



# Financial Management Training in Female Headed Households: Debt Relief and Savings Accumulation in Tanzanian Villages Over Three Years

Kamali Kigwanja<sup>1</sup>, Chituwo Chizaramanekwa<sup>2,3</sup>, Mwanga Mpongo<sup>3,4</sup>, Simba Simbanwa<sup>5,6</sup>

<sup>1</sup> Tanzania Commission for Science and Technology (COSTECH)

<sup>2</sup> State University of Zanzibar (SUZA)

<sup>3</sup> National Institute for Medical Research (NIMR)

<sup>4</sup> Department of Research, State University of Zanzibar (SUZA)

<sup>5</sup> Department of Interdisciplinary Studies, Tanzania Commission for Science and Technology (COSTECH)

<sup>6</sup> Department of Interdisciplinary Studies, Mkwawa University College of Education

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**Correspondence:** [kkigwanja@aol.com](mailto:kkigwanja@aol.com)

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## Author notes

*Kamali Kigwanja is affiliated with Tanzania Commission for Science and Technology (COSTECH) and focuses on Law research in Africa.*

*Chituwo Chizaramanekwa is affiliated with State University of Zanzibar (SUZA) and focuses on Law research in Africa.*

*Mwanga Mpongo is affiliated with Department of Research, State University of Zanzibar (SUZA) and focuses on Law research in Africa.*

*Simba Simbanwa is affiliated with Department of Interdisciplinary Studies, Tanzania Commission for Science and Technology (COSTECH) and focuses on Law research in Africa.*

## Abstract

This study examines female-headed households in Tanzanian villages as beneficiaries of financial management training programmes aimed at reducing debt and increasing savings. A mixed-methods approach was employed, combining quantitative data from surveys with qualitative insights through interviews and focus groups. Data were collected annually from randomly selected households within study villages. Female participants showed a significant reduction in average debt levels by 30% over three years, while savings accumulation increased by an average of 25% per household. The training programmes appear effective in helping female-headed households manage their finances more responsibly and build financial resilience. Policy recommendations include expanding the reach of these training programmes to cover a broader range of villages, with tailored support for those facing particularly high levels of debt or limited savings potential.

**Keywords:** *Tanzania, Female Headed Households, Financial Management, Debt Relief, Savings Accumulation, Development Economics, Qualitative Research*

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