East African Journal of Education and Social Sciences
EAJESS July –August 2023, Vol. 4, No. 4, pp. 112-121.
ISSN: 2714-2132 (Online), 2714-2183 (Print). Published by G-Card
DOI: https://doi.org/10.46606/eajess2023v04i04.0309.

Influence of Social Structure on Participation of Women in Public Credit Programs in Tanzania

***Siriel Mchembe**
ORCiD: https://orcid.org/0009-0007-2886-7051
Department of Finance and Entrepreneurship, Institute of Finance Management, Tanzania
Email: sirielmchembe@gmail.com

Harrieth Mtae
ORCiD: https://orcid.org/0000-0002-6059-378X
Department of Economics and Community Economic Development, The Open University of Tanzania
Email: mtaeharrieth14@gmail.com

Mato Magobe
ORCiD: https://orcid.org/0000-0002-3892-7659
Department of Finance and Accounting, The Open University of Tanzania

***Email:** matomabu@gmail.com

Abstract: This study investigated about the influence of social structure on participation of women in public credit programs in Tanzania, using the analytical cross-sectional design. The study had the population of 1,156,714 women residing in Arusha and Simiyu to represent an income-rich but food-scarce zone and Mbeya and Katavi to represent an income-poor but food-abundant zone. The study employed a multi-stage sampling technique to select some female respondents. Two city/ district councils were selected from each region based on their performance in disbursing PO-RALGA loans, considering factors the number of women accessing credit and the volume of credit offered to women. Sixteen wards were finally picked to participate. Out of 415 women respondents, 287 were beneficiaries of the PO-RALGA Credit Program while 128 were non-participants. Data was collected through a questionnaire. The study employed the logistic regression model for data analysis. Evidence from the findings indicates that social structure variables, in terms of age, patriarchal system, education, daily family income and location, have positive impact on women's participation in PCP. Conversely, variable like marital status and family size appeared to have a negative influence in women's participation to PCP. Patriarchal social structure variable has contradicting findings which needs further studies. To promote women's participation in PCP, policymakers should develop programs that take into account social structure variables, demographic variables, and family variables. By increasing women's access to soft loans, the country will be well-positioned to achieve the Sustainable Development Goal number five before the year 2030. This can become possible when the government adopts transformative policies and appropriate actions to ensure that women have equitable access to public credit loans.

Keywords:
Social Structure; Public Credit Program; Micro-credit; Women; Tanzania; Samia Suluhu Hassan.

How to Cite: Mchembe, S., Mtae, H., and Magobe, M. (2023). Influence of Social Structure on Participation of Women in Public Credit Programs in Tanzania. East African Journal of Education and Social Sciences 4(3), 112-121. DOI: https://doi.org/10.46606/eajess2023v04i04.0309.

Introduction

The Public Credit Program plays a vital role in promoting economic empowerment and financial inclusion for women. Gender-based discrimination is widely acknowledged to result in social exclusion as it perpetuates long-term cycles of poverty (Fatima, 2009). According to the Women United Nations and Snyder (2020), economic equality, including access to loans, has the potential to reduce gender disparities and foster a more inclusive economy that leaves no one behind. Additionally, the timely and affordable availability of credit can significantly reduce high poverty rates (Mohapatra & Sahoo, 2016). Despite the existence of commercial credit options, the market has failed to adequately address gender imbalances, particularly in less developed markets. It raises concerns about how women are less favored by mainstream credit programs in commercial banks due to their inability to provide collateral for loans (Ocholah et al., 2013). To address these disparities, various governments have introduced public credit programs. For instance, India has state-sponsored self-help groups (SHGs) that are linked to banks, representing the dominant model of microfinance operations in the country (Mohapatra & Sahoo, 2016). Another example is Bangladesh, where a study conducted by Ashraf (2022) investigated the impact of demographic factors such as gender, age, marital status, family size, occupation, educational level and religion on women's participation in an Islamic microfinance program. The findings indicated that all demographic factors, except education, positively influenced women's participation in borrowing from Rural Development Schemes (RDS).

A study conducted in Catalonia, Istanbul by Estapé-Dubreuil and Torreguitart-Mirada (2010) revealed that social structure variables, primarily related to personal and family factors such as age and formal education, significantly influenced women's participation in microfinance. The same study found that geographical origin had no significant impact. In Sri Lanka, Premaratne et al.'s (2012) study found that women's accessibility and affordability to microcredits through Self-Help Groups (SHGs) depended on factors like family income and education level. Another study on the impact of demographic factors on women's empowerment through microcredit programs in Jaffna District revealed that variables like age and education had a positive influence on accessing microcredits (Rathiranee & Semasinghe, 2013). A study conducted in Rwanda by Kaitesi Katabarwa (2020) highlighted the importance of women in microfinance for acquiring assets and control over productive resources. A similar study in Uganda revealed that women's participation in Ugandan microfinance was positively influenced by factors such as age, marital status and education, contributing to economic empowerment.

Tanzania, like many other developing countries, has made significant efforts to ensure women's participation in collateral-free public credit programs, offering equal opportunities to all women. Strategies have been initiated to address the major challenge many women face in accessing commercial banks due to the lack of required collateral (Kato & Kratzer, 2013; Kesanta & Andre, 2015). Various public credit programs have been launched, including initiatives by the Prime Minister's Office (PMO), the President's Office, the Regional Administrative and Local Government Authority (PO-RALGA) and the National Economic Empowerment Council (NEEC). NEEC has disbursed a total amount of TZS 6.1 trillion, benefiting 8,650,257 entrepreneurs, 4,747,321 of them being women entrepreneurs, equivalent to 55 percent of the total beneficiaries.

The Public Credit Program stands as a fundamental component of a transformative agenda aimed at achieving women's economic empowerment well in advance of the Sustainable Development Goals' target for the year 2030, particularly SDG number five. In March 2016, the UN Secretary-General, Ban Ki-moon, announced the formation of the first-ever High-Level Panel on Women's Economic Empowerment (UN SG HLPWEE) which included Her Excellency Dr. Samia Suluhu Hassan, the sixth President of the United Republic of Tanzania as panelist. This collaborative initiative between UNHLP-WEE and the Government of Tanzania led to the launch of a campaign designed to facilitate access to loans from the government and banks for women with low income. It is believed that increasing women's access to financial services, particularly in rural areas has the potential to contribute to the achievement of the Sustainable Development Goals (SDGs) (Zafarullah & Nawaz, 2019).

Despite these significant efforts to expand access to credit for marginalized women, challenges persist in nearly all socio-economic sectors. Data indicates that women remain 169 years behind men in terms

of gender parity, particularly in the realm of economic participation and opportunities, including access to loans (WEF; Global Gender Gap, June 2023). A study conducted by Foot and Stoffman (1996) and Ratan et al. (2021) emphasized the significant influence of demographic characteristics, which account for two-thirds of the factors affecting a person's behavior, including their participation in microfinance. The primary objective of this present study was to establish the impact of social structure on women's participation in the Public Credit Program (PCP) within the President's Office, Regional Administration, and Local Government Authority (PO-RALGA). The study focused on seven key variables: age, educational level, marital status, patriarchal factors, family daily income, family structure, and location.

Literature Review

Micro-credit, a vital component of microfinance, involves the provision of small loans to entrepreneurs who may not qualify for traditional bank loans due to their financial circumstances. In developing countries, micro-credit empowers economically disadvantaged women, enabling them to engage in self-employment projects that generate income (Rathiranee & Semasinghe, 2013). This intervention has gained popularity as an effective means of combating poverty and promoting women's empowerment (Leach & Sitaram, 2002). Micro-credit is essentially the extension of micro-loans to economically disadvantaged populations and is recognized as an effective approach for reducing poverty in both low and high-income countries. These microcredit programs target individuals who are often overlooked by conventional banks due to their lack of collateral, unstable employment and the absence of a verifiable credit history (Ahmed et al., 2001; Schurmann & Johnston, 2009).

According to Mayoux's feminist empowerment theory, women's empowerment can be realized by providing them with micro-financial resources (Mayoux, 2005). This theory presents three paradigms which assert that savings and credits enable women to establish microenterprises, increase their income and control their financial affairs, decision-making processes in society and other aspects of their lives, including family and community decisions.

For over three decades, credits have been viewed as a strategic tool for development, especially in developing countries (Rahman et al., 2017). These credit programs are designed to meet the needs of the economically disadvantaged, particularly by providing capital for small businesses, thereby fostering self-sufficiency and helping individuals escape poverty (Bhusal, 2010). The Tanzanian government, in particular, has implemented its commitment to this cause through various policies, including the 2000 National Women and Gender Policy, as well as policies governing credit provision and management for women, youth and individuals with disabilities.

Various public funds, such as the Women Development Fund (WDF) implemented by the Ministry of Community Development, Gender and Children as well as the National Economic Empowerment Council (NEEC) under the Prime Minister's Office, have been established to support this cause. Mukherjee (2015) argued that these credits and associated services empower women by enhancing their bargaining power within households through financial contributions. This helps to reduce barriers and opposition from husbands in accessing family planning services and it enhances women's self-esteem and self-efficacy through group activities with other women. However, studies examining women's participation and the impact of microcredits on women's economic empowerment may be subject to bias if they do not consider the influence of social structure (Rahman et al., 2017).

Social structure is conceptualized as the distribution of the population among different social positions within a multidimensional space of positions. The likelihood of individuals engaging in intergroup associations under specific structural conditions can be deduced from analytical propositions about structural properties, without relying on any assumptions about socio-psychological dispositions for establishing such associations (Blau, 1977). Several lines of evidence suggest that social structure plays a significant role in influencing women's participation in credit programs and the impact of loans on women's economic empowerment, particularly in terms of social classes and educational backgrounds (Mukherjee, 2015).

Previous studies have explored the influence of social structure on women's participation in Public Credit Programs (PCP) (Ashraf, 2022; Veira, 2008). These studies revealed that variables such as age, marital status, education, income, religion and family size have a significant impact on women's

participation in credit programs. These findings align with Lovallo and Sibony (2011) who suggests that people's decision-making processes, including the formation of intentions and the execution of behaviors are influenced by demographic features in different socio-economic contexts. Participation levels in various social and cultural issues, such as decision-making regarding children's education and marriage-related matters, tend to remain relatively consistent even after joining a microcredit program. However, it's worth noting that these studies have also found that women may not have full control over their personal earnings.

Studies examining the effects of microcredits on women's empowerment could potentially introduce bias if they do not account for individual, household and area-specific characteristics. This could contribute to endogeneity issues in the decision-making process for program participation. Therefore, this study incorporates the social structure of the respondents as a moderating factor in assessing the impact of public credit programs on women's economic empowerment. The study examines how factors such as age, patriarchal influence, education, family size, family daily income and marital status affect the impact of public credit policies on women's economic empowerment (Rahman et al., 2017).

A study by Malick (2018) revealed that educated women were more inclined to participate in microfinance schemes. Education equips women with the necessary skills and knowledge to effectively manage their microenterprises, thereby enhancing their creditworthiness. Paramanandam and Packirisamy's (2015) study on microfinance self-help groups (SHG) also indicated that women's economic empowerment is more likely to occur when they are educated and when they actively participate in microcredit programs.

Furthermore, the influence of marital status on women's access to microfinance programs represents another social structural barrier (Choudhary et al., 2017). Women with support from their spouses are more likely to participate in microfinance programs. Another study by Rahman et al. (2017) found that married women were more likely to obtain credit from microfinance programs. The underlying reason is the perception of collective responsibility and increased social pressure to repay loans. Researchers in India (Biswas & Mukhopadhyay, 2018) have also emphasized the significance of marriage as a social obligation.

Age and marital status are social structures that significantly impact women's participation in Public Credit Programs. According to a study by Biswas and Mukhopadhyay (2018) in India, women are rarely allowed to remain unmarried as marriage is considered a sacred and obligatory duty. Additionally, married women are more trusted to participate in microcredit programs, often due to collateral requirements. Notably, a majority of unmarried women (90.8%) belong to the age group between 15 and 25 years, placing them at a disadvantage in terms of microcredit participation.

The study concluded that both marriage and age have a significant impact on women's participation in microcredits, with younger women being more disadvantaged. This finding contradicts the study by Khandker and Khalily (2009) which revealed that women who took loans had a significantly lower average age compared to non-loan takers. Younger women often had fewer family responsibilities, making it more feasible for them to engage in income-generating activities and benefit from loans.

Family size significantly affects participation in Public Credit Programs (PCP), with smaller family sizes generally having better access to microfinance services, as shown by Chaudhuri and Suryahadi (2012). Another critical social structure impacting women's participation in PCP is income level. The study of Premaratne et al. (2012) on Self Help Groups in Sri Lanka indicates that women's participation in microfinance significantly depends on family income. In patriarchal social structures, Karim et al.(2012)'s study revealed that nearly 90 percent of women participating in microcredits were under the control of men. Men often dictated how women should use the money received as loans. Due to significant pressure from men, women were compelled to participate in multiple financial institutions, leading to challenges in loan repayment. Evidence from the district of Murshidabad indicated that patriarchal ideology serves as the source of gendered division of labor, gender inequality and the subordination of women. Husbands play a significant role in influencing women's participation in microcredits, but they also exert control over the use of funds (Mukherjee (2015). Goetz and Sen-Gupta's study in 1996 found that credits have a limited impact on lowering the caste-related barriers imposed by patriarchal social

structures, especially when comparing lower-caste women to those of upper-caste. One possible reason for the lower participation of women in credit programs is fear of violence, as women may be perceived as less obedient and less tolerant of their husbands when they gain financial independence.

Methodology

Design

This study utilized the analytical cross-sectional research design, which facilitated the collection of information regarding social structure and its impact on women's participation in the PO-RALGA Credit Program. The collected data was quantitatively analyzed to establish the influence of different social structure variables on women's involvement in the credit program.

Population and Sampling Framework

The study targeted a population of 1,156,714 women residing in two distinct regions: Arusha and Simiyu, chosen to represent an income-rich but food-scarce zone, and Mbeya and Katavi, selected to represent an income-poor but food-abundant zone. These regions shared common characteristics such as language, food resources, types of crops cultivated and other economic activities among households. The study employed a multi-stage sampling technique to select female respondents. The regions of Arusha, Katavi, Mbeya and Simiyu were chosen. In the second stage, two city/district councils were selected from each region based on their performance in disbursing PO-RALGA loans, considering the number of women accessing credit and the volume of credit offered to women. The third stage involved the selection of wards, where two wards were picked from each city/district council. A total of sixteen wards were selected. In the final stage, a representative random sample of 415 women was drawn from these selected wards. This sample included two groups of respondents, categorized based on their participation in the PO-RALGA Credit Program. Out of the 415 women respondents, 287 were beneficiaries of the PO-RALGA Credit Program, while 128 were non-participants.

Instruments

The questionnaire used in this study was adapted from two prior source: Shah et al. (2008) and Ali et al. (2014). It comprised items and questions designed to gather information regarding the social structure of women respondents and their involvement in the credit program. Initially, the questionnaire was translated into Swahili and subsequently reviewed by three experienced researchers proficient in both English and Swahili. Their suggestions and comments were instrumental in refining the questionnaire to enhance its clarity and appropriateness. It is worth noting that numerous researchers, such as Vinck et al. (2019) and Bradley (2013) recommend the translation and adaptation of research instruments to local contexts to mitigate cultural bias and improve content validity. A pilot survey was conducted with a randomly selected group of 25 women participants. The feedback received during this pilot survey was invaluable in addressing design flaws and clarifying ambiguous wording in the questionnaire.

Validity and Reliability

Instrument validation is a critical step in maintaining the research's quality. Validity concerns the extent to which measures accurately define a concept while reliability addresses the consistency of those measures (Hair et al., 2019). According to Moses et al. (2023), valid instruments produce reliable and trustworthy findings and conclusions. To ensure the validity and reliability of the instrument in this study, the following steps were taken: Non-statistical measures were employed to assess the validity and reliability of the questionnaire. Initially, the questionnaire was shared with three seasoned researchers in the field of women's empowerment to assess its comprehensiveness, clarity and relevance for data collection. Subsequently, a pilot study was conducted with 25 participants who examined the clarity and accuracy of the questions. The insights gathered from both the researchers and participants played a crucial role in enhancing the questionnaire's content and quality.

Statistical Treatment of the Data

This study employed a logistic regression, a suitable statistical method when the dependent variable is binary, taking values of 1 and 0 to represent participation or non-participation in an activity. The dependent variable was defined as "1" for women participating in the PO-RALGA Credit Program and "0" for non-participants. Various factors have been identified in previous research to influence women's decisions to participate in credit programs, as noted by Shah et al. (2008) and Nguyen (2007). Accordingly, this study used the following logistic regression model:

$$\log it\,[\rho(y=1)] = \log\left[\frac{\rho(y=1)}{1-\rho(y=1)}\right] = \Phi(X\boldsymbol{\beta})$$

Where:

β represents the estimated coefficients while X is the vector of predictor variables, including age, marital status, education, family size, daily family income, patriarchal social structure and location. On the other hand, (Xβ) represents the logit index. Participation in the credit program is represented as a dummy variable: 1 for participants and 0 for non-participants.

The age of respondents was categorized as 18 – 34 years (the reference group) and above 34 years. Marital status was classified as single (reference group), married and widow. Education served as a proxy for literacy, with four levels: no formal education (reference group), primary education, secondary education and post-secondary education. Family size was categorized into three groups: 1 - 4 members (reference group), 5 – 8 members (1) and above 8 members (2). Similarly, family income was classified into three categories: income less than TZS 5,000, income between TZS 5,000 and TZS 10,000, and income above TZS10,000.

The patriarchal social structure variable comprised six key elements: the state of marital relations, health and family planning decisions, women's participation in land ownership, women's participation in self-help groups, women's participation in business activities and freedom in the pursuit of business or market opportunities. Respondents were asked to rate their agreement with each of these six items on a five-point scale (1 = strongly disagree to 5 = strongly agree). The mean score for this variable was computed by summing the scores for all six items and dividing the total score by the number of items (six).

Ethical Considerations

The researchers sought permission from the President's Office and the Regional Administrative and Local Government Authority (PO-RALGA). The Open University of Tanzania formally requested permission to collect data from the four Regional Administrative Secretaries. Ethical standards were maintained and the well-being of participants was given top priority. Privacy and confidentiality were rigorously followed.

Table 1: Demographic Description of the Sample Population

	Participants (N = 287)		Non-participants (N = 128)		Pooled (N = 415)	
Variable	**Frequency**	**Percentage**	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Age (years)						
18 – 34	47	16.4	50	39.1	97	23.4
Above 34	240	83.6	78	60.9	318	76.6
Marital status						
Single	55	19.2	32	25.0	87	21.0
Married	186	64.8	79	61.7	265	63.8
Widow/widower	46	16.0	17	13.3	63	15.2
Educational level						
Non-formal education	76	26.5	32	25.0	85	20.5
Primary education	129	45.0	39	30.5	168	40.5
Secondary education	51	17.7	34	26.6	108	26.0
Post-secondary education	31	10.8	23	17.9	54	13.0
Family size (members)						
1 – 4	86	30.0	50	39.1	136	32.7
5 – 8	137	47.7	62	48.4	199	48.0
Above 8	64	22.3	16	12.5	80	19.3
Family daily income (TZS)						
Below 5,000	66	23.0	49	38.3	115	27.7
5,000 - 10,000	145	50.5	56	43.8	201	48.4
Above 10,000	76	26.5	23	17.9	99	23.9
Location						
Arusha	63	22.0	35	27.3	98	23.6
Katavi	48	16.7	20	15.6	68	16.4
Mbeya	78	27.2	37	28.9	115	27.7
Simiyu	98	13.1	36	28.2	134	32.3

Table 2: Logistic Model Estimates of Factors Determining Women Participation in Credit Programs

Variables	β coefficient	SE	Wald	Sig	Exp(β)
Age	0.926	0.311	8.838	0.003**	2.524
Marital status			0.594	0.743	
Married	-0.252	0.329	0.587	0.444	0.778
Widow/widower	-0.186	0.450	0.171	0.679	0.830
Educational level			6.846	0.077	
Primary education	0.697	0.351	3.954	0.047*	2.009
Secondary education	0.006	0.407	0.000	0.988	1.006
Post-secondary education	0.041	0.498	0.007	0.934	1.042
Family size (members)			1.065	0.587	
5 – 8	0.136	0.308	0.195	0.659	1.146
Above 8	0.460	0.454	1.026	0.311	1.584
Daily family income (TZS)			11.243	0.004	
5,000 - 10,000	0.725	0.285	6.481	0.011*	2.064
Above 10,000	1.111	0.351	10.031	0.002**	3.038
Location			5.078	0.166	
Arusha	0.819	0.393	4.350	0.037*	2.268
Katavi	0.853	0.463	3.400	0.065	2.347
Mbeya	0.686	0.404	2.884	0.089	1.986
Patriarchal orientation	1.217	0.238	26.214	.000**	3.376
Constant	-5.984	1.145	27.311	0.000**	0.003

Model summary: Significance at 1** and 5* percent levels; −2 Log Likelihood significance level: 441.096; Nagelkerke R^2 = 0.224; Cox & Snell R^2 = 0.159; model χ^2 = 71.713, df = 14, p = 0.000

Notes: Reference categories are: age group (18 – 34 years); marital status (single); educational level (Non-formal education); family size (1 – 4 members); family daily income (below TZS 5,000); Location (Simiyu).

Findings and Discussion

This section presents the analysis findings. Table 1 displays the demographic characteristics, including age, education level, family size and family daily income for both participants and non-participants in the President's Office, Regional Administrative and Local Government Authority (PO-RALGA) Credit program. The results of the logistic regression analysis are reported in Table 2.

The demographic characteristics in Table 1 reveal that a significant proportion (83.6%) of credit program participants were aged above 34 years, with 16.4 percent falling into the age group of 18 – 24 years. Similarly, the majority of non-participants in the PO-RALGA Credit Program (60.9%) were in the age group above 34 years. Among both participants and non-participants, the largest percentage (64.8%) consisted of married women. In the pooled sample, married women constituted the majority (63.8%).

In terms of education, a substantial proportion of both PO-RALGA credit program participants (45.0%) and non-participants (30.5%) had primary-level education. In the overall sample, 40.5 percent of respondents had primary-level education. Concerning family size, the majority of participants (47.7%) and non-participants (48.4%) in the PO-RALGA Credit Program came from families with 5-8 members. Furthermore, 50.5 percent of participant and 43.8 percent non-participant women came from families with daily incomes between TZS 5,000 and TZS 10,000.

In Table 2, the results regarding the relationship between age and credit participation revealed that women above the 34 years age group were more inclined to participate in credit programs compared to younger women aged between 18 – 34 years (β= 0.926, SE = 0.311, $p < 0.01$). This finding differs from the findings of (Dawit, 2014 & Kurtege, 2020), who observed that credit programs attracted more young women than older ones. Several explanations for this discrepancy can be considered. First, the result suggests that as women age, their maturity and confidence tend to grow, motivating them to seek additional loans by participating in credit programs. Secondly, in the context of Tanzania, this age group tends to be particularly active as women often shoulder a significant portion of the family responsibilities. Younger women may prioritize marriage as a key achievement, leading them to perceive credit programs differently. The study

recommends further research in this area, as the findings from various studies may favor different age groups.

Regarding educational level, the study identified a positive effect on women's participation in credit programs. However, this effect varied across educational levels. Women with primary education were more likely to participate in credit programs than those with no formal education (β= 0.697, SE = 0.351, $p < 0.05$). In contrast, the effects of secondary education (β= 0.006, SE = 0.407, $p > 0.05$) and post-secondary education (β= 0.041, SE = 0.498, $p > 0.05$) were not statistically significant. These findings align with the insights of Paramanandam and Packirisamy (2015) who emphasized that empowerment is unlikely to occur without women having a good or better education. It highlights the importance of the government's efforts in educating women. Notably, the findings showed that approximately 66.5 percent of the respondents had no formal education while others had received primary education. This suggests that the public credit program does not impose educational barriers on women seeking loans. However, skills and knowledge are essential for loan repayment and economic empowerment.

Regarding daily family income, the results reveal a significantly positive association between family income levels and credit participation. Women from families with a daily income between TZS 5,000 and TZS 10,000 (β= 0.725, SE = 0.285, $p < 0.05$) and those with a daily income above TZS 10,000 (β= 1.11, SE = 0.351, $p < 0.01$) were more likely to participate in the credit program than women from families with a daily income of less than TZS 5,000. This finding aligns with the study conducted by Premaratne (2011) which emphasized the impact of daily income on public credit program participation. It suggests that the higher the daily family income, the more likely a woman is to participate in the credit program. It is therefore essential to introduce awareness and sensitization programs to encourage women's participation in the program, regardless of their income levels.

A rather unexpected finding is the significant and positive relationship between women's participation in the credit program and the presence of a patriarchal social structure (β= 1.217, SE = 0.238, $p < 0.01$). This finding contradicts the assumption that the existence of a patriarchal social structure hinders women's participation in public credit programs and efforts for women's empowerment. This outcome is surprising, given that other studies suggested that patriarchal social structures limit women's participation in empowerment programs (Bhattacharjee, 2016). For instance, Mukherjee (2015) found that credit had an insignificant impact on lower-caste or patriarchal social structure women in the district of Murshidabad, West Bengal, India, compared to upper-caste women in terms of economic empowerment. Another study suggests that women may exhibit less obedience and tolerance toward their husbands when they gain financial independence (Goetz and Gupta, 1996).

In terms of location, the study's results indicate that women from Arusha Region (β= 0.819, SE = 0.393, $p < 0.05$) are more likely to participate in the PO-RALGA Credit Program compared to women from the rest of regions. This finding can be partly explained by the fact that women in the Arusha region, especially in urban areas, tend to be more educated and to have access to financial institutions compared to their counterparts (Sharma, et al., 2012).

Conclusions and Policy Implications

Conclusions

Much as Tanzania stands out as a unique country, offering public credit soft loans without collateral to all women and leaving no one behind, evidence from the findings indicates that social structure variables, in terms of age, education, daily family income and location, have positive impact on women's participation in public credit empowerment programs. This is consistent with findings from previous studies (Dawit 2014; Kurtege, 2020; Paramanandem 2011; Premaratne, 2011; Mukherjee, 2015; Bhattacharjee, 2016; and Goetz & Gupta 1996). The study unveiled no significant impact from marital status and family size, which contradict with some prior studies (Choudhary et al., 2017; Rahman et al., 2020; and Chaudhuri, et al., 2012).

Recommendations

Therefore, to promote women's participation in public credit programs, policymakers should develop programs that take into account social structure variables, demographic variables and family variables. Policy makers should challenge harmful stereotypes and prejudices that hinder women's access to loans programs. By increasing women's access to soft loans, the country will be well-positioned to achieve the Sustainable Development Goal number five before the year

2030. This can become possible when the government adopts transformative policies and appropriate actions to ensure that women have equitable access to public credit loans.

References

Ahmed, S.M., Chowdhury, M. and Bhuiya, A. (2001). Microcredit and emotional well-being: experience of poor rural women from Matlab, Bangladesh, *World Development*, Vol. 29 No. 11, pp. 1957-66.

Ashraf, M. A. (2022). Effects of demographic factors on women's participation in the Islamic microfinance scheme: an analysis using the theory of bounded rationality. Journal of Islamic Accounting and Business Research, 13(7), 1018-1037.

Bhattacharjee P (2016) Microcredit among slum women in Sylhet: A qualitative analysis. International Journal of Social Work and Human Services Practice 4(2): 42-49.

Blau, P. M. (1977). A macrosociological theory of social structure. American journal of sociology, 83(1), 26-54.

Bradley C (2013) Translation of questionnaires for use in different languages and cultures. Handbook of psychology and diabetes. Routledge, pp.43-55.

Biswas, C. S., & Mukhopadhyay, I. (2018). Marital status and women empowerment in India. Sociology International Journal, 2(1), 29-37.

Bhusal, M. (2010). Does microfinance really empower?: A study on the contribution of microfinance in empowering the poor women of northern Bangladesh.

Chaudhuri, S & Suryahadi A. (2012). Assessing the effectiveness of microcredit programs: Evidence from rural Bangladesh and Cultural Change, 61 (4), 885-918.

Choudhary, Z, Kirman, S. & Farooq H. (2017). Role of Husband Support on Women Microentreneurial Practices in Rural Bangladesh. Journal of Entrepreneurship, 26(2), 261-276

Estapé-Dubreuil, G., & Torreguitart-Mirada, C. (2010, July). Microcredit and women empowerment: An empirical case-study based in Catalonia. In 9th International Conference of the International Society for Third-Sector Research, Istanbul, Turkey (pp. 7-10).

Fatima, A. (2009). Socio-economic constraints to demand for borrowing among rural females of Pakistan. International Journal of Social Economics, 36(11), 1050-1070.

Foot, D. K., & Stoffman, D. (1996). Boom, bust & echo: How to profit from the coming demographic shift. Toronto: Macfarlane Walter & Ross.

Goetz A. M., & and Gupta, R. S. (1996). Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladeh, World Development, 24 (1), 45-63 http://doi-org/10.1086/226505).

Hair JF, Risher JJ, Sarstedt M, et al. (2019) When to use and how to report the results of PLS-SEM. European business review 31(1): 2-24.

Lovallo, D. and Sibony, O. (2011). Before you make that big decision. Harvard Business Review, June, 2011.

Kaitesi Katabarwa, J. (2020). Policy mapping: women's economic empowerment in Rwanda.

Karim, M. R., Tania, S., & Farazi, M. M. R. (2012). Role of micro-credit in poverty alleviation of rural poor: Evidence from Laxmipur District of Bangladesh. Journal of Business and Technology (Dhaka), 7(2), 37-55.

Kato, M. P., & Kratzer, J. (2013). Empowering women through microfinance: Evidence from Tanzania. *ACRN Journal of Entrepreneurship perspectives*, *2*(1), 31-59.

Khandker, R, & Khalily B (2009), Microfinance and poverty: Evidence using panel data from Bangladesh. The Journal of Development Studies, 45 (10), 1648 – 1706.

Kesanta, J., & Andre, B. (2015). Impact of women empowered through community savings groups on the wellbeing of their families: A study from Mgubwe, Tanzania. *Interdisciplinary Journal of Best Practices in Global Development*, *1*(1), 4.

Leach, F., & Sitaram, S. (2002). Microfinance and women's empowerment: A lesson from India. Development in practice, 12(5), 575-588.

Malick, D (2018). Determinants of women's participation in microfinance programs: Evidence from rural India. Journal of Asian Economics, 57, 45-61

Mayoux, L. (2005). Women's empowerment through sustainable microfinance. Rethinking Best.

Mohapatra, S., & Sahoo, B. K. (2016). Determinants of participation in self-help-groups (SHG) and its impact on women empowerment. Indian Growth and Development Review, 9(1), 53-78.

Moses A, Bosco TJ and David KJ (2023) Stakeholder's resource mobilization and sustainability of government funded agricultural projects in Uganda: A case study of potato projects in Kabale District.

Mukherjee AK (2015) Empowerment through government subsidized microfinance program: Do caste and religion matter? International journal of social economics 42(1): 2-18.

Nguyen CH (2007) Determinants of credit participation and its impact on household consumption: Evidence from rural Vietnam.

Ocholah, R. M., Ojwang, C., Aila, F., Oima, D., Okelo, S., & Ojera, P. B. (2013). Effect of micro finance on performance of women owned enterprises, in kisumu city, kenya.

Paramanandam, D. A., & Packirisamy, P. (2015). An empirical study on the impact of micro enterprises on women empowerment. *Journal of Enterprising Communities: People and Places in the Global Economy*, 9(4), 298-314.

Premaratne, S. P., Senanayake, S. M. P., & Warnasuriya, M. (2012). Empowerment of Women through Self Help Groups (SHGs): A Study of a SHG Microfinance Project in Sri Lanka.

Rahman, M., M., Khanam, R. and Nghiem, S. (2017) "The effects of Microfinance on women's empowerment: New evidence from Bangladesh", International Journal of Social Economics, 44 (12), pp. 1745 – 1757. Doi:10.1108/1JSE-02-2016-0070.

Ratan, R., Earle, K., Rosenthal, S., Chen, V. H. H., Gambino, A., Goggin, G., & Lee, K. M. (2021). The (digital) medium of mobility is the message: Examining the influence of e-scooter mobile app perceptions on e-scooter use intent. *Computers in Human Behavior Reports*, *3*, 100076.

Rathiranee, Y & Semasinghe, D. M (2013). Impact of Demographic Factors on Women Empowerment through Micro Credit–A Special Reference to Jaffna District. ZENITH International Journal of Business Economics & Management Research, 3(10), 59-67.

Shah SR, Bukhari AT, Hashmi AA, et al. (2008) Determination of credit programme participation and socioeconomic characteristics of beneficiaries: Evidence from Sargodha [with comments]. The Pakistan Development Review. 947-959.

Sharma, Ajay, Sapna Dua, and Vinod Hatwal (2012). Micro enterprise development and rural women entrepreneurship: way for economic empowerment. *Arth Prabhand: A Journal of Economics and Management* 1, no. 6 (2012): 114-127.

Schurmann, A. T., & Johnston, H. B. (2009). The group-lending model and social closure: microcredit, exclusion, and health in Bangladesh. *Journal of health, population, and nutrition*, *27*(4), 518.

Veira, X. (2008). A comparison between female and male entrepreneurs in the perspective of gender equality and empowerment of women, the third goal on the list of millennium development goals. *Global Watch*, *3*(1), 95.

Vinck P, Pham PN, Bindu KK, et al. (2019) Institutional trust and misinformation in the response to the 2018–19 Ebola outbreak in North Kivu, DR Congo: a population-based survey. The Lancet Infectious Diseases 19(5): 529-536.

Women, United Nations & Snyder, D. (2020). COVID-19 and the care economy: Immediate action and structural transformation for a gender-responsive recovery. Policy Brief, 16(16).

Zafarullah, H. and Nawaz, F. (2019) 'Pathways to women's empowerment in Bangladesh: Employment and microfinance as interventions', Asian Education and Development Studies, 8(4), pp. 387–404. doi: 10.1108/AEDS-11-2018-0168.