The Role of Women Employments on Reduction of Poverty Among Female Headed Household in Tanzania

Isack Crispin Mwankusye[1], Issaya G. Marijani[2], Mpeli Richard Mwankusye[3]

[1]Department of Community Development, Serengeti District Council, P.O.Box 176 Mugumu – Serengeti – Tanzania.

[2]Department of Socio- Economics and Market Research, Tanzania Agricultural Research Institute (TARI – Kifyulilo), P.O.Box 93 Mufindi - Iringa, Tanzania.

[3]Department of Education foundations and Adult Education, The Open University of Tanzania.

ABSTRACT: Female headed households are the most susceptible to extreme poverty. This is due to fact that most of women lack formal employments, but also primarily works in agriculture. Therefore, this study aimed at bridging information gap on the role of women employment on poverty reduction among female headed households. The study used data of 6,438 female headed households extracted from Tanzania Household Budget Survey (THBS) 2017/2018 conducted by National Bureau Statistics. Data were cleaned coded and analyzed by IBM Statistical Package for Social Science (SPSS version 25) software. The analysis was further aided by descriptive analysis such as mean and frequencies as well as regression analysis using probit regression model. Results showed that the demographic characteristic of female heads described the nature of their households in relation to poverty status. On other hand, results from probit regression model showed that employment status, education, household size, number of children, marital status and age, were factors significant influencing poverty status of house hold at P<0.05. With robust evidence suggesting that women's employment, especially in formal sectors, and higher education levels play pivotal roles in mitigating poverty among female-headed households in Tanzania. The insights garnered from this research offer valuable implications for policy formulation, emphasizing the need for targeted interventions to enhance employment opportunities and educational access for women, thereby fostering sustainable poverty reduction strategies.

KEYWORDS: Women, Employment, Household, Poverty

INTRODUCTION

In the sophisticated structure of societal development, the role of women and their economic empowerment is increasingly recognized as a pivotal factor in fostering sustainable growth poverty reduction. Across the globe, the nexus between women's employment status and poverty has become a subject of paramount importance [1]. This reflect the intersectionality of gender, economics, and social progress. Half of the world's population is made up of women, but they contribute significantly less than they could to economic growth, wellbeing, and activity, which has a significant macroeconomic cost [2]. Contrarily, women's engagements in economic activities has a number of positive benefits on both the economy as a whole as well as women and their families in general [3]. Despite tremendous gains in recent decades, still there is a gender gap in labor markets around the world, and progress toward gender equality appears to have slowed. Women's options for paid work are limited in many countries due to labor market distortion and discrimination, and the proportion of women in senior roles and entrepreneurship is still low [4]. Global economic progress is significantly influenced by women's engagement in economic activities. Women's economic empowerment can help pull entire families and communities out of poverty [5]. Experience from around the world demonstrates that women may contribute to economic growth, food security, family wealth, and eradication of poverty [6].

Poverty is one of the most serious problems of human deprivation [7]. As of today, poverty is an issue of global concern affecting people all over the world. Women in developing countries play a significant role in lowering household poverty by

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increasing the labor pool available for economic activities. Overall, women and their families benefit in a number of ways when they work in the economy [8]. In Africa, where subsistence farming is predominant and shifting cultivation remains important, nearly all tasks associated with subsistence food production are performed by women. Women are the primary laborers on small farmers where they contribute 2/3 or more of all hours of work on food production, processing and marketing are female responsibilities [9].

In sub-Saharan Africa, over the past 20 years, female involvement rates in labor force participation have risen by 3.2 percentage points [10]. This growth may be caused by the lack of or inadequacy of other sources of income from social protection as well as prolonged poverty, which prevents workers from quitting their jobs [11, 12]. More women engage in informal work because there are fewer options for them to further their education or skills [4, 5]. In addition, persistent male unemployment often leads to an increase in female labor force participation, in order to compensate for lack of income, but such increases in the female labor supply are likely to be absorbed among own-account and contributing family workers [13].

As among sub-Saharan countries, The United Republic of Tanzania did a human population census in year 2022. Results showed that the country had a population of 61,741,120, with a male population of 30,053,130 and a female population of 31,687,990, with 11,210,994 of the female population living in urban areas and around 20,447,046 in rural areas [14]. Majority of women in rural areas work in agriculture and non-agriculture for a living, but in urban areas, where employment opportunities are available, women work in formal sectors, are self-employed in a variety of sectors, including small businesses and food vending [4, 11]. On other hand, the World Bank report of 2019, showed that Tanzania experienced decline in poverty index from 34.4 percent in 2007 to 26.4 percent in 2018 [4, 15]. Therefore, this study was designed to understand the role of women employments on reduction of poverty among female headed households in Tanzania.

MATERIAL AND METHODS

Study area and sample size.

This study used Tanzania Household Budget Survey (THBS) 2017/2018 conducted by National Bureau Statistics. The main objective of the 2017-18 survey was to obtain information on poverty, its characteristics and to assess the progress made on improving the living of the people.   Tanzania has been conducting HBS since 1969 several currently Household Budget Survey were 2000-2001, 2007-2018, 2011-2012 and 2017-2018 with same objectives. This is nationally representative sample of working age from 15+ and above and include about 45,296 as total households in the survey. This survey has collected individual information, household information, consumption, expenditures and demographic characteristic that enabling to distinguish between female and male respondents in household and also between the household living above (non-Poor) and below poverty line (Poor). The sample size to the study was only 6,438 that focused only female-headed households.

Data analysis.

Data extracted from Tanzania Household Budget Survey were cleaned, coded and analyzed by IBM Statistical Package for Social Science (SPSS version 25), a computer software. Analyzed data were presented in form of tables, figures.

Analytical framework.

The analysis of extracted data from Tanzania Household Budget Survey were aided with descriptive statistics such as mean and frequencies. Additionally, the study used probit regression model to assess how women employment status and other covariate variables determine the probability of household being poor or non-poor. The major goal of the analysis was to pinpoint the variables that contribute to household's poverty risk and to ascertain how these variables affect a household's probability of falling into poverty. Computed regression coefficient equation. The positive coefficient denotes a higher likelihood of the household being poor and vice versa because the dependent variable is coded 0 if the household is non-poor and 1if the household is poor. Probit regression models is crucial for understanding how various factors affected the likelihood of the household poverty. The results of explained on models in detail based on the provided table below (Model 1, model 2 and Model 3).

Data and Collection Methods.

Primary data were collected on a survey where questionnaire with both open and close ended questions were used. Moreover, the study conducted in-depth interview with livestock officer using a well-structured interview guided. Collected data were cleaned and analyzed by IBM Statistical Package for Social Science (SPSS version 25). The analysis of quantitative data were aided with descriptive (mean and frequencies) as well as inferential statistics (linear regression model) as specified on equation (i).

The first model 1 tried to explain how women's employment status and other control variables determine the household poverty vulnerability in Female-headed households, Model 2 focused on education attainment and other control variables without

including the women's employment, model 3 full model include all variables as determinant of poverty. The study applied the marginal effects whereby in probit regression marginal effects represent the change of probability of the dependent variable poverty due to a one-unit change in independent variable while holding other variables constant whereby a negative marginal effects indicate an increase independent variable associate with probability increase in dependent variables while negative marginal effects indicate increase independent variable is associated with decrease in probability dependent variable. The model was as specified on equation (i) and variable specified on table 1.

$$Y_i = \delta_0 + \delta_1 x_1 + +\delta_2 x_2 + \delta_3 x_3 + \delta_4 x_4 + \cdots \ldots \ldots + \delta n x_n \ (i = 1,2 \ldots n) \ldots \ldots \ldots (i)$$

Where:

Where: Y_i = Poverty status (0 = above poverty line and 1 = below poverty line), x_i= factors

Table 1: Model variables, descriptions and expected signs

Variable		Variable type	Description	Expected sign
	Poverty status of women	Categorical	0= Upper Poverty line (non-poor) 1=Below poverty line (Poor)	
	Women Employment status	Categorical	0=Unemployed, 1=Employed in Formal Sector 2= Employed in non-Agriculture 3= Employed in Agriculture	+
	Age	Continuous	Years lived	±
	Marital status	Categorical	0=Unmarried ,1=married	+
	Women's education	Categorical	0= No education and Primary, 1=Secondary,2=high education	+
	Number of Children	Continuous	0= No Children 1=1-3 Children 2= 4-6 Children 3= More than 7	-
	Household Size	Continuous	0=1-3 Members 2 = 4-6 Members 3= More than 7 Members	-
	Residence	Categorical	0=Urban, 1=Rural	+

RESULTS AND DISCUSSION

Results.

Social-demographic characteristics of respondents:

Results (table 2) showed that 30.1% of female headed household had age between 40 - 49 years, 22.6% had age between 30 – 39 years, 21.4% had age between 50 – 59 years, 17.1% had age more than 60 years and 8.3% were young female with age between 20 – 29 years. This means that most of female headed surveyed were adults with mean age of 45 years. Also, findings showed that 87.1% of female heads had only completed primary school, meaning that most Tanzanian women were less privileged than men to receive an education. Only 9.6% of female heads had completed secondary school, and 3.3% women had completed high school. About 61.2% of female-headed households were from areas where agriculture is the primary economic activity. Only 38.8% of female-headed households were from urban areas. Agriculture is a major sector that employs the majority of Tanzanians, especially women who live in rural areas. When comparing rural and urban settings, poverty is more prevalent in the former. There are notable disparities between Tanzania's urban and rural populations according to the basic requirements population distribution (those living below the poverty line). One of the fundamental requirements for women to enter the labour force is their degree of education.

Additionally, it was found that most Tanzanian households led by women had large number of members, which raises the likelihood of poverty in one way or another. It was found that, 45.7% of female-headed households contain four to six individuals, and 27.8% households with more than 7 members. Moreover, findings showed that 72.8% of female head households were not married because of several factors; like separation with husbands, divorced, never married and widowed but only 27.2% as were married. The number of children under the age of 14 represents the percentage of dependents. There is a correlation between the number of children and the prevalence of poverty. Results showed that 61.4% of households headed by women have one to three children, 20.8% had 1 to 4 children, 13.5% had no children and 4.3% had more than 6 children.

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Table 1: Social-demographic characteristics of respondents (n = 6,438)

Variables	Categories	Frequency	Percent
Age	20-29	536	8.3
	30-39	1,454	22.6
	40-49	1,972	30.6
	50-59	1,375	21.4
	More than 60	1,101	17.1
	Total	**6,438**	**100.0**
Education Level	No education and primary	5,607	87.1
	Secondary	620	9.6
	High education	211	3.3
	Total	**6,438**	**100.0**
Household Size	1 - 3 Members	1,705	26.5
	4 - 6 Members	2,945	45.7
	More than 7	1,788	27.8
	Total	**6,438**	**100.0**
Marital Status	Unmarried	4,685	72.8
	Married	1,753	27.2
	Total	**6,438**	**100.0**
Residence	Urban	2,497	38.8
	Rural	3,941	61.2
	Total	**6,438**	**100.0**
Number of Children <14	No Children	867	13.5
	1 - 3 Children	3,954	61.4
	4 - 6 Children	1,340	20.8
	More than 6	277	4.3
	Total	**6,438**	**100.0**

Poverty status among female headed households in Tanzania:

Study findings (Figure 1) showed that 76.1% of female headed households lived above poverty line (non-poor) and 23.9% lived below poverty line (poor). According to Tanzania definition of poverty is measured by comparing a household's consumptions per adult equivalent to the national poverty line using Household Budget Survey. Food Poverty line is monetary value of minimum of food bundle or basket containing 2,200 kilocalories the cost of the food poverty line in Tanzania is TZS 33,748 ($13.48) per adult per month while basic needs poverty line for non-food necessities such as clothes, transportation, education and health 48,320 ($19.7) per adult per month.
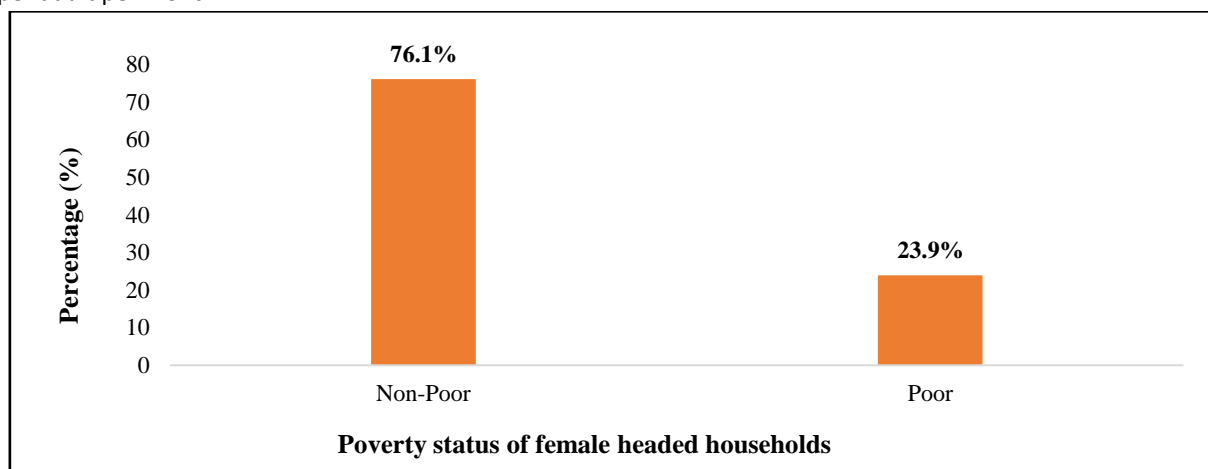

Figure 1: Poverty status among female headed households

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Women employment status in Tanzania:

Results (figure 2) showed that majority of women heads are employed in the agricultural and non-agricultural sectors, such as mining, manufacturing, tourism, and trade. More women work for themselves in agriculture than in any other sector, accounting for 44.4% of women self-employed in agriculture and 24.3% in non-agriculture in Tanzania. In the formal sector, women need professional skills to secure jobs, and only 8.4% of female heads are employed in this sector, with 22.7% of unemployed women searching for work.
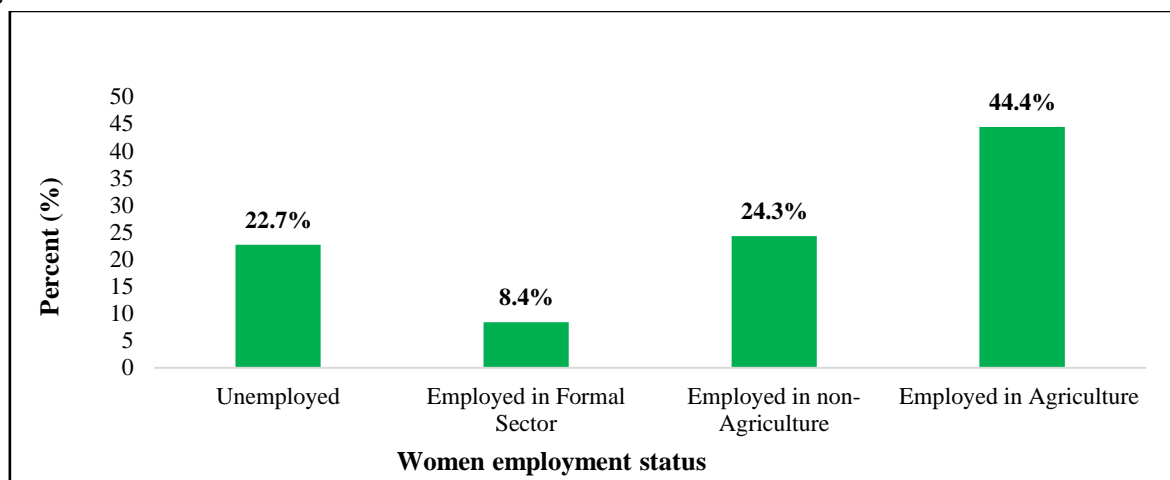

Figure 2: Women employment status

Determinants of poverty status among female headed households:

Results from Model 1:

Results (Table 3) from first model showed that when holding other factors constant, women employed in formal sector as well as in non-agriculture are less likely to live poor. This implies that women employed in formal employment have lower probability of being poor. Whereby the probability of being in poverty decreases by 19.2% as well as those employed in non-agriculture has lower probability of being poor probability decreases by 8.9%. The findings revealed that agriculture decrease the probability of being in poverty by 2% but was not statistically significant compared to unemployed women who has likelihood to be poor whereby results indicated statistically significant (*P*<0.000) employed in formal and (*P*<0.01) in non-agriculture.

The results (Table 3) indicated that a household's likelihood of living in poverty rises with the number of members. Whereby as poverty increase by 18.5% when households have 4 – 6 members and 21.3% when a household has more than 7 members. The size of the family show a way in which resources must be distributed, taking into account the relative weights of each unit. So female headed households with more than 4 members has high probability to live in poverty compared to female headed households with less households.

It was also revealed that for each additional child 4 - 6children and more than 7 the probability of being in poverty increases form 7.9% to 10.5% respectively. A household with more children compared to household with less number of children or with no children, poverty is closely and related with dependency ratio and the child-women ratio. Also, findings indicated that living in rural areas increased the probability of being poor by 5.9%. This implies that household in rural had high probability to live poverty compared to those in urban areas. This is because women in rural areas has only sources of income that they depend in agriculture (Table 3).

Additionally, marital status indicated that being married associated with decrease probability of being poor whereby results revealed married women have less probability to live in poverty compared unmarried women. Being married decreased probability of being poor by approximately 3.1% compared to unmarried women has probability of living to poverty because of single earning to cover the family expenses while married women has spouse to cover the cost whenever is not adequate. Moreover, results showed that the impact of age on poverty varies across the age group with some with some groups showing a higher probability of being poor like 40 – 49 and 50 – 59 indicate that 9.2% probability of being poor in 40 – 49 and well as 5.7% for age 50 – 59 (Table 3).

Results from model 2:

Regression results (Table 3) revealed that female head with secondary education and high education lower the probability of being poor decreases by 16.5%. Heads with secondary education reduced probability of poverty by 15.9%. Whereas, female heads with no education and primary education had high probability to live poor. Other factors in model 2 such as household size

continued to be statistically significant that as household size increase as probability of living poor increased. Also, number of children under 14 increased probability of poverty as far the family spending increase and lead to poor living standard. Also, marital reflected to be significant as appeared in model one model that married women has less probability to live in poverty as compared to unmarried women.

Results from model 3:

Model 3 focused on exploring the impact of women education and employment status controlling other variables since both education and employment crucial determinant of poverty. In this model employment continued to be very significant as best strategy to lower poverty. Results indicated that women employed in formal employment as well those who engage in non-agriculture have lower probability of being poor as it decrease by 16.5% and 8.1 % with women employed in non-agriculture. On other hand, agriculture in the full model has not shown any significant impact on poverty whereby being employed in agriculture the probability of being poor is high as well with those unemployed female headed households (Table 3).

Education proved to be statistically significant at *P*<0.000 and *P*<0.01 whereby in full model education revealed to the best tool in fighting against poverty as facts that result showed that as year of schooling for women increasing reduced likelihood of being poor. Results indicated that as women acquire secondary education there is probability decrease in poverty by 14%. On other hand if head of households had high education poverty decreases by 8.9%. Also, factors like household size continued to be significant results indicated that as the household size increase also increase the chance of household to be poor or live in poverty that poverty increase by 81.2% and 21.7% for household with 4 – 6 and more than 7 respectively (Table 3).

Number of children in the household also in full model reflected that as number of children increase also increases the probability of household to live in poverty. Marital status proved to be statistical significant factor influencing poverty status of female headed household. Whereas women being married decrease the probability to live in poverty by 2.7% as compared unmarried women. Lastly age between 40 – 49 years associated with poverty that head of household aged increased chance of household living under poverty by 7.2% compared to those below this age group. Additionally there was difference in urban and rural whereby in urban indicated that woman being employed in formal employment reduces the probability of household being poor by 13.4% in urban areas while in rural is about 17% in rural (Table 3).

Table 2. Probit regression with marginal effect between poverty and women employment status, and others covariates

Model variables	Model 1		Model 2		Model 3	
	B	SE	B	SE	B	SE
Employment Status						
Unemployed (ref)						
Employed in formal activities	-.192 ***	7	-.165 ***			
Employed in Non-agriculture	-.089 **	15	-.081 ***			
Employed in Agriculture	.002	14	-.000			
Education Level						
No education and Primary (ref)						
Secondary	-.165 ***	14	-.140 ***	0.016		
High education	-.159 ***	23	-.089 **	0.035		
Household Size						
1-3 Members (Ref)						
4-6 Members	.185 ***	11	.182 ***	0.011	.182 ***	0.011
More than 7	.213 ***	17	.221 ***	0.017	.217 ***	0.017
Children below 14years						
No children (ref)						
1-3 Children	-.006	18	-.000	0.019	-.002	0.019
4-6 Children	-.071**	24	-.059*	0.024	-.057**	0.024
More than 7						
Residence						
Urban (ref)						
Rural	.059***	12	.075 ***	0.010	.046***	0.012
Marital status						
Unmarried (ref)						

Married	-.031*	11	-.025*		-.027**	0.011
Age						
20-29 (ref)						
30-39	.039	21	.022	0.022	.022	0.022
40-49	.092 ***	21	.078 ***	0.021	.072 ***	0.022
50-59	.057**	21	.046*	0.022	.037	0.022
More than 60	.025	22	.027	0.023	.007	0.023
Constant	-.68	08	-1.711	0.106	-1.503	0.110

e dependent variable (Y) = Poverty (1 Below line and 0 = Above line), *n* = 6,438 Robust standard errors are shown in parentheses. *** *P<0.001, ** P<0.01,* P<.0.05*

Discussions.

The study aimed at understanding how women employment status affects poverty incidence in their households in Tanzania. Since household poverty cannot be solely assessed by a single determinant, other covariate variables were used, including women's education, mother working sector, household size, place of residence, marital status and women age etc. Social demographic characteristics of female largely influences poverty status in their households. Results from the study showed that most of women were characterized by features which subjects them in to poverty trap. The study demographic features were also found by studies by [4, 16, 2] who all together showed that the socio demographic feature of female heads determines economic status of their households.

Results showed that employment had a critical role in lowering the likelihood that households to live in poverty. Both urban and rural areas, and that employments had a notable and substantial impact on poverty as also found by [11]. Findings showed that women who worked in formal jobs as well as those who worked in non-agriculture significantly lessen poverty in households led by women. This support the fact that household with employed women lower the probability to live in poverty compared to unemployed women. This means that findings proved true that employment is best tool to fight poverty it possible that employed women especially in female – headed households out poverty. This results align with a study by [9] who reported that despite the fact that formal employments are key factors in reduction of poverty, yet most of women in Tanzania engages in crop farming. It is also concur with [16] who described that despite the fact that formal employment are important in transforming women lives, still most of them are employed in agriculture and other non-formal sectors.

All the same, majority of Tanzanian women, particularly those living in rural areas, work for themselves in agriculture as a means of earning a living and providing for their families' basic needs. Sadly, majority of the women who work in agriculture lives in extremely poverty. The study findings are in line with [2] who showed that most of rural women lacks formal employments, rather they as considered as care takers of children and elderly in the households. Also, align with [3] who showed that women in rural areas are subjected in to domestic chores which gives them little time to engage in economic activities. This means that women are constrained their abilities to revamp from poverty trap due to cultural and gender roles.

Findings indicated that majority of female heads of household have basic education mainly primary education level. Primary education level is currently not recognized as an entry qualification for formal employment. That's why majority of female heads of household are self-employed in agriculture and non-agriculture activities. Therefore, Tanzania has made education a priority by offering free primary and secondary education and encouraging more girls to pursue higher education. In addition, the Tanzanian government, through the Higher Education Student Loan Board, offers loans to students from low-income families so they can further their education in the hopes that Tanzania will produce a well-educated population capable of breaking the cycle of poverty. Similarly a study by [4] pointed out that when women are educated in a household gives higher chance to redeem a household from poverty by engaging in economic opportunities like men. This is also correspond with [17] who went far by associating women education and financial access as a means of reducing poverty. The study reported that when women have high education leads in to higher chances of accessing financial resources which greatly reduce poverty.

Similarly, a household size was statistical significant factor influencing poverty status of female headed family. Whereby a household with large number of members with child – age increase dependency ratio. This implied that few resources acquired by female head are distributed to members creating burden to bread winner. Contrary, a household with few members increased likelihood of a female headed household to live out of poverty. This is supported by [4] who reported that a household which use family planning had higher chance of living out of poverty. Meaning that a household which control birth, have lower number of family members which reduce burden to bread winners. Contrary, a household that doesn't control number of birth end up with

large number of family members which add economic burden to bread winners. Likewise, results concede with [16] who found that with more number of members in household subjects in extreme poverty.

Furthermore, age had a larger impact on poverty, but in Tanzania, there is little correlation between age and poverty. However, the results did showed that elderly head of household had a higher likelihood of living in poverty. A household with head who is young or very elderly have higher rates of poverty than household with head who is middle-aged, and as the head of the household ages, household wealth gradually declines. The study results are in line with [16] who found that a household female head who have mid age had high chances of having stable economy compared to those who have young age.

CONCLUSION AND RECOMMENDATIONS.

Conclusion.

The study aimed at understanding the association between women employment and household's poverty status. Based on the findings, the study draw the conclusion that poverty is more prevalent in households with women who were unemployed, in rural areas, unmarried women in the households, in households with young and older household heads, in households with large family sizes, in households with female heads who have little or no education and primary education, in households with many children. Also, formal employment often provides more stable income and benefits, contributing to financial security. Regardless that non-agriculture and agriculture reduce poverty as findings indicated, but still women employed in agriculture in Tanzania remains redundant on poverty reduction as the sector offers food and small needs. The sector doesn't adequately offer other important necessities like access to good health, education. Therefore, women who work in the informal sector such as agriculture have scarcer stable households' economy than those who work in the formal sector, possibly as a result of the higher wages offered by the final. This shows the need of female headed household to be given more opportunities as a means of elevating them from poverty.

Recommendations.

The aforementioned findings have significant policy development implications, especially for Tanzania where impoverished unemployed women employment make up the vast majority of the labor force. Therefore the study recommends that;

a) Low education level among the head of household increases the likelihood that the household would be impoverished, but having an educated head of household lowers the likelihood. This shows that, despite the fact that all people should have access to education, girls and women should be given special consideration because of a number of issues, including cultural norms that have a negative impact on women's education in Tanzania.

b) The majority of female-headed households are made up of women who have been abandoned by their partners, adding to the burden of raising children as well as the rise in poverty. Education also needs to pay more attention to young mothers who were unable to continue their education due to teenage pregnancy.

c) The results showed a significant association between poverty and large family size as well as the number of children. The introduction of birth control methods is crucial for maintaining a small family size at all times. Tanzania may implement and enforce the "one-child policy" as a model from China or South Korea, while also fostering a culture of small families in the community.

d) The need to provide them with a cover of social protection is highlighted by the poverty of female-headed households. The Tanzania Social Action Fund (TASAF), which provides social protection in Tanzania, should be used to recruit all poor and at-risk households. In the short term, this may entail providing cash to cover immediate expenses for basic necessities, but long-term action should be taken to place female-headed households in remunerative employment that is sufficient to maintain a means of subsistence.

e) In addition, emphasis should be placed on gender-specific social protection programmes so that women may access the resources they need to decrease their poverty. It is true that having a household head who is unemployed and illiterate significantly increases the likelihood of being poor, making primary education a desirable policy choice for the government. According to research, households with larger families tend to be poorer. The recommended course of action in this case would be to inform individuals of the advantages of small household's size.

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