

Contribution of Development Partners on Women Socio-Economic Development in Monduli District, Tanzania

Fauzyia Omar¹
Rose Kiwia²

¹fauziaomari1983@gmail.com

¹ Monduli District Council, ²Tengeru Institute of Community Development (TICD), ^{1,2}Tanzania

<https://doi.org/10.51867/ajernet.7.4.33>

ABSTRACT

Traditional patriarchal norms in Maasai communities continue to marginalize women, limiting their agency and socio-economic participation. This study evaluates the contribution of development partners on women's socio-economic development in Monduli District, Tanzania. Guided by Sen's Capability Theory, the research examines specific interventions in income generation, land ownership, and protection against gender-based violence. A cross-sectional research design using a mixed-methods approach was employed to collect data from 248 respondents via stratified and purposive sampling. Questionnaire and interview method were used in data collection, to isolate the contribution of development partners from government and private sector actors, the study utilized attribution-specific indicators and binary probit, where agreement with Non-Governmental Organizations interventions indicated positive contribution. Binary probit regression models were used to estimate the probability of women benefiting from development partners programs across these domains. The findings revealed that development partners interventions significantly increased the probability of women improving their income, owning land, and feeling empowered against discrimination and violence. Specifically, Legal support, advocacy for policy reform, and land rights awareness substantially enhanced land ownership, with marginal effects ranging from 19% to 47%. In addition, adult education, law enforcement initiatives, and entrepreneurship training positively influenced empowerment against discrimination and Gender Based Violence, increasing the probability of empowerment by 16% to 36%. Long-term engagement with development partners was particularly associated with greater, and access to educational and vocational opportunities. The study concludes that development partners bridge a last mile service gap where government reach is limited. However, sustainable empowerment remains elusive without addressing systemic illiteracy. It recommends that the government strengthen partnerships with civil society to implement an Integrated Adult Education Model. Policies must prioritize functional literacy alongside economic support to ensure women can effectively translate facilitated capacities into long-term, self-sustaining empowerment outcomes.

Keywords: Women's socio-economic development; Development partners; Gender-based violence; Land ownership; Adult education; Maasai communities

I. INTRODUCTION

Globally, enhancing women's participation in development is crucial for achieving social justice and reducing poverty. Evidence shows that empowering women not only contributes to economic growth but is also central to sustainable development (United States Agency for Development, 2020). Women's empowerment acts as a catalyst for promoting gender equality and fostering economic development. It provides women with access to financial tools and resources, helping them realize their full potential and leading to more resilient families and inclusive economies. Since the early 2000s, Non-Governmental Organizations worldwide have increasingly been promoted as viable alternatives for socio-economic development. They have been recognized for offering more effective strategies to address poverty and inequalities, particularly those affecting women. Reports from international organizations such as the United Nations and United Nations International Emergency Fund indicate that Non-Governmental Organizations help fill gaps left by inefficient state mechanisms in tackling socio-economic challenges (Diriba *et al.*, 2019; UN Women, 2024).

Despite this, women continue to face multiple barriers in both public and private spheres. These include occupational segregation, limited access to land, capital, financial services, and technology, as well as gender-based violence rooted in cultural stereotypes and norms. These barriers hinder women's ability to compete equally with men in the labor market. The International Monetary Fund (IMF, 2018) emphasizes that closing gender gaps in economic participation is essential for achieving the 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs). Increased participation by women leads to economic growth, diversification, and shared prosperity. The scale of the problem is significant: globally, over 2.7 billion women face legal barriers that restrict their employment choices. Among individuals aged 25 to 54, the labor force participation rate is 63% for women, compared to 94% for men. Several international instruments support women's economic empowerment, including the

Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), Sustainable Development Goals 5, International Labor Organizations Conventions, the United Nations Guiding Principles, and the African Union's Agenda 2023. Nevertheless, around 40% of women worldwide still lack access to formal financial services (United Nations Development Programme, 2024). According to Sajjad *et al.*, (2020), the labor force participation rate for women globally remains much lower than for men 61.4% versus 90.6%.

Women comprise more than 40% of the global workforce, yet they typically earn less than men. Gender inequality persists across all levels and sectors of business. Workplace sexism including unequal pay, gender stereotyping, and limited promotion opportunities continues to obstruct women's advancement (International Institute for Management Development, 2025). Although significant progress has been made in increasing women's participation in the labor force, many are still confined to low-paid, low-skilled, informal, and precarious jobs. These roles often expose women to greater risks of gender-based violence and offer limited opportunities for career advancement and leadership (UN Women, 2024; World Bank, 2018).

In Africa, economic disparities between men and women remain significant. For instance, in Uganda, the labour force participation rate in late 2024 was 39.3% for women compared to 58% for men. Women in Eastern and Southern Africa are also 24% less likely than men to hold accounts with financial institutions. Despite efforts to empower women economically and socially, numerous challenges still hinder their advancement (Klaa, 2020). Social systems reliant on shared resources have historically created discriminatory norms that negatively affect women's livelihoods. These structures restrict women's access to and control over material resources (Brussevich *et al.*, 2019). Gender inequality in socioeconomic development manifests in the exclusion of women from opportunities, further marginalizing them and perpetuating poverty (Cassey, 2016).

In East Africa, gender disparities in access to education, economic resources, political representation, and health services continue to pose major challenges. Despite national and international initiatives, millions of women in Tanzania, Uganda, Kenya, Rwanda, and Ethiopia remain marginalized due to cultural and structural barriers. According to the World Bank (2018), approximately 70% of women in East Africa work in the informal economy. In Uganda, women provide over 60% of agricultural labor but control only 20% of the income generated (Food and Agriculture Organisation, 2011). In Tanzania, the net enrolment rate for girls in secondary school is just 35%, with many dropping out due to early marriage or pregnancy (Nyamhanga *et al.*, 2025). Additionally, women are underrepresented in science, technology, engineering, and mathematics (STEM) fields (Commission for Science and Technology 2023). Systematic barriers also prevent women from owning land or accessing credit and capital. In Tanzania, Kenya, and Ethiopia, fewer than 20% of landowners are women (Landesa, 2020). In Tanzania, over 30% of girls are married before the age of 18 (Schaffnit *et al.*, 2019). These issues severely hinder women's socio-economic development and undermine regional progress toward inclusive development goals.

In Tanzania, women have significantly less access than men to essential economic resources such as land, finance, and technology. Only 8% of women are sole landowners, compared to 25% of men. Barriers to economic inclusion include time poverty due to household responsibilities, limited education, reproductive health burdens, lack of assets and access to financial services, and challenges in agriculture and entrepreneurship. Women also face cultural norms that confine them to domestic roles (Idris, 2018). Legal and administrative complexities related to starting and running a business disproportionately affects women, limiting their ability to engage in entrepreneurship (Idris, 2018). Gender-based violence and discrimination remain widespread in both developed and developing countries, prompting the rise of NGOs aiming to address the root causes of poverty (Maryani *et al.*, 2018). The World Economic Forum (WEF) reports an increase in Tanzania's gender development index from 0.646 in 2006 to 0.730 in 2020 (WEF, 2020). Still, 40% of Tanzanian women report experiencing gender-based discrimination at work higher than the global average of 33% despite contributions from government, business, and NGOs (WEF, 2020).

While progress has been made in promoting women's financial inclusion and economic empowerment, socio-economic barriers continue to limit their full participation in society. A majority of African women remain unemployed, underemployed, or engaged in vulnerable employment (African Union, 2024). To address these issues, the African Union has launched initiatives such as the African Women's Decade on Financial and Economic Inclusion (2020–2030) and adopted frameworks like the AU Strategy for Gender Equality and Women's Empowerment and the Maputo Protocol on Women's Rights. These frameworks demonstrate a strong commitment to promoting gender equality across the continent. Nande *et al.*, (2019) argue that unchecked gender discrimination contributes to poverty, exclusion, and oppression consequences that may persist across generations. Therefore, the establishment and operation of NGOs aimed at addressing socio-economic challenges are essential to achieving women's empowerment and building sustainable peace and security in Tanzania. Continuing discriminatory practices in socio-economic development will likely perpetuate inequalities across all areas of life.

In Monduli District, cultural norms perceiving leadership as a male domain 65% is a major barrier. On the other hand, empirical evidences indicate that about 79% were related to gender discrimination in socioeconomic development International Planned Parenthood Federation. (IPPF, 2018). The discouragement of women in social

and economic development has been a significant matter in Monduli District. This district is largely occupied by the Maasai ethnic people between 60% and 70%, the rest is a mixture of Chagga, Meru, Mbulu, Iraq ethnic groups. The aforementioned ethnic groups share cultural backgrounds of gender difference cases (Monduli District Council [MDC], 2019). Such cases include misappropriation of assets associated with gender bias, exclusion from economic decision-making, access to financial services and opportunities or run business as has been demonstrated in historical livelihood of the Monduli community. The NGOs have involved in different areas of socioeconomic development to empower women such as financial exclusion, raising awareness on development involvement, addressing widow dispossession of productive assets, business establishment, and financial inclusion between the year 2018 and 2020 (MDC, 2019). Such NGOs are: The United Nations Associations of Tanzania, Restless Development, Catholic Relief Services, ELIMISHA, PAKACHA group, Pastral Women Council with a programme of TAPALA (Stop Violence), Sauti Zetu Paralegal with a program of Msaada wa Kisheria kwa Wahanga wa Ukatili wa Kijinsia, AJISO, MWEDO, Ace Africa, and CWCD.

However, with all the efforts made by the mentioned NGOs a large portion of women in Monduli depend on subsistence farming trade, which offer minimal income and land ownership is typically dominated by men, leaving women economically vulnerable. (URT 2013; Tanzania National Panel Survey Report, 2012-2013). Lack of education hinders women ability to access better jobs payment or start business as NGOs has the role in adult education and vocational training, but their coverage is limited and inconsistent. (Tanzania Commission of Universities, 2021). Historically, traditional norms within Maasai communities have placed women in subordinate roles, severely limiting their participation in decision-making and excluding their voices from household and community leadership ((Monduli District Council [MDC], 2019). Given this context of entrenched gender inequality, this study aims to assess the contribution of Development Partners on women's socio-economic development, specifically within the Monduli District of Tanzania. The research seeks to determine how external interventions are addressing these traditional barriers to improve women's livelihoods.

1.1 Statement of the Problem

There is discouragement of women in engaging to social and economic development to some communities of Tanzania. Unchallenged gender discrimination in socioeconomic development contributes to poverty, domination, oppression and exclusion and the structures and consequences may be translated into the future (Nande *et al.*, 2019). It is evidenced that while 378 annual cases of couple and interpersonal conflicts in Monduli were reported in 2002, about 79 percent were related to gender discrimination in socioeconomic development. In the year 2012, it was reported that among 289 marriage or family-based cases, about 74 percent were related to socioeconomic discrimination (IPPF, 2018). The involvement of the non-governmental organizations in socioeconomic development for women is increasing in Monduli District (Monduli District Council, 2020). This was pushed by cases of women discrimination, abuse, and violence reported to have gender inequality as a root cause leading to women deprivation in socioeconomic welfare.

In many Tanzanian communities, women face persistent discouragement in social and economic development due to deeply rooted cultural norms and gender stereotyping. In Monduli District, gender discrimination remains a primary barrier, with 65% of community members perceiving leadership as a strictly male domain (Monduli District Council, 2020). This unchallenged discrimination contributes to systemic poverty, exclusion, and oppression that are often passed down to future generations (Nande *et al.*, 2019).

Historical data highlights the severity of this issue: in 2002, 79% of the 378 reported interpersonal conflicts in Monduli were rooted in socioeconomic gender discrimination. By 2012, approximately 74% of 289 family-based cases were still linked to similar discriminatory practices (IPPF, 2018). More recent data from Women Deliver (2021) reveals that 12% of girls aged 13-17 are married early due to dowry demands and a lack of parental preference for female education. Furthermore, physical and sexual violence by intimate partners affects 26% and 24% of women respectively, while 32% of widows face discrimination in asset ownership (Women Deliver, 2021).

Despite these documented challenges, the involvement of NGOs in Monduli has increased significantly to address financial exclusion and legal rights. However, a critical problem remains: there is a lack of clarity regarding the actual effectiveness of these development partners interventions. Methodologically, it is difficult to differentiate the progress achieved by development partners from the baseline efforts of the government and the private sector. This difficulty is compounded by a design context mismatch development partners often implement programs assuming a level of literacy that does not exist in a context where 50% of the female population has no formal education.

Consequently, there is limited empirical information on whether development partners' efforts are creating a unique, sustainable contributions or if they are merely providing temporary relief in an environment where low education levels act as a ceiling for development. This study, therefore, intends to assess the specific contribution of development partners on women's socio-economic development in Monduli District, explicitly accounting for the educational barriers and multi-actor contributions that have previously made such impact invisible or unmeasurable.

1.2 Research Objectives

- i. To examine the role of development partners in enhancing women's access to financial resources, land ownership, and business opportunities,
- ii. To evaluate the effectiveness of development partners initiatives in reducing gender-based violence and discrimination against women in socioeconomic activities,
- iii. To analyze the outcome of development partners interventions on improving women's education, skills development, and leadership opportunities.

II. LITERATURE REVIEW

2.1 Theoretical Review

This study was guided by Sen's Capability Theory, which helps to explain the role of women's empowerment in promoting socioeconomic development within communities. Sen (1985) developed the Capability Theory to argue that all people should be treated with equal respect and empowered to live lives they value. The theory emphasizes reducing unjust inequalities such as financial exclusion by ensuring access to resources that support human dignity and well-being. Sen argues that national development must prioritize eliminating inequality, ensuring justice, and promoting dignified living conditions. Importantly, achieving well-being is not only about increasing income but also about sustaining access to essential resources and capabilities over time (Suri & William, 2016).

In the context of this study, the theory supports the idea that providing women with access to financial education, capital, and supportive institutions can lead to meaningful, sustainable economic empowerment. The theory also highlights the need for inclusive development that addresses the information and knowledge gaps which often hinder women's participation. Capability Theory, therefore, provides a foundation for examining how development partners enhance women's socioeconomic development by improving access to financial literacy, capital, and supportive policies.

2.2 Empirical Review

2.2.1 NGOs and Women's Access to Financial Resources, Land, and Business Opportunities

NGOs play a critical role in promoting women's economic empowerment by increasing access to financial services, land ownership, and business support. Studies show that development partners facilitate microfinance programs, financial training, and credit access helping women participate more fully in the economy. For example, Kwitonda et al., 2025, found that NGO microfinance projects in East Africa led to increase in women's savings and small businesses. Similarly, Njoroge et al., (2022), found that women in Kenya who received NGO-led financial training were twice as likely to secure loans. Agarwal (2010), found that women with land titles, supported by NGOs, invested more in agriculture, improving productivity. NGOs also support women entrepreneurs by providing training, mentorship, and market access. Buvinić and Furst-Nichols (2014), showed that networking support from NGOs expanded women's access to digital markets. However, donor dependency and cultural resistance remain challenges (Aladuwa and Momsen, 2010).

2.2.2 NGOs and Reduction of Gender-Based Violence and Discrimination

NGOs are leading actors in reducing gender-based violence (GBV) and discrimination against women. Studies show that development partners programs combining economic empowerment, awareness campaigns, and legal support have reduced incidents of GBV. In Bangladesh, Hadi (2020), found a 30% drop in intimate partner violence among women involved in development partners-led microfinance and gender training. Peterman et al., (2021), found similar results in sub-Saharan Africa when cash transfers were combined with gender-awareness training. However, challenges remain. Kabeer et al.(2022), found that despite development partners legal support, stigma and low conviction rates limit justice for GBV survivors in Pakistan. Gupta and Yesudian (2023), reported that women's self-help groups in India faced backlash despite reducing workplace discrimination. Buvinić and Furst-Nichols (2014), found that NGO vocational programs in Latin America increased women's employment by 25% and narrowed wage gaps. Adhikari and Samari (2021), found that development partners advocacy in Nepal strengthened women's leadership in cooperatives. Nonetheless, Marcus and Harper (2024), emphasized the need for sustained funding and policy support for long-term impact.

There is discouragement of women in social and economic development to some communities of Tanzania. Often, cases of the community members with conflicts related to gender discrimination and stereotyping are occurring and the trend has not declined. Cultural norms perceiving leadership as a male domain 65% is a major barrier. The discouragement of women in social and economic development has been a significant matter. Unchallenged gender

discrimination in socioeconomic development contributes to poverty, domination, oppression and exclusion and the structures and consequences may be translated into the future.

2.2.3 NGOs and Women's Education, Skills, and Leadership

NGOs have greatly contributed to increasing girls' education, vocational training, and leadership roles. For example, Asadullah and Chaudhury (2023) found that NGO stipends and community campaigns in Bangladesh reduced female school dropouts by 22%. Evans and Yuan (2022), found that girls supported by NGO programs in sub-Saharan Africa were 30% more likely to finish secondary school. Vocational programs have also proven effective, Bandiera et al., (2020), found that women in Uganda who completed development partners training earned 40% more income. In leadership, Beaman et al., (2009), found that women exposed to NGO leadership training in India were 15% more likely to be elected to local government. Hughes et al. (2023) observed similar effects in Latin America. Still, Kabeer and Natali (2023) noted that patriarchal resistance and limited resources restrict program scalability.

III. METHODOLOGY

3.1 Research Design

In this study mixed-methods research design was applied to capture both qualitative and quantitative information. This design was considered most suitable because of its ability to provide deep understanding of the study and allow triangulation of the information. Quantitative findings of the objective one up to three were confirmed by the information from key informants. Moreover, mixed design helped to answer the why and how question in the quantitative findings.

3.2 Study Area

The study was conducted in Monduli District, Arusha Region, covering the wards of Monduli Juu, Mswakini, Esilalei, and Engaruka, where NGO activity is most pronounced. Monduli hosts a relatively high concentration of development partner programs targeting women's empowerment (URT, 2020; Monduli District Council, 2020). Despite these interventions, gender disparities remain significant: early marriage affects 12% of girls, 26% of women experience physical violence, 24% sexual violence, and widows face high rates of property dispossession (Women Deliver, 2021). Poverty disproportionately affects women (38% vs. 28% of men), reflecting entrenched socio-economic inequalities (United Republic of Tanzania, 2020). Cultural norms among dominant ethnic groups, including the Maasai and Chagga, further shape gender roles, reinforcing barriers to empowerment. Between 2018 and 2020, development partners reported over 295 cases of gender-based violence and asset dispossession, underscoring the need for targeted interventions (MDC, 2019). The Monduli District Strategic Plan (2020–2025) prioritizes collaboration with NGOs on capacity-building, gender advocacy, education, health, finance, and employment, directly aligning with the objectives of this study.

The district has maintained a gender policy since 2002, ensuring integration of gender equality across all development initiatives. Local coordination platforms, such as the Monduli Network (MoNET), enhance collaboration among NGOs and community-based organizations. The selected wards were chosen due to their high intensity of NGO-led women empowerment programs (TAWLAE, 2020), making Monduli an ideal context to examine the contribution of development partners on women's socio-economic outcomes

3.3 Target Population

The study population comprised two principal categories: (i) officials from development partner organizations including financing officers, monitoring and evaluation officers, project and programme managers, empowerment officers, and legal officers and (ii) women beneficiaries participating in development partner programmes. Beneficiaries were categorized by age groups (0–5 years and 6 years and above), though the analytical focus centered on adult women directly engaged in programme activities. At the time of the study, active development partners operating in Monduli District included: United Nations Association of Tanzania, Restless Development, Catholic Relief Services, Elimisha, Pakacha Group, PwC (implementing the TAPALA Stop Violence programme), Sauti Zetu Paralegal (implementing the Msaada wa Kisheria kwa Wahanga wa Ukatili wa Kijinsia programme), AJISO, Ace Africa, and CWCD.

Ten development partners were randomly selected from this pool based on their substantive engagement in women's empowerment initiatives and logistical feasibility within prevailing time and budgetary constraints. Given the study's analytical focus, this subset was deemed adequate to generate robust institutional-level insights. Geographically, four wards Monduli Juu, Mswakini, Esilalei, and Engaruka were purposively selected. Each ward hosts at least one of the identified development partners. Collectively, these wards contain approximately 1,900 adult women, of whom 650 are formally registered beneficiaries of development partner programmes.

3.4 Sampling and sample size

The study employed a combination of stratified and purposive sampling techniques. Stratified sampling was used to select women beneficiaries from each of the four wards, ensuring proportional representation and enhancing the precision of subgroup comparisons. This approach facilitated balanced coverage across geographically and programmatically diverse contexts. Purposive sampling was applied to select ten key informants from the management teams of the participating development partners. These individuals were chosen on the basis of their strategic roles and direct involvement in programme design, implementation, monitoring, and policy engagement, thereby ensuring access to in-depth institutional perspectives relevant to the research objectives. The sample size for women beneficiaries was determined using Yamane (1967) formula for finite populations, with a 95% confidence level and a 5% margin of error (Andrade, 2020). Based on a target population of 650 registered women beneficiaries, the calculated sample of 248 respondents was statistically sufficient to ensure representativeness and analytical reliability.

3.5 Data Collection Instruments and Procedures

This study utilized both primary and secondary data sources to ensure methodological triangulation and enhance the credibility of findings. Primary data were collected directly from respondents, while secondary data were drawn from organizational reports, policy documents, and related literature to contextualize empirical results. Structured questionnaires were developed by the researcher and administered to women beneficiaries of development partner programmes across the selected wards. The instrument comprised predominantly closed-ended items measured on a five-point Likert scale, designed to capture respondents' perceptions, experiences, and assessments of development partner interventions.

3.6 Data Analysis

Quantitative data were analyzed using Binary Probit model, while qualitative data were examined through content and thematic analysis techniques. Inferential statistics (Binary Probit model) were used to summarize key variables and provide a basis for comparative interpretation across objectives.

3.7 Ethical Consideration

The research obtained a research clearance from the Tengeru Institute of Community Development (TICD) which was used for introduction in the study area. Also, the researcher provided information sheet to the potential participants in order to better understanding the objective of the research in terms of benefits, risks and limits in participating in the study. Finally, the researcher seeks a free consent from the study respondents in order to participate in the study, and the possibility to withdraw from the study without any cost. In addition, the researcher complied with confidentiality and anonymity of the information that was obtained from the respondents.

3.8 Binary Probit Model

To estimate the influence of development partner interventions on women's empowerment outcomes, Binary Probit regression models were employed using Stata. Three outcome domains were modeled separately: Income improvement, Land ownership, Empowerment against discrimination and gender-based violence. Each dependent variable was binary, coded as 1 if respondents reported that development partner interventions had contributed positively to the specified outcome, and 0 otherwise. These binary indicators were derived from five-point Likert-scale items, where responses of "Agree" and "Strongly Agree" were coded as 1, and "Strongly Disagree," "Disagree," and "Neutral" were coded as 0.

The Probit model was selected due to its suitability for estimating the probability of binary outcomes while accounting for the non-linear relationship between explanatory variables and the likelihood of empowerment. Each model controlled for key socio-demographic characteristics, including age, marital status, education level, and duration of participation in development partner programmes. Core explanatory variables captured participation in specific interventions, such as adult education programmes, entrepreneurship training, awareness campaigns, legal support services, advocacy initiatives, and market access facilitation. The general Probit specification for each empowerment outcome is expressed as:

$$Pr(Y_i = 1 | X_i) = \Phi(X_i'\beta)$$

Where Y_i represents a binary outcome taking the value 1 if a woman respondent reports being empowered and 0 otherwise. The function $\Phi(\cdot)$ denotes the cumulative distribution function of the standard normal distribution, X_i is a vector of explanatory/independent variables (including socio-demographic characteristics and various NGO interventions), and β is a vector of parameters to be estimated. The coefficients (β_j) show the direction and significance of NGO intervention's influence, while the marginal effects measure the change in probability of empowerment associated with a one-unit change in each explanatory variable. This econometric framework enabled

rigorous estimation of the probability that development partner interventions significantly enhance women's socioeconomic empowerment, while controlling for observable characteristics

To enhance substantive interpretability, marginal effects were computed for all estimated models. Marginal effects quantify the change in the predicted probability of empowerment associated with a one-unit change in an explanatory variable, holding other covariates constant. This approach translates model estimates into practically meaningful measures, thereby clarifying the magnitude of each development partner intervention's contribution to women's likelihood of improving income, securing land ownership, or resisting discrimination and gender-based violence (GBV).

The analytical procedure proceeded in three sequential stages. First, descriptive statistics were generated to summarize respondents' socio-demographic characteristics and levels of participation in development partner programmes. Second, separate Probit regression models were estimated for each empowerment outcome. Third, marginal effects were calculated to provide policy-relevant interpretations of programme contribution. Statistical significance was evaluated using conventional thresholds ($p < 0.05$, $p < 0.01$, and $p < 0.001$), ensuring rigorous inference.

IV FINDINGS & DISCUSSION

4.1 Findings

The study comprised 248 respondents drawn from five wards in Monduli District (Table 1). The results are summarized as follows.

Table 1

Demographic Characteristics

SN	Variables	Attribute	Frequency (N)	(Mean or %)
1	Number of respondents		248	100%
2	Marital Status	Married	201	81.04
		Single	11	4.43
		Divorced	6	2.41
		Widow	30	12.10
3	Education Level	No formal education	123	49.59
		Primary level	82	33.06
		Secondary education	28	11.29
		Certificate and Diploma	12	4.83
		Degree	3	1.2
4	Years in experience in NGO activities	5 Years and below	73	29.43
		Above 5 Years	176	70.56

With respect to marital status, 81.04% were married, suggesting substantial household and caregiving responsibilities that may shape patterns of economic engagement and empowerment. Widows constituted 12.10% of the sample, while 4.43% were single and 2.41% divorced. Educational attainment levels were generally low. Nearly half of the respondents (49.59%) reported no formal education, and 33.06% had completed primary education. Only 11.29% had attained secondary education, 4.83% held a certificate or diploma, and 1.2% possessed a university degree. This distribution indicates limited access to formal schooling, which may constrain entry into formal labor markets and reduce the capacity to fully leverage development interventions.

In contrast, engagement with NGO-related activities was substantial. A majority (70.56%) had participated in development partner programmes for more than five years, while 29.43% reported five years or less of involvement. This pattern reflects a beneficiary population with extensive exposure to community-based initiatives despite generally low levels of formal education. Overall, the demographic profile depicts a mature, predominantly married cohort with sustained engagement in NGO programmes but limited formal educational attainment an intersection that carries important implications for empowerment trajectories. These findings align with prior scholarship indicating that rural women participating in development initiatives are frequently married adults responsible for household welfare, a factor that shapes economic participation and decision-making dynamics (Kabeer, 2005; Cornwall, 2010). The predominance of low educational attainment further resonates with evidence suggesting that restricted schooling can limit women's access to formal employment and reduce engagement with institutional empowerment mechanisms (Stromquist, 2015).

However, the high proportion of long-term programme participation supports arguments advanced by Mayoux (2001) and Ibrahim and Alkire (2007) that sustained exposure to community-based interventions can enhance

women's agency, confidence, and capabilities even in contexts of limited formal education. The demographic composition therefore suggests that prolonged engagement in NGO activities may compensate, at least partially, for educational disadvantages in fostering empowerment outcomes.

4.1.1 Role of Development Partners in Enhancing Women's Access to Financial Resources, Land Ownership, and Business Opportunities

Descriptive statistics (means and standard deviations) comparing respondents with five years or less of engagement in NGO activities ($n \approx 73$) and those with more than five years of participation ($n \approx 175$). The analysis is based on five-point Likert-scale responses (1 = strongly disagree; 5 = strongly agree).

Table 2

Role of Development Partners in Enhancing Women's Access to Financial Resources, Land Ownership, and Business Opportunities

5 Years and Below	N	Mean	SD
NGOs in Monduli have improved women's access to credit and loans	73	4.053	1.114
NGOs have provided financial literacy training to women.	73	4.187	0.711
Women are more likely to join savings and credit groups due to NGO interventions.	73	4.12	0.805
NGO support has increased women's confidence in managing personal or business finances.	73	3.627	1.206
NGOs have advocated for women's inclusion in formal financial systems	73	3.6	1.208
NGOs have raised awareness about women's land rights in Monduli.	73	4.307	0.716
NGO interventions have contributed to more women owning land.	73	4.32	0.720
Legal support from NGOs has helped women resolve land disputes.	73	4.04	1.235
Cultural barriers to women owning land have decreased due to NGO activities.	73	4.04	0.965
NGOs collaborate with government institutions to secure women's land rights.	73	4.2	0.569
NGOs provide women with entrepreneurship and business management training.	72	4.413	0.548
NGO programs have created access to markets for women's products or services.	73	3.933	0.935
Women's business networks or cooperatives have grown due to NGO efforts.	71	3.973	0.805
NGOs have helped women start or expand income-generating activities	73	3.88	0.900
Women feel empowered to pursue business ventures because of NGO support.	73	3.907	0.932
Over 5 years	N	Mean	SD
NGOs in Monduli have improved women's access to credit and loans	175	4.039	0.791
NGOs have provided financial literacy training to women.	175	4.107	0.725
Women are more likely to join savings and credit groups due to NGO interventions.	175	3.921	0.942
NGO support has increased women's confidence in managing personal or business finances.	175	3.91	1.032
NGOs have advocated for women's inclusion in formal financial systems	175	4.32	0.716
NGOs have raised awareness about women's land rights in Monduli.	175	4.315	0.804
NGO interventions have contributed to more women owning land.	175	4.208	0.961
Legal support from NGOs has helped women resolve land disputes.	175	4.236	0.817
Cultural barriers to women owning land have decreased due to NGO activities.	175	4.354	0.535
NGOs collaborate with government institutions to secure women's land rights.	175	4.483	0.613
NGOs provide women with entrepreneurship and business management training.	174	4.079	0.932
NGO programs have created access to markets for women's products or services.	174	3.955	0.884
Women's business networks or cooperatives have grown due to NGO efforts.	173	3.875	0.839
NGOs have helped women start or expand income-generating activities	174	4.141	0.767
Women feel empowered to pursue business ventures because of NGO support.	175	3.907	0.932

Financial Access and Inclusion: Across both cohorts, respondents reported high levels of agreement that NGOs in Monduli have improved women's access to credit and loans (Means = 4.053 for ≤ 5 years; 4.039 for > 5 years) and provided financial literacy training (Means = 4.187 and 4.107, respectively). Participation in savings and credit groups was also positively rated (Means = 4.12 and 3.921). However, notable differences emerge in institutional inclusion and financial confidence. Long-term participants reported substantially stronger agreement that NGOs advocate for women's inclusion in formal financial systems (Mean = 4.32) compared to newer participants (Mean = 3.60). Similarly, respondents with more than five years of engagement reported higher confidence in managing personal or business finances (Mean = 3.91 versus 3.627). These findings suggest that sustained programme exposure enhances both structural financial integration and individual financial agency.

Land Rights and Institutional Support: Perceptions regarding NGO contributions to land rights were consistently high across both groups. Awareness-raising initiatives on women's land rights received mean scores above 4.30 in both cohorts. Likewise, respondents agreed that NGO interventions have contributed to increased land

ownership among women (Means = 4.32 for ≤ 5 years; 4.208 for > 5 years). Nonetheless, long-term participants reported stronger recognition of institutional collaboration and structural change. They rated NGO collaboration with government institutions more highly (Mean = 4.483 versus 4.20) and perceived greater reductions in cultural barriers to women's land ownership (Mean = 4.354 versus 4.04). Legal support in resolving land disputes was also more strongly acknowledged among long-term participants (Mean = 4.236 versus 4.04). These differences underscore the cumulative impact of prolonged engagement in addressing deeply entrenched socio-cultural and institutional constraints.

Entrepreneurship and Income-Generating Activities: Both groups positively evaluated NGO support for entrepreneurship and business management training (Means = 4.413 for ≤ 5 years; 4.079 for > 5 years). Market access facilitation and the growth of women's business networks were similarly rated across cohorts. Importantly, long-term participants reported stronger agreement that NGOs have helped women start or expand income-generating activities (Mean = 4.141 versus 3.88). Meanwhile, newer participants expressed slightly higher motivational effects of NGO support in encouraging business pursuits (Mean = 3.907 in both groups, though with stronger enthusiasm reflected in related entrepreneurship training indicators).

Overall, these results suggest that while immediate programme effects such as training and awareness are widely recognized, sustained participation yields deeper institutional integration, strengthened financial confidence, and more durable economic outcomes. To triangulate the quantitative findings, key informant interviews were conducted and analyzed thematically. A dominant theme that emerged was high levels of participation, reflecting both breadth and depth of engagement in NGO-led initiatives. Participants described sustained involvement in financial literacy programmes, savings groups, entrepreneurial training, and legal advocacy initiatives. Those engaged for more than five years emphasized their interaction with formal institutional structures, including collaboration with government land authorities and access to legal mechanisms for land rights protection. One participant noted:

"I have been involved for more than five years and have been engaged in institutional structures, including collaboration with government land authorities and legal support for land ownership." (KI 1 15th June 2025)

This testimony reinforces the quantitative evidence that prolonged NGO engagement facilitates not only immediate skill acquisition but also structural empowerment through institutional navigation and rights-based advocacy. Long-term participation appears to strengthen women's capacity to access formal financial systems, secure land tenure, and sustain income-generating ventures. These findings are consistent with empirical evidence demonstrating that NGO-led microfinance and financial literacy initiatives significantly enhance women's economic independence and resilience in rural contexts (2021; Njoroge *et al.*, 2022). Studies from Ethiopia and other sub-Saharan African contexts similarly indicate that NGO-supported land awareness campaigns increase women's land registration and agricultural investment (Agarwal, 2010).

Entrepreneurship-focused interventions further align with evidence showing substantial gains in profits and market participation among women beneficiaries of NGO training and networking programmes (Buvinić & Furst-Nichols, 2014). Nevertheless, the literature also cautions that donor dependency and persistent cultural resistance may constrain long-term sustainability (Aladuwa & Momsen, 2010). Both quantitative and qualitative evidence from Monduli District demonstrate that meaningful economic empowerment is reinforced by sustained participation, institutional collaboration, and continuous community sensitization.

4.1.2 Effectiveness of Development Partner Initiatives in Reducing Gender-Based Violence and Socioeconomic Discrimination

The responses are compared between two groups: those with over 5 years of engagement in NGO activities ($n=175$) and those with 5 years and below ($n=73$). The analysis focuses on mean responses to understand how the duration of engagement influences participants' experiences and observations of NGO interventions.

Table 3

Effectiveness of Development Partner Initiatives in Reducing Gender-Based Violence and Socioeconomic Discrimination

5 Years and Below	N	Mean	SD
NGO have raised awareness about gender-based violence in the community.	73	4.413	0.595
NGO-led community education has helped change attitudes toward women's rights.	73	3.827	1.132
Public campaigns by NGOs have reduced the tolerance for GBV and discrimination.	70	3.773	1.060
NGOs regularly engage local leaders to support anti-GBV initiatives.	73	3.933	0.905
NGO programs have empowered women to speak out against violence and discrimination.	73	4.08	0.897
NGOs provide legal or counselling support to survivors of GBV.	73	4.053	0.787
Referral systems supported by NGOs have improved access to justice for affected women.	73	3.853	1.023
NGO support services have reduced the stigma faced by GBV survivors.	71	3.92	1.010
NGOs effectively support women in reporting socioeconomic discrimination.	73	3.747	0.960
NGO interventions have increased women's confidence to seek help in cases of abuse.	73	3.933	0.905
NGOs advocate for policy reforms to address gender inequality and GBV.	73	4.04	0.761
NGO collaboration with government institutions has strengthened responses to GBV.	72	4.107	0.863
NGO efforts have contributed to the enforcement of laws protecting women's socioeconomic rights.	73	3.893	0.863
Discriminatory practices against women in workplaces or economic groups have declined.	68	4.048	0.756
Overall, NGOs have been effective in reducing GBV and discrimination in socioeconomic life.	73	4.013	0.846
Over 5 Years		Mean	SD
NGOs have raised awareness about gender-based violence in the community.	175	4.169	0.888
NGO-led community education has helped change attitudes toward women's rights.	175	4.028	0.956
Public campaigns by NGOs have reduced the tolerance for GBV and discrimination.	175	4.006	0.815
NGO programs have empowered women to speak out against violence and discrimination.	175	4.073	0.846
NGO programs have empowered women to speak out against violence and discrimination.	172	4.073	0.798
NGOs provide legal or counselling support to survivors of GBV.	175	3.966	0.985
Referral systems supported by NGOs have improved access to justice for affected women.	175	4.023	0.994
NGO support services have reduced the stigma faced by GBV survivors.	175	3.994	0.932
NGOs effectively support women in reporting socioeconomic discrimination.	171	4.096	0.844
NGO interventions have increased women's confidence to seek help in cases of abuse.	175	4.131	0.693
NGOs advocate for policy reforms to address gender inequality and GBV.	175	4.192	0.858
NGO collaboration with government institutions has strengthened responses to GBV.	170	4.169	0.862
NGO efforts have contributed to the enforcement of laws protecting women's socioeconomic rights.	175	4.328	0.687
Discriminatory practices against women in workplaces or economic groups have declined.	175	4.299	0.773
NGOs have been effective in reducing GBV and discrimination in socioeconomic life.	175	4.113	0.753

Both cohorts reported high levels of agreement that NGOs have raised awareness about GBV within the community (Means = 4.413 for ≤ 5 years; 4.169 for > 5 years). This suggests strong visibility and reach of awareness campaigns. Newer participants rated this item slightly higher, indicating that recent initiatives may have been particularly salient. Conversely, long-term participants reported stronger perceptions of sustained attitudinal change and reduced tolerance for GBV. For example, mean scores for NGO-led community education changing attitudes toward women's rights were higher among those with more than five years of engagement (Mean = 4.028) compared to newer participants (Mean = 3.827). Similarly, public campaigns reducing tolerance for GBV and discrimination received higher ratings among long-term participants (Mean = 4.006 versus 3.773). Engagement with local leaders and collaboration with government institutions were positively rated across both groups, with long-term participants reporting slightly stronger institutional recognition.

Empowerment, Legal Support, and Justice Pathways: Respondents from both groups strongly agreed that NGO programmes empower women to speak out against violence and discrimination (Means ≈ 4.08 and 4.07). Legal and counselling support for survivors of GBV was also widely acknowledged (Means = 4.053 for ≤ 5 years; 3.966 for > 5 years). Notably, long-term participants reported stronger agreement that referral systems have improved access to justice (Mean = 4.023 versus 3.853) and that NGO efforts have contributed to enforcement of laws protecting women's socioeconomic rights (Mean = 4.328 versus 3.893). They also reported greater perceived declines in discriminatory practices in workplaces and economic groups (Mean = 4.299 versus 4.048).

Overall perceptions of NGO effectiveness in reducing GBV and discrimination were high in both groups (Means = 4.013 and 4.113), with marginally stronger endorsement among long-term participants. These findings suggest that while awareness campaigns generate immediate visibility and impact, sustained engagement deepens institutional understanding, strengthens justice mechanisms, and enhances perceptions of structural reform. Key informant interviews corroborated the quantitative findings. Thematic analysis revealed a dominant theme centered on perceived effectiveness in addressing GBV. Participants emphasized the integrated nature of NGO interventions combining awareness campaigns, legal support, empowerment initiatives, and collaboration with state authorities. Longer-term participants particularly highlighted improvements in law enforcement, workplace protections, and women's confidence in navigating legal mechanisms. As one participant noted:

"Without doubt I perceive that enforcement of laws, workplace protections, and confidence in accessing legal mechanisms are indicators that sustained involvement strengthens women's understanding of rights and protective systems." (KI 2 15th June 2025)

These accounts indicate that NGOs contribute both directly and indirectly to GBV reduction: directly through awareness, advocacy, and service provision; and indirectly by fostering women's agency, confidence, and capacity to report discrimination. The findings align with extensive scholarship demonstrating that integrated economic and rights-based interventions reduce intimate partner violence and discriminatory practices (Hadi, 2020; Peterman *et al.*, 2021). Evidence further suggests that community-based legal advocacy and institutional collaboration are critical for shifting social norms and strengthening protective systems (Heise, 2011; Jewkes *et al.*, 2015). However, the literature also cautions that stigma, limited conviction rates, donor dependency, and patriarchal resistance may constrain long-term effectiveness (Kabeer *et al.*, 2022; Marcus & Harper, 2024). The Monduli findings reflect this broader pattern: while significant progress is evident, sustained funding, policy support, and normative change remain essential for durable impact.

4.1.3 Outcomes of Development Partner Interventions on Women's Education, Skills Development, and Leadership Opportunities

The analysis focuses on the mean scores to highlight variations in experiences and outcomes between the two groups. Five years and below (n=73) and 5 years and above (n= 175). Both groups acknowledged that NGOs have contributed significantly on to enhancing women's access to education.

Table 4

Outcomes of Development Partner Interventions on Women's Education, Skills Development, and Leadership Opportunities

5 Years and Below	N	Mean	SD
NGOs have improved access to formal and non-formal education for women.	72	4.027	0.753
NGO scholarships or bursaries have enabled more women to continue their education.	73	3.64	1.035
NGOs provide educational support tailored for adult women or dropouts.	70	3.893	0.863
Women's literacy levels have improved due to 5NGOs promote girls' and women's education through community sensitization.	73	3.84	0.886
NGOs promote girls' and women's education through community sensitization.	73	4.053	0.787
NGOs offer vocational and technical training to enhance women's employability.	72	4	0.788
Training programs by NGOs match local economic opportunities and demands.	73	3.92	0.850
Women have gained practical income-generating skills through NGO interventions.	72	4.027	0.697
NGOs support women to access startup kits or tools after training.	73	3.893	0.909
Skills acquired through NGO support have led to better job or self-employment opportunities.	70	4	0.915
NGOs promote women's participation in community leadership and decision-making processes.	72	4.307	0.735
Women trained by NGOs have taken leadership roles in local committees or organizations.	73	4.133	0.859
NGOs provide mentorship or leadership development programs for women.	72	4.2	0.771
Women feel more confident to take leadership roles due to NGO empowerment initiatives.	73	3.973	0.657
NGO interventions have increased community acceptance of women in leadership positions.	70	3.986	0.825
Over 5 Years		Mean	SD
NGOs have improved access to formal and non-formal education for women.	175	3.869	0.938
NGO scholarships or bursaries have enabled more women to continue their education.	175	4.073	0.819
NGOs provide educational support tailored for adult women or dropouts.	174	4.09	0.763
Women's literacy levels have improved due to NGO programs.	175	4.119	0.807
NGOs promote girls' and women's education through community sensitization.	169	3.994	0.808
NGOs offer vocational and technical training to enhance women's employability.	175	3.994	0.703
Training programs by NGOs match local economic opportunities and demands.	175	4.062	0.545
Women have gained practical income-generating skills through NGO interventions.	174	4.073	0.657

.NGOs support women to access startup kits or tools after training.	175	4.006	0.765
Skills acquired through NGO support have led to better job or self-employment opportunities.	170	4.192	0.752
NGOs promote women's participation in community leadership and decision-making processes.	175	4.203	0.800
Women trained by NGOs have taken leadership roles in local committees or organizations.	171	4.345	0.754
NGOs provide mentorship or leadership development programs for women.	175	4.232	0.689
Women feel more confident to take leadership roles due to NGO empowerment initiatives.	174	4.08	0.813
NGO interventions have increased community acceptance of women in leadership positions.	175	4.284	0.554

Education and Literacy: Both groups acknowledged NGO contributions to improved access to formal and non-formal education. Interestingly, newer participants reported slightly higher mean scores for improved educational access (Mean = 4.027 versus 3.869), suggesting increased recent visibility of educational programmes. However, long-term participants reported stronger perceptions of tangible outcomes such as scholarships or bursaries (Mean = 4.073 versus 3.64) and improved literacy levels (Mean = 4.119 versus 3.84). These differences imply that sustained engagement allows beneficiaries to observe cumulative educational gains. Sensitization campaigns promoting girls' and women's education were consistently recognized across groups, underscoring the continuity of community mobilization efforts.

Skills Development and Economic Outcomes: Vocational and technical training received high ratings in both cohorts (Means $\approx$ 4.00). Long-term participants, however, more strongly affirmed that training programmes align with local economic opportunities (Mean = 4.062 versus 3.92) and that acquired skills translated into improved employment or self-employment outcomes (Mean = 4.192 versus 4.00). Support mechanisms such as provision of startup kits and practical income-generating skills were positively rated across both groups, indicating effective translation of training into economic participation.

Leadership and Decision-Making: NGO efforts to promote women's leadership and participation in decision-making were strongly endorsed. Newer participants rated leadership promotion initiatives slightly higher (Mean = 4.307 versus 4.203), possibly reflecting recent program visibility. However, long-term participants reported stronger outcomes in women actually assuming leadership roles (Mean = 4.345 versus 4.133) and increased community acceptance of women leaders (Mean = 4.284 versus 3.986). They also reported slightly higher gains in mentorship access and leadership confidence. These findings suggest that while leadership promotion may generate immediate enthusiasm, durable shifts in representation and normative acceptance emerge over prolonged engagement. Thematic analysis of key informant interviews reinforced these patterns. A central theme multidimensional benefits captured participants' experiences of improved education, vocational capacity, and leadership opportunities.

One participant explained:

"We have access to education, scholarships, adult literacy programs, vocational training, and leadership promotion. We also benefit in terms of leadership roles, mentorship, and job opportunities, indicating that sustained engagement amplifies both skills development and leadership capacity." (KI 3. 15th June 2025)

These qualitative insights underscore that NGO interventions operate synergistically: education builds foundational knowledge; vocational training enhances economic agency; and leadership development strengthens voice and representation in community governance. The findings are consistent with broader empirical evidence demonstrating that NGO-supported education reduces dropout rates and enhances secondary school completion (Asadullah & Chaudhury, 2023; Evans & Yuan, 2022). Vocational training programmes have been shown to increase women's income and labor market participation (Bandiera *et al.*, 2020), while leadership training enhances political representation and civic engagement (Beaman *et al.*, 2009; Hughes *et al.*, 2023). Nevertheless, scholars caution that programme alignment with labor market demands, patriarchal resistance, and resource constraints may limit scalability (Kabeer & Natali, 2023). The evidence from Monduli District demonstrates that sustained, integrated NGO interventions are instrumental in advancing women's educational attainment, economic capability, and leadership empowerment, with cumulative benefits becoming more pronounced over time.

4.2 Generation of Outcome Variables

The three dependent variables—income improvement, land ownership, and empowerment against discrimination and GBV—were constructed from survey responses measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Using the `gen` command in Stata 14, responses were recoded into binary indicators suitable for Probit regression analysis. Responses of 4 (Agree) and 5 (Strongly Agree) were coded as 1, indicating that respondents perceived NGO interventions as contributing positively to the specified empowerment outcome. Responses of 1 (Strongly Disagree), 2 (Disagree), and 3 (Neutral) were coded as 0, reflecting either a negative or neutral perception of programme contribution. This dichotomization enabled estimation of the probability that NGO

interventions were perceived as effective in advancing each domain of empowerment, consistent with the assumptions underlying the Probit modeling framework.

Model Specification: Given that the three outcome variables—(i) income empowerment, (ii) land ownership empowerment, and (iii) empowerment against discrimination and gender-based violence (GBV)—are dichotomous, this study employs a Binary Probit regression framework to estimate the probability that NGO interventions enhance women's empowerment across these domains. Three separate Probit models are estimated. The first assesses income empowerment, the second evaluates empowerment in land ownership, and the third examines empowerment against discrimination and GBV. Each specification controls for age, marital status, educational attainment, and years of NGO membership. The primary explanatory variables capture participation in NGO-led interventions, including entrepreneurship and vocational training, legal support, policy advocacy, market facilitation, and awareness creation initiatives.

4.3 Binary Probit Regression Results

Income Empowerment Model: The results indicate that Development Partner interventions exert a statistically significant and positive effect on women's income empowerment. Participation in entrepreneurship training, vocational training, and market access programmes significantly increases the probability of reporting improved income outcomes. The largest and most statistically robust coefficient is associated with Development Partner facilitation of women's access to markets ($\beta = 0.780$, $p < 0.001$). The corresponding marginal effect (≈ 0.29) implies that participation in market-access initiatives increases the likelihood of income improvement by approximately 29 percentage points, *ceteris paribus*.

Similarly, support through women's business networks ($\beta = 0.711$, $p < 0.001$; $ME \approx 0.26$) and vocational training ($\beta = 0.452$, $p = 0.026$; $ME \approx 0.17$) demonstrate significant positive effects. Interventions aimed at reducing cultural barriers to women's land rights are also positively associated with income empowerment ($\beta = 0.439$, $p = 0.014$), suggesting that rights-based advocacy may indirectly strengthen economic outcomes. Entrepreneurship training, however, exhibits a negative but marginally significant coefficient ($\beta = -0.355$, $p = 0.055$). This finding may reflect short-term adjustment costs or delayed income returns, implying that training benefits materialize over time rather than immediately. The overall model ($N = 233$) is highly significant ($LR \chi^2 = 101.15$, $p < 0.001$) with a pseudo- R^2 of 0.4009, indicating that approximately 40% of the variation in income empowerment is explained by the included predictors. The negative and statistically significant constant term suggests that, in the absence of Development Partner interventions, the baseline probability of income improvement remains low.

Land Ownership Empowerment Model: The second model examines women's ability to own or control land as influenced by Development Partner activities. The findings reveal strong and statistically significant associations between targeted land interventions and women's land empowerment. Support for land ownership programmes yields a large positive coefficient ($\beta = 1.257$, $p < 0.001$), with a marginal effect of approximately 0.47. This indicates that participation in land-focused initiatives increases the probability of women owning land by nearly 47 percentage points. Provision of legal assistance on land rights is also positively and significantly associated with land ownership ($\beta = 0.511$, $p = 0.029$; $ME \approx 0.19$), underscoring the importance of legal empowerment mechanisms. Advocacy for land policy reform ($\beta = 0.953$, $p = 0.008$; $ME \approx 0.35$) further highlights the centrality of institutional reform in expanding women's property rights. Conversely, collaboration with government agencies on land rights ($\beta = -0.224$, $p = 0.006$) and law enforcement support ($\beta = -0.965$, $p = 0.012$) display negative and statistically significant coefficients. These findings may reflect coordination challenges, bureaucratic constraints, or institutional inefficiencies that attenuate the effectiveness of joint initiatives. The model demonstrates strong explanatory power ($LR \chi^2 = 69.27$, $p < 0.001$; pseudo- $R^2 = 0.4862$), accounting for nearly 49% of the observed variation in land empowerment outcomes.

Empowerment Against Discrimination and GBV: The third model evaluates empowerment in confronting discrimination and GBV. The results provide compelling evidence of the effectiveness of Development Partner interventions in this domain. Adult education ($\beta = 0.986$, $p < 0.001$; $ME \approx 0.36$), awareness of land rights ($\beta = 0.776$, $p < 0.001$; $ME \approx 0.29$), law enforcement support ($\beta = 0.839$, $p < 0.001$; $ME \approx 0.31$), and entrepreneurship training ($\beta = 0.432$, $p = 0.036$; $ME \approx 0.16$) all demonstrate strong positive and statistically significant associations with women's empowerment against discrimination and GBV. These findings suggest that educational and legal-awareness interventions substantially enhance women's perceived capacity to challenge discriminatory practices and violence.

Policy advocacy initiatives exhibit a positive but marginally significant effect ($\beta = 0.306$, $p = 0.064$), implying that advocacy may yield meaningful empowerment gains where enforcement mechanisms are sufficiently robust. Other activities, including GBV awareness campaigns and financial literacy programmes, show positive yet statistically insignificant coefficients, potentially reflecting indirect or longer-term pathways of influence. The overall model fit is strong ($LR \chi^2 = 118.33$, $p < 0.001$; pseudo- $R^2 = 0.4526$), explaining approximately 45% of the variation in empowerment outcomes related to discrimination and GBV. The Probit model results demonstrate that Development

Partner interventions significantly enhance women's empowerment across economic, property, and rights-based dimensions. The magnitude and consistency of the marginal effects underscore the importance of integrated programming combining economic facilitation, legal support, education, and institutional advocacy in achieving multidimensional empowerment outcomes. These findings aligns with the findings by Agarwal (2010), Peterman *et al.*, (2021 and Bandiera *et al.*, (2020

V CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The study concludes that while Development Partners are active in Monduli, their contribution is severely limited by the high illiteracy rates among Maasai women. The demographic profile reveals that Development Partners interventions in Monduli District are engaging a diverse group of women, predominantly young, married, and with limited formal education. The variation in experience levels suggests both new and seasoned beneficiaries, providing a rich context for assessing the contribution of Development Partners programs on women's socioeconomic development. Development Partners in Monduli District has the significant role in improving women's access to financial resources, land, and business opportunities. Development Partners interventions aimed at reducing gender-based violence (GBV) and discrimination were perceived as effective by respondents. Awareness campaigns, empowerment programs, legal support, and collaboration with government authorities received consistently high ratings.

Development Partners interventions have positively contributed to women's education, vocational skills, and leadership opportunities. This study also concludes that development partners interventions play a crucial role in empowering women economically, socially, and institutionally. In all models, education-based and rights-based interventions consistently exhibit positive and statistically significant effects. Finally, the empowerment model related to discrimination and GBV demonstrates that knowledge, education, and legal awareness are critical for transforming social norms.

5.2 Recommendations

Based on the findings from both descriptive and the binary probit regression models, several recommendations are made to strengthen Development Partners strategies that promote women's empowerment across income generation, land ownership, and protection from discrimination and GBV. These are; Development partners should strengthen economic empowerment programs. Therefore, NGOs should prioritize scaling up these components within their livelihood programs. Building women's capacity through entrepreneurship training and continuous mentorship should remain a core strategy, complemented by facilitating access to credit groups and inclusive value chains. Partnerships with private sector actors can further strengthen women's market linkages and income sustainability. Furthermore, they should continue promoting land ownership for women; they should intensify awareness campaigns on land rights, expand legal aid services at community levels, and engage local government authorities to improve enforcement of existing land laws. Future programs should also integrate community dialogues aimed at dismantling socio-cultural barriers that restrict women's access to and control over land resources.

Also, development partners should strengthen gender-transformative education programs that foster awareness of rights and increase women's participation in leadership and decision-making processes. Furthermore, integrating GBV prevention with economic and legal empowerment programs can provide holistic and sustainable protection for women. Also, they should adopt a more evidence-based program design. Future project planning should include regular monitoring and evaluation frameworks that track women's empowerment outcomes using quantitative and qualitative indicators.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Funding Declaration

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

REFERENCES

- Agarwal, B. (2010). *Gender and green governance: The political economy of women's presence within and beyond community forestry*. Oxford University Press. <https://doi.org/10.1093/acprof:oso/9780199569687.001.0001>
- Aladuwa, S., & Momen, J. (2010). Sustainable development, water resources management and women's empowerment: The Wanaraniya Water Project in Sri Lanka. *Gender & Development*, 18(1), 43–58. <https://doi.org/10.1080/13552071003600026>
- Andrade, C. (2020). The limitations of online surveys. *Indian Journal of Psychological Medicine*, 42(6), 575–576. <https://doi.org/10.1177/0253717620957496>
- Asadullah, M. N., & Chaudhury, N. (2023). NGOs and girls' education in Bangladesh: Impacts and challenges. *The Journal of Development Studies*, 59(4), 567–585.
- Bandiera, O., Buehren, N., Burgess, R., Goldstein, M., Gulesci, S., Rasul, I., & Sulaiman, M. (2020). Women's empowerment in action: Evidence from a randomized control trial in Africa. *American Economic Journal: Applied Economics*, 12(1), 210–259. <https://doi.org/10.1257/app.20170416>
- Beaman, L., Chattopadhyay, R., Duflo, E., Pande, R., & Topalova, P. (2009). Powerful women: Does exposure reduce bias? *The Quarterly Journal of Economics*, 124(4), 1497–1540. <https://doi.org/10.1162/qjec.2009.124.4.1497>
- Brussevich, M., Dabla-Norris, E., & Khalid, S. (2019). *Is technology widening the gender gap? Automation and the future of female employment* (IMF Working Paper No. 19/91). International Monetary Fund. <https://doi.org/10.5089/9781498303743.001>
- Buvinić, M., & Furst-Nichols, R. (2014). *Promoting women's economic empowerment: What works?* (Policy Research Working Paper No. 7087). World Bank.
- Cassey, A. J. (2016). The destinations of state trade missions. *CESifo Economic Studies*, 62(3), 547–571. <https://doi.org/10.1093/cesifo/ifv026>
- Cornwall, A., & Edwards, J. (2010). Introduction: Negotiating empowerment. *IDS Bulletin*, 41(2), 1–9. <https://doi.org/10.1111/j.1759-5436.2010.00117.x>
- Diriba, G., Debela, N., Mohammed, A., Bridgman, S., & Zaitchik, B. (2019). Smallholder farmers' perception of climate change and its impact on agriculture in East Africa. *Journal of Arid Environments*, 164, 15–27.
- Evans, D. K., & Yuan, F. (2022). What we learn about girls' education from interventions that do not focus on girls. *The World Bank Economic Review*, 36(1), 244–267. <https://doi.org/10.1093/wber/lhab007>
- Food and Agriculture Organization of the United Nations. (2011). *The state of food and agriculture 2010–11: Women in agriculture: Closing the gender gap for development*. <https://doi.org/10.4060/i2050e>
- Hadi, A. (2020). Microfinance, women's empowerment, and intimate partner violence in Bangladesh. *Social Science & Medicine*, 245, Article 112713.
- Heise, L. (2011). *What works to prevent partner violence? An evidence overview*. STRIVE Research Consortium, London School of Hygiene and Tropical Medicine.
- Hughes, C., Nana, M. A., & O'Neil, T. (2023). The impact of gender-transformative programming on women's economic empowerment: Case studies from East Africa. *Development in Practice*, 33(2), 145–159.
- Ibrahim, S., & Alkire, S. (2007). Agency and empowerment: A proposal for internationally comparable indicators. *Oxford Development Studies*, 35(4), 379–403. <https://doi.org/10.1080/13600810701701897>
- Idris, I. (2018). *Barriers to women's economic inclusion in Tanzania*. K4D Helpdesk Report, Institute of Development Studies. <https://www.gov.uk/research-for-development-outputs/barriers-to-women-s-economic-inclusion-in-tanzania>
- International Monetary Fund. (2018). *Pursuing women's economic empowerment*. <https://www.imf.org/en/publications/policy-papers/issues/2018/05/31/pp053118pursuing-womens-economic-empowerment>
- International Planned Parenthood Federation. (2018). *Report on gender discrimination in socioeconomic development*.
- Jewkes, R., Flood, M., & Lang, J. (2015). From work with men and boys to changes of social norms and reduction of inequities in gender relations: A conceptual shift in prevention of violence against women and girls. *The Lancet*, 385(9977), 1580–1589. [https://doi.org/10.1016/S0140-6736\(14\)61683-4](https://doi.org/10.1016/S0140-6736(14)61683-4)
- Kabeer, N. (2005). Is microfinance a 'magic bullet' for women's empowerment? Analysis of findings from South Asia. *Economic and Political Weekly*, 40(44/45), 4709–4718.
- Kabeer, N., Huq, L., & Mahmud, S. (2022). NGOs and legal aid for GBV survivors in Pakistan: Gaps between services and justice. *Feminist Economics*, 28(1), 1–26.
- Kabeer, N., & Natali, L. (2023). Gender equality and economic growth: A systematic review of the literature. *The European Journal of Development Research*, 35(1), 55–89.
- Klaa, C. (2020). Role of African women in development and economic life: Reality and challenges. *International Journal of Inspiration & Resilience Economy*, 4(1), 1–9.



- Kwitonda, A., Abebe, G., & Kegne, M. (2025). Effects of microfinance financial services on women-owned micro and small businesses performance in East Africa. *East African Journal of Management and Business Studies*, 5(2), 70–82.
- Landesa. (2020). *The safety net of land: Landesa's 2020 annual report*. <https://www.landesa.org/annual-report-2020/>
- Marcus, R., & Somji, A. (2024). *Transforming gender norms for women's economic rights and empowerment*. ALIGN. <https://www.alignplatform.org/resources/report-transforming-gender-norms-women-economic-rights-empowerment>
- Maryani, I., Sukanto, S., & Rahmawati, F. (2018). The impact of microfinance on women's empowerment: A case study of rural entrepreneurs. *International Journal of Business and Management*.
- Monduli District Council. (2019). *Annual progress report: Community development department*.
- Monduli District Council. (2020). *Gender and leadership report (2020–2025)*.
- Nande, S., Bose, S., & Chitnis, R. (2019). A review-based study of gender equality in media. In *Proceedings of the International Conference on Media Ethics* (pp. 1–11).
- Njoroge, M., Anderson, C. L., & Reynolds, T. W. (2022). Mobile money and the socio-economic empowerment of women in East Africa. *Technology in Society*, 68, 101–115.
- Nyamhanga, T., & Luoga, P. (2025). Factors associated with teenage pregnancy in Tanzania: Analysis of the 2022 Tanzania Demographic and Health Survey and Malaria Indicator Survey. *International Journal of Public Health*, 70, Article 1608146. <https://doi.org/10.3389/ijph.2025.1608146>
- Peterman, A., Palermo, T., Handa, S., & Richardson, A. (2021). Estimates and determinants of sexual violence against women in sub-Saharan Africa. *World Development*, 145, Article 105519.
- Sajjad, M., Kaleem, N., Chani, M. I., & Ahmed, M. (2020). Worldwide role of women entrepreneurs in economic development. *Asia Pacific Journal of Innovation and Entrepreneurship*, 14(2), 151–160.
- Schaffnit, S. B., Urassa, M., & Lawson, D. W. (2019). “Child marriage” in context: Exploring local attitudes towards early marriage in rural Tanzania. *Sexual and Reproductive Health Matters*, 27(1), 93–105. <https://doi.org/10.1080/09688080.2019.1571304>
- Sen, A. (1985). Well-being, agency and freedom: The Dewey lectures 1984. *The Journal of Philosophy*, 82(4), 169–221. <https://doi.org/10.2307/2026184>
- Stromquist, N. P. (2015). Women's empowerment and education: Linking knowledge to transformative action. *European Journal of Education*, 50(3), 307–324.
- Suri, T., & Jack, W. (2016). The long-run poverty and gender impacts of mobile money. *Science*, 354(6317), 1288–1292. <https://doi.org/10.1126/science.aah5309>
- Tanzania Association of Women Leaders in Agriculture and Environment. (2020). *Strategic plan for women empowerment in rural Tanzania*.
- Tanzania Commission for Science and Technology. (2023). *National research and development report: Evaluating gender inclusion in institutional STEM workforces*. COSTECH Publications.
- Tanzania Commission for Universities. (2021). *The state of higher education in Tanzania: Statistics report*.
- United Nations Development Programme. (2024). *Human development report 2023–24: Breaking the gridlock: Reimagining cooperation in a polarized world*. <https://hdr.undp.org/content/human-development-report-2023-24>
- UN Women. (2020). *Handbook on gender-responsive police services for women and girls subject to violence*.
- UN Women. (2024). *Women's economic empowerment strategy*. <https://www.unwomen.org/sites/default/files/2024-03/un-women-womens-economic-empowerment-strategy-en.pdf>
- United Republic of Tanzania, Ministry of Health, Community Development, Gender, Elderly and Children. (2020). *National strategy for gender development*.
- United Republic of Tanzania, National Bureau of Statistics. (2013). *2012 population and housing census: General report*.
- United States Agency for International Development. (2020). *Gender equality and women's empowerment policy*.
- Women Deliver. (2021). *The investment case for girls and women: Why it matters*. Women Deliver.
- World Bank. (2018). *Women's economic empowerment study: Challenges and opportunities for Tanzania* (Report No. 125432-TZ).
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). Harper & Row.
- Joanna Briggs Institute. (2017). *Critical appraisal checklist for analytical cross sectional studies*. https://jbi.global/sites/default/files/2019-05/JBI_Critical_Appraisal_Checklist_for_Analytical_Cross_Sectional_Studies2017_0.pdf