

The Impact of Women Economic Group Conflicts on the Development of their Projects

Mary Kitula¹ Furaha Eballo²

The Impact of Women Economic Group Conflicts on the Development of their Projects: The Case of Women in Kinondoni Municipality

M. Kitula

The Open University of Tanzania

Mary.kitula@out.ac.z

F. Eballo

PMO RALG Dodoma

Furahaeballo@yahoo.com

Abstract: *The purpose of this study was to assess the relationships among women and their impact on the success of their economic projects. The objectives of the study were to identify the economic activities run by women in groups based on friendship relations, investigate the relationship that prevails among women in running group economic activities, and to assess the effects of such conflicts on their economic group projects.*

The target group was the petty business women in Kinondoni municipality. This was a case study research which used both qualitative and quantitative data. Identification of study population was done using non-probability sampling procedures, especially through purposive and snowball sampling procedures. Methods used to collect data included face-to-face interview, focus group discussions for qualitative data while questionnaire administration with closed ended questions was used to collect quantitative data. Both content and SPSS statistical programme were used to analyze data. The findings indicated that, women are mostly involved in unsatble relationships with each other in their groups. It was also revealed that, women are involved in different economic group projects which, in principle, are expected to be of significant contribution to their economic empowerment. However, group members find themselves in conflicts and confrontations which weaken their relationships and consequently affect the economic growth of their projects. There is need to train women to work in groups through education and life skills and to orient them on how to manage their conflicts rationally and amicably.

INTRODUCTION

Dispite playing an important role in economic development of any country, women constitute one the poorest group groups in the world. In Tanzania for example, about 60% of women live in poverty with low education, and with little or no skills in technology including high rates of unemployment of up to 12.6% of the labour force (URT 2007:11).

Economic projects run by women groups in developing countries are promoted for the purpose of reducing poverty amongst women and their poor families. This situation has

led to the need to undertake projects aiming at women empowerment through education, life skills training and enabling them to access loans and credits for income generating projects in order to address issues of poverty reduction (Kisanga, 2007).

Addressing women of low economic status - Leipziger (2004), said:

“...under-investing in women’s economic opportunities limits economic growth and slows down progress in poverty reduction. At the global level, different initiatives have been put forward to address the problem of women underdevelopment”.

Emphasizing on the need for women to be empowered, Wolfensohn (1996), also said:

“Micro credit programs have brought the vibrancy of the market economy to the poorest villages... This business approach to the alleviation of poverty has allowed millions of individuals to work their way out of poverty with dignity”.

Various international organizations have emerged to support micro-projects for women in order to empower women for poverty reduction (Karl, 1995). These organizations include UNDP which provides loans and support services including business skills and networking; The Global Fund for Women provides flexible and timely grants to women groups and assist them in determining their needs, and UNIFEM - which promotes women empowerment and gender equality by ensuring their participation at all levels of development planning and practice. It acts as a catalyst within the UN system by supporting efforts that link the needs and concerns of women to all critical issues on the national, regional and global agendas (Makombe, 1999).

Addressing the issue of promoting women groups’ economic empowerment and development, the government of Tanzania has committed itself in promoting economic projects run by women groups by availing micro credits for them through participation approach and training for business skills. Both the International community and the government of Tanzania, have urged financial institutions to provide loans to women groups and train them in business skills to manage their businesses. Reiterating on the role of financial institution in empowering women, Mayoux (2001), said that women can easily be empowered through micro-finance institutions in funding their projects. The Tanzania government has therefore allowed various financial institutions to work with women groups with the purpose of empowering them. These financial institutions include FINCA, PRIDE, BRAC, and regular banks.

The current approach used by donors in empowering women is through groups of women who come together willingly and on friendly terms and within same locality for accessing credits and loans and associations (Scanzoni, 1979). The approach was adopted because it had been difficult for those agencies to assist women individually. Loans and credits are given to women groups whose members are formed based on friendship or knowledge of each other, with an identified project to do. The members are trained on how to conduct their projects effectively and harmoniously while adhering to financial regulations. Yet, women groups economic projects do not seem to

Mary Kitula¹ Furaha Ebal²

achieve the goal of improving members' economic status nor do these projects seem to grow despite concerted efforts of poverty reduction initiatives through increased access to skills training and micro-credit to women. The efforts made have remained unproductive. The majority of women group economic projects do not show high returns and therefore the purpose for the projects to reduce poverty does not seem to be achieved (Levinger, 1982).

Reflecting on social theories of human relations, Sasse and Carthy (2003) said that, human relations are formed by the use of subjective cost-benefit-analysis and the comparison of alternatives. They further said that, one does not get something for nothing. Relationships have rewards and costs. Rewards are things that bring pleasure or satisfaction in a relationship. People look for different kinds of rewards from their contacts with others, such as support, stability; excitement, love, or material benefits. Costs in a relationship are the physical, mental, and emotional contributions that are made. Therefore, there has to be foreseen benefit in a relationship, reciprocity within a relationship, the benefits and direct rewards people receive from both sides and how both actors in the relationships have to be concerned with the issue of cost and reward, and the unequal distribution of scarce resources. Through relationships, grouping strategies are used to acquire scarce resources collaboratively for their economic improvement.

O'Leary (1988) on "the quality of women's same-sex work relationships" revealed that, women relationship is non hierarchical, as they are interested in sharing power and information, which reinforces the notion of solidarity among women and portrays their relationships as mutually supportive.

Thorne, B (1993), on "Gender play: girls and boys in school" revealed that, the pairs of females friendship relations are not constant; they consist of more pairs moving into triads which result in quite complex social networks. They keenly look for best friends although their friendship breaks off from time to time.

Goodwin (2006), on "the hidden life of Girls" in respect to practices girls employ in coalition formation, indicates that there are practices which are adopted by group members in their efforts to differentiate in-group and out-group membership. These include various forms of negative commentary, mockery, humiliation, negative assessments, and group exclusion, or the use of nonverbal means such as collusive smiles.

ILO (2005), "on women entrepreneurs' use of business networks and associations as a source of business development support" revealed that, some women entrepreneurs make extensive use of these organizations as part of their overall business development strategies. However, many women are either unaware of the existence of such associations or feel that, they are not able to access them. This is also indicated by both Zewde and Associates, (2002) and UDEC (2002).

METHODOLOGY

The study was conducted in four wards of Kinondoni Municipality. These were Msasani from Kawe Division; Manzese from Magomeni Division; Kinondoni from Kinondoni Division and Mbezi from Kibamba Division. Kinondoni Municipality, is located in the Northern part of Dar es Salaam region with an area of 531 km. It has four divisions, of Magomeni, Kinondoni, Kibamba and Kawe. There are twenty-seven (27) wards and 113 streets. The Municipality is inhabited by 1,088,867 people of whom 360,000 adults are employed in both private and public sectors. Those in private sector are mainly involved in petty business, fishing, livestock keeping and farming which include horticulture (2002). The study population was all petty business women in Kinondoni Municipality. Purposive and snowball sampling procedures were applied based on Walster and Berscheid (1978). A total of 93 respondents were sampled of which 51 were in women groups economic projects while 42 were independent petty business women obtained from the four wards as can be seen in Table 1.

Table 1: Respondents and their Percentages by Streets, Wards and Divisions

Division	Ward	No. Surveyed Streets	No. of Respondents	Percentage
Kibamba	Mbezi	2	23	24.8
Kawe	Msasani	2	30	32.2
Kinondoni	Kinondoni	3	10	10.8
Magomeni	Manzese	2	30	32.2
Total		8	93	100.0

Source: Field data

The study used both primary and secondary information. The methods used for collecting primary data were face to face, interview, focus group discussion, and direct observation methods. Methods used to gather secondary data were documentary reading, internet and news paper articles. Both qualitative and quantitative data analysis strategies were used. Content qualitative analysis was applied for data obtained through focus group discussions, face to face interviews, and open ended questions. The quantitative analysis technique was applied through the use of SPSS programme to code and analyze data. Univariate analysis was mostly used to provide percentages which feature in the tabulated information.

RESULTS AND DISCUSSION

Description of Study Population

All respondents of this study were petty business women aging between 14 and 59 years old. However, the ages of the respondents were arranged into five age groups of which 9.6% was between 14-19 years old, 34.4% was between 20-29 years old, 32.2% was between 30-39, 12.9% between 40-49 years old, and 10.7% was between 50-59 years old.

The Impact of Women Economic Group Conflicts on the Development of their Projects

Mary Kitula¹ Furaha Ebalu²

The respondents' level of education was mainly primary education representing 59.1% (55) and 25.8% (24) had attained form four education, 5.3% (5) had form six level of education and 9.6% (9) had tertiary level education. As regards the respondents' marital status, 51.6% were married, 40.8 were single and 7.5% were divorced.

Economically, 48.3% of the respondents earned up to Tshs 50,000; 23.6% earned up to Tshs 100,000; 15% earned between Tshs 100,000 to 200,000 and 12.8% earned between Tshs 200,000 to 350,000.

Women Economic Group Formation and Activities

About 54.8% (51) indicated they were affiliated to different women economic groups. The women economic groups were formed basing on knowledge of each other or friendship in order to qualify to get loans and credits. And the rest, 45.2% (42), were independent petty traders.

Economic Activities Conducted by Women in Group Projects

As Marcucci (2001) indicated, most women groups deal with small enterprises that provide them self employment. However, such women require skills to identify enterprises which can be sustainable and also the skills to know the technicalities of running the enterprises.

In this study, most of the women groups were noted to be dealing with similar economic activities which included rotation of micro-credits funds called "Mchezo" (33.3%), followed by those dealing with food vending/informal restaurant, (25%), tailoring/designing (16.6%), vegetable selling (8.3%), hair salon (8.3%), and selling of clothes (8.3%).

The Challenges Women Face in Running Economic Group Activities

Women in enterprises face various challenges as they lack the following skills: project management skills for running projects, skills in conflict resolutions and skills in marketing their business (Commonwealth Secretariat, 1999) The findings of this study demonstrates similar trends as is revealed in the challenges women indicated to be facing included conflicts/clashes among women themselves (20.4%); women's low level of education and illiteracy (10.8%); women's low business skills (10.8%); delay in loan repayment (8.4%); laziness/inactive (2.2%), jealousy (6.4%), lack of dedication to group activities (6.4%); self-interest/ego (5.4), inconsistent contribution (6.4%), and patriarchy (2.2%). Narrating her experience, a respondent stated that:

"Most of us women are too lazy. We are not willing to engage in economic activities ... And for those who are engaged in economic activities, we have no adequate skills and education to successfully perform better in our business"

This shows that women in Tanzania lack business skills which are essential in enhancing the survival of their economic business groups. In this regard, efforts are needed to address the situation by women themselves by getting trained to improve their

skills in managing their projects, solicit funds for their business enhancement and stability and they should change their attitude towards working and running group business together.

Relationship among Women Involved in Economic Group Projects

On relationship among women running economic group projects, (85%) of these women were noted to engaging in friendly relationship with each other in their groups. And out of those involved in such friendship, 53.8% were involved in more than two friendship ties in their groups. The women noted to be involved in more than two friendship ties, they were those with low level of education which is primary education as is indicated in the table 2 below.

Table 2: Number of Friendship Ties by Level of Education

Education Level	Number of friends per year			
	1	2	More than two	No friends
Primary Ed.	12 (12.9%)	8 (8.6%)	29 (31.1%)	6 (6.4%)
O" level Ed.	5 (5.3%)	2 (2.1%)	13 (13.9%)	4 (4.3%)
A" level Ed.	0 (0.0%)	2 (2.1%)	2 (2.1%)	1 (1.0%)
Tertiary Ed.	0 (0.0%)	0 (0.0%)	6 (6.4%)	3 (3.2%)
Total	17 (18.2%)	12 (12.8%)	50 (53.5%)	14 (14.9%)

This confirms the belief of Aristotle who said that: “we, human beings are social creatures, surrounded by other human beings, our friends.”

Friendship within the women economic groups was based on sincerity, candidness, caring, constructive advice, and demonstration of seriousness in productive business. Emphasizing on what other respondents indicated, one respondent was quoted saying:

“I choose a friend basing on her behaviour. She must first of all, have a good character, affection and trust. She must also show dedication to our business group activities. I also do not like to be in relationship or doing business with a person who is fraudulent, insincere and or lazy. In addition, I prefer to be in relationship with someone who can provide a help to me”.

These findings are supportive of the social exchange theory, based on the premise that in relationships...you do not get something for nothing. Relationships that people built have rewards and costs. Therefore, women network with whom they expect to benefit (Sasse, 2003). The choice of friendship among women thus depends on how much one expects to get from the other. This concurs with the belief of social exchange theorists such as Schaefer, (2006) who said that people anticipate reciprocity from others and that, they engage in friendship relations in order to be rewarded.

On the sustainability of women friendship, 41% of these relationships were not stable and especially among young women of between ages 20-39 who also have low level

Mary Kitula¹ Furaha Eballo²

primary education. This type of relationship was also indicated by Thorne (1994) and Thibaut and Kelley (1959), had both indicated that, women mostly engage in relationship with more than a pair of friends hence resulting in quite complex social networks leading to unstable relationship in their groups.

Prevalence and Causes of Conflicts among Women Involved in Group Projects

A significant number, 54.8% (51) of all respondents indicated to have been involved in conflicts with their partners. The common types of conflict that occur in groups were caused by personality differences (19.3%), jealous feelings on successful colleagues (18.2%); rumour mongering and gossiping (15%); superiority complex of some to other colleagues and aggressive words (11.8%). Reiterating on the nature of conflicts, one respondent said:

"The factors, which bring us, women, into recurrent conflicts, are lack of love for others- everyone feels to be the best; prevailing gossiping, and dissatisfaction as regards the success of another woman, as well as personal hatred" "The reasons which brings conflicts among us women, is that, the majority of us lack confidence, and unoccupied, that most of the women remain at home all day long discussing other women’s issues instead of keeping themselves busy with interesting business."

Regarding ending friendships, women with primary education were noted to have the highest rate of ending their friendship relations (25.8%), followed by those of secondary level Education (8.6%), higher level secondary education (4.3%), and lastly the tertiary education level (2.2%) as can be seen in Table 3.

Table 3: End of Friendship Relations of Women by level of Education

Education	End of Friendship Relations with Fellow Woman			Total
	Yes	No	No answer	
Primary Ed.	24 (25.8%)	31 (33.3%)	0 (0%)	55 (59.1%)
O’ level Ed.	8 (8.6%)	17 (18.3%)	3 (3.2%)	28 (30.1%)
A’ level Ed.	4 (4.3%)	0 (0%)	0 (0%)	4 (4.3%)
Tertiary Ed.	2 (2.2%)	4 (4.3%)	0 (0%)	6 (6.5%)
Total	38 (40.9%)	52 (55.9%)	3 (3.2%)	93 (100%)

This implies that women with low level of education dominate in ending relationships than women of high level of education. That is, the higher the educational level of the women, the better the level of understanding and tolerance hence the longer the friendship relationship. Therefore, women education seems to be an important factor in sustainability of friendship. This is because education enables them to analyze the benefits of having a relationship with someone by weighing the rewards which include support, stability, material and emotional benefits as Sasse and Carthy (2003) indicated. Women with low education are less likely to take time to do such analysis.

The Impact of Women Conflicts on the Progress of their Economic Projects

Conflicts among women in economic groups do have an effect on the progress of their activities in a number of ways. Conflicts lead to poor performance of economic activities of the groups. This was indicated by (65.6%) of the respondents. About (8.6%) said the group activities collapse completely while (4.3%) showed that the group network disintegrate and (1.1%) indicated occurrence of mistrust among group members.

This is in line with the work of Pellissery and Paul (2006) on “social network of street vendors” which shows that breaking of a relationship leads to the failure of the economic group business.

CONCLUSION

Women with motives of doing some business, form friendship groups which qualify them to get loans for doing business in groups. However, these friendly relationships do not last long. About 54.8% of the women in group projects were involved in conflicts. The conflicts and confrontations amongst themselves weaken the bond of their friendship relations and consequently retard the economic growth of their projects. This was indicated by 65.6% of the women themselves.

RECOMMENDATIONS

Women economic groups have been earmarked by donor agencies as a means to provide loans and credits as a strategy for empowering them in order to reduce poverty among them. Formation of groups is based on friendship and knowledge about each other irrespective of their education level and status. Since these groups are very important among women for development purposes, it is recommended that, both the government and donor agencies should start training Tanzania's women on how to run their economic projects together. The government should give the women skills on how to formulate strategies for implementing their projects in groups by assigning each individual in the group responsibilities; women should be taught about conflict management skills to be able to resolve such conflicts amicably amongst themselves.

References

- Commonwealth Secretariat (1999), *Young Women in Enterprise: A Workbook of Commonwealth Youth Programme*, 1999. Pp. 58-63.
- Goodwin, M. H. (2006). *The Hidden Life of Girls: Games of Stance, Status, and Exclusion*, Oxford: Blackwell Publishing (Pp.71, 119, 135-155, 185-209, 240)
- ILO (2005). *Report on the Committee on the Informal Economy*, ILO, Provisional Record 25 Nineteenth Session 25/1, ILO, Geneva (Pp.22)
- Karl, M. (1995). *Women and empowerment: Participation and Decision-Making*. London: Zed books ltd (Pp.202-23 3)
- Kisanga, K. (2007), *Women social and economic empowerment project proposal development*. M.sc. Thesis, Open University of Tanzania (Pp.35)
- Levinger, G. (1982). "A Social Exchange View on the Dissolution of Pair Relationships." In *Family Relations: Rewards and Costs*, ed. F. I. Nye. Beverly Hills, CA: Sage. (98-111)

Mary Kitula¹ Furaha Eballo²

- Mayoux, L., (2001), *Micro-finance and the Empowerment of Women – A Review of Key Issues*, Working Paper No. 23, (ILO, Social Finance Unit, 2001) (Pp.23)
- Marcucci, P. N. (2001), *Jobs, Gender and Small Enterprises in Africa and Asia: Lessons drawn from Bangladesh, the Philippines, Tunisia and Zimbabwe: IFP/SEED-WEDGE*, Working Paper No. 18, ILO, Geneva (Pp. 32-45)
- Makombe, I. at el, (1999), *Credit Scheme and Women's Empowerment for Poverty*
- O'Leary V E (1988), Women Supporting Women: Secretaries and their bosses. In *The Experience and Meaning of Work in Women Lives* By Hildreth Igrothman and Lanchester (ed) 1988. Psychology Press. Amazon Books
- Pellissery S and Paul B (2006); *Exchanges in Public Space: A Network approach to street food Vendors*. NMIMS Management Review. Volume XXII August 2012
- Sasse M A and Mc Carthy (2003), *The Researchers Dilemma: Evaluating Trust in Mediated Communication*. International Journal of Human Computer Studies. Vol. 58 No. 6. Pp 759-781
- Schaefer D R (2006); *The Effects of Resource Variation on Power, Diversity and Trust in Exchange Networks*. Sunbelt International Social Networks Conference. Vancouver, Canada. 2006.
- Scanzoni, J. (1979). "Social Exchange and Behavioral Interdependence." In *Social Exchange in Developing Relationships*, ed. R. Burgess and T. Huston. New York: Academic Press (pp. 140-147)
- Tanzania Census Report (2002); *Tanzania Population and Housing Census Report of 2002*. By National Bureau of Statistics
- Thorne, Barrie. (1993), *Gender play: girls and boys in school*. Rutgers University press, New Brunswick, New Jersey (pp.33-39)
- Thibaut, J. W. and Kelley, H. H. (1959). *The Social Psychology of Groups*. New York: John Wiley & Sons.(pp.267)
- URT, (2007), *Poverty and human development report*. Mkuki na Nyota publishers, DSM. (Pp.11)
- URT, (2004), *Dar es salaam city profile* (document prepared by Dar es salaam city council with advice from cities and health programme WHO Centre for Development, Kobe, Japan), (pp.10-24)
- University of Dar es Salaam Entrepreneurship Centre (UDEC) (2002), *Jobs, Gender and Small Enterprises in Africa: Women Entrepreneurs in Tanzania*. A Preliminary Report, Geneva, ILO, IFP/SEED WEDGE, October 2002. (Pp.37-39)
- Walster, E.; Walster, G. W.; and Berscheid, E. (1978). *Equity: Theory and Research*. Boston, MA: Allyn & Bacon (pp.276-280).
- Wolfensohn J D (1996); *The Impact of Microcredit: A concrete Help or a Mere Utopia? Analysis of this Poverty-Alleviating Model through its Different Stages of Development*. PhD Thesis (1996)
- Zewde and Associates (2002), *Jobs, Gender and Small Enterprises in Africa: Women Entrepreneurs in Ethiopia*. A Preliminary Report, Geneva: ILO, IFP/SEED-WEDGE, October 2002. (Pp. 40).