Factors Influencing Women's Ability to Control their Income: The Case of Tanzania

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Abstract

There are conflicting research findings on women's empowerment because of different methods and populations. Some scholars discovered that over time women's income control has increased, while others have not found any increase. To shed more light on the phenomenon, this research examines the extent and predictors of women's independence on making spending decisions whilst living with their spouse. The analysis reveals that, in overall, only a few women in Tanzania exercise discretion on spending their own incomes within the households. Also, women with formal education were over seven times more likely than men with such education to decide independently on how to spend their money. Further, employed women are over two times more likely to make independent spending decisions than those in the self-employment sector. The results suggest that employment by private sector, non-governmental or civil society organisations and government helps women gain control over their money. Policymakers and gender activists should ensure that self-employment mirrors the nature of non-self-employment to increase women's empowerment prospects. Also, education stakeholders should ensure girls and women attain good quality education at all levels.

Introduction

For many years, women have been denied the ability to make strategic life choices; for example, livelihood, a person to marry, a number of children to bear (Kabeer, 1999, pp. 436–438). The denial was socially constructed and perceived natural (Guba & Lincoln, 1994, pp. 109–110; Kabeer, 1999, p. 444; Slegh, Barker, Kimonyo, Ndolimana, & Bannerman, 2013, p. 26), and the reconstruction has been challenging because it is passed on from one generation to another (Patel & Hochfeld, 2011). Despite the reconstruction challenges, there have been concerted efforts nationally, regionally, and globally to address gender inequality and women disempowerment. For example, at the global level, the Millennium Development Goal three (MDG 3), and Sustainable Development Goal five (SDG 5) have promoted gender equality and women's empowerment to enhance development (UNDP, 2020).

Until the end of the Millennium Development Goals (MDGs)in 2015, there were notable achievements in gender equality and women's empowerment (United Nations, n.d.-a). For instance, gender parity in primary, secondary, and higher education was greatly achieved (United Nations, 2015). Furthermore, globally, half the women of working-age participated in the labour force, there was a 35% increase in the number of women in paid work outside agriculture, and their percentage in parliaments doubled (United Nations, 2015). Despite such achievements, by 2015, there were still wide gender gaps in poverty, employment, wages, and decision-making participation (United Nations, 2015). Following that unfinished business, from 2016, SDG 5 addresses them (United Nations, n.d.-b). However, despite the goal initiatives, the gender gap persists, and COVID-19 has worsened the situation (United Nations, 2021). For example, a violence against women and girls has increased, more women than men have left the workforce, and women's domestic burden has increased (United Nations, 2021).

Women's empowerment in the developing world

Besides the United Nations, other scholars have also addressed the question whether, especially in the developing world, women are getting empowered, and identified the factors which influence the empowerment process. Women's ability to make and influence decisions in the household has increased (Anderson, Reynolds, & Gugerty, 2016; Khushbu & Sam, 2016; Kinyondo & Magashi, 2019; Mahmud, Shah, & Becker, 2012; Mihyo & Mmari, 2020; Wiig, 2013). However, the improvement varies across domains and issues (Anderson et al., 2016; Kinyondo & Magashi, 2019; Mihyo & Mmari, 2020). For instance, inputs decision in livestock have increased (Haile, Bock, & Folmer, 2012; Kinyondo & Magashi, 2019; Mihyo & Mmari, 2020). Likewise, women's influence on agriculture and land-related investment has increased (Wiig, 2013). In contrast, their decisions in non-farm activities are limited, especially the ones which have high profits (Kinyondo & Magashi, 2019).

Kinyondo and Magashi (2019)highlight the factors which affect women's ability to make decision as follows: cultural norms, traditional and Islam religion, legislation like marriage law, customary law, and gender stereotype. However, legislation can also improve women's ability to make decision; for instance, the introduction of joint land ownership in Nepal and Peru

increased women's ability to make and influence decisions (Khushbu & Sam, 2016; Wiig, 2013). Similarly, property rights legislation amendments have increased women's empowerment in Tanzania (Peterman, 2011). On religion, someone may want to know whether other religions like Christianity influence women's ability to make or influence decisions at the household level.

Women's ability to make decision on expenditure has also increased (Anderson et al., 2016; Haile et al., 2012; Khushbu & Sam, 2016; Mahmud et al., 2012); for example, they buy food for the household, clothes for their children, and cater for their children education expenses (Haile et al., 2012). They assume such responsibilities because of the increase in their savings (Haile et al., 2012).

However, Mahmud et al. (2012) discovered little improvement, while Kinyondo and Magashi (2019), and Wiig (2013)did not see improvement in women's income control. The reason is that household expenditure on food has always been women's responsibility (Wiig, 2013), and men still take part in such decisions (Anderson et al., 2016). Factors which influence their ability to control their income are age (Anderson et al., 2016; Khushbu & Sam, 2016), age at first marriage (Khushbu & Sam, 2016), and levels of formal education (Anderson et al., 2016; Khushbu & Sam, 2016). Other determinants are watching television and their household wealth (Mahmud et al., 2012).

Despite various initiatives such as microcredit schemes and cash transfers to empower women, they still experience excessive workload to the extent of having less time for sleep (Haile et al., 2012; Kinyondo & Magashi, 2019). They also experience fatigue and health issues (Haile et al., 2012). It is their daughters who help them with household chores rather than their husbands and sons, but husbands do it when their wives contribute significantly to household welfare (Haile et al., 2012). Moreover, their husbands do that when they are broke (Haile et al., 2012). On the contrary, Khushbu and Sam (2016), and Mahmud et al. (2012) discovered that women's leisure time increased, but Mahmud et al. (2012) argue that it was a small increase.

Kinyondo and Magashi's (2019)conclusion that women's control on income is not beyond Conditional Cash Transfers (CCTs), and conflicting findings of the previous studies warrant further investigation on the predictors of women's empowerment. Further, the populations and methods employed in those studies were different; for instance, most of them focussed on rural households, and beneficiaries of programmes like cash transfers. For example, the population of the paper of Kinyondo and Magashi focused only on extremely poor households.

With the focus on Tanzania, this paper examines the factors which influence the ability of women spouses to spend their income independently. The research questions are: 1. To what degree, do women in relationships make their spending decisions independently? 2. What are the main predictors of women's discretionary decision making with respect to the use of their incomes?

Theoretical and conceptual framework

As there are different theories and definitions of women's empowerment, this section specifies the analytical framework of this research and lays a foundation for specific research questions.

Theoretical assumptions

Agarwal's (1997)intra-household decision-making framework namely 'analytical description' was used to inform the analysis of this work. According to Agarwal, 'analytical description' means a formulation seeking to comprensively spell out quantitative and qualitative factors without being preconstrained by the structure that formal modelling imposes or by data limitations. Building on intra-household decision-making models like Cooperative Bargaining Model by Manser and Brown (1984), Agarwal posits that intra-household decision-making process has a combination of socio-economic and cultural factors. The social factors are household class position, and support from kin, friends, NGOs, and the state. Economic factors are property ownership, access to employment and income-earning means, and public resources. Cultural factors are related to social norms and perceptions.

For example, women with individual properties may pose a threat to terminate their social contract to influence the household decisions (Manser & Brown, 1984). However, the threat may not be effected because of social unacceptability of the divorced women and the low possibility of re-marriage (Agarwal, 1997). It is also possible for women with individual resources to refuse to cooperate to influence the household decisions rather than breaking their marriages (Lundberg & Pollak, 1993). For instance, they may refuse to fulfil their traditional gender roles like performing domestic chores and looking after the family to make their choices (Lundberg & Pollak, 1993). The NGOs and the government indirectly enable women to influence the household decisions through improving gender-biased policies and legislation (Agarwal, 1997).

Conceptualisation and conceptual definitions

Women's empowerment is defined by different scholars based on the concept of empowerment. For example, Kabeer (1999)defines it as a process through which someone regains the denied power, which, in turn, it means an ability to make strategic life choices. Further, it has three aspects, which are resources, agency, and achievement (Kabeer, 1999). Resources include material, human and social resources; agency entails decision-making, negotiation, manipulation; and achievement stands for well-being outcome (Kabeer, 1999).

Alsop et al. (2006) as cited in Alkire et al. (2013) define empowerment as a group or individual's capacity to make effective choices and transform them into desired actions and outcomes. Alkire et al. assert that Alsop's et al. definition expresses the notions of agency and institutional environment, which enable people to effect agency successfully. Also, Narayan (2002) as cited in Alkire et al. defines that concept as the expansion of assets and capabilities of poor people to participate, negotiate, influence, control, and hold institutions that affect their lives accountable.

The common thread of the definitions of empowerment is that people, in this case women, gain an ability to make decisions independent of men, as most men do it.

Women's Empowerment in Agriculture Index (WEAI) operationalises women's empowerment. It categorises women's empowerment into production, resources, income, leadership, and time (Alkire et al., 2013, p. 74). The indicators of these dimensions are input in productive decision, and autonomy in production (Alkire et al., 2013). Others are assets ownership, assets purchase, assets sale or transfer, access to and decision about credit for resources, control over the use of income for income (Alkire et al., 2013). Also, a group membership, and speaking in public for leadership; and workload, and leisure for time (Alkire et al., 2013).

Following the theoretical and conceptualisation of women's empowerment, in this paper, women's empowerment means married women's ability to make independent spending decisions. In other words, it is their ability to control their income. Resource means a cash income job, i.e., salaried job, and nature of employment means self-employed and employed people. Employers are the government, private sector, and non-governmental or civil society organisations. Assets are radio, television, motor vehicle, motorcycle, computer, and mobile phone, while attitude towards women is the gender stereotype, like domestic chores are for women only.

Research methodology

Afrobarometer Round seven data collected in Tanzania from May to July 2017 were used to answer two research questions stated in the introduction. This round was chosen because it has many variables which are covered in the women's empowerment model, but not exhaustive. The Afrobarometer is a pan-African, nonpartisan research network that conducts public attitude surveys on democracy, governance, economic conditions, and related issues in African countries. Eight rounds of surveys were completed in up to 38 countries between 1999 and 2021.

Method and procedures

The Afrobarometer conducts face-to-face structured interviews in the language of the respondent's choice with nationally representative samples.

The probability proportionate to population size (PPS) random sampling technique was used to select 2,400 Tanzanians aged 18 years old and above. They were randomly selected based on a multistage sampling technique. The households were selected through a systematic random sampling technique, while respondents were chosen through a simple random technique. According to Afrobarometer, a household is a group of people who eat together from the same pot. In each street, from the randomly chosen point, the 5th household was selected after counting them in alternation starting with those on the right.

In the household, gender was also stratified by alternating female and male in the interviewing process which yielded a male-female response of 50:50.

Analysis

Only married respondents were included in the analysis, but they were not couples; that is, husbands and wives were not from the same households. The sub-sample size was 1,308, but only 1,165 cases were included in the regression analysis because others were missing.

Univariate, bivariate, and multivariate analyses were conducted to answer the inquiry. Multivariate analysis was performed using direct entry binary logistic regression. Dependent and ten independent variables were dichotomous, while other two independent variables were scores. The dependent variable was independent income spending decision. The variable was recoded from independent, joint, and dependent decision to 'yes' and 'no' values. In other words, the responses were either 'spending decision made independent of the spouse' or 'spending decision made not independent of the spouse.' The independent variables were age; gender; dwelling location – rural or urban; formal education attainment; nature of employment; assets ownership; cash income job; and attitudes towards women owning and inheriting land, beating a wife, political leadership, and employment when job opportunities are scarce. The formal education attainment moderated a prediction of gender on a dependent variable.

Models' assessment

The model was evaluated based on Chi-square (Omnibus tests, and Hosmer and Lemeshow test), R square (Cox & Snell, and Nagelkerke), classification table, the Wald statistic, and leverage and studentized residuals (Field, 2013; Pallant, 2013).

For the model to be fit, leverage should be less than one on a scale of 0-1, where 0 stands for no influence, while 1 denotes a complete influence (Field, 2013, p. 791). For the other statistic, only 5% should be outside +/-1.96, and about 1% outside +/-2.58 (Field, 2013, p. 791).

Results

The findings show the extent to which women made their spending decisions independent of their spouses, and strong predictors of women's ability to control their income.

Women making spending decisions independently

A handful of respondents (6%) made independent spending decisions, while the large proportion (94%) made joint income spending decisions. Amongst those few respondents, the majority (89%) were females. As Table 1 shows, of those who made independent spending decisions, female respondents were eight times more than male respondents. Also, there were as many urban respondents as their rural counterparts. Further, the majority of respondents attained various levels of formal education. Finally, self-employed respondents were six times more than those who were employed by the public, private, and civil society organisations. From a different perspective, there were a very few male (1%), female (12%), urban (12%) and rural (4%), and self-employed (6%) and employed (89%) respondents who made independent spending decisions. The rest of respondents involved their spouses when making their income spending decisions.

Table 1. Respondents' degree of independent spending decisions and their characteristics

Variable		Independent spending decision? (%)	
		Yes	No
Gender	Male	11	54
	Female	89	46
Location	Rural	52	27
	Urban	48	73
Education	Without formal education	18	11
	With formal education	82	89
Nature of employment	Self-employed	86	92
	Employed	14	8

Strong predictors of respondents' ability to control their income

Direct binary logistic regression was used to assess the impact of the selected factors on the likelihood that respondents would make independent spending decisions. The model comprised 12 independent variables namely age, formal education, rural-urban location, gender, asset ownership, a cash income job, and a nature of employment. Attitudes towards women in political leadership, employment when jobs are scarce, owning, and inheriting land, beating a wife, and a woman's contribution to family welfare were also included. It also had an interaction term consisted of gender and formal education attainment.

The model containing all predictors was statistically significant, $c^2(13, N = 1,165) = 100.648$, $p < .001$, indicating that the model was able to distinguish between respondents who made and did not make independent spending decisions. The leverage statistic score was 0.01, and studentized residual was 2.8%. The model as a whole explained between 8.3% (Cox and Snell

R square) and 22.1% (Nagelkerke R squared) of the variance in making spending decision, and correctly classified 93.6% of cases.

As Table 2 depicts, only four of the independent variables and the interaction term made a unique statistically significant contribution to the model (rural-urban location, nature of employment, attitude towards women land ownership and inheritance, and gender combined with formal education attainment). The strongest predictor of making independent spending decision was the interaction term, recording an odds ratio of 7.460. This indicated that female respondents with formal education were over 7 times more likely to make independent spending decision than their male counterparts, having considered all other factors in the model.

The odds ratio of 2.738 for nature of employment also indicated that employed respondents were over two times more likely to make independent spending decision than self-employed respondents, controlling for other factors in the model. The odds ratios of .428,.335, and .112 for attitude towards women's land ownership, inheritance, living location, and formal education attainment respectively were less than 1. This shows that respondents with positive attitude, lived in the rural area, and with formal education were 2.3, 3, and 9 times, respectively, less likely to make independent spending decisions.

Table 2. Predictors of respondents' control on their income

Variables	B	S.E.	Wald Chi-Square	df	Sig.	Exp(B)	95% C.I. for EXP (B)	
							Lower	Upper
Age	.011	.011	1.083	1	.298	1.011	.990	1.033
Gender	.944	.724	1.700	1	.192	2.569	.622	10.614
Formal education	-2.186	.788	7.691	1	.006	.112	.024	.527
Rural-urban location	-1.093	.283	14.896	1	.001	.335	.193	.584
Asset ownership	.021	.129	.028	1	.868	1.022	.794	1.315
Cash income job	.494	.388	1.621	1	.203	1.638	.766	3.502
Nature of employment	1.007	.419	5.769	1	.016	2.738	1.204	6.230
Attitude towards women in political leadership	.445	.366	1.478	1	.224	1.561	.761	3.200
Attitude towards women employment when jobs are scarce	.081	.294	.075	1	.784	1.084	.609	1.929
Attitude towards women owning and inheriting land	-.849	.322	6.952	1	.008	.428	.228	.804
Attitude towards beating a wife	.141	.517	.075	1	.785	1.152	.418	3.173
Family is better if women have main responsibility	-.270	.273	.974	1	.324	.764	.447	1.305

Variables	B	S.E.	Wald Chi-Square	df	Sig.	Exp(B)	95% C.I. for EXP (B)	
							Lower	Upper
Formal education attainment by gender	2.010	.858	5.487	1	.019	7.460	1.388	40.079
(Constant)	-2.688	1.041	6.673	1	.010	.068		

Discussion

The findings of Mahmud et al.(2012)are in line with the results of this paper that the improvement of women's income control is little. On the contrary, the findings of Kinyondo and Magashi (2019), and Wiig (2013) do not show any improvement. The findings further denote that women with formal education are more likely to make independent spending decision than their spouses. However, regardless of gender, married people with formal education involve their spouses in making their spending decisions. Also, women are gaining power to control their income because they decide on spending their money jointly with their spouses. In other words, this is the transition to independent spending decisions making.

In addition to the factors which influence women's control of their income such as age and formal education (Anderson et al., 2016; Khushbu & Sam, 2016), non-self-employment contributes to empowering them. However, the findings of this research indicate that age is not a strong predictor of women's control on their income. Also, compared to urban location, rural setting does not contribute to women's empowerment.

Moreover, respondents with positive attitude towards land ownership and inheritance were less likely to make independent spending decision because it seems they cherish gender equality and equity. However, according to the analytical framework, they would make independent spending decision.

Conclusions

The conflicting findings of some previous studies and conclusion by Kinyondo and Magashi, (2019) that women's control on their income is limited to CCTs lead to a further investigation on women's empowerment. This paper examines the predictors of women's empowerment beyond CCTs; that is, it includes less and non-poor households. However, while some CCT beneficiaries might be included in the nationally representative sample, the focus is on Tanzanian women's independent spending decisions. Afrobarometer Round Seven data were used to answer two specific research questions stated in the introduction section. The sample was nationally representative, but this paper included only respondents who were married and cohabited.

The analysis showed that there was slight improvement in women's empowerment, especially in making independent spending decisions. However, many female respondents made joint spending decisions. Again, women respondents were more likely to make independent spending decisions than men respondents.

The paper also revealed the strong predictors of women's independent spending decisions. Non-self-employment contributed to women's independent spending decision compared to their spouses. Rural setting is less likely to contribute to independent spending decisions which were made by respondents compared to urban location. Finally, women respondents with formal education were more likely to make independent spending decision than their men counterparts. However, regardless of gender, respondents with formal education were less likely to make independent spending decision.

The paper's contribution to the fabric of existing knowledge is that non-self-employment increases the likelihood of women to make independent spending decisions. However, many women employ themselves. Likewise, formal education is a very important for women to get empowered.

The findings also confirm the validity of the model, but the model does not clearly explain various parts of intra-household decision-making continuum – that is, making dependent, joint, and independent spending decision. In other words, it does not specifically give factors for each part of the continuum, for instance, possibly income generated through self-employed and employed people can influence such parts differently.

The results implies that because most women work in the informal sector, the government and other gender stakeholders should transform it to empower as many women as possible. Also, as women with formal education are empowered, the government and society should ensure that girls and women with right qualifications join and successfully finish their studies at all levels.

The findings of this paper are not generalisable because only the sub-sample of married and cohabited respondents were involved in the analysis. However, theoretically, the sub-sample should be representative of their population segment. Also, cluster and systematic sampling

techniques reduce the accuracy of representation. Despite these methodological issues, this paper gives an invaluable snapshot of the extent and predictors of women's empowerment in Tanzania.

As there were no data on the items on which women spent their money, the future research should examine the items in women's expenditures. For example, it can investigate in the value of goods and services they purchase, and the investments they make, if any. Also, it should inquire on the durability of such goods. Again, the 'analytical description' model should further be tested in the context of Tanzania by including all assumptions in the research analytical framework.

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