive appears to be a major factor in their tendency toward wider political engagement. There is evidence of APYN members actively using their training and position at the kitchens to address wider social issues in the community. Kitchen members report having discussed a wide range of issues with local residents, who come to the kitchens with personal questions and concerns, trusting members with confidential information and relying on them to provide assistance and support. These issues include, malnutrition, education, entrepreneurship, property and inheritance laws, domestic violence and substance abuse, among others. Since members have no formal training as counselors or legal aids, their response is most often to refer individuals to NGOs, CBOs or local leaders in their area who can provide assistance. Nonetheless, APYN kitchens are increasingly seen as community hubs, capable of linking individuals in crisis with the appropriate resources and service providers. This is a unique outcome compared to conventional microfinance, made possible in large part by the provision of credit-plus training for kitchen members.

Provide decent and meaningful employment opportunities

Beyond facilitating decent work, very few microfinance organizations afford poor individuals the opportunity to invest their time and loans in occupations they feel passionately about. As mentioned, the majority of program participants are offered support and training to take on relatively unskilled, poorly paid occupations. For microfinance organizations, the possibility that poor individuals, as much as any other group, derive value and incentive from working to affect social change in their communities is overshadowed by a focus on the immediate economic necessity of facilitating paid employment. In Tanzania, for example, there are virtually no livelihood training programs offering poor women with limited education and social resources the opportunity to acquire skills in more personally rewarding and economically lucrative fields such as healthcare, conservation and community development (Sigalla and Carney 2012: 552). It is strongly recommended that microfinance organizations in SSA break

from convention and work to provide participants with decent and meaningful employment opportunities.

The APYN makes a modest contribution toward addressing this gap by training members to produce and distribute nutrient rich probiotic yoghurt that visibly improves the health of their community, particularly individuals living with HIV/AIDS. Bearing witness to changes in the health of customers and beneficiaries is described as both motivating and personally satisfying by kitchen members, the vast majority of whom have long been engaged in community-based work. Members also attribute their passion for the project as motivating them to continue working in the face of challenges, such as power outages, disputes with other group members, seasonal fluctuations in profit and dealing with especially difficult customers. It is these types of challenges that could easily prevent individuals who aren't as personally invested in their work from persevering in the program. Indeed, over the years, some members have left the kitchens for a variety of reasons- sometimes because of family obligations or disputes within the group- but by and large, former members are reported to have left because they were not passionate about selling probiotic yoghurt; they weren't personally invested in the business.

Members who feel passionately about working in the kitchens, and who are personally invested in the project's broader community development agenda, are more likely to endure through tough times, thereby reducing incidences of participant dropout and enhancing program sustainability overall. The deliberate decision by APYN to select pre-existing groups with experience conducting community-based work for program participation is one reason why, after ten years, the program's dropout rate is only 8 percent. Corresponding dropout rates from large livelihood training programs are at times known to be as high as 70 percent (Baruah 2014: 26). Study findings therefore suggest that the sustainability of women's microenterprises depends significantly upon whether women are provided decent and meaningful employment opportunities, involving work they can feel passionately about. An appreciation of this depends in part on the ability to see African women as complex individuals with ambitions of their own, and as agents of change in their communities.

Accommodate for diversity

Microfinance research and programming has by and large tended to treat ‘the poor’ and ‘women’ as homogeneous groups, devoid of differences related to, for instance, age, marital status, physical ability, religious affiliation or relative levels of poverty. More recently, however, qualitative social science research has begun to elucidate women’s complex and diverse experiences within microfinance, and to show that one-size-fits-all analyses are inappropriate for both program design and evaluation purposes. For example, a study of microfinance organizations in East Africa published by CGAP (2000) found that even very slight variations in socio-economic status greatly affect individuals’ rates of participation and incidence of dropouts within microfinance programs. In terms of never participating, the study found that African individuals living significantly below the poverty line do not join microfinance for several reasons: some organizations excluded participants due to their focus on micro-entrepreneurs with sufficient repayment capacity, some groups were unwilling to take responsibility for the poor in case of delinquency, and some individuals self-excluded due to a fear of credit and lack of knowledge or experience working with banks. Significantly poor individuals were also found to have higher levels of dropout due to unreasonable growth in the average size of loans within a joint-liability group, coupled with a general vulnerability to economic downturn. In contrast, the report indicated that relatively less poor clients also show a propensity to drop out when they desire larger loans than are being offered by a microfinance organization and express annoyance at having loans delayed because of other group members being in debt. In acknowledgement of the fact that, “there are now more micro-finance dropouts in East Africa than there are active clients” (CGAP 2000: 1), microfinance organizations across SSA are encouraged to develop more innovative and demand-driven financial services that recognize and provide for the heterogeneous needs of poor individuals.

Studies which treat the poor as a homogenous group also frequently fail to register marginal increases or decreases in participants’ levels of poverty, despite the fact that they may be significant to the individuals themselves (Wright 2000). This type of oversight is partly a consequence of the way that success in microfinance programs has

conventionally been evaluated – according to loan repayment rates and individual accumulation of income, as opposed to processes of loan use and investment. It should be recognized, however, that even perceptibly small increases in women's ability to use resources effectively, to make choices that benefit their lives, or to increase household consumption, are significant to extremely poor individuals.

In order to expand upon existing research and evaluation, I have avoided focusing mainly on financial outcomes as a measure of program impact. Instead, I have attempted to provide a more comprehensive examination of participants' income acquisition and processes of income use and investment. I also documented changes to members' social status and the advancement of gender equality at the household and community level. This relatively holistic approach to microfinance research and evaluation has helped provide insight into what makes microfinance programs successful, or not, at promoting women's economic and social status in Tanzania. I have further used intersectional theory to draw attention to the diversity of individuals' experiences based on factors such as age, sex and marital status, and to the meaning of these differences in relation to study findings. I invite African microfinance organizations and researchers to adopt a similarly holistic approach to conducting future program evaluations and impact assessment.

This study examines microfinance as a strategy for poverty alleviation and women's empowerment in Tanzania, extracting lessons that may be useful for developing microfinance programs in other contexts throughout sub-Saharan Africa. The above policy directives are not intended as a definitive formula for successful microfinancing, but rather as general guidelines that may be considered by organizations and adapted to the specific microfinance contexts that characterize such a vast continent as Africa. Some of the recommendations might also be transferrable to other regions, and so I invite development researchers, practitioners and policy-makers to consider their potential utility in other world regional settings.

6.3 Original Contributions of the Research

While acknowledging that my study builds upon existing research and literature on women and microfinance, it also offers its own original theoretical, conceptual and methodological contributions to the field. I opened this dissertation by outlining the surge in critical scholarship documenting the limited, and in some cases negative effects of women's participation in microfinance programs since the mid-1990s, and the resulting divide in academic and practitioner assessments of microfinance as a development tool: proponents maintain that it is a panacea for poverty and women's empowerment, while the most trenchant critics suggest that microfinance is in fact harmful for women. This study does not adhere to either of the extreme viewpoints that have characterized the literature on microfinance. Instead, I position the study among a growing body of research that seeks to offer a balanced assessment of the utility and structural limitations of microfinance, and to propose concrete policy recommendations for tailoring microfinance programs regionally, so that they can yield the greatest potential impact on women's social and economic status.

This study highlights the rather innovative and culturally compatible approach to microenterprise adopted by the APYN in East Africa. Identifying and drawing attention to the unique liability and sustainability of the APYN model is one of the major findings of this study, as it points to the possibility of moving conventional debates about the benefits and pitfalls of microfinance forward, into a more productive discussion of innovative program designs that work effectively in particular cultural and geographical contexts. This shift in debates about the validity and effectiveness of microfinance as a development tool is long overdue, and stands as one of the chief theoretical and conceptual contributions of this research.

Methodologically, this study adopts a suite of qualitative and quantitative data collection methods and case study methodology to conduct the microfinance impact assessment. I caution against a predominant focus on financial outcomes, such as profit or household income, as measures of program impact due to the enormous practical and methodological problems this presents. In place of this approach, and building directly on the work of feminist social economists Kabeer (2009) and Garikipati (2012), I attempt a

more comprehensive examination of participants' individual income acquisition, and processes of income use and investments. I also document changes in levels of gender-based inequality and the transformation of gender relations at the household and community level. This relatively holistic approach to microfinance research and evaluation attempts to provide reliable insight into what makes microfinance programs successful, or not, at promoting Tanzanian women's social and economic status. This approach also aided in the development of policy recommendations to guide the work of other microfinance organizations operating across the country and continent.

In relation to the above, this study makes an important contribution to identifying regionally and culturally appropriate guidelines for developing microfinance programs in SSA. As noted, literature from sub-Saharan African countries is extremely scarce, including from Tanzania. Outside of grey literature produced by microfinance providers, few studies have been conducted to document the impact of Tanzanian women's participation in microfinance or to compare different program designs in any great detail. Given that women in Tanzania suffer disproportionately from poverty and lack of access to financial services compared to Tanzanian men, there is a need for research documenting the gender impact of microfinance in the country and the appropriateness of different program designs that can be tailored to meet the region's distinct needs. This study aims to address the gap in information and research on SSA, and to offer a reference point for future microfinance program evaluations conducted in the region.

A final contribution of this study is the candid discussion offered in Chapter Four regarding the limitations that that university ethics approval processes posed for my research. Few scholars have written about the how ethical procedures authorized by universities for ensuring anonymity, obtaining informed consent or facilitating data collection can clash with cultural norms in host communities, and in doing so, pose barriers for a fully collaborative and participatory research process. These issues influenced both my study methodology and my experience in the field, so I felt it important to name and address them explicitly. The tendency to gloss over such issues in formal research publications is a learned institutional practice and norm - one that does a disservice to both researchers and the communities with whom they partner. It is my hope

that initiating a discussion of my own, often messy experience in the field will encourage other researchers, in particular graduate students operating under the direction of university research ethics boards, to adopt a similarly candid approach to cross-cultural research and writing.

6.4 Areas for Further Research

A number of important questions emerged from the research or remain to be answered. Some of these questions exist in relation to APYN program performance specifically, while others have to do with African microfinance research and impact assessment more generally. First and foremost is the need for further microfinance research and evaluation focusing on SSA, a point that has been emphasized repeatedly throughout this dissertation and this chapter. Research is an invaluable tool to better understand and support microfinance organizations. An analysis of the local economic, cultural and political environment helps to develop microfinance strategies that complement these realities, utilizing the assets of the area, and reinforcing the capacity for social, economic, and organizational innovation. Program evaluation and impact assessment are specific tools that allow donors to assess microfinance organizations' outreach, management, capacity, performance and future prospects. Credible and reliable mechanisms to monitor and evaluate microfinance organizations' operations improve overall institutional efficiency and effectiveness. Reliable monitoring and evaluation also fosters accountability, raising the investment appeal of African microfinance organizations.

With regard to the APYN specifically, further monitoring and evaluation is needed to assess program impacts over time, and gender impacts in particular. A concerning shift appears to have occurred for the APYN regarding the extent to which gender equality is prioritized as an objective of the yoghurt program. This is evidenced by a greater number of men being invited to participate as kitchen members, a reduced role in the project for Kivulini Women's Rights Organization, and the elimination of gender training for new groups. This may also be a reason for why, in over ten years, not one study aside from this one has been conducted to analyze the gender impact of the program at the

individual, household or community level. For the APYN- an organization whose mission statement explicitly includes “the economic empowerment of women”- the absence of research and evaluation on this topic is glaring. In stating this I don’t seek to condemn or to single out the APYN and its partners. Indeed, as reported in Chapter Five, the gradual phasing out of women’s empowerment objectives and NGOs from multi-stakeholder partnership projects is a commonplace trend in development work (Baruah 2010). Instead, I aim to draw attention to this shift that I have observed in the mandate of the project, and express my concern over the potential negative impacts of the increasingly technical and de-politicized approach to gender equality being adopted in Tanzania. I have recommended to APYN staff and partners that future research be conducted to monitor gender impacts among new groups in particular, given the elimination of previous strategies and training.

Further research is also needed to examine the nature of gender relations within the context of microfinance program participation more broadly. There are a number of instances in which study findings challenged conventional wisdom about gender dynamics under microfinance, including in the context of income use and investment, income sharing, and with regard to male and female participants’ contributions to their respective households. To begin, the study found that a small percentage of female members had invested their income from the kitchen into their husbands’ income generating activities. Some researchers might have chosen to cautiously interpret such cases as the appropriation or control of women’s income by their husbands; indeed, this was my initial interpretation. However, further data collection revealed that these female kitchen members had actually made a consensual, deliberate and even strategic decision to invest income in their husbands’ businesses. Many of the women interviewed about the decision to invest in their husband’s business described positive outcomes for their marriage as a result, including a reduction in levels of tension, conflict and greater affection from their husbands. They also spoke proudly about being able to invest in their husbands’ firewood or livestock businesses. In fact, one of the major themes that showed up in these women’s testimonies related to their sense of self-esteem, of bringing something of value to their households.

Study findings regarding the incidence of income sharing among participating households must be understood in the broader context of Tanzania's economy. It makes sense that some women in the country would choose to invest in their husbands' formal sector businesses, as they are often better regulated and possesses greater opportunity for growth than women's self-employment activities. The same is true for many countries' economies across sub-Saharan Africa. While there are certainly instances in which women have no choice but to hand over their loans and income to male spouses and relatives, my study findings demonstrate that this is clearly the not case for APYN program participants.

This study found that there are many different ways that husbands and wives strategize, as partners, to find the most profitable ways of investing shared income. Unfortunately, the possibility of domestic camaraderie has largely been ignored in the microfinance literature to date, possibly overshadowed by longstanding concerns about male appropriation of women's loans and income. Further research is needed encouraging microfinance organizations to track and document cases of income sharing between spouses. This will help them to develop a fully nuanced understanding of the potential positive impacts of microfinance on household and gender relations. It will also enable organizations to distinguish between situations in which women's income is co-opted by their husbands and those in which it is consensually given in the broader interest of the household.

Related to the above, further research is needed to assess the likelihood of male microfinance participants' contribution to household needs. The microfinance literature suggests that women are more likely than their male counterparts to spend income on family needs like healthcare and education (Hoddinott and Haddad 1994; Strauss and Beegle 1996; Deshpanda 2001: 15; Cheston and Kuhn 2002: 8). Differences in male and female contributions to the household are also known to be greatest in extremely patriarchal societies, like Tanzania. The results from this study however indicate that in the APYN program context gender has little to no impact on members' decision to spend their income on their family. Male kitchen members are found to be equally as likely as female members to spend income on their family's healthcare and education, or on

domestic items. This result diverges from the existing microfinance literature regarding male versus female contributions to household needs. It indicates that under certain conditions male and female microfinance program participants will contribute equally to the needs of their respective households - potentially, where gender training is provided, or where involvement in social advocacy and community-based work is a pre-requisite for program participation. It also supports the argument raised by some researchers that assumptions regarding the financial non-performance of men, particularly poor “Third World” men, are based more on Orientalist and racist stereotypes than anything of substance (Cornwall 2002). The sample size for this study is too small to draw any positive conclusions about the factors that influence male microfinance participants’ household contributions. Further research exploring this possibility is needed, particularly for microfinance organizations that serve male clientele and where mandates include the promotion of gender equality.

6.5 Conclusion: Positioning Microfinance as a Development Tool Under Neoliberalism

In the introduction to this dissertation, and repeatedly throughout it, I have explained that microfinance is not a panacea for poverty and gender inequality, but rather one useful tool in a broad array of strategies and services that governments and aid agencies may wish to explore to enable people to create meaningful employment and improve their standards of living. Having analyzed the polarized nature of past public and academic discourse about microfinance, I stand with other critical researchers who see a number of problems with framing the discussions in such extreme terms. To begin, both poverty and gender inequality are complex, multi-dimensional problems. Owing to the large scope and multiplicity of factors underlying both poverty and gender inequality, there is no single guaranteed approach to ensuring their eradication. Solutions must be as multi-faceted as the problems themselves, and the delivery of effective microfinance programming to poor individuals is one part of the solution - but only one part. Those who argue that microfinance is a cure-all for poverty and gender inequality obscure the complex, structural causes underlying both, thus arguably maintaining their power.

On the other hand, as a development methodology, microfinance is firmly embedded within a neoliberal framework that seeks to provide poor individuals with access to financial resources for propelling their own upward mobility, without in any way challenging structural inequality. To this end, critics may rightly view state support for microfinance as yet another example of the expansion of private interests into the public sector, through which governments shift their responsibility to provide welfare for their citizens onto the backs of poor women. In many cases, microfinance organizations simply insert women into the informal labor sector, where, although their income might increase, their status and position within their community stays the same. In these instances, microfinance can rightly be charged with maintaining both women's disproportionate representation within the informal labor sector, and an unequal gendered division of labor. But this cannot be said for *all* microfinance organizations in *all* regions of the world. Rather than retreating from the provision of microfinance altogether, new and innovative program methodologies are needed.

A growing number of scholars, researchers and practitioners realize that while microfinance cannot liberate itself from its neoliberal heritage, this does not mean it has nothing to offer. Approached in the right way, under the right conditions, microfinance can still be an economically and socially beneficial activity for women. As has been shown for the APYN in Tanzania, as a development tool, microfinance has the potential to make more than simply marginal increases in women's income and consumption, it can also provide for broader political gains in gender equality at the individual, household and community level. However, microfinance is not a cure-all. Governments and aid agencies must link microfinance to broader state-led development efforts, better suited to destabilizing the structural causes of poverty and inequality. Importantly, this study indicates that it is not necessarily about the amount of money that is provided to poor individuals, but rather the structure of microfinance, the institutional approach, and a commitment to making long-term investments in people's lives. Moreover, development organizations cannot work outside of neoliberal global capitalism, the current moment of development and globalization. We must instead learn to operate strategically within that system, seeking change and progress where possible.

It is my hope that this study of the APYN program and its findings can serve as an example of the value for researchers and development organizations to move beyond the extreme viewpoints that currently characterize microfinance literature. As I have argued throughout this dissertation, the aim of contemporary research and scholarship should be to develop more nuanced accounts of the utility and structural limitations of microfinance as a development tool, and to propose ways in which programs can be tailored regionally to have the greatest potential impact on women's economic and social status. This shift in debates about the validity and effectiveness of microfinance as a development tool under neoliberalism is long overdue, and has the potential to initiate more productive discussions about innovative strategies for making microfinance work.

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Appendices

Appendix A - APYN Kitchen Profiles

APYN MWANZA KITCHEN NETWORK SUMMARY

Total Number of Probiotic Yoghurt Kitchen Groups in Mwanza: 10

Newly Formed Groups (joined network in October 2012): 6

Total Number of APYN Kitchen Members in Mwanza: 65 (52 women, 5 men, 4 female youth, 4 male youth)

Total Number of APYN HIV Beneficiaries: 748

Average Purchase Price of Fresh Milk per 100L: 87,000tsh

Average Purchase Price of Fresh Milk per 250mL: 215tsh

Sale Price per 250mL cup of Probiotic Yogurt: 500tsh

Average Monthly Profit of Kitchen Groups (after expenses): 530,000tsh

Highest Monthly Profit of Kitchen Groups (after expenses): 900,000tsh

Lowest Monthly Profit of Kitchen Groups (after expenses): 0tsh

Average Monthly Income per Kitchen Member: 70,000tsh

Highest Monthly Income per Kitchen Member: 160,000tsh

Lowest Monthly Income per Kitchen Member: 0tsh

Percent of Adult Members Earning the National Minimum Wage (80,000tsh/m): 69% (34/49)

Number of Members with Children: 42

Primary Use of Income Among Adult Members (18+): School Fees for Children, Domestic Needs, Food, Purchase a Plot/Building a House

Primary Use of Income Among Youth Members: School Fees for Themselves, Domestic Needs, Food

Percent of Adult Members Whose “Basic Needs” are being met From Working in the Kitchen: 92% (45/49)

Percent of Group Members Surveyed who are the Sole Wage Earners in their Household: 57% (30/53)

Percent of Members who Have Saved/Invested Income from the Kitchen: 78% (50/64)

Primary Purpose of Savings/Investment Among Adult Members (18+): To help my family in case of future expenditure or sickness

Primary Purpose of Savings/Investment Among Youth Members: To save in order to go to school

INDIVIDUAL KITCHEN PROFILES

Tukwamuane Kitchen



“Canada Canteen”



Kitchen Information

- **Location:** Mabatini
- **Group Formation Date/Type:** Individuals were identified by Kivulini to partner with WHE and open the first probiotic yoghurt kitchen in 2004.
- **Date of Membership in APYN Network:** The first kitchen to partner with WHE in

- 2004, and later to join the APYN network when it was formed in February 2012.
- **Membership:** 7 members (all women) (Originally 12: 2 moved away, 2 were kicked out, and 1 passed away)
 - **Positions Held Within the Kitchen:** Chairman, Assistant Chairman, Financial Officer, Secretary, and 3 Members
 - **Probiotic Yogurt Sales:** 90L/day
 - **Sale Price per 250ml Cup:** 500tsh
 - **Average Monthly Profit (After Expenses):** 900,000tsh
 - **Average Monthly Income per Group Member:** 100,000tsh
 - **Group Savings or Loan Fund:** kitchen members can opt into a rotating group savings and loan fund for a registration fee of 5,000tsh/month and 10% rate on any loans withdrawn.
 - **Beneficiaries:** 75 (identified by street leaders)
 - **Unique Characteristic or Feature:** Have been conducting a rotating savings/loan program for its members since 2004, based on a model observed from Kivulini. Today, members are routinely withdrawing loans of more than 1 million tsh. Also of note, Forever Angels and Catholic Relief Services also purchase in bulk daily from TWG.

Types and Frequency of Training Received by Members

| Topic | Date | Facilitator | Location |
|---|-------------|----------------------------------|-----------------------|
| PBY Production | 2004 | Interns Cynthia and Brian | Kivulini |
| VAW/HIV (Mama Joyce) | 2004 | Kivulini | Kivulini Community WS |
| Business; Record Keeping; Finances; Proposals | 2004-2005 | Kivulini | Kivulini |
| Microloan Program | 2005? | Kivulini (at request of members) | Kivulini |
| PBY Production; Record Keeping; Finances | March 2013 | APYN/Makachia | APYN Conference |

Business Expenses

Purchase Price of milk/100L: 100,000tsh (used to be 80,000tsh)

Rent per Month: 50,000tsh

Water per Month: 20,000tsh

Electricity per Month: 80,000tsh

Gas/Charcoal per Month: Charcoal = 30,000tsh

Other Monthly Expenditures (Example: Security): Security = 50,000tsh

Canteen Sales, Income and Expenditures

Business Formation Date/Type: The breakfast program canteen started in 2007 upon request of Mtoni Secondary School Headmaster to TWG mamas. The purpose of this program is not to make a profit, but to provide affordable meals to students and teachers at Mtoni Secondary School.

Products: Chai, chapatti and mandazi (no yogurt, probiotic or otherwise)

Rent per Month: 60,000tsh

Water per Month: N/A (paid by school)

Electricity per Month: N/A (operates during day only, no refrigerator)

Gas/Charcoal per Month: Charcoal = 90,000tsh

Average Monthly Profit: 210,000tsh (*profits only enough to cover expenses and provide each group member with a small salary)

Average Monthly Income per Group Member: 30,00tsh (x7 members)

Firmographic Information from Questionnaire

Average Age of Group Members: 44

Age of Oldest Group Member: 55

Age of Youngest Group Member: 36

Marital Status of Group Members: 5 married, 1 unmarried, 1 widow

Average Number of Children per Group Member: 5.1

Highest Number of Children Possessed by a Group Member: 7

Number of Group Members with Children: 7 of 7

Average Number of Dependents per Group Member: 5.1

Number of Group Members who are the Sole Wage Earners in their Household: 1/7

Number of Group Members Whose First Job this is Outside of their Home: 3/7

Average Length of Membership in the Kitchen: All group members have been working in kitchen for +8 years (since 2004)

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|---|
| Average Monthly Income of Group Members | 100,000 tsh |
| Uses of Income Reported by Group Members (in order of frequency) | Pay School Fees for Children, Domestic Needs, Purchase School Books/Uniform for Children, Save a Percentage for the Future, Food, Building a House, Other: Medical Expenses |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 100% (7/7) |
| Primary Purpose of Savings and Investments Made by Group Members: | Send children to school and purchase schoolbooks and uniforms; Save money at bank to help my family in case of future expenditure or sickness. |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Reliable Coal/Electricity/Fuel (3)

Community/Beneficiary Knowledge of Probiotic (3)

Access to Markets (2)

Good and Regular Milk Supply (1)

Equipment/Refrigeration (1)
Packaging (1)
Group Attendance and/or Illness (1)
Group Members Fighting (1)
Support of Family/Husband (1) (TWG2 n.c.)

Challenges Reported to APYN Staff (Open-ended):

- Get approval of TFDA
- Lack access to bigger market (i.e. stores) without TFDA approval
- Other population groups (i.e. elderly and disabled individuals) are requesting to obtain beneficiary status
- Need better packaging solution
- Want to develop “milk points” system for expansion of business

Sayuni Kitchen



Kitchen Information

- **Location:** Nyakato Mecco
- **Group Formation Date/Type:** Members, formerly TWG beneficiaries, were contacted by Mama Pascwalina to work with WHE in 2010. Later registered with APYN Network in Feb 2012.
- **Date of Membership in APYN Network:** Feb 2012
- **Membership:** 7 members (all women)
- **Positions Held Within the Kitchen:** Chairman, Financial Officer, Secretary, and 4 Members
- **Probiotic Yogurt Sales:** 60L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (After Expenses):** 700,000tsh
- **Group Savings or Loan Fund:** Put aside 100,000tsh per month for emergencies (*since conference have decided to follow the example of TWG and start operating a group savings and loan fund for members)
- **Average Monthly Income per Group Member:** 85,000tsh
- **Beneficiaries:** 75 (identified by word of mouth)
- **Unique Characteristic or Feature:** All members were formally TWG beneficiaries

Business Expenses

Purchase Price of milk/100L: 85,000tsh

Rent per Month: 60,000tsh

Water per Month: 7,000tsh

Electricity per Month: 10,000tsh

Gas/Charcoal per Month: Charcoal = 45,000tsh

Other Monthly Expenditures (Example: Security): Security = 12,000tsh

Firmographic Information from Questionnaire

Average Age of Group Members: 33.5

Age of Oldest Group Member: 50

Age of Youngest Group Member: 19

Marital Status of Group Members: 6 married (1 member not surveyed)

Average Number of Children per Group Member: 3.1

Highest Number of Children Possessed by a Group Member: 6

Number of Group Members with Children: 5/6 (1 member not surveyed)

Average Number of Dependents per Group Member: 3.5

Number of Group Members who are the Sole Wage Earners in their Household: 2/6 (1 member not surveyed)

Number of Group Members Whose First Job this is Outside of their Home: 3/6 (1 member not surveyed)

Average Length of Membership in the Kitchen: 3 years (since partnering with WHE in 2010)

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 45,000 tsh |
| Uses of Income Reported by Group Members (in order of frequency) | Domestic Needs, Food, Building a House, Pay School Fees for Children, Other: Purchase Chickens and Stock |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | At least 71% (5/7) |
| Primary Purpose of Savings and Investments Made by Group Members: | Constructing my house; Investing in my children's education; Investing in livestock (e.g. chickens) |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Community/Beneficiary Knowledge of Probiotic (5)
 Knowledge of Business (5)
 Equipment/Refrigeration (5)
 Packaging (5)
 Reliable Coal/Electricity/Fuel (3)
 Support of Family/Husband (2) (SAY1 n.c.) (SAY5 s.c. w #6, n.c. with #10)
 Access to Markets (2)
 Group Attendance and/or Illness (1)
 Group Members Fighting (1)
 Good and Regular Milk Supply (1)

Challenges Reported to APYN Staff (Open-ended):

- Need packaging
- Lack of transportation to bring product to the market
- Need training on business and entrepreneurship
- Miscommunication with the other groups, prohibits knowledge sharing re: how they run and how they get access to markets
- Lack of access to market
- Need more equipment (i.e. more stoves for boiling milk)
- Community lacks understanding about probiotic yoghurt
- Lack of good and regular milk supply

Buswelu Kitchen



Kitchen Information

- **Location:** Buswelu
- **Group Formation Date/Type:** Operated malnourished child feeding program with ChemiChem since 2004. Were contacted by Kivulini to begin serving probiotic yogurt (in addition to porridge) to ChemiChem malnourished child beneficiaries in 2010. Officially joined APYN network in February 2012.
- **Date of Membership in APYN Network:** February 2012
- **Membership:** 11 members (all women)
- **Positions Held Within the Kitchen:** Chairperson, Financial Officer, Secretary, and 8 Members
- **Probiotic Yogurt Sales:** 45L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (After Expenses):** 500,000tsh
- **Group Savings or Loan Fund:** None
- **Average Monthly Income per Group Member:** 45,000tsh
- **Beneficiaries:** 75 (identified by Buswelu Clinic)
- **Unique characteristic or feature:** Up until March 2013 Buswelu also facilitated a malnourished child-feeding program in partnership with a local NGO called ChemiChem. They provided porridge and later probiotic yogurt to more than 60 malnourished child beneficiaries per week in addition to the HIV/AIDS beneficiaries.
- **Other Important Details:** Recently moved to a new location because their landlord constructed a wall around their business (thereby concealing it from public view) and continually raised their rent, despite that their lease agreement prohibited it. Their rent at their former location was 100,000tsh when they left, whereas currently they are only paying half of that for a small, but street front location).

Business Expenses

Purchase Price of Milk/100L: 100,000tsh

Rent per Month: 50,000tsh

Water per Month: 15,000tsh

Electricity per Month: 20,000tsh

Gas/Charcoal per Month: 70,000tsh

Other Monthly Expenditures (Example: Security): N/A

Firmographic Information from Questionnaire

Average Age of Group Members: 40

Age of Oldest Group Member: 60

Age of Youngest Group Member: 27

Marital Status of Group Members: 8 married, 1 unmarried, 2 not surveyed

Average Number of Children per Group Member: 5.3

Highest Number of Children Possessed by a Group Member: 10

Number of Group Members with Children: 9/9 (2 not surveyed)

Average Number of Dependents per Group Member: 6.1

Number of Group Members who are the Sole Wage Earners in their Household: 8/9 (2 not surveyed)

Number of Group Members Whose First Job this is Outside of their Home: 5/9 (2 not surveyed)

Average Length of Membership in the Kitchen: 3 years (since ChemiChem and APYN partnered to provide yogurt to malnourished beneficiaries in 2010)

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 45,000 tsh |
| Uses of Income Reported by Group Members (in order of frequency) | Food, Pay School Fees for Children, Domestic Needs, Building a House, Purchase School Books/Uniform for Children, Save a Percentage for the Future |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | At least 18% (2/9) (2 not surveyed) |
| Primary Purpose of Savings and Investments Made by Group Members: | Invest in their own or in their husband's small businesses |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Group Attendance and/or Illness (7)

Access to Markets (7)

Knowledge of Business (5)

Reliable Coal/Electricity/Fuel (4)

Community/Beneficiary Knowledge of Probiotic (4)

Good and Regular Milk Supply (4)

Group Members Fighting (3)

Equipment/Refrigeration (2)

Packaging (2)

Support of Family/Husband (1) (BUS9 n.c.)

Challenges Reported to APYN Staff (Open-ended):

- Access to markets and consumer base (the kitchen has become hidden by walls put up by landlord after lease was signed)
- Group politics, in-fighting and absenteeism
- Access to good and reliable milk sources
- Price of milk
- Lack of uniforms
- Spoiling of milk/yogurt
- Financial documentation, accountability and fairness to all group members
- Beneficiary lack knowledge of probiotic benefits and proper serving size

Vijana Simama Imara Kitchen (VSI)



Kitchen Information

- **Location:** Mlango Mmoja
- **Group Formation Date/Type:** In 2010 Mama Joyce left TWG and opened VSI Youth Kitchen (VSI actually translates to "Youth Standing Strong"), which sold non-probiotic yogurt prior to partnering with APYN in February 2012.
- **Date of Membership in APYN Network:** Feb 2012
- **Membership:** 11 members (4 male youth; 4 female youth; 2 man; 1 woman) (*woman is Mama Joyce who is their caregiver but does not work in this kitchen, she has her own +4 more)
- **Positions Held Within the Kitchen:** Chairman, Assistant Chairman, Secretary, and 7 Members
- **Probiotic Yogurt Sales:** 50L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (after expenses):** 200,000tsh (Could be significantly higher if did not support (through yogurt production) four other kitchens)
- **Average Monthly Income per Group Member:** 40,000tsh for adults (15,000tsh for children)
- **Group Savings or Loan Fund:** After paying members 20,000tsh per month and paying any necessary monthly expenditures at home, any remaining money is put into bank for savings and used for the good of the group. For example, Mama Joyce currently building a home for the boys in Mabatini and next will be one for the girls.
- **Beneficiaries:** 75 (identified through Mlango Mmoja ward officer and street leaders)

- in partnership with Bugando and Secotury hospitals)
- **Unique Characteristic or Feature:** All ten of the youth members are orphans under the care of Mama Joyce. To this day people associate Mama Joyce and her kitchens with Kivulini, and continue to come and seek support and advice on issues of domestic violence. Primary response is to lend a sympathetic ear and when possible, direct individuals to appropriate resources (I.e. Kivulini or set up a meeting with street leaders- 250 to this day!)
 - **Other Important Details:** This kitchen is the production site of yogurt for themselves plus five other probiotic yogurt kitchens formed by Mama Joyce: Tunaweza (70L/week); Samalia (70L/week); Mikono Yetu (30L/week); Unknown Name (30L/week); Olenjorai (30L/week)
 - **Other Important Details:** The kitchen just started selling potatoes in addition to milk and probiotic yogurt.

Types and Frequency of Training Received by Members

| Topic | Date | Facilitator | Location |
|--|-------------|----------------------------------|-----------------------|
| PBY Production (Mama Joyce with TWG) | 2004 | Interns Cynthia and Brian | Kivulini |
| VAW/HIV (Mama Joyce with TWG) | 2004 | Kivulini | Kivulini Community WS |
| VAW and Women's Empowerment | 2005? | Kivulini (at request of members) | Kivulini |
| PBY Production; Record Keeping; Finances | March 2013 | APYN/Makachia | APYN Conference |
| VAW/HIV (Ezekiel) | April 2013 | Kivulini | Kivulini Community WS |

Business Expenses

Purchase Price of Milk/100L: 80,000tsh

Rent per Month: 60,000tsh

Water per month: 30,000tsh

Electricity per month: 50,000tsh

Gas/Charcoal per Month: Gas = 110,000tsh

Other (Example: Security): Security = 3,000tsh

Firmographic Information from Questionnaire

Average Age of Group Members: 17

Age of Oldest Group Member: 25

Age of Youngest Group Member: 12

Marital Status of Group Members: all 10 group members are unmarried

Average Number of Children per Group Member: 0

Highest Number of Children Possessed by a Group Member: 0

Number of Group Members with Children: 0

Average Number of Dependents per Group Member: 0

Number of Group Members who are the Sole Wage Earners in their Household: 0/7

Number of Group Members Whose First Job this is Outside of their Home: 5/7 (but 1 is unknown and 3 members were not surveyed)

Average Length of Membership in the Kitchen: 2 years

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 20,000 tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Save a Percentage for the Future, Pay School Fees for Myself, Purchase Uniform/Books for Myself, Domestic Needs, Building a House, Clothes, Other: Construction Equipment for Building a House |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 100% (10/10) |
| Primary Purpose of Savings and Investments Made by Group Members: | Building a house; Save money in case of future expenditure or emergency; Pay for my school fees. |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Packaging (2)

Community/Beneficiary Knowledge of Probiotic (2)

Group Attendance and/or Illness (1)

Reliable Coal/Electricity/Fuel (1)

Good and Regular Milk Supply (1)

Access to Markets (1)

Knowledge of Business (1)

Challenges Reported to APYN Staff (Open-ended):

- Power outages
- Shortage of staff
- Lack of packaging materials and equipment
- Harassment from customers
- Lack of area for dairy farming, as we plan to buy cows
- Breakage of glass bottles and cups
- Lack of gas for stove supply
- Lack of proper equipment and facility for probiotic yogurt production
- Sales fluctuate with the weather

Ebeneza Kitchen



Italicized/Emboldened Answers Indicate Male Kitchen Member Response

Kitchen Information

- **Location:** Nyakato Gedeli
- **Group Formation Date/Type:** Officially formed in September 2012 in order to join APYN network. All members were volunteering at Nyakato AIDS Outreach when they heard about the project and decided to approach APYN about membership in the network.
- **Date of Membership in APYN Network:** October 2012
- **Membership:** 5 members (4 women and 1 man)
- **Positions Held Within the Kitchen:** Chairman, Financial Officer, *Secretary*, and 2 Members
- **Probiotic Yogurt Sales:** 60L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (After Expenses):** 550,000tsh
- **Group Savings or Loan Fund:** Put aside approx. 150,000tsh / month

- **Average Monthly Income per Group Member:** 80,000tsh
- **Beneficiaries:** 75 (identified by NGO called Nyakato AIDS Outreach, where Balthizar used to volunteer)

Business Expenses

Purchase Price of Milk/100L: 82,000tsh

Rent per Month: 100,000tsh

Water per Month: 10,000tsh

Electricity per Month: 70,000tsh

Gas/Charcoal per Month: Charcoal = 30,000tsh and Gas = 56,000tsh

Other Monthly Expenditures (Example: Security): Security = 10,000/month

Firmographic Information from Questionnaire

Average Age of Group Members: 42

Age of Oldest Group Member: 66

Age of Youngest Group Member: 31

Marital Status of Group Members: 1 married, 3 unmarried, 1 widow

Average Number of Children per Group Member: 3.8

Highest Number of Children Possessed by a Group Member: 8

Number of Group Members with Children: 5

Average Number of Dependents per Group Member: 4

Number of Group Members who are the Sole Wage Earners in their Household: 5/5

Number of Group Members Whose First Job this is Outside of their Home: 3/5

Average Length of Membership in the Kitchen: All group members have been working in kitchen for 0-6 months (Oct 2013), which is when the kitchen first opened on the impetus of joining the APYN network.

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 80,000tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Pay School Fees for Children, Food, Basic Needs, Domestic Needs, Clothes, Other: Domestic Animals Such as Goats and Chickens |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 40% (2/5) |
| Primary Purpose of Savings and Investments Made by Group Members: | To buy a building plot; Save money at bank to help my family in case of future expenditure or sickness. |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Packaging (4)
 Access to Markets (3)
 Reliable Coal/Electricity/Fuel (3)
 Group Members Fighting (2)
 Knowledge of Business (2)
 Equipment/Refrigeration (2)
 Community/Beneficiary Knowledge of Probiotic (2)
 Good and Regular Milk Supply (2)
 Group Attendance and/or Illness (2)
 Support of Family/Husband (3) (EBZ2, EBZ3 and EBZ5 n.c.)

Challenges Reported to APYN Staff (Open-ended):

- Access to good and reliable milk source (currently paying double the price for fresh milk)
- Lack of access to marketing materials to increase consumer base
- Lack access to informational materials for customers re: health benefits and optimal serving size of probiotic yogurt
- Beneficiaries don't understand voucher system and often demand two glasses of yogurt per day as they live far away
- Lack proper packing (puts us at a disadvantage compared to other yogurt that is sold in the market)

Nuru Kitchen



** Italicized/Emboldened Answers Indicate Male Kitchen Member Response*

Kitchen Information

- **Location:** Mahina
- **Group Formation Date/Type:** Formed in September 2012 in order to join APYN network. Some of the members knew each other prior to joining the APYN through their work with HIV positive individuals in Mahina.
- **Date of Membership in APYN Network:** Oct 2012

- **Membership:** 4 members (3 women and 1 man)
- **Positions Held Within the Kitchen:** *Chairman*, and 3 Members
- **Probiotic Yogurt Sales:** 20L/day (was 40L/day before prior to issue with fridge)
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (after expenses):** 0 (used to be 400,000tsh)
- **Group Savings or Loan Fund:** None
- **Average Monthly Income per Group Member:** 0 (used to be 100,000tsh)
- **Beneficiaries:** 75 (identified by going house to house in the area).
- **Unique Characteristic or Feature:** Started a rotating loan/savings program in Oct 2012 for more than 100 HIV positive individuals in Mahina, many of who are also APYN beneficiaries.

Types and Frequency of Training Received by Members

| Topic | Date | Facilitator | Location |
|--|--------------|-------------------------------------|--------------------------------------|
| P.B. Yogurt Production | October 2012 | Sayuni Kitchen, Cele, Esther, Missy | New Group Training, Kivulini Kitchen |
| PBY Production; Record Keeping; Finances | March 2013 | APYN/Makachia | APYN Conference |

Business Expenses

Purchase Price of Milk/100L: 85,000tsh

Rent per Month: 20,000tsh

Water per Month: 3,000tsh

Electricity per Month: 5,000tsh

Gas/Charcoal per Month: Charcoal = 30,000tsh

Other Monthly Expenditures (Example: Security): N/A

Firmographic Information from Questionnaire

Average Age of Group Members: 41

Age of Oldest Group Member: 52

Age of Youngest Group Member: 34

Marital Status of Group Members: 3 married, 1 widow

Average Number of Children per Group Member: 3

Highest Number of Children Possessed by a Group Member: 4

Number of Group Members with Children: 4/4

Average Number of Dependents per Group Member: 3.25

Number of Group Members who are the Sole Wage Earners in their Household: 1/4 (but 1 is unknown)

Number of Group Members Whose First Job this is Outside of their Home: 1/4 (but 1 is known)

Average Length of Membership in the Kitchen: All group members have been working in kitchen for 0-6 months (Oct 2013), which is when the kitchen first opened on the impetus of joining the APYN network.

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 0 tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Domestic Needs, Purchased Property, Building a House, Other: Construction Materials Such as Roof and Cement Blocks |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 25% (1/4) |
| Primary Purpose of Savings and Investments Made by Group Members: | Purchased a construction plot |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Reliable Coal/Electricity/Fuel (3)
 Good and Regular Milk Supply (3)
 Equipment/Refrigeration (3)
 Packaging (2)
 Group Members Fighting (1)
 Knowledge of Business (1)
 Community/Beneficiary Knowledge of Probiotic (1)
 Support of Family/Husband (1) (MAH2 n.c.)

Challenges Reported to APYN Staff (Open Ended):

- Lack of consistent electricity
- Lack to timely payment from APYN for milk money

Igoma Kitchen



Kitchen Information

- **Location:** Igoma
- **Group Formation Date/Type:** The group was originally composed 15 women who produced petroleum jelly called “mwarobaini” and a special blend of nutrient rich flour in order to sell at an affordable price to malnourished individuals through

Nyakato AIDS Outreach. When the group was repurposed to partner with APYN and sell probiotic yogurt in September 2012 only 5 members stayed on.

- **Date of Membership in APYN Network:** October 2012
- **Membership:** 5 members (all women)
- **Positions Held Within the Kitchen:** Chairman, Financial Officer, Secretary, and 2 Members
- **Probiotic Yogurt Sales:** 60L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (after expenses):** 650,000tsh
- **Group Savings or Loan Fund:** Put aside 150-200,000tsh/month for group activities and emergencies
- **Average Monthly Income per Group Member:** 100,000tsh
- **Beneficiaries:** 75 (identified by the medical dispensary in Igoma)

Business Expenses

Purchase Price of milk/100L: 850,000tsh

Rent per Month: 120,000tsh

Water per Month: 20,000tsh

Electricity per Month: 60,000tsh

Gas/Charcoal per Month: Charcoal = 40,000tsh

Other Monthly Expenditures (Example: Security): Security = 20,000tsh

Firmographic Information from Questionnaire

Average Age of Group Members: 46

Age of Oldest Group Member: 57

Age of Youngest Group Member: 38

Marital Status of Group Members: 1 married, 3 unmarried, 1 widow

Average Number of Children per Group Member: 4

Highest Number of Children Possessed by a group Member: 6

Number of Group Members with Children: 5/5

Average Number of Dependents per Group Member: 4.2

Number of Group Members who are the Sole Wage Earners in their Household: 5 /5

Number of Group Members Whose First Job this is Outside of their Home: 2/5 (but 1 is unknown)

Average Length of Membership in the Kitchen: All group members have been working in kitchen for 0-6 months (Oct 2013), which is when the kitchen first opened on the impetus of joining the APYN network.

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 100,000tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Domestic Needs, Food, Purchased Property, Save a Percentage for the Future, Building a House, Pay School Fees for Children, Purchase School Books/Uniform for Children |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 80% (4/5) |
| Primary Purpose of Savings and Investments Made by Group Members: | Purchase a building plot; Building a house; Sending children to school; Save money in case of future expenditure |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Reliable Coal/Electricity/Fuel (5)
 Equipment/Refrigeration (4)
 Packaging (3)
 Access to Markets (2)
 Community/Beneficiary Knowledge of Probiotic (1)
 Good and Regular Milk Supply (1)

Challenges Reported to APYN Staff (Open-ended):

- Lack of transportation
- Lack of packaging
- Access to markets
- Access to food
- Insulted by beneficiaries
- Many sick here Igoma

Youth 2 Youth Kitchen



Kitchen Information

- **Location:** Nygezi
- **Group Formation Date/Type:** Group was formed by Kivulini in June 2011 and originally operated as a (non-probiotic) yogurt kitchen and a “safe space” for street youth in Nygezi to come and speak about school, entrepreneurship, drug use, etc. Only started selling probiotic yogurt and working with APYN in October 2012.
- **Date of Membership in APYN Network:** October 2012
- **Membership:** 5 members (all men)
- **Positions Held Within the Kitchen:** Chairman, Advisor, Financial Officer, Secretary, and 1 Member
- **Probiotic Yogurt Sales:** 45L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (after expenses):** 340,000tsh
- **Average Monthly Income per Group Member:** 60,000tsh
- **Group Savings or Loan Fund:** Put aside 40,000tsh/month for group activities and emergencies
- **Beneficiaries:** 75 (identified by street leaders and doctors from medical dispensary in Nygezi)

Types and Frequency of Training Received by Members

| Topic | Date | Facilitator | Location |
|--|---------------|---|-----------------|
| Youth Engagement; Dispute Resolution | 2011 | Kivulini (not in affiliation with WHE/APYN Project) | Kivulini |
| Yogurt Production (Non-Probiotic) | 2011 | Kivulini (not in affiliation with WHE/APYN Project) | Kivulini |
| PBY Production; Record Keeping; Finances | March 2013 | APYN/Makachia | APYN Conference |

Business Expenses

Purchase Price of Milk/100L: 800,000tsh

Rent per Month: 70,000tsh

Water per Month: 17,500tsh

Electricity per Month: 25,000tsh

Gas/Charcoal per Month: Gas= 30,000tsh

Other Monthly Expenditures (Example: Security): Security = 15,000tsh

Firmographic Information from Questionnaire

Average Age of Group Members: 21

Age of Oldest Group Member: 23

Age of Youngest Group Member: 19

Marital Status of Group Members: all 5 group members are unmarried

Average Number of Children per Group Member: 0

Highest Number of Children Possessed by a Group Member: 0

Number of Group Members with Children: 0

Average Number of Dependents per Group Member: 0

Number of Group Members who are the Sole Wage Earners in their Household: 0/5
(but 2 are unknown)

Number of Group Members Whose First Job this is Outside of their Home: 2/5

Average Length of Membership in the Kitchen: 1 year (2 of the members initially began operating non-probiotic kitchen with Kivulini in June 2011 and others joined shortly thereafter)

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|--|---|
| Average Monthly Income of Group Members | 60,000 tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Domestic Needs, Food, Clothes, Pay School Fees for Myself, Purchase School Uniform/Books for Myself, Basic Needs, Other: Medical treatment, Other: Send to Family |
| Number of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 100% (5/5) |
| Primary Purpose of Savings and Investments Made by Group Members: | Save money in case of kitchen expenditure or personal emergency; Save in order to go to school. |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Community/Beneficiary Knowledge of Probiotic (5)

Reliable Coal/Electricity/Fuel (3)

Good and Regular Milk Supply (3)

Knowledge of Business (1)

Access to Markets (1)

Challenges Reported to APYN Staff (Open-ended):

- Community lacks knowledge of probiotic
- Due to the distance of our services some of the beneficiaries can not visit every day (they shoulder the expense of delivering it to beneficiaries who cannot travel in many instances)
- Lack of trust to some of the beneficiaries by being worried that we will advertised them as they are HIV/AIDS positive
- Some of the beneficiaries feel the portion is too small

Tumaini Kitchen



Kitchen Information

- **Location:** Mkuyuni
- **Group Formation Date/Type:** Formed in October 2012, in order to join APYN network.
- **Date of Membership in APYN Network:** October 2012
- **Membership:** 5 members (all women)
- **Positions Held Within the Kitchen:** Chairman, Financial Officer, and 3 Members
- **Probiotic Yogurt Sales:** 60L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (after expenses):** 800,000tsh
- **Average Monthly Income per Group Member:** 160,000tsh
- **Group Savings or Loan Fund:** None
- **Beneficiaries:** 75 (identified by NGO called HODEA, which is a SACCOS in Mkuyuni that specializes in providing access to financing for individuals living with HIV to start or strengthen small businesses)

Types and Frequency of Training Received by Members

| Topic | Date | Facilitator | Location |
|--|--------------|-------------------------------------|--------------------------------------|
| P.B. Yogurt Production | October 2012 | Sayuni Kitchen, Cele, Esther, Missy | New Group Training, Kivulini Kitchen |
| PBY Production; Record Keeping; Finances | March 2013 | APYN/Makachia | APYN Conference |

Business Expenses

Purchase Price of Milk/100L: 800,000tsh

Rent per Month: 50,000tsh

Water per Month: 10,000tsh

Electricity per Month: 20,000tsh

Gas/Charcoal per Month: Charcoal = 35,000tsh

Other Monthly Expenditures (Example: Security): Outdoor Maintenance = 5,000tsh

Firmographic Information from Questionnaire

Average Age of Group Members: 25

Age of Oldest Group Member: 33

Age of Youngest Group Member: 18

Marital Status of Group Members: 3 married, 2 unmarried

Average Number of Children per Group Member: 1.6

Highest Number of Children Possessed by a Group Member: 5

Number of Group Members with Children: 2/5

Average Number of Dependents per Group Member: 2

Number of Group Members who are the Sole Wage Earners in their Household: 3/5

Number of Group Members Whose First Job this is Outside of their Home: 2/5

Average Length of Membership in the Kitchen: All group members have been working in kitchen for 0-6 months (Oct 2013), which is when the kitchen first opened on the impetus of joining the APYN network.

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|--|
| Average Monthly Income of Group Members | 160,000 tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Food, Clothes, Domestic Needs, Other: Bills and Rent, Other: Send to Parents |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 60% (3/5) |
| Primary Purpose of Savings and Investments Made by Group Members: | Unlisted |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Reliable Coal/Electricity/Fuel (5)

Packaging (4)
 Community/Beneficiary Knowledge of Probiotic (4)
 Good and Regular Milk Supply (3)
 Access to Markets (3)
 Group Members Fighting (1)
 Knowledge of Business (1)

Challenges Reported to APYN Staff (Open-ended):

- Sharing of electrical meter by many this contribute to electrical problems (E.g. Electricity is cut off when others do not pay)
- Lack of marketing materials
- Lack of fridge space when we produce bulk liters.
- Community lacks knowledge of probiotic which causes rumors and suspicion of kitchen and probiotic
- Vouchers are problematic as beneficiaries send multiple individuals in their stead per day, or demand more than one serving
- Good and reliable milk supply
- Harassment from customers (E.g. “Is this donkey milk?”)
- Some of the beneficiaries pick their yoghurt while drunk and start being aggressive

Igombe Kitchen



Kitchen Information

- **Location:** Igombe
- **Group Formation Date/Type:** Group was formed through their mutual involvement with ChemiChem's malnourished child feeding program facilitated by ChemiChem

and Kivulini since 2011. Upon repurposing their group partner with APYN in October 2012, only 5 of 25 women continued on.

- **Date of Membership in APYN Network:** October 2012
- **Membership:** 5 members (all women)
- **Positions Held Within the Kitchen:** Chairman, Secretary, and 3 Members
- **Probiotic Yogurt Sales:** 50L/day
- **Sale Price per 250ml Cup:** 500tsh
- **Average Monthly Profit (after expenses):** 650,000tsh
- **Average Monthly Income per Group Member:** 100,000tsh
- **Group Savings or Loan Fund:** Put aside 150,000tsh per month for emergencies and group activities (*since conference have decided to follow the example of TWG and start operating a group savings and loan fund for members)
- **Beneficiaries:** 75 (identified by NGO called ChemiChem)

Types and Frequency of Training Received by Members

| Topic | Date | Facilitator | Location |
|--|--------------|-------------------------------------|--------------------------------------|
| P.B. Yogurt Production | October 2012 | Sayuni Kitchen, Cele, Esther, Missy | New Group Training, Kivulini Kitchen |
| PBY Production; Record Keeping; Finances | March 2013 | APYN/Makachia | APYN Conference |

Business Expenses

Purchase Price of Milk/100L: 100,000tsh

Rent per Month: 50,000tsh

Water per Month: N/A (get from Lake Victoria)

Electricity per Month: 10,000tsh

Gas/Charcoal per Month: Charcoal = 30,000tsh

Other Monthly Expenditures (Example: Security): Security = 2,000tsh

Firmographic Information from Questionnaire

Average Age of Group Members: 47.2

Age of Oldest Group Member: 54

Age of Youngest Group Member: 43

Marital Status of Group Members: 1 married, 4 unmarried

Average Number of Children per Group Member: 6

Highest Number of Children Possessed by a Group Member: 9

Number of Group Members with Children: 5/5

Average Number of Dependents per Group Member: 6.2

Number of Group Members who are the Sole Wage Earners in their Household: 5/5

Number of Group Members Whose First Job this is Outside of their Home: 3/5

Average Length of Membership in the Kitchen: All group members have been working in kitchen for 0-6 months (Oct 2013), which is when the kitchen first opened on the impetus of joining the APYN network.

Income Use and Distribution Among Group Members

| <i>Field</i> | <i>Response</i> |
|---|---|
| Average Monthly Income of Group Members | 100,000 tsh |
| Primary Uses of Income by Group Members (in order of frequency of reporting) | Pay School Fees for Children, Purchase School Books/Uniform for Children, Domestic Needs, Food, Clothes, Save a Percentage for the Future, Other: Furniture |
| Percent of Group Members Who Have Saved/Invested Their Income from the Kitchen: | 60% (3/5) |
| Primary Purpose of Savings and Investments Made by Group Members: | Building a house; Save money in case of future expenditure or emergency |

Challenges Reported in Questionnaire (Fixed Choice) (in order of priority):

Reliable Coal/Electricity/Fuel (5)
 Group Members Fighting (3)
 Knowledge of Business (2)
 Equipment/Refrigeration (1)

Challenges Reported to APYN Staff (Open-ended):

- Access to good and reliable milk source (currently paying double the price for fresh milk)
- Lack of access to marketing materials to increase consumer base
- Lack access to informational materials for customers re: health benefits and optimal serving size of probiotic yogurt
- Beneficiaries don't understand voucher system and often demand two glasses of yogurt per day as they live far away
- Lack proper packing (puts us at a disadvantage compared to other yogurt that is sold in the market)

Appendix B - Questionnaire Letter of Information and Consent (Oral) (English)

Greetings!

It is so nice to see all of you here today. Some of you I have met before, others I have not. I speak only a little Swahili but I will try to read this out loud properly. My name is Kate Grantham and I am a student from Western University in Canada. I am working with the APYN to conduct a research study on the gender impact of the African Probiotic Yoghurt Network (APYN) in Mwanza. The objective of the study is to learn about the impact that the yogurt program has had for those of you who run the kitchens, as well as for your families and communities. This information will be used to attract donors, and to improve the program where possible.

Each of you is being invited today participate in this study.

Your participation will involve this written questionnaire to be filled out using pens that I will provide. **While your input is very important to me, your participation in this study is completely voluntary and you do not need to answer any questions that make you uncomfortable.** You can also opt out of the questionnaire all together, or simply leave it blank. When filling out the questionnaire, please know that I will never identify you by name within the study without asking your permission first.

The last question asks if you would be interested in talking with me in an interview about your experience with the yogurt project. If you indicate that you are interested in participating in an interview, the questionnaire will also ask you to provide your name and cell phone number (if you have one) so that I can contact you by phone or at your kitchen in April to schedule an interview. The interviews will be conducted with the aid of a translator, and will last about thirty minutes. We can arrange for the interview to take place on a day that is convenient for you, at or near your kitchen.

While I cannot offer you money for the interview, a small gift will be provided to thank you for your time.

Are there any questions about the study or the interview?

If you have any questions while you are filling out the questionnaire, feel free to raise your hand or come and ask Anna, Esther, Abdallah or myself.

Appendix C - Questionnaire Letter of Information and Consent (Oral) (Swahili)

Shikamooni na hamjambo!

Ninayo furaha kubwa kuona kuwa wote mpo hapa siku ya leo. Nimekuta na baadhi yenu, lakini si nyote. Ninaongea Kiswahili kidogo lakini nita-jita-hidi kusoma haya maelezo kwa sauti ya ju na kwa makini pia. Jina langu ni Kate Grantham, mimi ni mwanafunzi kutoka Western University, Canada. Ninafanya kazi na APYN katika kufanya utafiti ju ya matokeo ya kijinsia ya mtandao wa APYN tawi la Mwanza. Lengo la utafiti ni kuji-funza ju ya matokeo ya mradi wa maziwa mgando kwa nee mliopo hapa jikoni, kwa familia zenu, na jami kwa ujumla. Taarifa hizi zita-tumika kuvutia wafadhili, na kuboresha mradi hu inapo wezekana.

Kila moja wenu analikwa leo kushiriki katika utafiti hu.

Ushiriki wako una-husika kuka-milisha dodoso nili-lo-andika. **Ushiriki wenu ni muhimu sana kwangu, lakini ushiriki wenu katika utafiti ni hiari na how-hitaji kujibu swali lolote lile ambalo hauko starehe kujibu.** Wakati wa uja-zaji wa dodoso, tafadhali tambua kuwa sitaandika jina lako ndani ya utafiti bila ridhaa yako.

Swali la mwisho ni kutaka kujua utayari wako wa kuongea na mimi katika mahojiano ju ya uzoefu wako katika mradi wa maziwa mgando. Kama utaonesha kuwa uko tayari kushiriki katika mahojiano, dodoso pia ku-u-liza kuandika jina lako na namba ya simu ya m-kononi (kama unasimu). Hii ni hiveeo naweza kuwa-siliana na wewe ili ratiba ya mahojiano katika mwezi wa nne. Mahojiano yata-fanyika kwa Kiswahili kwa msaada mkubwa wa mta-fi-siri, na yata-chukua muda wa da-kika thelasini. Tunaweza kupanga siku ya mahojiano ambayo wewe utakuwa tayari kufanya mahojiano hayo, na yanaweza kufanyika jikoni unapo-fanya kazi au mae-e-neo ya karibu na jiko.

Siwezi toa hela kwa ajili ya mahojiano. Lakini, nita wapatia zawadi ndogo kama shukrani ya muda m-luo-tumia kufanya mahojiano na mimi.

Je, kuna maswali yoyote ju ya utafiti au ya mahojiano?

Kama uta-kuwa na swali lolote wakati unajaza dodoso, jisikie huru kumu-u-liza Ana, Esther, Abdallah au mimi.

Appendix D - APYN Kitchen Member Questionnaire (English)

APYN Kitchen Member Questionnaire

Personal Information

Are you a man or a woman? ☐ Man ☐ Woman

How old are you? _____

Are you married? ☐ Yes ☐ No

How many children do you have? _____

Are you the only adult wage earner in your household? ☐ Yes ☐ No

Is this your first job outside of your home? ☐ Yes ☐ No

Kitchen Information

What is the name of your kitchen? _____

How many kitchen members are in your group? _____

When did you start working in the kitchen? (Example: March 2011) _____

1. What types of challenges does your kitchen face? Checkmark all the boxes that apply.

- ☐ Reliable Coal/Electricity/Fuel
- ☐ Community/Beneficiary Knowledge of Probiotic
- ☐ Good and Regular Milk Supply
- ☐ Equipment/Refrigeration
- ☐ Access to Markets
- ☐ Packaging
- ☐ Group Attendance and/or Illness
- ☐ Group Members Fighting
- ☐ Knowledge of Business
- ☐ Support of Family/Husband

2. Please list any other challenges or problems that your kitchen faces.

3. Why is the yogurt kitchen project important to the community?

4. How has your life changed as a result of the yogurt kitchen project?

5. How has your family's life changed as a result of the yogurt kitchen project?

6. How does your family/husband feel about you working in the yogurt kitchen?

7. What is your monthly salary from the kitchen? Checkmark the appropriate box.

- | | |
|---|---|
| <input type="checkbox"/> 0 – 10,000 tsh | <input type="checkbox"/> 51,000tsh- 75,000 tsh |
| <input type="checkbox"/> 11,000tsh – 25,000 tsh | <input type="checkbox"/> 76,000tsh- 100,000 tsh |
| <input type="checkbox"/> 26,000tsh – 50,000 tsh | <input type="checkbox"/> +100,000 tsh |

8. What do you buy with the money you earn from the kitchen?

9. Have you saved or invested any of your money from the kitchen? What for?

10. Who in your family decides how to spend the money you earn from the kitchen?

11. Can I contact you to conduct an interview about your experience with the yogurt project?

- ☐ No
☐ Yes

If you answered yes to Question 11, agreeing to be contacted for an interview, please write your name and cellphone number (if you have one) so that I can contact you by phone or in person at your kitchen in April.

Name: _____

Cellphone Number: _____

Please note: I will not give money for interviews, small gift will be given as thanks for the time you spend doing the interview with me

Appendix E - APYN Kitchen Member Questionnaire (Swahili)

DODOSO KWA MWANACHAMA/MWANAKIKUNDI WA JIKO LA APYN

Taarifa Binafsi

We ni mwanaume au mwanamke? ☐ mwanaume ☐ mwanamke

Una umri wa miaka mingapi? _____

Umeolewa? ☐ Ndiyo ☐ Hapana

Una watoto wangapi? _____

Je, ni wewe pekee unayepata/ingiza kipato posho katika familia yenu/familia unayoishi?

☐ Ndiyo ☐ Hapana

Je, hii ni kazi yako ya kwanza kufanya tofautina majukumu yako ya nyumbani?

☐ Ndiyo ☐ Hapana

Taarifa Za Jiko

Jiko lenu linaitwaje? _____

Jiko lenu lina wanakikundi wangapi? _____

Ulianza lini kufanya kazi katika hili jiko? (mfano: mwezi wa 3/2011) _____

1. Ni aina gani ya matatizo yanayolikumba jiko lenu? Weka alama ya tiki kwenye boksi.

- ☐ upatikanaji wa gesi /umeme/mafuta
- ☐ jamii/uelewa wa virutubisho kwa walengwa
- ☐ upatikanaji mzuri na wa kila siku wa maziwa
- ☐ vifaa/jokofu (friji)
- ☐ upatikanaji wa masoko
- ☐ namna ya uhifadhi wa maziwa mgando kwa ajili ya usambazaji sokoni
- ☐ uhudhuliaji wa wanakikundi
- ☐ kutokuelewana kwa wanakikundi
- ☐ uelewa wa biashara
- ☐ ushirikiano kutoka kwa familia/mume

2. Tafadhali, orodhesha matatizo mengine yanayolikumba jiko lenu.

3. Je, unafikiri ni kwanini mradi wa jiko la maziwa mgando ni muhimu kwa jamii?

4. Ni kwa namna gani maisha yako yamebadilika kutokana na matokeo ya mradi wa jiko la maziwa mgando?

5. Ni kwa familia namna gani maisha yako yamebadilika kutokana na matokeo ya mradi wa jiko la maziwa mgando?

6. Je, familia yako/mume wako wanajisikiaje kuona kuwa wewe unafanya kazi katika jiko la maziwa mgando?

7. Mshahara wako kwa mwezi kutoka jikoni ni shilingi ngapi? Tiki/weka alama katika boksi ambalo ni jibu sahihi.

☐ shilingi 0 – 10,000

☐ shilingi 51,000 –75,000

☐ shilingi 11,000 – 25,000

☐ shilingi 76,000 –100,000

☐ shilingi 26,000 – 50,000

☐ +100,000 /zaidi ya shilingi laki moja

8. Huwa unanunua nini kutokana na hela/fedha unayoipata kutoka jikoni?

9. Je, umetunza au kuwekeza kutokana na hela unayoipata kutoka jikoni? Kwa ajili ya?

10. Katika familia yako ni nani mwenye maamuzi juu ya utumiaji wa fedha unayoipata kutoka jikoni?

11. Je, naweza kuwasiliana na wewe kwa ajili ya kufanya mahojiano juu ya uzoefu wako katika mradi wa maziwa mgando?

☐ Hapana

☐ Ndiyo

Kama upo tayari kufanya mahojiano tafadhali andika jina lako na namba yako ya simu (kama unayo) ili niweze kuwasiliana a wewe kwa njia ya simu au katika jiko unapofanyia kazi mnamo mwezi wa nne.

Jina: _____

Namba ya simu: _____

Tafadhali kumbuka: sitatoa hela kwa ajili ya mahojiano, zawadi ndogo itatolewa kama shukrani kwa muda uliotumia kufanya mahojiano na mimi.

Appendix F – Kitchen Member Interview Guide

APYN KITCHEN MEMBER INTERVIEW GUIDE

Oral Consent

Do you agree to the use of your name in the study? Or would you prefer to remain anonymous?

General Interview Questions

- Can you please state your full name and when you first started working in the kitchen.
- Is this also when the kitchen first opened and when your group first formed?
- Why did you decide you wanted to work in the kitchen?
- Please describe your position within the kitchen.
- What are some of the other positions within your kitchen?
- What is the structure of your kitchen? Do you have a leader?
- Your kitchen currently has 11 members working in it, correct? This is more than any of the other probiotic yogurt kitchens. How did you end up with this many members? Are you happy with this number of members?
- Your kitchen used to be located elsewhere down the road from here. Why did you decide you move to this location?

- How many days a week do you work in the kitchen? And is this the same for all members?
- How many hours a day do members work in your kitchen?
- How have you managed to keep up with your household responsibilities working so many hours in the kitchen? Have you needed to ask for help from family members?

- How many liters of yogurt does your kitchen *produce* per day?
- How many liters of yogurt does your kitchen *sell* per day? Does this include beneficiary yogurt?
- After paying bills and expenses, how much profit does the kitchen make per month?
- Does your group save any of its profit for savings or emergencies, or is all profit simply divided between the members each month?
- Does your group operate a rotating savings and loan fund?
- *If you feel comfortable to say*, how much income do you make a month from the kitchen? Is this the same amount that is made by all group members?

- Who are your main customers in Buswelu other than APYN beneficiaries?
- Does your kitchen sell anything besides yogurt? If so, what? Is yogurt the most profitable item that you sell?
- Do you have much competition from other yogurt or milk businesses in Buswelu?
- Do you only sell yogurt at the kitchen, or do you sometimes transport it sell in other markets as well?

- Have you been in contact with street leaders or district leaders in Buswelu about supporting the yogurt program? Do they know you are here? Do they support the yogurt kitchen? (*If yes*) What have been the benefits of working with the street leaders or having their support?
- What types of training have you received from APYN since opening the yoghurt kitchen?
- Did you receive any training on women's empowerment or violence against women? Who facilitated this training? Was this training helpful for working in the kitchen or in the community?
- Did you find the most recent round of training workshops useful? What most helpful for your kitchen to learn?
- What types of training would you like APYN to facilitate for your kitchen in the future?
- Do customers come to the kitchen for reasons other than to buy yogurt or food? Such as to talk, to get advice, or to hang out? (*If yes*) Please elaborate.
- Do people in your community see you differently or treat you differently since joining the kitchen?
- Is this your first job outside of your home?
- If yes:*
 - How was that transition for you? Do you enjoy working outside of the home? Why?
- If no:*
 - Where did you work before the kitchen?
 - How did that job compare to working in the kitchen? Do you prefer to work in the kitchen? Why or why not?
- Do you know of many other businesses in the region that are run entirely by women? Why do you think this is?
- Do you think any aspects of running your business have been harder because you are women? (*If yes*) How so?
- Does your group work with any other NGOs in Mwanza besides APYN?
- Do you currently have 75 registered HIV beneficiaries?
- Have you observed any changes in the health of the beneficiaries or other customers who consumer the yogurt regularly?
- Where do you envision your business in the next five years? Do you imagine the kitchen growing or changing in any way? Do you want to sell anything other than yogurt?
- Do you have anything else you want to add about your experience with the project?

Appendix G – APYN Staff Member Interview Guide

APYN STAFF MEMBER INTERVIEW GUIDE

- Could you please describe your role with APYN? What does this job involve?
- When did you begin working with the APYN?
- How did you first hear about the program?
- What motivated you initially to become involved in the program?
- Do you still feel this way? What makes you passionate about your work with APYN on a daily basis?
- What types of training do kitchen members receive when they first become involved in the program? Who facilitates this training?
- In the past, I believe that some groups were trained on the topic of violence against women and it's link to HIV. Is this true? And Kivulini facilitated this training, yes?
- It sounds as though Kivulini did not train members from the six new kitchens, is this correct? Why is Kivulini no longer involved in the training process? Is this temporary or not?
- Have you witnessed changes in women's self esteem or confidence from working in the kitchens? (*If yes*) Please describe these changes and why you think they are occurring.
- Do the women who work in the kitchens ever experience harassment from male customers or beneficiaries? (*If yes*) How do they deal with this problem?
- I know there are a few men working in the non-youth kitchens. Have there been any issues with male authority in those kitchens?
- As we know, some husbands might view their role as the household authority is being threatened once women start to earn their own income. As far as you know, have female kitchen members ever experienced tension, aggression or even violence from their husbands as a result of working in the kitchens? How was this situation dealt with?
- Having worked with the program for a few years now, what qualities do you think are necessary in order for kitchens to be successful?
- How important do you think it is for kitchens to work in partnership with local leaders from the very start of their kitchen opening?
- What are the most common or likely reasons that a kitchen would be forced to close?
- I know that Sahwa kitchen is an example of a kitchen that was forced to close just this past year. What happened at this kitchen that caused it to close?

- I believe Sahwa was located in Buhongwa, correct? Can you tell me a bit about this area? Is it a “rural” area? I know it’s a county in Ilemela district, but not much more.
- Cele also mentioned something about it being a rural area, with few businesses and mostly farmers living there. Is this correct?
- Why was this location chosen for Sahwa? Was it in an attempt to serve a more rural population?

- What are the two biggest challenges that APYN is currently facing in terms of implementation, growth and sustainability?

Appendix H – Interview Letter of Information and Consent (Written)

Interview Letter of Information and Consent

Project Title: Making microfinance work: exploring effective strategies to promote Tanzanian women's economic and social status through microfinance

You have been invited to participate in a research study on the gender impact of the African Probiotic Yoghurt Network (APYN) in Mwanza, Tanzania; the objective of the study is to learn more about the impact that the program has had for the women involved in it, as well as their families and their communities. I am interested in knowing about both the challenges and achievements of the APYN from the perspective of the individuals who work in the yogurt kitchens, as well as staff, local leaders and other individuals who help facilitate the program. I aim to assess the success of the APYN at promoting gender equality in Mwanza, in order to improve the program, where possible; to document its needs and achievements as evidence for future funding applications; and to apply the information gathered to help develop and improve other microenterprise projects seeking to empower women in the region.

What's Involved?

Your participation in the study involves a personal interview with me, Kate Grantham. The interview should take approximately 45-60 minutes, will be audio taped and then transcribed, and will take place at a time and location that is convenient for you. Participation is voluntary. You may refuse to participate, refuse to answer any questions and withdraw from the interview and/or study at any time with no effect on your relationship to any other staff members or partners of the APYN. No one will be informed if you consented or declined to participate in the interview, if you withdrew from the interview, or indeed if you have allowed or declined use of your data at any stage in this project.

Risks and Benefits

The only risk to participating in the proposed research is the possibility that issues of a personal or sensitive nature may come up during the course of the interview. You will never be asked directly or be required to speak at all about personal, emotional or sensitive issues during the interview; yet given that some questions will solicit information about, for instance, local men's reaction to the project, topics such as male backlash or violence against women may come up throughout the course of our discussion, but only should you wish to bring them up.

Participation affords those involved in the APYN program an opportunity to provide feedback on their experiences in the framework of a broader study on the gender impact of the APYN; findings on the challenges and achievements of this program can be used

to facilitate better relations and outcomes at all levels of involvement: Yogurt Mamas; APYN staff and partners; student interns sent by Western Heads East; local leaders at the street and district level, community members, and broadly in relation to the field of microfinance and women's empowerment.

Confidentiality and Anonymity

If it is your preference, I will not use your name or other identifying information in compilation of the data or the publication of its findings. However, please consider when responding whether, in some of the details you provide (such as location or a specific event), you may be identifiable in relation to the small number of individuals involved in the program. You can choose to review your transcript and/or a copy of the study results, before publication, and request that information be removed or edited to further protect your anonymity. You may contact me, Kate Grantham, at any time during the process if you have questions or concerns.

Project Title: Making microfinance work: exploring effective strategies to promote Tanzanian women's economic and social status through microfinance

You may retain this page for your records. If you agree to participate, place sign page 3 and return it to me. Again, if you have any questions at all concerning this research project (including how the data will be handled) or wish to add, remove, or otherwise revise your answers before compilation of the data begins, please contact me, preferably by email, at:

Kate Grantham
Email:
Cell Phone: TBD
PhD Student,
Department of Women's Studies and Feminist Research
The University of Western Ontario
1151 Richmond St. N
London, Ontario, Canada, N6A 3K7

Alternatively, you may also contact my Supervisor and the Principal Investigator for the study, Katherine McKenna, preferably by email:

Katherine McKenna
Email:
Phone:
Graduate Chair of Women's Studies and Feminist Research
The University of Western Ontario
London, Ontario, Canada, N6A 5B9

If you have any questions about the conduct of this research project or your rights as a research subject please contact:

Office of Research Ethics
University of Western Ontario
Email:

Please see next page for consent signature:

Consent Form

Project Title: Making microfinance work: exploring effective strategies to promote Tanzanian women's economic and social status through microfinance.

Study Investigator's Name: Kate Grantham

I have read the Letter of Information, have had the nature of the study explained to me and I agree to participate. All questions have been answered to my satisfaction.

Participant's Name (please print): _____

Participant's Signature: _____

Date: _____

I agree to the use of my full name and/or job title in the compilation of study data and the publication of its findings.

☐ Yes

☐ No

Would you like to be sent a copy of your interview transcript and/or a copy of the results of the study before publication? If applicable, please refer to the final page of this document to provide your contact information.

☐ Yes, I would like to be sent a copy of my interview transcript

☐ Yes, I would like to be send a copy of the results of the study

Person Obtaining Informed Consent (please print): _____

Signature: _____

Date: _____

Appendix I – Maimuna Kanyamala Interview Guide

MAIMUNA KANYAMALA INTERVIEW GUIDE

- You are the Founder and current Executive Director of *Mikono Yetu*. Could you please describe a bit about your organization and it's mandate?
- And you are also the former Executive Director of *Kivulini Women's Rights Organization*, and while in this position you played a large role in the initial formation of the probiotic yogurt program with Western Heads East. How was it that you first became involved with Western Heads East?
- What did this involvement look like?
- What was thought to be the purpose of the initial partnership between Kivulini and WHE? For instance, what role was Kivulini to play in developing the project? And what was WHE's role?
- As far as you know, what does the partnership between Kivulini and APYN look like today? What is the reason for this reduction in the level of association between the two organizations?
- I recently read in a journal article that upon being contacted by WHE:
Kivulini recruited 10 women from Mabatini, a poor suburb of Mwanza, to act as the main producers and recipients of the probiotic yoghurt. These women, drawn from several community women's groups with whom Kivulini had established ties...
- So the TWG mamas were chosen to participate in the project because they were already members of existing women's groups in Mabatini that were working with Kivulini, correct? Was there are reason that these ten women chosen specifically?
- In the beginning, as far as you know, were local leaders at the street and strict levels supportive of the yogurt program and in particular, of it's women's empowerment mandate?
- Last week during an interview with Mama Joyce, she informed me that since leaving TWG in 2010 she has gone on (with your support) to open at least three more yogurt kitchen groups, including one that is called "Mkono Yetu". Is this kitchen affiliated with *your* organization?
- Is this sort of independent growth and expansion the expectation or the goal of organizations like Kivulini, MkonoYetu and APYN- giving women and youth the skills to empower not only themselves, but others as well?
- Speaking of growth, over the years have you witnessed changes in women's self esteem or confidence from working in the kitchens? (*If yes*) Please describe these changes and why you think they are occurring.

- What about women's level of involvement in their communities, politically or in terms of leadership?
- In the past, I believe that some of the women from Tukwamuane were given training on the topic of women's empowerment and the relationship between HIV and violence against women. Is this true? What did this training involve?
- Could you please explain a bit about how the issue of domestic violence is relevant to the yogurt kitchen program and to individuals living with HIV/AIDS in particular?
- Based on the interviews I have conducted so far with the kitchen members, it seems as though those kitchens that were identified by Kivulini continue to be associated *with Kivulini* by their community, and as such, are seen as a resource for individuals dealing with many different types of personal issues. For instance, Mama Joyce and the TWG mamas explained that individuals sometimes come to the kitchen seeking guidance or support for domestic violence. Likewise Youth2Youth kitchen seems to serve as a "safe space" where street youth can come and get support for issues related to school, friends or even drug use. Was this the intention of Kivulini when you decided to involve these groups in the yogurt program and provide them with training on social issues?
- Do you think these groups are making a difference in their community in playing this support role?
- It seems like this situation points to the importance of linking women's and youth microenterprise groups with other local NGOs, in the fulfillment of multiple development objectives, in this case poverty reduction, as well as women's empowerment and community health. Would you agree?
- Is this multi-dimensional approach the way that development programs should be operating today?
- Members of the kitchens that joined APYN more recently were not identified by Kivulini and do not seem to serve the same function in their community. Do you think this is a missed opportunity on the part of APYN?
- For many of the women in the APYN network, the yogurt kitchen is their first job outside of the home. What is the significance of this shift for a woman in Tanzania- of having the opportunity to work outside of the home for the first time?
- As we know, some men might feel that their role as the household authority is threatened when women start to earn their own income. As far as you know, have female kitchen members ever experienced tension, aggression or even violence from their husbands as a result of working in the kitchens? How was this situation dealt with?
- Currently, there are three men who work in APYN kitchens. Do you think that the increased presence of men in the kitchens could undermine the focus on gender empowerment in the program?
- In development we often talk about women's "practical and strategic interests". Can the APYN program contribute toward actually *altering gender relations* in Mwanza, can it promote women's strategic interests in addition to their practical interests, such

as income generation? Please explain.

- How important do you think expansion into rural areas is for APYN's mandate?
- What are some of the barriers to rural expansion?
- What are some strategies for accomplishing rural expansion? For instance, we spoke already about the importance of "bringing men on board" by initiating partnerships with local leaders and institutions. Are these important for rural expansion as well? Anything else?
- During an interview with Bernard Makachia last week, he had two ideas for characteristics necessary in order for kitchens to be successful and sustainable in the long term, namely: *passion* among the kitchen members for the work they are conducting; and *cohesion* among group members with regard to their understanding and aspirations for their business. Would you agree with him that passion and cohesion among group members is of primary importance to the success of the yogurt kitchens?
- The results of my questionnaire also point to the importance of cohesion among group members conceptualizations of their business, as members of those kitchens making the least amount of profit tended to have really inconsistent ideas about the biggest challenges facing their kitchen today, and where they envisioned their business in five or ten years.
- Having worked and lived in Mwanza for many years, are there any other qualities that you think the kitchens will need to possess in order to be successful in the long term?
- What often causes women's microenterprises to fail in this environment?
- I know that Sahwa group is an example of a kitchen that was forced to close just this past year. Do you have any insight into why this kitchen closed?
- Mr. Makachia also informed me that there is a fairly equal distribution of population, income, HIV prevalence, accessible transport, and yogurt business competition among the areas in which the ten kitchens are located. In others words, generally speaking, the fact that some kitchens are doing better than others in terms of profit is indicative of *internal* as opposed to *external* factors. Do you agree with him?
- What might be an example of an "internal factor" affecting the success of the kitchen? I was thinking perhaps the group structure and dynamic between members? What do you think?
- Is there anything else you would like to say about *how* organizations like APYN and *Mkono Yetu* must operate in order to successfully advance progress towards women's economic empowerment in Mwanza?

Appendix J – Benard Makachia Interview Guide

Benard Makachia Interview Guide

- When did you first begin working with the African Probiotic Yoghurt Network and facilitating workshops on business and entrepreneurship with the members?
- Is this type of consultation and training your primary occupation or do you work in other capacities as well? Could you describe this work? What does it involve?
- During the most recent round of workshops that you facilitated with APYN in March, what were the main topics that you covered with the members?
- What made you decide to cover these specific topics and not others (was it at the request of APYN staff, or based on past experience working with the kitchens, etc.)?
- What were some of the major *financial* challenges facing the kitchens that you observed during the workshops?
- What were some of the major *technical* problems facing the kitchens that you observed during the workshops?
- What were some of the major *interpersonal* issues facing the kitchens that you observed in the workshops?
- Was there much diversity in terms of the challenges facing the kitchens, or were they all experiencing the same issues for the most part? If you can recall, could you give some examples of the types of problems that were specific to certain kitchens?
- In your opinion what are the one or two biggest changes that need to be made in terms of managing the kitchens in order to make them sustainable in the long-term?
- Did any kitchen stand out to you as adopting an especially good business model or a unique strategy for conducting business in Mwanza?
- Generally speaking, how would you characterize the small business environment in Mwanza region? For instance: is it a stable or growing economy; is there a great deal of competition between vendors?
- Is there much diversity in terms of popular products or consumer behavior from district to district?
- What are some of the criteria that a small business in Mwanza would need to possess in order to be successful?
- What are some of the characteristics that often cause small-businesses to fail in this environment?
- Are many businesses in Mwanza owned or operated by women?
- Do women tend to work in certain industries more than others, such as agriculture or hospitality services?
- Do you think there are any aspects of running a small business in Mwanza that would be particularly difficult for women as opposed to men?

- What type of business skills training is important for micro-enterprise NGOs like APYN to offer to their members? (customer relations, marketing, financial documentation, etc.)?
- What would be two biggest pieces of advice that you would give to the kitchens?

Appendix K – Bob Gough Interview Guide

BOB GOUGH INTERVIEW GUIDE

- Could you tell me a bit about how this whole thing got started? What was the impetus for the project and what did it look like in its beginning phases?
- What did your role as WHE’s “Project Manager” initially involve?
- How has this role evolved over the years, if at all?

- Why was Mwanza chosen as the site for the first yogurt kitchen?
- How were you initially linked up with Maimuna?
- What was her role in the beginning phases of the project?

- When you and Maimuna were first thinking about how best to implement the project and the very first yogurt kitchen in Mwanza, what types of considerations did you make with regard to obtaining the support and participation of the local community?
- Could you describe some of your efforts at “community mobilization” in those first few years?
- What has been your experience working with local government in Mwanza? For instance at the Street or Ward level?
- Looking back, how important do you think this type of “community mobilization” groundwork was for the success or sustainability of TWG? Why?

- What types of training did TWG members receive before opening the first kitchen? Who facilitated this training?
- Today, Kivulini is no longer involved in the training process. Can you speak to why this is the case?
- I think in the past you’ve mentioned to me that it as decided that 4 members was the ideal number for each group to contain. Is this true? Why 4?
- Are there any particular qualities that you advice APYN to look for in individuals or in groups who want to become a part of the network?
- Can you speak to the issues that occurred at Sahwa kitchen prior to its closing in October of last year?

- As we know, some men in Tanzania might view their role as the household authority as being threatened once their wives start to earn their own income and potentially even become the breadwinners of their household. As far as you know, have female kitchen members ever experienced tension, aggression or even violence from their husbands as a result of working in the kitchens? How was this situation dealt with?
- As I understand it, you used to work with *Changing Ways* in the London area, correct? Did your previous experience working to end VAW in Canada impact how you went about initiating this project within local communities in Mwanza?

- In 2011, the decision was made to create APYN, a local NGO, run by local

individuals. What was the impetus for this decision?

- Once APYN was established to work with WHE, what were the respective roles of each organization in facilitating the project?
- How do you see the relationship between WHE and APYN evolving over the next five years?
- How is money from WHE allocated to APYN and to the kitchens?
- Are the kitchens required at any point to repay WHE/APYN for the money they are initially provided for rent or start-up materials?
- This makes it different from traditional microenterprise in that money is not loaned in order to eventually be repaid. Is this model arguably less sustainable? By this I mean, in your opinion, could the project continue to grow without the presence of a donor or any other external source of funding?
- Could you please explain how the funding relationship between WHE and APYN has evolved over the years?
- How was the donation from Marianne Larson procured? And how is it being allocated to APYN and the kitchens?
- Have there ever been any instances while in Mwanza, wherein you felt your being a man (more specifically a white man) has influenced your interaction with local individuals, either positively or negatively?
- What do you see as being the biggest achievement of the program to date?
- How would you like to see the program grow and change over the next five and ten years?

Curriculum Vitae

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| Name: | Kate Grantham |
| Post-secondary Education and Degrees: | <p>Carleton University Ottawa, Ontario, Canada 2005-2009 Honours B.A.</p> <p>The University of Western Ontario London, Ontario, Canada 2009-2010 M.A.</p> <p>The University of Western Ontario London, Ontario, Canada 2010-2016 Ph.D.</p> |
| Honours and Awards: | <p>Social Science and Humanities Research Council (SSHRC) Joseph-Armand Bombardier Canada Graduate Scholarship 2010-2014</p> <p>Canadian International Development Agency Students for Development Grant 2012-2013</p> <p>Africa Institute Student Mobility Grant 2012-2013</p> <p>Mary Routledge Scholarship 2012</p> <p>Western Global Opportunities Award 2012</p> |
| Related Work Experience | <p>Sessional Professor Huron University College 2014-2016</p> <p>Teaching Assistant The University of Western Ontario 2009-2011</p> |