



GSJ: Volume 6, Issue 11, November 2018, Online: ISSN 2320-9186

www.globalscientificjournal.com

PERFORMANCE OF WOMEN DEVELOPMENT FUND (WDF) TOWARD ECONOMIC EMPOWERMENT IN TANZANIA

Deodata V. Mtenga

Department of Development Studies, School of Social Sciences, College of Humanity and Social
Sciences,

University of Dodoma (UDOM), P. O Box 259, Dodoma, Tanzania

deodatamtenga@yahoo.co.uk

Abstract

Tanzania Women Development Fund (WDF) has been supporting women Income Generating Activity (IGAs) since 1995. It provides loan to finance Women IGAs of different aspects to enable them improve their livelihood. Through this fund many women have been empowered economically. The study aimed at assessing the performance of WDF toward women economic empowerment in Tanzania. The study was carried out in Dodoma city council and two wards Chang'ombe and Viwandani were selected for the study. Three groups from each ward were selected and 45 beneficiaries were participated in the study. Data collection techniques employed were questionnaire administration, personal interview, observations, focus group discussions and documentary review. Data collected were analyzed using Statistical Package for Social Science (SPSS). Results showed that, through WDF loans, beneficiaries attained economic empowerment due to the fact that, some had attained; access to resource and ownership, improvement of income which ultimately improve household livelihood.

Keywords: Women, Women Development Fund, Economic, Empowerment

1. Introduction

Women economic empowerment is the key element of growth and development prospects for all countries; both developed and developing (Dejene, 2000). Empowerment as defined by World Bank (2002) and Narayan (2005) denotes the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. On other hand Alsop, Bertelsen and Holland (2006) defined empowerment as strengthening individuals' asset-based agency and their ability to change the institutional rules that shape human behaviour and social interactions(Alsop, et al., 2006).

In this regard the importance of women empowerment has been recognized all over the world and this is evidenced by the involvement of governments, academic institutions, on profit and Non-Government Organizations (NGOs) to finance women income generating activities (IGAs). They do so by encouraging, fostering, training and creating conducive environment to empower women through credit programmes (OECD, 2000). In connection to this, women economic empowerment through micro-finance and micro-credit services programmes have become popular in many countries of the world since 1990s (Malhotra et al., 2002; Mayoux 2000).

The main purpose is to enhance women access to financial service so that they can be able to establish Income Generating Activities (IGAs). The issue of women's access to microfinance services has received most significant recognition of its importance since the Beijing Women's conference in 1995 which among other objectives, tried to put women's accesses to credits on the international agenda (Shekilango, 2012).

Access to microfinance service empowers women by enhancing their quality of life. The service increases their self confidence and helps them to diversify their livelihood security strategies and thereby increase their income (Robinson 2001). Also the service empowers women by facilitating them easy access to credit, loan and skills acquisition, participation in income generating activities, participation in decision making and control over assets and resource (Robinson 2001).

The ground for women economic empowerment has emerged following various factors including globalization. Elson (2003) denotes that, while globalization has generated opportunities for local producers and entrepreneurs to reach international markets, it has at times intensified existing inequalities and insecurities for many poor women who already represent two-thirds of the world's poorest

people. Worldwide in both developed and developing countries, women are still averaging slightly less than 78% of the wages given to men for the same work, a gap which refuses to close in even the most developed countries (Sen, 1987). The gains of globalization are often concentrated in the hands of those with high education, those who own resources and have access to capital, while poor women are usually the least able to seize the longer-term opportunities offered (ibid).

In this regard, several strategies and initiative to empower women economically has been designed. Example The Women Entrepreneurship Development and Gender Equality Programme (WEDGE) of ILO has proven to be an effective means to empower women economically, promoting self-employment and income generating activities (UNIDO, 2010). In this programme also there is a capacity development programmes often target women who want to start businesses, women in the informal economy who wish to formalize their businesses, women who are already in business, women with disabilities and women affected with HIV/AIDS (ibid).

Another organisation which has played greater role in empowering women such as United National Industrial Development Organization (UNIDO) that provide among other things training on entrepreneurial system. In this

instance training has helped women learn how to initiate and formalize their own businesses, access new technologies and enhance their business, management and marketing skills (Ibid).

With regards to the government of Tanzania has been taking various initiatives to empower women since independence. According to URT (1988), the party and government policies launched after Arusha declaration in 1967 took into consideration the under-privileged position of women by introducing and implementing social and economic policies which address the issue of women both at national and individual levels. The government has further taken initiatives to empower women economically by enabling them to have access to credits through establishing microfinance banks and Savings and Credit Co-operative Societies (SACCOS) which have less stringent loan conditions and require minimum collateral (URT, 2010). Other government initiatives have been the initiation of different empowerment funds including Credit for Women Tanzania (Crew Tanzania), Women and Development Fund (WDF) which is the main core of this study.

Women development fund WDF was established by the government in 1992, approved by the National Assembly in 1993, and administered through the Ministry of Community Development, Women Affairs and Children

(MCDWAC) by then, recently called Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC) (Kihombo, Makombe and Temba, 1999). WDF enables women to become entrepreneurs and significantly changes in women's property and inheritance rights associated with women's employment outside the home, self-employment and earnings (Peterman, 2011).

Since its establishment the number of women acquiring loan kept in increasing and many women have benefited. For example in 2005 the amount of loan given was 260 million Tanzanian shillings but in 2014 the number has increased to 1.9 billion Tanzania Shillings (URT, 2015). All these are the government initiative aimed at empowering women economically so that they can be able to enhance self-employment, increase ownership and control over resources, have access to decision making and acquire business skills, and thus raise their economic status.

Table 1 : Sample size

Name of the Group	Number of members	Location	Economic activities
Cuba	10	Viwandani	Poultry Keeping and Honey selling
Make joys	05	Viwandani	Food processing
Faraja	09	viwandani	Tomato and vegetable vending business
Songuo	06	Mnadani	Pig and poultry keeping
Family Friends	10	Mnadani	Tailoring, small shop, bites, charcoal, food vending
Mnyausi	05	Mnadani	Handcraft activities
Total	45		

Regardless of the government effort women economic status is still low in several aspects such as income and resource ownership. This situation calls for this study to assess the performance of Women Development Fund (WDF) towards women economic empowerment the fund which has worked for over 20 years to date.

2. Methodology

2.1 Study Area: The study was conducted in Dodoma City council purposively in Chang,ombe and Viwandani wards. Three registered groups from each ward were selected for the study with the total number of 45 respondents (Table 1 has the detail). The area was purposely selected for the study as it is among of Tanzanian cities where 10% of its budget should set aside for funding women, youth and people with disability projects.

2.2. Research Design and Method of Data

Collection: The study used cross sectional research design to achieve its objectives. It is type of studies which are not repetitive in nature as they are carried out once at a particular point in time (Adam and Kamuzora 2008). Thus Quantitative data was collected through administered questionnaire where by five indicators of economically empowered women including improve in income, savings, assets, access to better health service and children education were measured. Additionally primary data were also collected through observation and focus group discussion.

On other hand qualitative data were collected through face to face interviews with Dodoma City Council Community Development Officer, Viwandani and Chang'ombe ward Community Development officer. Questions on each aspect were asked to the participants in order to measure the performance of WDF in empowering women. Additionally both quantitative and qualitative data were complimented with secondary data from several relevant literatures such as WDF progress report, Research reports and other publications.

2.3. Data analysis

Data analysis refers to the computation of certain measures along with searching for patterns of

relationship that exist among data groups (Kothari, 2004). Both quantitative and qualitative data collected were analyzed. Data were processed prior to analysis and multiple techniques for processing and analysis were used. Content analysis was applied to data collected by focus group and in-depth interview. Quantitative data collected were coded, processed and analyzed using descriptive statistics and summarized using Tables and Figures.

3. Findings and Discussion

3.1 Income Generating Activities Funded by WDF

The researcher examined types of IGAs which were funded by WDF in Dodoma City through household survey to beneficiaries supported and by key informant interview. Through key informant interview with City Community Development Officer (CCDO) it was revealed that WDF fund any type of legal Income Generating Activities which enable the owner to get income for her daily needs and for loan repayment.

The results in Table 2 is just the representative of some of women activities funded by WDF from Chang'ombe and Viwandani wards. It is also supplement with figure 1. Beneficiaries in the study area were engaged in several incomes generating activities like livestock keeping, handcraft and culture

activities such as painting, drawing, tie and dye and batik. Other activities were food vending known in local name “*mama Ntilie*”, small kiosk for soft drinks, Small shops, fruits and vegetables vending, food processing, tailoring, saloon and charcoal selling. Also few beneficiaries were involved in small farming activities such as vegetable garden and crop farming.

As it can be seen from the Table 2 below, the major IGAs funded in Dodoma city were animal keeping mainly poultry and pig accounted to 37.77%, followed by food vending which is 22.22%. It was followed by Handcraft activities which make up 13.33%. These are categorized in Tailoring, Tie and die, Batik, making handbags and beads. Other categories of beneficiaries were involved in several activities such as charcoal selling, small shops, saloon, fruits and vegetable vending, bites cooking; and selling of clothes just to mention few and this group make up 15.56%.

The results also showed that, few respondents of beneficiaries were engaged in crop farming about 11.11%. In this case although agriculture is a major economic activity for the nation’s economy but few members take it as an income generating activity. This could be due to the fact that, the activity does not pay back the profit within short period of time and is seasonal dependence, thus have higher risk than other businesses. The risks associated with crop

farming include droughts, floods and inflation. When these happen, women get loss and fail to recover their loans. Therefore, since women look for economic empowerment, they engage in IGAs which give income quickly to reach the intended goal. Hubbard (1995) had similar finding and he propounded that, income generating activities have become very important activity as the poor and unemployed seek to provide goods and services to earn income.

Therefore, from the results above it is obvious that women engage themselves in simple activities as supported by research conducted by Lugeye and Bashagi (1991) who found that, most women entrepreneurs engage in simple trading, food processing, textile and clothing, and service businesses. They further noted that, women tend to undertake activities that are in harmony with their traditional roles and the choice of business activities is dedicated by their reproductive roles.

Table 2 : Income generating activities carried out by respondents

Types of IGAs	IGAs funded by WDF	
	Frequency	Percentage
Livestock keeping	17	37.77
Handcraft activities	6	13.33
Food Vending	10	22.22
Small Farming	5	11.11
Others	7	15.56
Total	45	100

Source: Survey data, 2018



Figure 1: Some of Women Income Generating Activities in the Study Area

3.2 Mode of administering WDF loan

According to City Community Development Officer, Women Development Fund is given in groups of registered community based organization (CBOs) that have a well established economic activity. This is to say fund is given to women entrepreneurs but in form of groups purposely directed to improve their existing IGAs. The purpose for group lending is to enhance loan recovering and for easy communication and monitoring of activities. The

same models are applied to several fund and loan providers both government and private sectors worldwide. Example The Grameen Bank and its founder, Muhammad Yunus, have demonstrated that lending to the poor can be self-sustainable. Thus by using joint liability lending instead of individual lending, it reduces transaction costs and the rate of defaults (Bayer and Shatragama 2010). In addition under the joint liability lending scheme, borrowers will form a group and the loan will be distributed to individuals under this

scheme. Members in the same group are jointly liable for their partners' repayment. If a member fails to repay, the other group members are considered as defaulting and will lose access to future loan (*ibid*). This is the same model which is applied in the study area.

According to Community Development Officers Dodoma City Council there are several steps to be followed before the group receive the loan. Firstly is to ensure that the group is registered by relevant authority that is Dodoma City Council and get the registration number. To qualify for a group it must have at least five active members and have productive income generating activity. Then the experts from community Development Department should make a survey to verify whether the group is active by having an ongoing income generating activity.

After verification exercise the group is then allowed to apply for loan if at all it is qualified. The application is channelled through Ward Development Council Meeting to City Director. They are required to write business plan with assistant from Ward Community Development Officers. The business proposal is then submitted to City Community Development officer for further verification and for loan processing.

To all qualified groups for training is provided before giving out loan to enhance their

capacity on entrepreneurship skills and financial management aspect such as budgeting and recording keeping. Therefore several economic activities are funded by WDF after a thorough evaluation on their profitability by City Community Development Department team.

3.3.WDF Loans and economic Empowerment

This section intended to examine the uses of loans from WDF. The examination focused to explore how loans facilitated performance of women's IGAs through which were expected to be economically empowered. In order to achieve above results, the following were investigated to WDF beneficiaries in Chang'ombe and Viwandani wards; (a) purpose for requesting loans (c) amount of loan received from WDF (d) adequacy of loans received (e) indicators of women economic empowerment.

3.4. Purpose for requesting loans

It was important to investigate if respondents were requested loans for development matters and to determine if women economic groups were strong since the loans secured were advanced to women in groups as mentioned earlier. The respondents showed that the objective of requesting loan from WDF was to improve their quality of life and to fight poverty. The respondents were asked whether the objective intended were achieved or not and all

the respondents commented that WDF loan have brought positive change in their standard of life and particularly to their Income Generating Activities. The results in Table 3 show that, a large proportion of beneficiaries (71.1%) requested loan for developing existing individual IGAs whereas 28.9% of beneficiaries requested loan in order to develop existing group IGAs. The summary of findings is presented in Table 3.

The results give evidence that, majority of the respondents requested loans for developing the already existing IGAs. This implies that, most of the credit providers prefer to lend money to borrowers who have existing IGAs rather than for starting new ones. The results further indicate that most of respondents requested the loan for conducting individual IGAs rather than group IGAs even though loans were requested in groups. This implies that women economic groups were not strong, were only used as loan guarantors. However, the results have shown that all respondents requested for loans aiming at utilizing them on development matters and respondents claim the loan to have positive impact to their projects. It was commended by one respondent from Songuo Group from Changome ward who her income generating activity is pig keeping.

Before receiving a loan from WDF I had no ability to adequately sustain my projects. Example in case of emergence such as outbreak of disease I had to sell some of livestock unintentionally to meet the need. But the loan from WDF enhanced my ability to keep the stock of animal feeds and keep aside some money for emergence cases such as disease outbreak. This enables me to sell the products when they mature for sell.

Table 3 : Distribution of respondents by purpose of loan requested

Purpose of loan	Respondent	Percentage
Developing existing group IGAs	13	28.9
Developing existing individual IGAs	32	71.1
Total	45	100

Key: % = Percentage Source: Survey data, 2018

3.5 IGAs Initiated and Developed after Securing Loan from WDF

The study investigated the activities for which loan was used by beneficiaries so as to determine if the loan requested was invested in the appropriate IGAs (to initiate or develop existing IGAs) or invested as per purpose requested for. The findings are summarized in Table 4

Table 4 : Distribution of beneficiaries by activities for which WDF loans used

Uses of loan	Frequency	Percentage
Improving existing IGAs	24	53.3
Starting new IGAs	5	11.1
To pay school fees	7	15.6
Other activities	9	20
Total	45	100

Source: Survey data, 2018

The results in Table 4 show that, majority of beneficiaries invested according to the purpose for which loan was requested for (improving or starting new IGAs). This is due to the fact that, 53.3% of the beneficiaries allocated their loans in improving their existing IGAs which they confirmed to have grown more than before. Example one respondent found at her tailoring premise said that the loan had helped her to expand her business from only sewing women dresses to selling sewing materials such as threads, bobbin, needles, scissors and materials for making men clothes. Also, the researcher managed to visit the business locations and saw the IGAs mentioned in which loan was invested. It's true that, majority of beneficiaries invested their loan for improving IGAs. Thus, the WDF loans enabled some beneficiaries to increase the volume of their products and hence increased their incomes. It is also supported by Dondo (1997) who claimed that providing appropriate

financial services to low income entrepreneurs is important because such an intervention may well be the single most effective means to tackle poverty and create broad-based economic growth. This is because financial services give poor people the means to increase their assets, income, living standards and their roles in shaping society. But the big question is how one avails appropriate financial services to poor owners of IGAs (Dondo 1997)

On the other hand, 11.1% of the beneficiaries invested their loans in starting new IGAs. The activities initiated include small shops, livestock keeping, saloon and kiosk in the market premises. The results indicate that fewer beneficiaries managed to start - up new IGAs than those who developed existing IGAs.

Moreover, 15.6% of beneficiaries found to use their loan on payment of school fees for children. This shows that, the loan was very important to beneficiaries because it was a great way to parents to facilitate their children to obtain secondary and college education. With education, young people have the opportunity to increase their knowledge and skills so they will be more successful and productive citizens.

It was also found that, 20% of the beneficiaries used their loan into other unplanned purposes. Under these circumstances money was diverted to unproductive activities. For example, through focus group discussions it was

found that, some of beneficiaries spent their loan on inappropriate activities such as covering wedding costs, travelling and buying clothes instead of investing into activities for income generation. This could be due to the fact that some women lacked knowledge and skills on loan management for better results. The implication was that, some women took loans without a clear idea of what to do with the money.

The results are in line with observation by Hashemi (1996) who found that, some women took loans and kept the money in their homes without investing it to IGAs and some other women used the loans for leisure, for example to cover wedding expenses. Misuse of loan can also be caused by inadequate loan management training, improper use of loans on the side of beneficiaries and lack of supervision of loan on the side of the loan provider. To my analysis it is obvious that some women do not have focus for big business and that is reason misuse of loan can occur. In this case women remain with the same small business for long time, and this lead to miner increase of income. This is might be one of the reasons which make many women lag behind with regard to resource ownership

3.6 Amount of loan received from WDF

The study investigated the amount of loan received to establish if the loan was adequate to

finance the women IGAs. Generally there is a massive increases WDF fund from 2015/2016 to 2017/2018. It was revealed that a total of 168 registered women groups were financed during 2017/2018 financial year and a total amount of 452,500, 000 million Tanzanian shilling. This is just a first quarter of 2017/2018 financial year. Table 5 below show the trend of loan from 2015/2016 to 2017/2018 first quarter as reported by Dodoma City Community Development officer.

Table 5 : The trend of loan from 2015/2016 to 2017/2018

Year	Amount of Fund (Tsh)	Percentage Increase
2015/2016	31,062,583	-
2016/2017	111,000,000	257.34
2017/2018 (1 st Quarter)	447,907,501.46	303.52

Source: Survey data, 2018

The increase of amount of loan in City Level enables the capacity of the city to give higher amount of loan than before. The information from city Community Development Officer revealed that the maximum amount the group could receive as loan before was 500,000. This was little amount to give to the group let say of ten members. However due to increase of amount of loan at city level then theform 2016/2017 financial year the maximum amount the group can receive is 10,000,000Tsh. She added that for

the first quarter of 2017/2018 financial year few groups have managed to receive up to 10 Million Tanzanian shilling but it is expectation that for the remaining three quarters many groups will benefit with good amount of loan that is up to 10 million and above. Nevertheless, from the study area the maximum amount of loan was 5 million Tanzanian shillings as seen in Table 6 below.

Table 6 : : Distribution of beneficiaries by amount of loan received from WDF in Group

Amount (TShs)	Frequency	Percentage
1000000-2000000	2	33.33
2,100,000-2,500,000	1	16.67
2,550,000-4,000,000	2	33.33
4,100,000-5,000,000	1	16.67
Above 5,000,000	0	0
Total	6	100

Source: Survey data, 2018

Results in Table 4 indicates that 33.33% of the group received (1,000,000-2,000,000/=TShs) (16.67%) received 2,100,000-2,500,000/TShs = 33.33% received 2,550,000-4,000,000TShs and (16.67%) % of the group received amount of 4,100,000-5,000,000TShs. In the study area none of the groups has received above 5,000,000TShs. The respondents said that amount received was distributed equally to individual and likewise loan repayment. Therefore although loan is given in form of group but in practice the investment is in form of individual basis.

3.7 Indicators of Women Economic empowerment through WDF

The major objective of WDF is to empower women by enabling them to participate in various economic activities in the society. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Golla et al (2011) propound that empowering women economically is essential both to realize women's rights and achieve broader development goal such as economic growth poverty reduction, health education and welfare. Therefore the government of Tanzania has committed itself to the goal of economic empowerment by providing fund to women through WDF. Empowered women have a wide benefit to her, family and the nation at large as supported by (Golla et al 2011) that Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development. The beneficiaries of WDF were examined through the quantitative indicators of economic empowerment particularly control over asset such as land, animals and machinery. Also increase of income and stability of income after WDF fund was examined.

With regard to control over resources the beneficiaries of WDF in the study area showed some minimum ownership of resources. Responding to the question what kind of resources they owned 36 respondents said they own nothing rather the income they gained from the income generating activities funded by WDF support them in supplement the family income. In this case they said they have managed to relieve the household burden with regard to payment of school fees for children, improvement of the diet and support other household chaos such as house rent clothes and different utilities such water and electricity bills. To them it is difficult for the single person (father) to fulfil all the need of the family such as food, paying school fees and other household expenses. So they ought to work hard so that they can support their family by supplementing the father's income.

On other hand 5 respondents claimed to have a sewing machine which they use as part of income generating activities that is tailoring. Among them 3 respondents own two machines and 2 have only one machine. 5 respondents own other assets depending on the Income Generating Activities they are engaging in. These include refrigerators, chicken cages, Incubator, animals, ice cream containers and cooking utensils for food vendors. Only one respondent claimed to buy a piece of land (plot) with her own money.

On other hand those who involved in food vending and small business had ability to pay the rent for their business premises and all other government expenses.

With regard to resource ownership, cultural influence may be the reasons which make many women lag behind in regard to resource ownership. So for married women they consider the issue of land and houses as the duty of husband. So in most cases women are just the custodian of the husband's resources. It is also supported by Ajadi *et al.*, (2015) that culture has a stronger influence on women's access and control of productive resources than the mere biological differentiation of gender into male and female(Ajadi *et al.*,2015). On other hand the beneficiaries claimed the amount of fund given to them previous was very low for larger investment which may support them to own assets. But they said there is hope as the amount of fund has increased hence they can invest in larger projects which can enable them own assets like land, house and any other productive assets.

4. Conclusion.

WDF has a massive contribution in alleviating poverty among women in Tanzania. It has been recognized that women with access to WDF loans performed different income generating activities thus the loans were contributing to their improved livelihoods. Many beneficiaries from the study area invest the fund from WDF according to the purpose of the loan hence improvement in their economic status due to the increase of the level of income. This also enabled them to attain economic empowerment indicator such as access and control over household resources, ability to make own decision with regard to their income and acquirement of business skills. Economic activities which were financed includes livestock keeping, handcraft and culture activities such as painting, drawing, tie and dye and batik. Other activities were food vending known in local name “*mama Nilie*”, small kiosk for soft drinks, Small shops, and fruits and vegetables vending, food processing, tailoring, saloon and charcoal selling. Also few beneficiaries were involved in small farming activities such as vegetable garden and crop farming. With these types of IGAs women were able to provide some income support to their home. Therefore women IGAs are worth to be supported as they have great impact to the community and the nation at larger

Reference

- [1] Ajadi A., Oladele., Ikogami K., &Tadaru T., (2015). Rural women’s farmers’ access toproductive resources: the moderating effect of culture among Nupe and Yoruba inNigeria Agric & Food Security (2015) 4:26
- [2] Alsop, R., M. Bertelsen, and J. Holland. 2006. “Empowerment in Practice: From Analysis to Implementation.” Poverty Reduction Group, World Bank, Washington, DC.
- [3] Dondo, A.(1997). "Learning by Doing: The Experience of Kenya Rural Enterprises Programme (K-rep) in Microfinance" The Tanzanian Bankers Journal, No. 9, June, pp. 17-25.
- [4]Elson, D. (2003). Conflicts over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh. *Journal of World Development* 29:63-139.
- [5] Golla, A., Malhortra, A., Nanda, P., Mehra, R., 2011, ‘Understanding and Measuring Women’s Economic Empowerment Definition, Framework and Indicators’, International Center for Research on Women (ICRW)
- [6]Kothari, C.R. (2004). *Research Methodology: Methods and Techniques*. New Age International limited, New Delhi, India. Pp 97-98.
- [7]Malhotra Anju, Schuler, S. R., and Boender. C., (2002), “Measuring Women’s Empowerment as a Variable in International Development”, Background Paper Prepared for the World Bank Workshop on Poverty and Gender: New Perspectives
- [8] Makombe, I.A.M., Temba, E.I. and Kihombo, A.R.M. (1999). Credit Schemes and Women’s Empowerment for Poverty Alleviation: The Case of Tanga Region, Tanzania. REPOA, *Research Report*, No.99.1
- [9] Mayoux, L. (1999). Questioning virtuous spirals: micro-finance and women's empowerment in Africa. *Journal of International Development*, 11, 957–984.
- [10] Narayan, D. (2005) (ed). *Measuring Empowerment: Cross-Disciplinary Perspectives*.Washington, DC: World Bank
- [11] Peterman, A. (2011). Women property rights and gendered policies: Implications for women’s long-term welfare in rural Tanzania. *The journal of development studies*, 47(1), 1 –30

- [12] Robinson, M. (2001). The Microfinance Revolution: Sustainable Finance for the Poor World Bank, Washington.
- [13] Ruth A., Bertelsen M. and Holland J. (2006). Empowerment in Practice: From Analysis to Implementation. Washington, DC: World Bank
- [14] Sen, A. (1987). Gender and Cooperative Conflicts. Wider Working Papers Helsinki Finland
- [15] Shekilango M.(2012) in Microcredit and Empowerment of Rural Women Experience from Mbeya Region Tanzania in <http://lup.lub.lu.se/luur/>
- [16] Sylvia, M. (2012). Microcredit and Empowerment of Rural Women Experience from Mbeya Region Tanzania
- [17] URT, (1988). *Situation of women in Tanzania*. Ministry of Community Development, Culture, Youth and Sports, Government printer, Dar es Salaam. Tanzania.
- [18] URT, (2010). *Tanzania Gender Indicators Booklet*. Ministry of Finance and Economic Affairs, Government Printer, Dar es Salaam. Tanzania
- [19] United Republic of Tanzania (2015). Tanzania human development report 2014. Economic transformation for human development Dares Salaam: Government Printing Office
- [20] UNIDO, (2010). Women Economic Empowerment, Accountability and National Ownership; Vienna Austria
- World Bank (2002). Empowerment and Poverty Reduction: A Sourcebook. Washington, DC: World Bank.