Strategies employed by LGAs to promote the well-being of women with disabilities in Arusha: A Case of Arusha city council in Tanzania

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Abstract
Local government authorities in Tanzania are one of the very potential stakeholders that focus on empowering disadvantaged members in community including women with disabilities. Women with disabilities experience many forms of victimization due to their vulnerability caused by different reasons including inequality in credit and productive resources which led them incapable of accessing social services and other essential services in improving their well-being. This study focuses on exploring strategies employed by local government authorities (LGAs) to promote the well-being of women with disabilities in Arusha city council. A sample of 107 respondents mainly women with disabilities were involved in this study. Key informant interview was employed to collect data from ward community development officers, group coordinators and leaders of people with disabilities. Data were collected using mixed-kind of questionnaire and structured interview. With the help of Statistical package for social science (SPSS), descriptive statistics were used to analyze quantitative data which were then presented in tabular form. It was found that strategies employed by the local government authorities in improving the well-being of women with disabilities apart from loans are like; entrepreneurship trainings, market connections, study visit, stakeholder’s connections, platforms for sharing experience and feedback as well as reproductive education. This study recommends the collaboration between government, private sectors and other development stakeholders to equip women with disabilities in different surveyed and productive strategies to improve their well-being.

Keywords: Strategies, well-being, women with disabilities

1. Introduction
Matín et al (2021) [7] and Ziegler (2014) [11] found that, the differences in socio-economic and structural factors can limit access to healthcare for women with disabilities. However, improving the well-being of women with disabilities globally requires a multifaceted approach that addresses various aspects of their lives, including healthcare, education, employment, accessibility, social inclusion, and empowerment. By adopting these strategies and collaborating with various stakeholders, governments, organizations, and communities can work towards improving the well-being and quality of life for women with disabilities globally.

WHO (2023) explained that, disability inclusion is one of the strategies that enhance achievement of quality health for all including women with disabilities who at higher risk of health inequities compared to those without disabilities due to the lack of knowledge, negative attitude and discrimination practice among health workers.

Wakefield (2020) report that local government authorities in England are responsible for providing or funding many of the services crucial to the daily lives and wellbeing of women including those with disabilities. These include social care, schools, housing, transport, youth and leisure services, public health, business support and planning and waste collection.
Also, local government is a source of women’s paid employment whereby 78% of council employees being women in such a way that Black and Minority Ethnic (BME) and disabled women have been disproportionately impacted by cuts to local government services and jobs because of their overreliance on local government services to help redistribute care and for paid employment.

The Empowerment of Women and Girls with Disabilities aims to enhance the rights of women and girls with disabilities in UN Women's efforts to achieve gender equality. This strategy involves investing in normative frameworks, policies, programs, strategic partnerships, and inclusive management to enhance accessibility and operational responses. The strategy is informed by institutional literature, evaluation documents, and consultations with partners, including women with disabilities and their representative organizations. UN Women adopt an inclusive and intersectional approach to support intergovernmental, operational, and internal processes to advance the rights of women and girls with disabilities across the humanitarian-development continuum (UN Women, 2018).

Local governments have a responsibility to implement policies and programs that improve health and reduce health inequities. Local government’s capacity to leverage resources, structures, processes and relationships, internally and across sectors and community, will be key to strengthening equity-oriented local government health policies and programs (Schultz et al., 2023).

HESLB (2019); Opini (2012) & Banerjee (2011) indicated that, education found to be one of the strategies deployed at the level of the society which has been contributed to the wellbeing of women including those with disabilities in earning the capacity to control their life since when women access to vocational, technical and professional education at all levels, breaking gender stereotypes also will ensure better financial stability for women and lead to national development. The rate of enrolment for women students with disabilities shown to increase but in higher education remains low. In Kenya different strategies have been introduced to equip women with disabilities to access university education including cost-sharing between the government, parents and communities also adoption of Persons with disabilities Act no 14 of 2003 which prohibits all manner of discrimination including in Higher Education Loan Board.

Economic empowerment to women including those with disabilities has an impact on their wellbeing. This is because the increasing income from women business activities helped them to own and purchase things which they were not able to own before because either of poverty or not allowed by the tradition in the society. Therefore, increasing income of women (disabled and nondisabled) contributes to financial stability which leads to have control over household consumptions, increased access to services (education and health) and assets building (Swalehe, 2019).

Rugeiyamu (2022) notify that, LGAs have been carrying out this legislative mandate since 1993. The essence of this loan is to support including women with disabilities who are unable to obtain loans from financial institutions due to a lack of collateral. The Tanzanian government established the Women, Youth, and People with Disabilities Revolving Fund (WYDF) for the Local Government Authorities (LGAs). Women entrepreneurship have a positive contribution to the most of the women businesses since some of the services offered like of Women Entrepreneurship Development Trust Fund (WEDTF) reveal the positive contribution to the income of women in their business. Some of the services offered by that fund are like; business training, skills acquiring (networking), leadership training and management, financial services and consultancy (Hamis, 2015).

Due to their disability, many women in Tanzania are viewed themselves as unfit for employment and education. Different programs such as Global Peace Women Leadership Academy (GPWLA) which was under Global Peace Foundation’s (GPF) helped women with disabilities with entrepreneurial skills. This empowerment strategy helped these women to support themselves economically since they were able to make different products such as crafts, soaps, batiks, and food products, and how to sell them (Global Peace Foundation, 2018). Arusha city council under the Department of community development supporting income generating projects of people with disabilities including women with disabilities as an alternative to improve their well-being. People with disabilities including women with disabilities were not acceptable in credit services which are offered by formal financial institutions (Africa Initiative, 2018 and Castor, 2013).

2. Research Methodology
2.1 Research Design
This study adopted a cross-sectional research design. Both quantitative and qualitative which is a mixed approach whereby data collected through questionnaire survey and in-depth interview were employed. The researcher employed a cross-sectional research design since it allows data to be collected at once, thus it saves time.

2.2. Description of the Study Area
This study held in Arusha city council which found in Arusha region in Northen Tanzania. According to a 2012 Census, the population was 416,442 people, of which 199,524 are male and 216,918 are female. The study area is selected due to the fact that it is one of the areas which empower disable groups (Arusha City Council, 2022; Abwe, 2020).

2.3. Sample size and Sampling techniques
2.3.1. Research sample selection
For the matter of getting the actual sample size in relation to time available and funds budgeted, Taro Yamane formula was applied to calculate (Yamane, 1967).

The Taro Yamane formula is given as:

\[ n = \frac{N}{1 + N (e)^2} \]

Whereby:

“\(n\)” stands for sample size

“\(N\)” stands for Total population of the target population \(e\) stands for margin error

That means in relation to our study, \(N = 167\) and \(e = 0.05\)

Thus, a sample size of 118 respondents used to identify and collect data from the field mainly to the target population who are the disabled women, those benefited from the LGA loans.
2.3.2. Sampling techniques
Based on the nature of this study both probability and non-probability sampling process applied in the sense that systematic sampling employed to identify women with disabilities who benefited with LGA loan while purposive sampling applied to obtain key informants so as to supplement the information. These key informants selected from the area of the study based on the fact that they are responsible in different ways to facilitate the accessibility of LGA loan by women with disabilities.

2.4. Methods of data collection
2.4.1. Household survey
This is one of the methods which applied in data collection where by questionnaire as a tool for data collection was employed. The nature of the questionnaire involved both close and open-ended questions in order to allow respondents to have a wide chance to give information. This method was applied to collect quantitative data from women with disabilities who have benefited the Local government authority loan.

2.4.2. Interview
This method of data collection applied to grasp qualitative information from the field where checklist was employed as a tool. Structured interview was applied in order to control the respondent in order to find justification or a proof of what the target respondents presents on their tool. The researcher develops a structured interview based on the specific objectives in order to control the respondent due to time limit. This method was applied to the ward community development officers, group coordinators and leaders of people with disabilities associations. Data collected from this method was analyzed using thematic analysis.

3. Results and Discussions
3.1. Demographic and Socioeconomic Characteristics of Respondents
3.1.1. Education level of the respondents
It was the intention of this study to obtain information on the level of education attained by women with disabilities, where it was then grouped into three parts those are primary level, secondary level and tertiary level.

<p>| Table 1: Education level of the respondents |</p>
<table>
<thead>
<tr>
<th>Education level</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>86</td>
<td>80.4</td>
</tr>
<tr>
<td>Secondary</td>
<td>16</td>
<td>15.0</td>
</tr>
<tr>
<td>Tertiary</td>
<td>5</td>
<td>4.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>107</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: research findings, 2022

The findings presented in table 2 shows that the majority of women with disabilities in this study attained primary education. It is implicit from the above results that the majority of women with disabilities attained a primary education level which is a basic education in a particular country that allow them to have capacity to make the right decisions in loans and investment.

As presented in table 3 it indicated that women with disabilities in this study were found to be single by 47.7% while widow are just only 0.9%. Therefore, the majority of the respondents in this study are single when it comes to marital status which implies that they are at higher social and economic risks.

3.2. Strategies employed by LGA to Promote the Well-Being of Women with Disabilities.
The study intended to identify different strategies that Arusha city council as one of the parts of LGAs employed to improve the well-being of women with disabilities apart from financial strategy. Now the researcher found the following during data collection in the study area.

In the process seven variables presented which were identified as a possible strategy which can be implemented by Arusha City Council to improve the well-being of women with disabilities. Those variables which included and presented to a total of 107 women with disabilities are as follows; Entrepreneurship trainings, Market connections, Study visit, Stakeholders connection, Platform for sharing experience and feedback, Reproductive education as well as adult education.

<table>
<thead>
<tr>
<th>Table 2: Respondents’ marital status</th>
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<tbody>
<tr>
<td>Marital status</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Married</td>
</tr>
<tr>
<td>Divorced</td>
</tr>
<tr>
<td>Separated</td>
</tr>
<tr>
<td>Widow</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Source: research findings, 2022

Study findings form table 5 presented above indicated that Entrepreneurship trainings (42.4 percent), Market connection (26.4 percent), Study visit (10.0 percent), Stakeholders connection (1.7 percent), Platform for sharing experience and feedback (2.1 percent), as well as Reproductive education (1.2 percent) as one of the strategies which engaged by Arusha city council to the loan beneficiaries namely women with disabilities. Therefore, this implies that, entrepreneurship trainings which occupy 42.2 percent of all strategies is one of the other strategies which are employed by Arusha city council to women with disabilities who benefited from loan services.

That finding is also supported by Magali (2018) as it was reported that, "MFIs also offer various training programs to..."
their members. The training covers issues related to MFIs, loan management and social-economic aspects such as health, legal right, political rights and other relevant issues.” ANSAF (2019) reported that; “Those members of the groups received funds as a loan to which they used to receive some sort of trainings on how to manage the loan, run their projects profitably so that they are able to pay back the loans. When asked whether or not they received any training before or immediately after getting the loan, 75 percent of the groups said they received training but did not specify the duration of the trainings and whether the training was helpful to them. 21 percent said they never received any training. Four percent claimed that they did not need any training because they had adequate experience in managing funds. The results further showed that there were no regular trainings provided to beneficiaries once the funds were disbursed.”

Lewis (2004) on his research from Zambia and Zimbabwe highlights key issues facing disabled businesswomen including some of the strategies which are employed to women with disabilities in microfinance programs where trainings like, leadership training, training on gender issues, vocational training programs and business training are offered to the loan beneficiaries.

Also, the qualitative information complements the quantitative findings, where the first interviewee responded to the above question by saying:

“Other strategies which are employed by Arusha city council to improve the well-being of loan beneficiaries where women with disabilities are also part of it are like entrepreneurship trainings, leadership trainings, giving the chance to participate in various business exhibitions and connecting with other stakeholder like SIDO and KCBL” RP2.

Another interviewee responded to that:

“Women with disabilities are also supported by Arusha city council by acquire medical exemptions, opportunity in local exhibitions, priority in business markets, entrepreneurship trainings, legal support and connection with other stakeholders like SIDO and KCBL” RP2.

The findings are related to that of Gitonga et al., (2021) who discovered that, in improving the well-being to women with psychological disabilities at work place there must be an employment of various strategies including; inclusion strategy, training and workshops as well as linking them with various stakeholders.

4. Conclusion and Recommendations

4.1. Conclusion

Strategies employed by LGAs to promote the well-being of women with disabilities in Arusha specifically in Arusha city council. Finally; the study found that some of the common applied strategies to women with disabilities in the particular area are like; entrepreneurship trainings, market connections, study visit, stakeholder connections, platform for sharing experience and feedback as well as reproductive education. However, these strategies are of positive contribution to the well-being of women with disabilities in the study area.

4.2. Recommendations

4.2.1. To the government

The government mainly local government authorities such as Arusha city council should allocate more resources in terms of funds that could be utilized to enhance the execution of these strategies also reviewing the needs of beneficiaries namely women with disabilities. Once these strategies will be employed based on the needs assessment could have a greater contribution to the well-being of women with disabilities.

4.2.2. To the women with disabilities

Since women with disabilities are the target primary beneficiaries of these strategies, they supposed to put into action what they have learnt in terms of strategies employed to them in order to ensure there is an improvement on their well-being. Also, they have to give feedback in terms of strengths and weakness of these strategies for the future improvement of those strategies.

4.2.3. To other stakeholders

Other development stakeholders namely private sectors and other community development stakeholders have the role to play in collaboration with public sector on introducing and applying more different other strategies that could be of positive impact on the well-being of women with disabilities since it is not the role of the public sector only.

5. Acknowledgement

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