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Impact of Women Empowered through Community Savings Groups on the Wellbeing of their Families: A Study from Mgubwe, Tanzania



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ABSTRACT

This study explores the impact of economic empowerment among women and the well-being of their families and their communities through a community savings and loans association model. The research, conducted in Mgubwe, Tanzania, consists of 83 respondents from four villages, representing 12 Village Savings and Loans Associations (VSLAs). Qualitative and quantitative data were collected using Focus Group Discussions (FGD), survey questionnaires and key in-depth interview methodologies. The findings indicated women who participate in community-based micro-lending associations have positive impacts on their children's education, health, and livelihoods. The findings also revealed members of community savings and loans groups do not collectively participate in community-based projects. The study provides evidence-based information that could motivate development practitioners in promoting and improving the community based savings group model as one of the key interventions for poverty eradication.

[AUTHOR ABSTRACT]

Keywords: *Savings Group, Women, Empowerment, Micro-finance, Community Development*

Introduction

Today, most community development practitioners are increasingly concerned about the impact of project interventions to measure whether or not they have achieved their goals. In the fight for gender equality in economic development, women's empowerment has emerged as one of the leading subjects for debates (Kapitsa, 2008). However, there is a paucity of evidence-based research about the impact of economically empowered women in third-world countries. In the context of micro-finance and community savings groups, where women are most active, there is a need to investigate their parallels between their participations and how it translates to the welfare of the community. This study, therefore, aims to analyze the impact of active female participation in village savings and loans associations (VSLAs) as a means of economic development.

The VSLA model provides a poverty reduction approach to the economically disadvantaged, mostly women, to integrate methods of taking out loans and savings in their day-to-day lives as a way to alleviate poverty. This model addresses the following key questions: How does the VSLA model contribute to the improvement of the lives of the economically disadvantaged within the span of five to ten years as compared to formal micro-finance institutions (MFIs)? Does VSLA have a positive impact on the members and communities? The hypothesis of this study is that women who are economically empowered through access to VSLA microloans have a positive impact on the education, health, and livelihood status of their children, families, and the well-being of their community at large.

This study was conducted in the Mbugwe division of the Magugu Area Development Program (Magugu ADP), which is a World Vision Tanzania (WVT) community program. The investigation provided extensive insights on poverty alleviation. Consequently, it could inspire a boost in investment, promotion, and improvement of the VSLA approach.

Literature Review

Women's economic empowerment is a topic of interest not only to development practitioners but also to other sectors. However, the term "empowerment" is itself a subject of debate. Scholars from different fields, according to Kapitsa (2008), have contributed to defining the concept of empowerment in relation to development. Brannen (2010) also stated that a broader definition of empowerment includes eight components: mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests. Considering our study focused on the impact of economically empowered women, we concur with Brannen that women feel empowered when they have an increase in income and an "ability to accumulate savings, purchase household assets and contribute toward children education" (p. 38). As a result, savings and loans also contribute to the improvement of women's social status and self-confidence.

Furthermore, Kapitsa (2008) argued that the efforts to empower women have been mainly focused on how to improve their lives at a local level while ignoring global and national forces, which affect marginalized rural groups. Agreeably, although the positive impacts of the global and national development trends have been promising, it is imperative to conjointly note the negative impacts as well. For instance, globalization (global level) and liberalization (national level) have accelerated competition over resources and power, which has negative

implications on the poverty-stricken populace (Ahlen, 2012). Most micro-finance institutions, for example, are based in urban areas and systematically deny those in rural areas, especially women, from accessing micro-finance services (Ibid.).

Some of the most popular models that provide financial services to the rural populace are the VSLA and the Village Community Bank (VICOBA). The VSLA model was introduced in Tanzania in 2001 by CARE Tanzania, a humanitarian and development agency (Brannen, 2010). Similarly, the Village Community Bank (VICOBA), an informal financial institution, is considered an important establishment in Tanzania's rural areas because of its potential to encourage "employment and empowerment, especially for women, youths and disadvantaged" (Ahlen, 2012, p.7).

At this point, it is important to consider the difference between VICOBA and VSLA. According to Ahlen (2012), "both VSLA and VICOBA are member based [micro-finance institutions]" (p.9). However, VICOBA is based on the VSLA model. The VICOBA model was initiated by different organizations yet operated on similar VSLA principles. Promoters of VICOBA include non-government organizations with experience in microfinance, including CARE Tanzania, World Vision, and Women in Action (WiA) (Ibid.).

The VSLA and VICOBA models are generally accepted as measures of significant poverty reduction. According to Ahlen (2012), "These member-based MFIs can help people to increase their income, to diversify activities which decreases the vulnerability, to smooth consumption and afford basic things, pay school fees, manage risk and work as a security in case of emergencies" (p.37). Savings and loans models have significant impacts on the economically disadvantaged; however, poverty reduction strategies should be multifaceted and integrated while taking into account both micro- and macro-level factors. Despite the known successes of these models, literature suggests they are not the panaceas to poverty eradication (Nawaz, 2010; Khandker, 2005).

While there is a plethora of information on the impacts of micro-financing and community savings groups in various regions of the world, little is documented on Tanzania. The majority of these studies dedicated to Tanzania primarily focus on Micro Finance Institutions (MFIs) that provide micro-credit and micro-loans (Satta, 2004; Temba, 2004; Wangwe & Lwakatare, 2004; Ssendi & Anderson, 2009; Girabi & Mwakaje 2013). Few take the parallel approach of savings groups as an alternative form of the micro-finance model (Brannen, 2010; Ahlen, 2012). It is worth noting that the literature on the whole did not share the same definition of micro-finance. For the purpose of this paper, we are following the trend of similar research in the context of empowerment (Brannen, 2010; Wainyaragania, 2011) that uses the term "micro-finance" in the broadest sense: micro financial transactions that involve the use of micro-lending institutions or community savings groups.

In addition, there is a dearth of information on the relationship between local faith organizations and local micro-financing groups. As membership in organized religion is rising across the globe (Norris & Inglehart, 2004), so it becomes a vital need to understand the role of faith in development (Haar & Ellis, 2006). As one of the leading voices of its importance, Myers (2011) emphasized how faith complements development because it addresses the spiritual component of the targeted population being served. However, little is written on how faith, in the

form of faith-based organizations and their communal influence, impact savings and micro-finance groups.

The literature is nearly void of the benefits and disadvantages of faith, specifically relating to those members of faith groups who participate in savings/micro-finance groups. The implication from the Western school of thought is that one's faith-based activities are compartmentalized and even isolated from secular activities. However, as supported by Myers (2011), such an assumption does not address the cultural norms of poverty-stricken non-Western societies where religious life is intermingled into normal life with close ties to faith-based organizations such as churches and mosques.

Furthermore, since women are the majority in savings and micro-finance groups (Cheston & Kuhn, 2002), it seems safe to assume their spiritual lives may or may not have an impact on their economies. This study also explored the linkages between groups and affiliations to local organizations such as churches as an indicator of their economic impact in the community.

Methodology

The aim of this research study was to assess the impact of economically empowered women in the Mbugwe division (where the Magugu Area Development Program operates), Babati district. Mbugwe has four wards but only three were sampled for the research, namely Magara, Kaiti, and Mwada. The three wards have over 12 villages. Two focus group discussions (FGDs) were conducted with participants from four villages: Manyara and Maweni (Magara ward), and Minjingu and Sangaiwe (Mwada ward). The Sangaiwe group had eight members and the Manyara group had twenty-six members. Both groups have existed since 2004 and 2009, respectively. Most of the members of the groups were mostly smallholder farmers, and others owned both small businesses and farms. Almost two thirds of the members in the group from the Manyara village were men, whereas women dominated the group in the Sangaiwe village.

This study gathered data using qualitative and quantitative means to strengthen the validity of the necessary information. The savings groups participated in focus group discussions (FGD) and completed a questionnaire. A number of steps such as electronic data collection (i.e. survey and voice recordings), team training on data collection, and pre-testing the instruments, were taken to reduce human errors.

For qualitative data collection, FGD methods as well as individual interviews were used. As previously mentioned, focus group discussions were conducted with two different groups from two different villages. Participants were adults with memberships to local micro-finance/savings groups. In addition to the FGDs, a female member from Manyara village participated in an in-depth interview. Note-takers were present at all times and recorded both interviews and discussions. The data was both written and tape-recorded by the note-takers for further subsequent analyses on key themes.

To conduct the quantitative study, participants from local micro-financing groups were surveyed. These groups, based in northern Mbugwe, were selected for maturity (having existed for more than a year) and availability for the interview process. Thus, the convenience sampling resulted in a total of 83 survey participants from a total of 14 different village groups from the Magara, Mjingu, and Sangaiwe districts.

In preparation for the study and data collection, a pilot study was conducted with some of the needed variables to assess the gender related issues concerning women in the community. A total of 36 respondents participated (20 males and 16 females) during three focus group sessions with savings group leaders, pastors, and primary school children. The feedback and results from the pilot test revealed flaws in some of the measurements, including the need to make questions indirect to decrease participants' personal biases. For instance, one question asked: "How often are women in your household physically abused?" However, it was later rephrased: "[Has] violence against women in the community...[increased, decreased, or stayed the same?]" Additionally, the survey was redesigned to find significant correlations between women's engagement in savings groups (an indicator of economic empowerment) to communal activities. The survey consisted of 66 fields of questions/inquiries in the areas of education, livelihood, micro-finance, spirituality, and social life, as listed in Table 1-with the independent or dependent variables included.

Table 1. Overview of Variables on the Survey

<i>Variable Type (I = Independent, D = Dependent)</i>	<i>Variable Examples</i>	<i>Survey Questions Examples</i>
Education (D)	Education level, Children in school, Number of schools	"Number of girls missing school from your community – increased, decreased, or stayed the same?"
Health (D)	Sick days, Distance to health centers and pharmacies, Death rate	"How often is Female Genital Mutilation practiced in the community?"
Livelihood (D)	Income, Farming, Cattle Raising, Food consumption, Women owned-Businesses, Local financial support	"What's your main source of income?"
Micro-finance group (D)	Loan amount/frequency, Memberships, Support	"How often does this group help children who can't afford school fees?"
Spirituality (D)	Religious Affiliations, Faith Integration, Church/Mosque attendance, Tithe/Offerings	"Tithe/Offering you give to church/mosque – increased, decreased, or stayed the same?"
Gender (I)	Male/Female, Gender	"How many female

	Composition	members in the group?"
Family type (I)	Marital Status, Children	"What's your marital status?"
Age (I)	Age	"What is your age?"

Prior to the field data collection, the team participated in trainings on geographic information systems (GIS) and surveying with electronic forms to standardize data collection methodology. The former was conducted at the World Vision Tanzania headquarters during a day of lecturing and application with experts and practitioners on the use of the mobile application Collector (Esri, 2014) for GIS mapping. This mobile application was chosen for its wide use within the organization and its robust features.

Upon the team's field return, another set of sessions was conducted on the use of the electronic form for interviews. Each team member was provided with a Samsung Galaxy Tab 2 tablet equipped with the necessary mobile application. The tablet carried ODK Collect (ODK, 2014), an open-source electronic forms for mobile devices widely used by NGOs and other agencies and known for its flexibility and popularity. Finally, the team tested their knowledge by conducting mock interviews and GIS mapping exercises within walking distance from the central meeting location. The results were monitored on www.ArcGIS.com and www.FormHub.org, for Collector and ODK Collect respectively.

The electronic version of the forms was constructed using the ODK Collect and Formhub.org scripting format, XLForm. Once the forms were preloaded and completed on each of the devices, they were synced using wireless internet or cellular data transfer to Formhub under a dedicated account. The aggregated data was downloaded in native Microsoft Excel format and processed using IBM SPSS™ for a range of data analyses, including correlation analysis using Spearman's rank correlation.

There were ten team members, including the principal investigators, local ADP staff, and six interns. Together, they conducted the interviews and/or focus groups at various locations, including responders' houses, businesses, and regular meeting places. The criteria for savings groups included a number of conditions, the most important being the integration of female members in the group. Next, the group's availability and willingness to be interviewed was crucial with the untimely rainy season, a period when farmers are preoccupied with agrarian duties. To reduce this external threat to validity, the team arranged to visit the groups according to their preferred schedules. Lastly, the groups had to have prior ongoing operations. These savings groups had to have been operating for 10-12 months, enough time to notice significant changes. These criteria limited the sample size and geography to the northern Mgubwe region where mature savings groups were functioning.

Findings

Findings associated with savings group membership include the following. The respondents (N=83) were not homogenous and varied slightly in their demographics. The majority were females (n = 56, 67.5%), Christians (n=63, 75.9%), married (n = 70, 84.3%), and

had mostly a primary level of education (n = 67, 80.7%). They represented 14 different saving groups from four different villages (Magara, Maweni, Mijingu, and Sangaiwe). As shown in Figure 1, their main source of income is farming. However, their use of loans varies widely, mostly within domestic responsibilities (Figure 2).

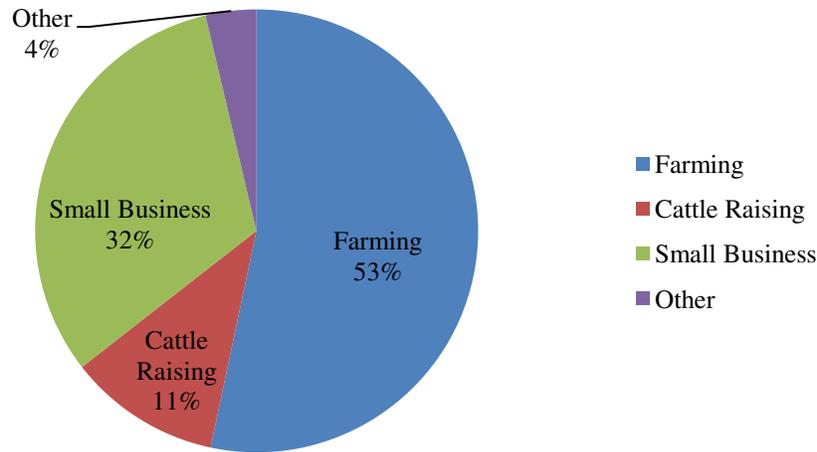


Figure 1. Main Source of Income – The main source of income was from Farming, followed by Small Business

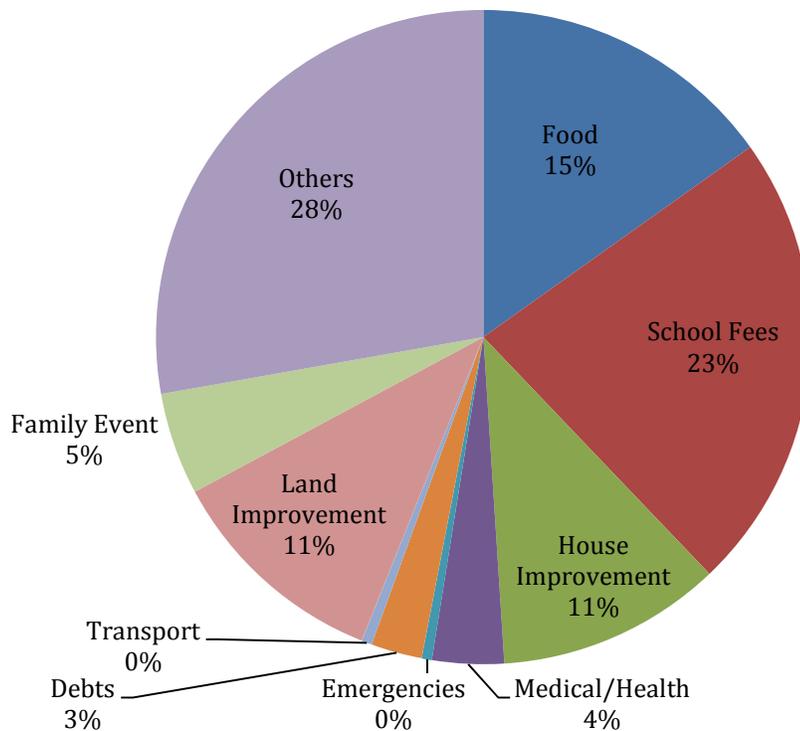


Figure 2. Use of Loans – The majority is spent on *Others* followed by *School Fees* and *Food*.

Group Membership

The savings groups influenced members to build a culture of saving and taking loans. Initially, this was not the case as most people were afraid of loans. As shown on Figure 3, the members had a wide range of use for their loan use; on average, the highest was 639,475 TSH (n = 81; approximately \$379 USD) and the lowest 186,097 TSH (n = 81; approximately \$110 USD). It was also observed that the savings groups had “trained” members to be disciplined in planning and executing their plans. Before taking a loan, members were encouraged to share the plans with their spouses and it was required that a spouse had to be one of the referees for taking a loan. The culture of saving and taking loans also contributed to the reduction of idleness in the community. One member uttered, “People are busy, thinking of how to improve their lives through taking and paying back loans.” Now, members use their loans for multiple projects.

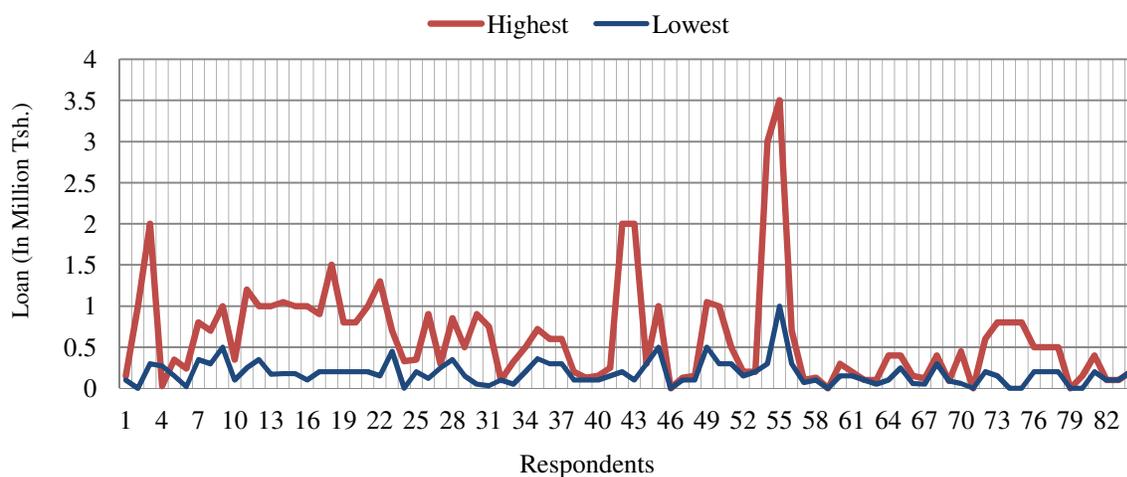


Figure 3. Loans Taken (Questions 19, 20) . As shown in the plot, the members are mostly conservative with the amount of loan taken. On average, the highest is 639,475 Tsh (n = 81; approximately \$379 USD) and the lowest 186,097 Tsh (n = 81; \$110 USD).

Health

There was at least one health center in each village where a focus group was conducted. The participants also reported a drop in female genital mutilation (n = 74, 89.2%) and sexual violence against women (n = 69, 83.1%). In addition, most parents pointed out that they managed to cover health expenses for their children and family at large. Given that costs for children’s health is not so high in Tanzania, it has not been burdensome for parents.

Livelihood

The focus group discussions revealed saving groups have positively impacted the lives of members. The loans taken by members have been mainly used to establish small businesses, improve farming and livestock, and buy means of transportation such as motorcycles.

There were some significant findings ($P < 0.01$) among the respondents regarding their livelihood. When asked if there were any increase, decrease, or no changes (labeled as “same” in the survey) since joining their saving group, 90% (n = 75) observed an increase in women-owned businesses. This also correlates with a boost of new small shops/businesses ($r = 0.55$, $p <$

0.01). Additionally, they reported a significant decrease in the number of robberies ($n = 56, 67.5\%$), and a decrease in the number of vulnerable people ($n = 52, 63.4\%$).

The significant improvement in the people’s livelihood was evident. With a smile and a sense of self-confidence, a lady from the Motomoto Group, in Maweni village testified, “*In 2011, I took a loan of 500,000 TSH to establish a medical store business. Today, the capital has grown to 2,000,000 TSH and out of this business I have been able to educate my children, buy food, and build a four room modern house.*” Another member from Amani group in Manyara village disclosed, “*I had never earned a big lump sum of money... But during the share out of my group I got a dividend of 1,500,000 TSH as a lump sum. This money surprised me! I was able to buy a motorcycle for my transport. My family was unable to eat three meals per day, but now I eat three meals. This inspired many young people to join the savings groups.*” Furthermore, there were strong correlations between an increase of women-owned businesses (Question 25) to a decrease in community robberies ($r = 0.55, p < 0.01$), an increase of new businesses ($p < 0.01$), and a decrease of girls missing school ($r = 0.49, p < 0.01$).

Despite the positive trend in livelihood, there was also an ironic display of collective limited financial support to community projects. As shown in Figures 4 and 5, a vast majority of participants claimed their groups, collectively, never contributed financially to community projects ($n = 59, 71.1\%$) and vulnerable children who cannot afford school fees ($n = 56, 67.5\%$). This is also reflected on an individual level because the majority ($n = 39, 47.0\%$) disagrees with the statement: “I use my money to support vulnerable people in the community.”

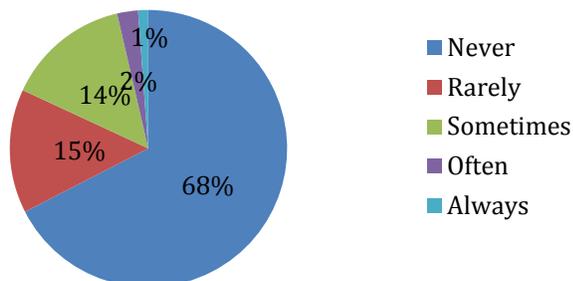


Figure 4. Survey Response to Question 62: “How often does this group help children who can’t afford school fees?” 68% of the participants responded “Never.”

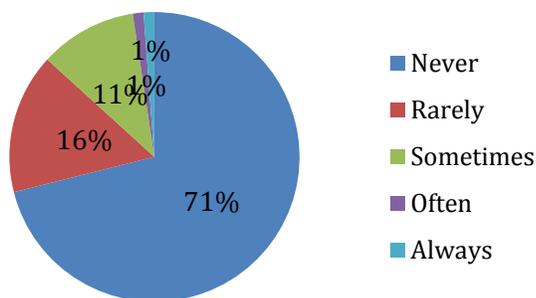


Figure 5. Survey Response to Question 63: “How often does this group contribute financial support to community projects?” The majority answered “Never” at 71%.

Education

In the area of education, members of savings groups appreciated the concept of savings and loans as it has helped reduced absences in schools. *“To date, most of the children who pass to secondary school, are able to attend because parents can pay their school,”* said one member from Sangaiwe village. They reported noticeable decreases in the number of children missing school (girls, $n = 58$, 69.9%; boys, $n = 56$, 67.5%). However, when we probed more on this subject, we learned that vulnerable children whose parents are not members of savings groups find it difficult to continue with secondary school education despite passing their examinations. This challenge is further debated in the discussion section of this paper.

Faith Integration

Virtually all the savings groups have religious affiliations such as Christians ($n = 63$, 75.9%), Muslims ($n = 19$, 22.9%), and traditional ($n = 1$, 1.2%). Moreover, when asked about the women serving as spiritual leaders, the males responded agreeing significantly more than their counterparts (see Figure #6); it is worth noting this question is the only one where the male responses surpassed that of the women. There was a significant boost in church/mosque attendance ($n = 61$, 73.5%), tithes/offerings ($n = 69$, 83.1%), and children’s school attendance from the community ($n = 70$, 84.3%). The increase of church/mosque attendance, since joining their respective savings group (Question 31), was negatively correlated with a decrease of days the respondents ($r = -0.57$, $p < 0.01$) and their children were sick ($r = -0.52$, $p < 0.01$).

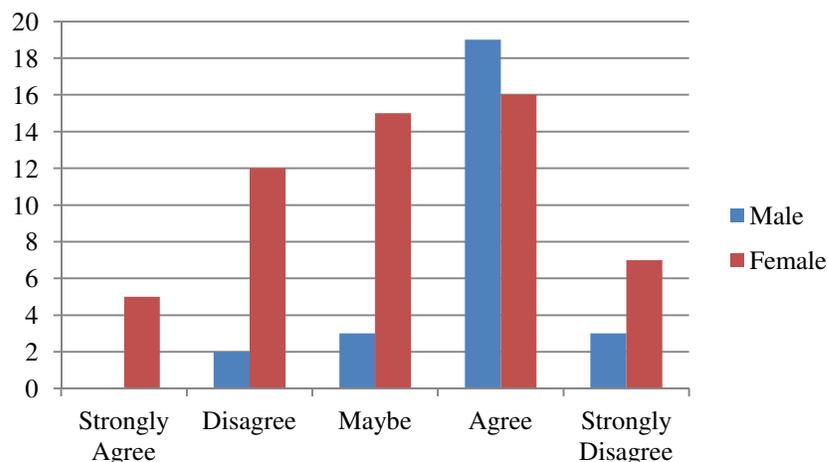


Figure 6. Plot of Response to Question 58: *“The women in this group serve as spiritual leaders in their church/mosque.”* This is the only question where male respondents dominated female responders.

Limitations

There were errors in the collected data related to questions: (16) “When was it established?” and (17) “When did you join?”. Some of the entries reflected incorrect years, which were outside the scope of this study (2003 or earlier). Therefore, they were forced to be excluded from the study to ensure they do not compromise the integrity of the other questions.

Other limitations included participants’ availability. The rainy season caused members of the savings groups to be preoccupied with farming duties and they were unavailable, especially during morning hours. Therefore, most of the data was collected in the afternoon to capture the maximum number of respondents. Despite these dilemmas, a couple of the groups were struck

with tragedy due to funerals, which typically demanded the participation and attendance of all members of the village or community. In spite of the challenges, the members were gracious enough to send some representatives on their behalf.

Lastly, the results on Question 19 and 20 (See Figure 3) originally included two outliers that skewed the results. The responses from the two respondents were both 10 million TSH (Approximately \$5,926 USD), which exorbitantly surpasses the average high loans [639,475 TSH (n = 81); approximately \$379 USD]. It was suspected that was due to a typing error during the electronic survey data collection. Consequently, these outliers were removed from the calculations in Questions 19 and 20.

Discussion

According to the findings, the hypothesis was validated. Overall, the study showed positive impacts of women (and men), who were members of VSLA, in areas of education, health, and livelihood since their participation in the savings groups, as a symbol of their economic empowerment.

Furthermore, one of the most interesting findings was the impact of religious affiliations and participation on women's economic empowerment. Not only did tithes and offerings increase, but the attendance of local congregations grew as well. Most remarkably, even the male members viewed the women in these groups as faith leaders. This demonstrates that the economic empowerment of women can support the local faith community through its churches/mosques and positively contribute in leadership positions to its spiritual well-being. This area, however, needs further research.

Another unexpected and unintended discovery during the FGDs was that community saving and loans groups have contributed to the improvement of marital relationships. This is supported in the surveyors' response that women have stopped being physically abused after joining the savings group (45.8%, n=38; Question 48), indicating the presence of healthy relationships for the majority. Most savings and loans groups have included a bylaw requiring a member to consult and discuss with a spouse before he/she is granted a loan. This approach has increased the level of trust, family unity, and positive relationships not only with couples but within the entire family.

Additionally, the fact that most savings groups' members were women with low levels of education is a clear indicator of the scarcity of educated people in the rural areas. This seems to be a trend in most developing countries. Rural-urban migration for the educated youth is on the rise, hence leaving mostly women, children, and elderly individuals in the villages.

Unfortunately, despite the positive outcomes of women's economic empowerment, there were little to no financial contributions to community projects and direct contributions to the vulnerable populations. A possible explanation may lie in the philosophy and/or model of the savings groups. As a collective body, financially supporting social projects is either not emphasized or not included in their model, unless it is an emergency in some cases.

The lack of effect on collective social project support from savings and micro-finance groups demonstrates that social responsibility and ownership are not emphasized enough in their formation and implementation. Although women are positively impacting their communities in various ways, there is no evidence that they mobilize their colleagues to address a community

issue. In some cases during the interviews and focus groups, the participants seemed surprised when these types of questions were asked. Clearly, this is an area for improvement. The designers and trainers of the model need to revisit the philosophy behind this gap.

Conclusion and Recommendations

The economic empowerment of women is critical for poverty eradication. As Kapitsa (2008) put it, “Empowerment involves the ability to make choices and entails the process of change...” (p. 2). Clearly, the VLSA approach is paramount in boosting women’s economic status. By saving and accessing microloans through VSLAs, women are able to invest in small businesses and farming, which results in improving their children’s education, health, and the livelihood of the entire family. While this study validated this previous claim, it also discovered some limitations of the VLSA models.

Therefore, it is recommended that adjustments or modifications be done to the VSLA groups to adopt components or bylaws for collective community projects for the benefit of the community members. Also, since there are numerous savings and loans groups in rural communities, there is a need to form an umbrella association for wider access to social and economic services from government and other development agencies. By doing so, the VSLAs would be transformed into commercial producer groups, capacitated with necessary inputs and linked with viable markets for their sustainable economic growth. This would further strengthen the economic impact of empowered women in their communities.

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