

**EMPOWERING OR DISEMPOWERING WOMEN? A CHALLENGE
FOR MICROFINANCE NGOS SUPPORTING WOMEN
ENTREPRENEURS FOR POVERTY REDUCTION IN DODOMA
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Abstract

In many developing countries, women are poorer than men. To address this inequality, NGOs operating in these countries have introduced microfinance programmes towards women empowerment. However, little information is available on the effects of such interventions. The purpose of this paper is to fill this gap by examining the practices and strategies used by microfinance NGOs in empowering women for poverty reduction. The paper is based on a study that was conducted in Dodoma Municipality using a case of the Small Enterprises Development Agency (SEDA) whereby purposive sampling technique was used to obtain 80 respondents. Quantitative and qualitative data were collected through interviews guided by structured questionnaire. The study used case study and causal-comparative design. Empowerment was measured using six variables: contribution to household income, freedom to use own resources, ownership of assets, freedom of movement, involvement in business associations and trade fairs, and awareness of justice. Study findings show that, SEDA supported women micro-entrepreneurs had greater contribution to household income, more freedom to use money earned from their enterprises, owned assets, and were more engaged in long distance profit making businesses. However, microfinance NGOs seem to have no effect on women non-income poverty aspects such as injustice awareness, freedom for decision making, participation in business associations and trade fairs. It is concluded that Micro finance NGOs empower women entrepreneurs for income poverty reduction but not for non-income poverty reduction, hence the need to focus on non-income poverty dimensions as well.

Key words: empowerment, micro finance, poverty, Non-Government Organizations, SEDA

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Introduction

The need to determine the contribution of micro-finance non-governmental organizations (NGOs) in women's empowerment stems from two fundamental reasons. First, is the worldwide development agenda as one of the strategies towards poverty reduction. Second, women's empowerment is among the eight Millennium Development Goals (MDGs). In the development agenda, women's empowerment is not just taken as one of the goals but as a crucial prerequisite for achievement of other seven goals as the world strives to achieve sustainable development (Malhotra, 2002; Kabeer, 2005). The world now recognizes that women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace (Maharaj and Maharaj, 2004; Kabeer, 2005). The worldwide emphasis on women empowerment is also due to the fact that, women are the poorest of the poor, owning less than 1% of the world's property, earning 10% of the world's income despite the fact that they perform 67% of the world working hours (Kibera and Kibera, 1999).

According to Keller and Mbewe (2002:7), women's empowerment is a "process whereby women are able to organize themselves to increase their own self-reliance, to assert their independent rights to make their own choices and control resources which will assist in challenging and eliminating their own subordination". Sen (2002:6) views empowerment as "altering relations of power which constrain women options and autonomy and adversely affect health and wellbeing". It involves gaining greater control over the sources of power (UNDP, 2001) and transforming existing power relations by which women move from being *objects* within relationships of subordination to becoming *subjects* controlling their own lives (Kabeer, 1998). The World Bank (2011) sees empowerment as the "the process of increasing the assets and capabilities of individuals or groups to make positive choices and to transform those choices into desired actions and outcomes". It identifies four elements of empowerment: access to information, inclusion and participation, accountability, and local organizational capacity. Batliwala (2007) traces the evolution of empowerment as a concept and its practice, and its adoption by various social movements especially women movements. She argues that although empowerment has been applied in many social change processes, the term is widely used with reference to women and gender equality.

In developing countries poverty has a women's face (UNDP, 2001). White and Killick (2001) point out that Africa's poverty is gender based showing that there are more women than men who suffer from abject poverty. The most cited causes of poverty among women are: lack of access to and control over productive resources (de Janvury and Sadoulet, 1989; Omar, 1991; Kibera and Kibera, 1999). Women's poverty is contributed by inequalities between men and women, girls and boys in access and control of land, credit, technology, education and health. As such, women and poverty are connected in many ways, mostly because of the unequal relationships between men and women in the ownership of economic resources, inheritance, lack of access to education, minimal participation in decision-making processes and absence of autonomy in general, which creates high level of dependency of women to their men counterparts and low level of self-esteem among women (Kevane, 2000; White and Killick, 2001). Because of their 'triple roles' in the reproductive, productive and community management spheres, most women have limited time to engage themselves in economic activities and therefore a large proportion of them do not have their own income. These unequal relationships limit their ability to seek for appropriate ways of meeting their practical and strategic gender needs, a situation which contributes to their poverty (Moser, 1993; Kabeer, 1998).

NGOs are increasingly recognized by many governments as potent forces for social and economic development, particularly for the marginalized sections of the population such as women. Furthermore, NGOs are regarded as partners in national building and national development (URT, 2001). Over the past few decades, NGOs have been regarded with great interest by development practitioners, in the expectation that they may become the vanguard of civil society and take a leading role in ensuring more equitable socio-economic development (Korten, 1990). In Tanzania, as in other developing countries, NGOs are striving to compliment government efforts to improve livelihood of local communities and contribute to poverty reduction. More interesting, the government recognizes that the community of NGOs offers a global network that should be tapped, empowered and strengthened (URT, 2001). In response to this, NGOs actively participate and contribute to the policy-making process and implementation, especially in poverty reduction strategies.

In recent years, NGOs in developing countries have introduced micro-finance programmes offering a range of financial services to low income households, specifically those targeting women (Swain and Wallentin, 2007). This is based on the premise that women in poor households are more likely to be credit constrained, and hence less able to undertake income earning activities than their counterparts (ibid). White and Killick (2001) demonstrate that, women's poverty can only be addressed through narrow targeting that aims to deliver services and benefits to women. It is in that light where micro-finance NGOs are found to have an apparent role as they tend to pay close focus to particular socially disadvantaged groups of the population as government devote much efforts in ensuring sound and stable macroeconomic performance, creating favorable condition for NGOs to operate and performing other bureaucratic functions. However, despite these important roles played by NGOs in women's empowerment, still there is paucity of information on the impact of NGOs in raising women's and household's income and social status which are major vehicles for poverty reduction. This paper is an attempt to fill this information gap by examining the practices and strategies used by microfinance NGOs in empowering women for poverty reduction using a case of Small Enterprises Development Agency (SEDA) in Dodoma Municipality. Specifically the paper identifies the strategies used by SEDA to empower women and level of achievement attained by SEDA in women's empowerment against poverty.

Methodology

Both case study design and causal-comparative design were used. Case study design was chosen because it gives unitary character of data being studied by inter-relating a variety of facts to a single case, taking into account its flexibility in terms of methods for data collection and analysis that can be used. Causal-comparative design was considered as appropriate in examining differences between women supported by SEDA against those not supported by SEDA. The sample frame for the study was SEDA-supported women micro-entrepreneurs and women micro-entrepreneurs who are not under the SEDA empowerment programme who were considered as the control group. Purposive sampling technique was employed to get a sample of 80 respondents; 40 respondents from SEDA supported women micro entrepreneurs, 40 from the control group. Women empowerment was measured by the following broad indicators namely investment; contribution to household income; and women recognition of their basic rights, abilities, potential and their stake in development process.

Both primary and secondary data of qualitative and quantitative nature were collected. Primary data were collected through structured interviews using structured questionnaires administered to the respondents. Secondary data were collected from SEDA reports and brochures. Collected data were processed and analyzed using Statistical Package for Social Sciences (SPSS) software. Descriptive and inferential statistical analyses were employed whereas the former was used to assess the challenges faced by SEDA in empowering women. Inferential statistics mainly based on Chi-square tests were used to determine variations on selected variables between the two groups of respondents and on selected variables among SEDA-supported women micro-entrepreneurs under before-after situation.

Results and discussion

Characteristics of respondents

The characteristics of respondents that were examined in this study include age, marital status and education level. Table 1 summarizes the findings on these variables. Results show that more than half of the respondents in both groups (53.8%) belonged to the age bracket of 31 to 40 years. Given the nature of the study, the study purposively intended to cover as many married women as possible, most of whom were found to be in this age group as compared to the other age groups. These results correspond to those by Stevenson and St-Onge (2005) in their study in Tanzania which showed that over 80% of women-micro and small entrepreneurs have ages between 20 to 40 years. As anticipated from the study design, three quarters of respondents (75%) were married, though this does not necessarily suggest that most of women micro-entrepreneurs are married since this was done purposively. With regard to education levels, majority of respondents (85%) had primary education while a small proportion (15%) had secondary education. These results are contrary to what was observed by Stevenson and St-Onge (2005) who indicated that one third (33%) of women small and micro-entrepreneurs have primary education. The disparity between the findings of Stevenson and St-Onge and this study could partly be due the fact that the former focused on women micro-entrepreneurs in formal sector who are likely to be more educated than their counterparts in the informal sector.

Table 1: Characteristics of respondents (n=80)

Variable	Responses	Percentages (%)		
		SEDA- supported (n=40)	Non-SEDA group (n=40)	Total
Age categories	20 – 30 years	25.0	32.5	28.75
	31 – 40 years	52.5	55.0	53.75
	Above 40 years	22.5	12.5	17.5
Marital status	Single	2.5	7.5	5.0
	Married	80.0	70.0	75.0
	Widow	5.0	5.0	5.0
	Separated	7.5	10.0	8.75
	Divorced	5.0	7.5	6.25
Education level	Primary education	82.5	87.5	85.0
	Ordinary secondary education	17.5	12.5	15.0

Strategies used by SEDA in empowering women

The first objective of the study was to establish the basic strategies which SEDA uses in empowering women. This was guided by two major variables which are strategies used by SEDA in empowering women and those programmes which directly or indirectly benefit women. This study holds that, all these variables may directly or indirect work towards women empowerment.

Training

Training is important because most of Tanzania's women micro-entrepreneurs have relatively low educational background as demonstrated by the findings in Table 1. As such, most of them lack the necessary skills and knowledge required in conducting businesses for higher returns. Training was assessed in two aspects namely at staff and clients levels. Information obtained from SEDA staff and through documentary review revealed that, there are specific training programmes provided to SEDA staff. Training programmes are provided on quarterly, bi-annually and annually basis to all senior credit officers and accountants. Generally, it can be argued that, SEDA has managed to build the necessary capacity needed for its staff to support the clients. However, observation from

this study found that, the training focuses on organizational capacities of SEDA, than assisting women entrepreneurs to develop their entrepreneurial skills. At the clients' level, the findings showed that new clients are trained on loan management, and record keeping (book-keeping) with a focus on building monetary discipline.

Participation decision making

The focus was on whether SEDA has any system of involving women in decision-making processes, especially those related to women welfare. Responses from SEDA staff showed that they have never met with women to discuss critical issues pertaining to women support programme. However, it was noted that SEDA uses suggestion boxes to solicit women's opinions. Results from women micro-entrepreneurs confirmed this observation. However one respondent said that participatory approaches were used in the first two years whereby SEDA staff met with leaders of women groups to discuss critical issues related to organization and clients' progress on their economic activities.

Research and development

With regard to research and development, the study intended to establish whether the organization conducts any research aimed at exploring different opportunities which women may use for their empowerment. In addition, the aim was to find out whether research is used for establishing threats and challenges which are likely to affect women businesses. The study found that, SEDA conducts researches and surveys through the Product Development Department. However, it was not clearly established how the findings from such researches and surveys are used as empowerment instruments for women entrepreneurs apart from improving organizational capacities of SEDA.

Extent of women empowerment

The study intended to measure the extent at which SEDA has helped women to raise their welfare in their respective households and communities in general. The extent of women empowerment was measured using six empowerment variables. These indicators are: contribution to household income; freedom to use own resource; ownership of assets including land; involvement in trade fairs and business associations; freedom of movement; and awareness of injustice. For a woman to be considered empowered, the study held that she must be able to do what she was previously

unable to do and access what she was previously denied right and power to access. The following sections present and discuss the findings on these indicators.

Contribution to household income

With regard to contribution to household income, respondents were asked to state the amount of money they contributed monthly before and after receiving support from SEDA. The results show that close to two thirds of respondents (62.5%) from SEDA-supported groups contributed over Tshs 71,000/= and only 5% contributed less than Tshs 40,000/= per month to their households as shown in Table 2. On the other hand, less than one fifth of respondents from the control group (17.5%) contributed over Tshs 71,000/= while slightly above one third (35%) contributed less than Tshs 40,000/=. These results suggest that women in the SEDA-supported groups contribute more to their household income compared to their counterparts in the control group. This is affirmed by Chi-square test which shows a significant difference in the level of contribution to household income between SEDA-supported women and their counterparts.

Table 2: Respondents' contribution to household income

Income Range (Tshs.)	SEDA-supported	Non SEDA supported	Total	χ^2 value
	Percent (n=40)	Percent (n=40)	Percent (n=80)	
21,000- 40,000	5.0	35.0	20.0	$\chi^2 = 21.053$ P=0.000
41,000 - 70,000	32.5	47.5	40.0	
71,000 – 100,000	42.5	15.0	28.8	
101,000 – 150,000	12.5	2.5	7.5	
> 150,000	7.5	0.00	3.8	

When asked to state their expenditure, women respondents from SEDA supported groups mentioned the use of their income in schooling of their children, accessing health services, buying domestic appliances such as kitchen utensils and sofa sets. One of the respondents narrated that:

“The loan I received from SEDA has helped me much. I’ve managed to send my husband to Muhimbili National Hospital for treatment and also I help my husband in sending our

children to school. I have one child in secondary school and one pursuing her bachelor's degree at St. John's University".

Based on these findings, it is apparent that participation of women in microfinance increases their ability to support their household incomes. Since loans have helped them to increase their level of income more than before, then it is clear that SEDA strategies empower women economically. These findings are consistent with what was observed in the 2000 United Nations Common Country Assessment for Bangladesh which concluded that micro-credit had lessened the severity of poverty and helped to increase total income per household by 29% (Arriagada, 2005).

Freedom to use own income

With this regard, respondents were requested to state and show evidence of such unrestricted use involving substantial portion of income earned from their business by their husbands. Respondents were required to rank their level of freedom in three categories which were: complete freedom, limited freedom and no freedom at all. The results reveal that close to two thirds (62.5%) of women in SEDA groups indicated to have complete freedom to use substantial part of the income earned from their business (see Table 3). One respondent confirmed this and asserted that:

"I am completely free to use my money. Sometimes I can buy whatever I need even without telling my husband or asking for his permission. I am really free and the good thing is that my husband appreciates everything I buy or I spend because it is for the family of which he is the head of it. He appreciate my support to this family"

The results reveal further that, more than one third (37.5%) of women in the SEDA groups have limited freedom to use substantial income from their business. These women argued that, they have to ask permission from their husbands if they want to make any purchase or expenditure. Majority of women reported that their husbands are the ones who provide the initial capital to start the businesses. Even though they take loans to expand their businesses, still dependent since their husbands provide the initial capital. This was affirmed by one respondent who reported that:

“Spending without permission from my husband! Aah no, that is impossible and by the way it is not good. He is the one who gave me the initial capital to run this business. So I have to listen to what he says before making any expenditure”

As regards to the non-SEDA group, results show that only slightly above one fifth (21.4%) of respondents have freedom to make decisions on using the substantial part of the income from their economic activities. Their responses based on different facts such as initiating the businesses through their own effort and others mentioned the development-minded of their husbands to be the base for their freedom in decision making. The remaining more than three quarters (78.6%) of respondents stated that they have limited freedom in using incomes earned from their businesses. These women mentioned decisions of their husbands and respect of their marriages as the main reasons underlying their limited freedom in using their incomes. One woman confirmed this:

“It is very difficult to decide on how to use the money I get from my business. I have to get permission from my husband before making any use. I have to do what he says, than relying on what I think and I have to respect him because I promised to respect him to my last breath”.

Chi-square results suggest that there is significant difference regarding decision making on the use of income from businesses owned by women between SEDA-supported women and women from the other group. These results suggest that there is an association between being a member of SEDA and freedom to use part of income earned by women. Thus, participation of women in micro-finance NGOs credit schemes has increased women’s freedom of making decisions on use of household income. A study by Hamida (2000) arrived at more or less similar conclusions observing that participation of women in micro-credit schemes helps to increase women’s dignity through financial autonomy, increases women’s access to information and knowledge of their basic rights, increases their level of independence and confidence which in most cases is proved by women’s freedom of movement and their stake in decision making within the households and in the communities.

Table 3: Decision making on using income from women’s economic activities

Decision making on use of income	SEDA-supported women (n=32)	Non-SEDA group (n=28)	Total (n=60)	χ^2 value
Complete freedom	62.5%	21.4%	43.3%	$\chi^2 = 11.28$
Limited freedom	37.5%	78.6%	56.7%	P= 0.004

Ownership of assets

Results summarized in Table 4 show that, majority of SEDA-supported women (82.5%) have managed to own assets using income earned from their businesses. Further, results revealed that, the type of assets owned after joining SEDA were: land, domestic utensils, television, radio, livestock such as goats, chicken, pigs and cattle. On the side of non-SEDA group, the results show that only 42.5% own assets. These findings imply that, there is strong association between being a member of microfinance and acquisition and ownership of assets, as it is affirmed by Chi-square test which show a significant difference in acquisition of assets between the two groups whereby participation of women in SEDA microfinance scheme increases their acquisition capacity of assets. A World Bank (1998) study in Bangladesh found a 10% increase in borrowing had led to an increase in women non-land assets by 2% for loans from the Grameen Bank. Indeed, these findings affirm one of the key aspects in the World Bank's (2011) definition of empowerment: "the process of increasing the assets".

Table 4: Acquisition and ownership of assets

Ownership of assets	SEDA-supported (n=40)	Non SEDA group (n=40)	Total	χ^2 value
Own assets	82.5%	42.5%	62.5%	$\chi^2 = 13.65$
Do not own any asset	17.5%	57.5%	37.5%	P=0.000

Participation in trade fairs and business associations

Trade fairs and business association are important in ensuring enterprise sustainability and growth. Results show that none of the respondents from the SEDA-supported micro-entrepreneurs and

those from the other group had ever attended trade fairs or engaged in business associations. These results differ from other studies which showed that 87.2% of women micro-entrepreneurs supported by NGOs participated in trade fairs and 94.9% are members of business associations (Makombe, 2006). The reason for this disparity was probably due to limited awareness among women micro-entrepreneurs on trade fairs and business associations. This suggests that, SEDA has not injected enough efforts in linking these women micro-entrepreneurs and existing trade fairs and business associations. The study also found that, there is limited number of trade fairs and business associations in Dodoma compared to Dar-es-salaam and Arusha where Makombe conducted his study. Failure of women micro-entrepreneurs to participate in trade fairs and business associations denies them opportunities to advertise, limits their exposure and reduces the possibilities of establishing links with outsiders particularly customers and promoters who are likely to contribute to the development of their enterprises (Makombe, 2006).

Freedom of movement

For the purpose of measuring women's freedom of movement as one of empowerment variable, respondents were requested to state if there are any restrictions from their husbands in their business/entrepreneurial operations particularly those requiring them to travel to seek for goods and markets. Again, the extent of freedom of movement was measured at three levels: complete freedom, limited freedom and no freedom at all. It was revealed that, 28% of respondents from SEDA-supported women micro-entrepreneurs, their businesses involve much traveling. All of these respondents showed that they have complete freedom from their husbands to travel for business purposes. When asked to state if they managed to travel for business purposes before joining SEDA, only slightly more one fifth of them (22.2%) indicated that they had that freedom. More than three quarters (77.8%) of respondents did not have such freedom before. This implies that, SEDA has empowered them in terms of freedom of movement. None of respondents from the other group had businesses which involved traveling. Hence it was difficult to compare freedom of movement with the SEDA supported entrepreneurs. Using evidence of women's economic activities in Sudan and Burkina Faso, Kevane (2000) shows the importance of social norms in regulating the "socially permissible" economic activities of women. Bryld (2001) demonstrates with evidence from India that women's participation in economic activities outside the 'domestic sphere' is constrained by the social cultural norms and values which control their mobility, hence

the need for empowerment initiatives like those being done by SEDA to transform the existing social inequalities that constrain women.

Awareness of injustice

In measuring the extent of SEDA microfinance service towards women empowerment, respondents from both groups were required to state the existing situation on intra-household decision making apart from decisions on the use of income earned from their enterprises. Results in Table 4 show that 43.8% of respondents from the SEDA supported women groups participate in decision making in their households. These women indicated that since they joined SEDA, they have increased their contribution to family support, and in the process improved and strengthened their roles in family decision making. Still they still hold that this position doesn't give them an upper hand. On the other hand, results from the other group show that only 28.6% participate in decision making at the household level. The study found that these women regard themselves just as advisors to their husbands who make all household decisions. Quantitatively, Chi-square values show that there is no significant difference in decision making between women in non SEDA group and those from SEDA supported group.

Table 4: Decision making at household level

Decision making	SEDA-supported	Control group	Total	χ^2 value
Both of us	43.75%	28.57%	22.0%	$\chi^2 = 1.486$
Wives with upper hand	0.00%	0.00%	0.00%	
Husbands have upper hand	56.25%	71.43%	38.0%	P= 0.288

Conclusions and Recommendations

Based on the findings, it can generally be concluded that, SEDA as a micro finance NGO empowers women entrepreneurs and reduces their poverty. This is reflected by the findings which show fact that, women entrepreneurs under the SEDA empowerment programme have greater contribution to household income, more freedom to use their incomes, have more assets including land, as well as opportunities to engage themselves in long distance profit making businesses. However, still there are some challenges especially on empowering women entrepreneurs for non-

income poverty reduction aspects. This is noted by unchanged variables of injustice awareness, freedom for decision making, participation in business associations and trade fairs. It is recommended that, microfinance NGOs such as SEDA must put more efforts in empowering women for non-income poverty reduction as well through awareness creation on women empowerment to both women and men. Furthermore, there is a need for SEDA to establish a mechanism of linking their clients to other government and non-government organizations working in empowering women for non-income poverty reduction.

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