

Feminism, Women's Agency, and Subjective Well-Being: Women's Experiences of Village Community Banks in Tanzania

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Abstract

This study addresses some limitations in the understanding of the relationship between micro-credit facilities and women's empowerment, particularly when seen in terms of micro-credit's capacity to reduce the vulnerabilities of resource-poor households and to encourage women's engagement in providing for themselves with basic needs. Although such empowerment, seen through its material implications, may be limited in confronting macro-structural processes within which exclusion and exploitation are firmly rooted, many studies put less emphasis on how it may stimulate women's self-appreciation and agency. Using a qualitative analysis of Village Community Banks (VICOBA) in Tanzania, this article shows how women experience ownership of the processes related to VICOBA as a resource for agency, and how, through such ownership, they claim empowerment as individuals; and interpret their actions within VICOBA as expressive of their subjective well-being.

Keywords: *micro-credit, well-being, women's agency*

1. Introduction

A feminist conception of agency as the capacity for action, enabled and created by historically specific relations of subordination (Mahmoud, 2006), is seen as having a multi-dimensional aspect, embracing many global and intra-cultural variations. Within these variations, socio-structural impediments provide the framework on which such agency is to be found (Moghadam, 2010). In the context of women's struggles to overcome poverty and structural exploitation, the feminist theory has also moved beyond looking at structure and agency as separate aspects of women's lives. Rather, they are increasingly viewed as interwoven processes with a dynamic and fluid character (Andersen, 2005), distinctly affecting women of different social standings in different ways.

At the same time, the feminist theory has questioned the seemingly reductionist view of women's situation as partly a result of men's control over women (Villareal, 2007), presumably because patriarchy's hold is directly enabled and maintained within the household (Kamara, 2001; Sultana, 2011), but also because women's agency is strongly associated with issues of domestic-level gender inequalities or discrimination (Gerami & Lehnerer, 2001; Kabeer, 1999). Women's active engagement in the reformulation of gender codes, such as encounters with resource

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ownership (Dancer, 2015; Peterman, 2011; Oduol & Kabira, 1995), decision making and the body (WDR, 2012; Gonzalez-Brenes, 2004), offer ways in which agency is exercised at this level, sometimes providing ways to bargain with patriarchy (Kandiyoti, 1988), and to assert gender identities (Shaheed, 1999). Therefore, despite the significant variations across and within societies, women's situation at the domestic level in many societies remains one of the most significant frames of reference for their agency.

Women's agency has also been viewed as located in everyday negotiations (Gerami & Lehnerer, 2001), or in decision-making and its attendant strategies intended for personal achievement, or for generalized emancipation (Kabeer, 1999). Yet, some still doubt the effectiveness of women's agency, particularly where dominant structural relations of society have not changed (Andersen, 2005). Their emphasis is on the importance of the multi-layered and interacting dimensions of women's lives as obstructions to women's agency (Ramos, 2008). How micro-credit, as a relationship for agency, can be examined lies within the limitations that such debates expose (Holten et al., 2014; Keating et al., 2010; Mahmud, 2003).

The data for this paper was derived from a qualitative analysis of how female members of village community banks (VICOBA), in two communities of Nyamisati and Somanga on the south-eastern coast of Tanzania, perceived subjective well-being through micro-credit as an outcome of their agency. The study was conducted between March 2014 and May 2016. It employed documentary survey, in-depth interviews (IDIs), and focus group discussions (FGDs) with VICOBA members in these communities. We also examined how individuals assessed changes in their well-being as a result of VICOBA over time, taking note of the material and psychological indicators they used to evaluate life processes. This enabled us to capture how and when these members chose to act to effect certain changes in their life situations, and how VICOBA became the resource or medium for these changes.

For the analysis, we assessed how women members of VICOBA followed certain life pathways as informed by key dimensions of well-being; i.e., both subjective (thinking/feeling) and objective (having/doing) dimensions (White, 2009). Subjective well-being in this case is used to refer to how actors positively or negatively evaluate their lives, and the affective reactions to their experiences (White, 2009). Hence, not only was it possible to capture how women gave meaning to the sense of 'owning' the process of managing a VICOBA as a resource for agency, it was also evident that they associated VICOBA with the experience of evolving and transforming conceptions of personal power, seen in relation to the changing contexts of their lives through micro-credit.

2. Micro-Credit as a Resource for Agency

A feminist appraisal of micro-credit and women's agency locates agency as a motor for empowerment, seeing it as the ability to make choices with certain consequences for people's lives (Kabeer, 1999). Kabeer (ibid.) sees agency as a

dimension of power that is enabled by certain conditions, which she calls resources. Agency in this regard refers to "... the ability to define one's goals and act upon them." She continues to explain that agency is "... more than observable action, it also encompasses the meaning, motivation and purpose which individuals bring to their activity, their sense of agency or the power within" (ibid: 438).

Mayoux (2000), informed by a structuralist and socialist feminist critique of capitalism, debates whether micro-credit could be the requisite entry point for women's economic, social, and political empowerment, thus enabling them to make decisions and take action for their empowerment (ibid.). This is due to the general assumption that a gendered household dictates what women would want to do through micro-credit, which is essentially to employ it to fulfil household needs (Parthasarathy, 2012), hence fulfilling their traditional gender roles. The envisaged economic empowerment through income generation, therefore, becomes simply normative. Moreover, there are claims that deep-seated cultures to some extent weaken women's resolve, and minimize their capacity to overcome stereotypes that perpetuate their own gendered disadvantages; hence they may not benefit from micro-credit (Ramos, 2008; WDR, 2012).

Related contentions suggest that while micro-credit may improve a household's consumption and welfare because of women's efforts, it may actually come at the expense of women's power. It is sometimes argued that it is men who largely benefit from women's loans by using their socially-conferred power to control resources that enter the household (Rajput, 2003); or that not much is gained from marginal incomes perceived as typically women's domains.

Therefore, it is conceptually contended that, on its own, micro-credit cannot make women into actors with power because of certain limitations they may encounter in terms of familial and socially-imposed gender-based constraints (ibid.). Thus, even though micro-credit might give access to resources, it may not necessarily change control over the use of these resources at the household level (Parthasarathy, 2012), let alone in the more structured, exploitative and exclusionary structures in the wider society (Keating et al., 2010). It is suggested that where dominant structural relations of society have not changed, micro-credit may not be empowering; and perhaps even more so in contexts where poverty exacerbates socio-economic inequalities, limiting expected benefits from micro-credit.

Experience in loan servicing suggests that women credit-takers vary, and the very poor are often bad creditors owing to their socio-economic circumstances. Some are unable to service loans on time because of inability to run micro-enterprises profitably, or succumb to pressing demand for cash at the household level (Rajput, 2003). The inevitability of social location cannot thus be avoided in circumscribing what is culturally possible for members in a particular group (Hitlin & Johnson, 2015). Similarly, households in other vulnerable situations—such as those with people with disabilities, or the elderly and those that lack able-bodied workers—

can be excluded from any micro-credit intervention because of discrimination, lack of information, and sometimes insensitivity by responsible institutions (Sarker, 2013). Often, inadequate attendant structures to cater for those vulnerable to micro-credit are made worse, if not accompanied by some social safety net (UN, 2013).

Some studies suggest that micro-credit targets women because of their capacity to subsidize state responsibilities in supporting the poor, such as through maintaining family sustenance (Lott, 2009). For example, some women creditors gain an enhanced ability to pay for services such as school fees, or medication when access to health care comes at a cost. In such cases, micro-credit is used to subsidize inadequacies in social policy, furthering the contention that women spending their micro-credit gains is akin to exploitation (ibid.). Some women are also compelled to work even harder to sustain a micro-credit arrangement to avoid the public embarrassment of failure to service a loan. Keating et al. (2010) contend that behind its propounded social benefits, micro-credit should be seen as a mechanism of accumulation by dispossession, a process of transformation that "... entails disrupting some power relations while exacerbating others, both in the service of capitalist accumulation." This is evident when the terms and conditions of some micro-credit loans are considered: high interest rates, short terms, strict repayment schedules and small rates of return (ibid.). However, such contentions are limited because they perceive gender roles as structured or unchanging, and lack alternative ways of assessing empowerment.

While micro-credit's capacities to facilitate meaningful economic transformation or growth is debatable, there is evidence of certain socioeconomic changes, indicating possibilities for a feminist engagement with agency in dealing with the material conditions of life. Changes in this regard may not necessarily be monetary, but rather a psychosocial assurance of certain abilities. How micro-credit becomes such a resource in this regard is a key objective of this article.

Micro-credit has been shown to have short-term poverty-reducing effects, and can contribute to reducing the vulnerability of clients through long-term stabilization of livelihoods, reflected in an increased expenditure on strategic needs, and higher perceived material security at household levels (Bakari et al., 2014; Shekilango, 2012; Roxin et al., 2010; Owen, 2006). Other studies show the possibility of women influencing gender constraints at the domestic level, such as decreasing the drudgery of labour, if the funds are invested back to improve household assets and facilities (Dufflo, 2012).

Some experiences show that women—even when confronted by poverty, inequalities, and discrimination—can sometimes transform discriminatory relations, including intimate partner violence (Kimet al., 2007). Hence, the social circumstances that engulf some women do not imply that they may be constrained altogether. Such agency may be a result of "... 'partial access autonomy,' in which the actor has access to some, though not all, authentic or unconditioned attributes of self that may form the basis of

autonomous decisions” (Abrams, 1999: 807). Similarly, some studies show how micro-credit provides the necessary resources to stimulate women’s creativity towards ends that are empowering, indicating that while women are not oblivious to the social surroundings that can control their lives, sometimes micro-credit provides an opportunity for them to consider doing somethings differently. Hence, rather than addressing micro-credit as simply an economic opportunity within a socio-culturally challenging environment, from a feminist perspective micro-credit can be seen as “... a social project which introduces new ideas ... which interact with many others” in a specific cultural terrain (Moodie, 2008: 455); and which triggers action. Also, sometimes the course of action may change, expand or shrink when actors are confronted by different operational landscapes within a micro-credit environment, such as when one is confronted by changing personal experiences or encounters along a life course (Parthasarathy, 2012; Hitlin & Johnson, 2015).

We relate the triggers of individual action to a psychological shift in one’s self-perception as opportunities unfold; and that people act in accordance with the conceptions of well-being: both objective and subjective. To women, growth—both personal and economical—rather than simply being survival in one’s activities, is a significant indicator of empowerment, irrespective of how that growth translates into social power. Growth also entails personal appreciation: a sense of self-worth that may be realized through an enhanced ability to protect their own individual and collective gender interests at household, community, and macro levels (Adjei-Bosompen, 2013; Mayoux, 2000; Owen, 2006). We use these understandings to discuss how we conceive women’s agency as expressed in a continuum of stages of perception and action, rather than a snap-shot of events and circumstances.

3. VICOBA in Nyamisati and Somanga

The two study villages, Nyamisati in Rufiji District and Somanga village of Kilwa District, are rural communities located alongside the Indian ocean; and are predominantly dependent on fisheries and agriculture. Trade in marine products, finfish, sardines, shrimp, and octopus stimulate the vibrancy of these communities; attracting periodic migrant fishers and women’s income generating opportunities. Wealth status is attributed to owning fishing assets, such as fishing vessels and nets. Land ownership is also valued highly, measured specifically by the property’s size and location. Many households in the low-income category survive by selling labour power daily, which most commonly involves working as porters uploading fish when fishing boats land. Since the fishing industry demands material investments, in addition to personal agility and labour power, only a few women can afford to engage in it.

Women in these communities form a crucial link in the fish value chain, and especially as service providers to the fisheries. Cooked food retailing (*Mama Lishe*) and fish mongering are the most reliable income-earning sources for women. Some women sell fried fish around the villages, or travel to inland communities to sell sardines, fried or dried fish. Thus, women take full advantage of peak fishing seasons to raise incomes and subscribe to their local savings groups.

The Nyamisati and Somanga communities became integrated with the Tanzania VICOBA model when the Rufiji-Mafia-Kilwa (RUMAKI) Seascope programme was initiated in 2006.¹ VICOBA is a grassroots-based lending model that focuses on fostering participants' ability to innovate and manage viable income-generating activities. Central to it is a 'bank' where participants save and get loans. Participants are both 'owners' and 'customers' of the bank (Madaha, 2016; SEDIT, 2008). Its grassroots development model was replicated from the MMD (Mata Masu Dubara, which refers to the phrase: '*women on the move*') model initiated in Niger, West Africa by Care International in 1991 (SEDIT, 2008). The concept is based on the African tradition of self-help practiced through grassroots forms of networking and sharing (SEDIT, 2008).

RUMAKI adopted a holistic strategy, focusing on improving the state of marine resources by promoting collaborative and sustainable fisheries management with communities (Otsyina et al., 2010). The programme thus initiated the establishment of village level beach management units (BMUs), and supported the formation of what was initially termed as Village Savings and Loan Groups to enhance the social and economic well-being of the coastal communities within its mandate. It was envisaged that through this approach, a participatory and responsible process in resource utilization, management, and protection of marine and coastal resources would be achieved (ibid.). This was important because coastal people depended very much on the vibrancy of local fisheries, and expectations of a sustainable availability of fish were crucial to make people commit to managing their resource base, reduce destructive fishing methods, and subsequently be able to service loans or pay weekly subscriptions from incomes attained through a healthy fisheries resource base.

By the year 2006, these communities were already accustomed to small-scale informal rotating savings and credit associations (ROSCAs), such as *Upatu* or *Mchezo*, and informal money lenders. The *Upatu* system is a simple, not-for-profit arrangement with small subscriptions. It is a reliant support system especially for women. In addition, both villages were privy to NGO-facilitated credit services and urban-based microfinance institutions, hence it was possible for them to make comparisons of their relevance to their well-being. Other types of formal micro-credit systems known to villagers included the Women Development Fund (WDF), a government initiated revolving fund established in 1993, obligating each local authority to allocate 5% of its revenue to provide soft loans to women. Yet, inadequate funding, poor loan recovery, very small amounts of credit, and inadequate compliance by some LGAs challenged its effectiveness.²

¹Launched in 2005 in Tanzania, RUMAKI is a marine resources management and coastal livelihoods programme working with five district councils and communities in Rufiji, Mafia, Kilwa, Temeke and Mtwara rural districts. RUMAKI's initiative of VICOBA came after they had been initially introduced in 2000 in Zanzibar, and later developed on the mainland. See, Kihongo (2005) and SEDIT (2008).

²Presentation by Michael Ndaskoi, then Director of Gender Development, Ministry of Community Development, Gender and Children, CLKNET, 26/06/20102

Other known community-based funding sources were the Promotion of Rural Initiative and Development Enterprises (PRIDE) Tanzania Ltd (1993), the Youth Self Employment Foundation (YOSEFO) of 1996, and FINCA microfinance company (1998). Micro-credit was also available through community cooperatives, savings and credit cooperative organizations (SACCOs), which offered credit at either very low or no interest (Kato & Kratzer, 2013; MFT, 2011) and commercial micro-financing institutions such as the CRDB PLC Bank, NMB, and Akiba Bank, in addition to a number of regional banks (MTF, 2011). These systems were later to be regulated by the National Microfinance Policy enacted in 2000 (MoF, 2000), and buttressed by the National Economic Empowerment Policy (NEEP) in 2004.

Some of the first VICOBA groups facilitated by RUMAKI were given seed money (matching grants) to jump-start their savings accounts (TZS1m – approx. US\$500), while others were supported to acquire modern fishing gear (e.g., boats and fishing nets) for their operations.³ These groups began with a high momentum, and became popular. From 2006 to 2014, 221 VICOBA groups were established across the five districts of Rufiji, Mafia, Kilwa, Temeke and Mtwara rural; with 83 of these being established by the communities themselves. By 2014 these groups had a total of 4,600 members and 21 facilitators, and it was estimated that the groups were able to provide loans to their members of about TZS2bn (RUMAKI, 2014).

The Ushirikiano VICOBA of Nyamisati village was established through RUMAKI facilitation with seed money in 2008, and had 30 members (7 men and 23 women) in 2016. Membership fluctuation was common, and by 2014 it had only 16 members due to a high rate of member turnover, because of some members leaving the village, or falling out because of poor subscription. On the other hand, the Jitegemee VICOBA of Somanga village was a self-initiated group formed in 2009 also by 30 members (23 women and 7 men), formed after seeing the successes of some of the RUMAKI-initiated groups. In this group, members subscribed their initial capital, arguing, as one of them said:

“... we think that handouts (seed money) are not sustainable, people do not become responsible to develop them. It is different from something of your own, you have the heart to maintain/sustain it” (IDI, Pili, Somanga, 28/06/2014).⁴

In fact, only 4 of the 10 RUMAKI-mobilized VICOBA in 2006 were still functioning by 2014. Although member turnover in Jitegemee was also high, with some members leaving because of not being able to honour their loans or weekly subscriptions, it remained popular, and rebounded to its 30 members by 2016.

4. Women and Ownership of the VICOBA Process as a Resource for Agency

Ownership as a resource for agency was expressed by the way women members referred to the responsibility in the creation and sustaining a system. All these

³This article uses the average exchange rates for 2015 in which US\$1 = TZS2000-

⁴Handouts are usually referred to the Kiswahili saying that *'free gifts breed irresponsibility'*

aspects embrace action. Making reference to their VICOBA, three aspects were identified as important indicators of such agency: (i) the idea of ownership of a process, which in turn allows for (ii) improved quality of life, and (iii) enhanced status at the household and society level. These indicators were expressed in both tangible and intangible terms. Ownership, in particular, was seen as a process; and how acting as owners enhanced their well-being as a result of joining VICOBA. This was communicated in terms of a series of evaluations through women's life courses, such as the conscious constructions of certain pathways and the emotional appreciation of changing circumstances in their lives (both positive and negative) through VICOBA.

A key consideration was how members perceived their location in the design of the micro-credit system. From the study, it became clear that members valued the VICOBA model because it departed from the micro-credit systems offered by traditional NGOs, and microfinance institutions that people had been exposed to. To women creditors, these other micro-credit systems had given them both positive and challenging experiences; with some achieving self-employment and economic independence, while others were engulfed in debt, or limited by eligibility.

Each of these facilities had different operational policies and attendant regulatory frameworks. The other systems were claimed to be exploitative: with some charging exorbitant interest on loans, sometimes as high as 60%-100% depending on the payment time frame (Nissanke & Aryeetey, 2005; MFT, 2011). However, the *Upatu* system was seen as a comparatively easily-accessible system, where small amounts of money or resources are pulled together by individuals for personal or business needs (Narayan-Parker, 1997). Yet, the *Upatu* system lacks an elaborate binding system, which was sometimes taken advantage of by unfaithful members, or members falling behind on subscriptions because of honest inability to raise required contributions (FGD, Somanga village, 27/6/2014).

Despite its shortcomings, the *Upatu* system promoted active participation of the individual, which was divorced from the formalized market-based and 'outside-regulated' systems (Parthasarathy, 2012). Reservations on the formalized structures included the argument that they did not promote community or grassroots-owned, self-support groups, but instead facilitated the formation of groups operating according to principles structured to respond to donors (FGD, Somanga Village, 27/6/2014).

One of the women who had received a loan from an NGO based in Somanga claimed that the facility always made her conscious that she had to repay the loan, saying: "... *the arrangement did not include keeping savings, it was ... take a loan, work, and pay, ... there is no system of distributing profits later.*" There was a feeling that such micro-credit system was a one-way process of accumulation, at the other end leaving nothing for the people. Another respondent said: "... *we used to get loans, yes, but the interest was high, and then... the discomfort that you go through if you delay in*

payments made one very insecure. But also, we did not have the authority to direct how the credit facilitation process was to take" (IDI with Tano, Somanga, 27/6/2014). Such credit conditions were said to make people feel trapped in a form of servitude and compelled one "*kukanyaga taratibu, maana unachowaza ni ... kurudisha tu mkopo*" (lit: 'to tread carefully because you only think of paying the loan').

Secondly, since these credit providing facilities are not based on membership, they do not offer opportunities for ownership, hence leaving them with a feeling of being dispossessed instead of being empowered.⁵ Experiences with NGO or commercial bank institutions were thus not only disempowering, but they represented relationships of power and inequality between the lender, resource-rich loan institutions, and financially-strapped borrowers.

The ownership of VICOBA, on the other hand, is firstly established by way of formation. The groups are self-selected groupings of 25-30 members, broken down into smaller groups of 5 persons called collateral groups. These smaller groups act like pressure groups in loan disbursement and guarantee systems to maintain accountability and reciprocity among members. The modalities for the formation, selection of leadership, nature of shares, cash subscription, credit giving—and other processes such as meetings or other group activities—are arranged through agreement among group members. Members were given initial basic training in business management, book-keeping, entrepreneurship, and group management.

Moreover, the level and nature of cash subscriptions (shares) are usually agreed upon in accordance to members' socio-economic circumstances. The minimum rate agreed for in these groups was TZS1000 (approx. US\$0.5) per share, subscribed on a weekly basis. Individual members subscribe between 1-3 shares per member, plus other pre-determined health, education and other contributions for group operations or social/community funds contributions (*mfuko wa jamii*).

Qualifying for a loan usually depended on group agreement, but members are typically eligible after 14-24 weeks of membership. A member proposes a period for servicing the loan, normally between three to six months. Members earn a profit from the small interest realized from loans taken for business purposes or fines collected from delayed payments, absenteeism, and other such reprimands. Share subscriptions are reviewed after the normal bi-annual cycle where members either share savings and profits, each according to one's subscriptions. Some groups start savings all over again or re-invest the profit into the VICOBA or other activities.

Taking credit, especially for business ventures, was a common practice. In essence, however, people took loans with the understanding that it was not simply a taking and paying process; but a process of taking, paying, and sustaining the group. For

⁵FGD at Somanga, June 2014 ... making reference to the major credit provider: '*We do not own, we are regarded as clients in a business, but have nothing left later*'

those who maintained their credit servicing as required, group agreements permitted continuity in accessing new loans. Some members took a loan every year if the group accounts permitted it. For example, Saki,⁶ a member of the Ushirikiano group, recounted how between 2009 and 2011 she took eight loans. In 2010 alone she took three loans of TZS100,000; TZS300,000 and TZS370,000, part of which she utilized to purchase construction material. Between 2012 to 2014 she took four loans each worth TZS300,000, which she used to run her clothing (*vitenge*) business with a profit:

“...for the construction of my own house ... I purchase vitenge in Dar es Salaam at TZS24,000 and sell them at TZS30,000 at Nyamisati, earning a TZS6,000 (US\$3. 0) profit for each. The more frequently I can sell vitenge, the higher the profit margin” (IDI with Saki, Nyamisati, 23/10/2015)

According to Saki, the key to her success was: (i) “... *one’s own planning, even though planning is not equal to actual investment*, (ii) *confidence ... which enables one to move from one step to another*, and (iii) *persistence ... in the face of adverse situations*” (ibid.). She said although many things may interfere with one’s plans, “...*one must not be discouraged in the face of adverse situations*” as happened to her when her business stall collapsed, and had to use part of the loan to rebuild it while postponing the construction of her house.

Persistence is a virtue for women who want to succeed, as Sasha, a single mother raising two young children, expressed. She said, “... *in the process of doing business sometimes ‘naanguka’ – (lit: ‘I fall’), but strive to rise again.*” A common remark among group members was that they did not take the credit for granted, and openly admitted poor investments or complete failure. However, for them, the opportunity to form the group and be part of the loan-taking process was more important.

Ownership of the functions of deciding when and who can take a loan, and for what purposes, was also another aspect of empowerment. Most VICOBA members explained that their VICOBA loans were mainly used to boost existing capital for investing in a business. One member claimed that people usually interweave several strategies, “... *sharing ideas with fellow members and putting into practice the principles of training on entrepreneurship that they had received*” (FGD, Nyamisati, 23/10/2015). Although some members had not received any entrepreneurship training, due to joining groups late, the practical experience that members had in handling and servicing credit generated within them a consciousness to move forward. As the groups multiplied, it became difficult for capacity building institutions, including local governments, to provide such training (CEVEDE, 2014; SEDIT, 2008). Hence for some, this was a challenge—not a limitation—to personal economic growth.

A bigger challenge for women in these communities was limited markets and competition. This was because fish mongering and Mama Lishe businesses were practiced by many women; hence, members had to be daring, do extra work, and be creative (*‘kuchakarika’*). Members had also to keep accounts (*‘kutunza mahesabu’*). This

⁶All names used are pseudonyms

entailed careful planning, budgeting, and book-keeping; although not in the literal sense since some of them were semi-literate, but their ability to make monetary calculations on subscription obligations, profits and envisaged savings was impressive even to themselves. A woman in Somanga explained her budgeting as follows:

“So, I know that if I subscribe, I will be entitled to credit, it is my own responsibility ... but also if I squander all the money ... I will not subscribe any shares and my businesses will fail. But also, why is it that we usually never fail to buy khanga or subscribe for women related celebrations? ... So, I think most of us share with one another how to plan. In our VICOBA, which we started in 2006, we have already constructed a Guest House” (IDI with SHK, Somanga, 24/10/2015).

According to her, women are now actively changing common perceptions such as the idea that women will often use credit for direct consumption without investing it to generate more money and resources. One of them claimed that “... *wanawake sasa hivi wanapanga wanunue khanga ngapi na watoe hisa ngapi*’ (lit: ‘women currently plan how many *khanga* ⁷to buy and how much to subscribe as shares’).

Generally, ownership of material assets was seen as an outcome of subjective understandings of ownership, the feeling that allows responsibility and pushes one to act to accomplish a certain direction or objective. However, while access to credit increased a member’s ability to acquire assets, it was the type of asset that made a difference with respect to subjective well-being.

The meaning of asset ownership in these communities was informed by a blend of Islamic religious traditions, indigenous (matrilocal) practices, and modern ideas about empowerment. From this blend, both female and male children inherit property from parents but in varying degrees, while women (wives) inherit either one-eighth or one-quarter of a husband’s estate. Inheritance and other forms of access to property for divorcees and widows is also informed by Islamic traditions, a system that has influenced women’s desire to negotiate their positions for better access to property (Syed, 2004). However, unlike experienced in other coastal communities where a strong attachment to matrilocal traditions facilitated women’s control of houses and land (Askew, 1999), in these communities very few women owned good houses and land due to the lack of resources and also discrimination (Mbezi, 2010).

Several studies note that specific kinds of assets make a difference to women’s lives, and may influence gender relations at a domestic level (WDR, 2012), with some expressing how women face backlash when they acquire more wealth than their partners through challenging traditional assumptions about patriarchal rule (Duncan, 2014). In the case of Nyamisati and Somanga communities, women acquiring specific assets had a different meaning. Specifically, women purchasing land, and/or a house were pursued as the most important assets worth credit.

⁷*Kanga* is a common local clothing wrap used by women all over Tanzania.

Women's sense of achievement in land acquisition was evaluated in several ways. Firstly, was the quality of land (seen in terms of its size, or location; such as being within the centre of a settlement) was a significant indicator of enhanced status, and an indicator of prestige. A woman of Ushirikiano group, for example, said "*I have now bought a piece of land, mwanamke shamba!* (lit: 'a woman's [pride is] a farm!')" (Aska, IDI, Nyamisati, 27/06/2014). Her comments reflected how women viewed the prevailing gender relations, in which, as explained earlier, land or general asset ownership favoured men over women.

This gendered aspect of ownership was emphasized by another respondent's insistence that "*these are my assets, I purchased them with my own money,*" reflecting women's desire to make claims to their own achievements. Their desire was not to denigrate men by making claims to property acquired by their own efforts, rather, women wanted to make sure that the "*I can also do it*" assertion was made public; particularly when the said item attached significant social esteem. This respondent claimed:

"... the assets we purchase from our own money, are entirely under our own control. For example, I can take decisions to sell furniture that I have bought for my marital home any time because they are under my sole control. I just have to inform and negotiate with him, but it is usually my choice" (IDI with Pili, Somanga, 27/10/2015).

Sustained membership in the VICOBA also enhanced one's sense of personhood, especially through which an individual was enabled to handle gender-based vulnerabilities such as divorce or abandonment. Divorce without a reliable source of income can be detrimental to the psychological health of single women and their children, one member said. In these communities, the high rates of polygamy, divorce, and remarriage influenced women's ideas about personhood more so than do men. During this study, divorced women often expressed their sense of insecurity of having to '*go back to stay with my parents*' as significantly disempowering both psychologically and materially (Sasha, IDI, Nyamisati, 24/06/2014). Thus, single or divorced women strive to get land or a house that they own because this ownership was not only a wealth indicator, an investment, a source of savings; but was also, a form of life insurance for women.

One respondent shared how joining VICOBA allowed her to reclaim her dignity.⁸ As a divorced mother who operates a Mama Lishe stall and sells dried fish, she narrated her situation since moving with her young children to Kilwa Kivinje in 2003 from another village. With no relatives or a host in the village, she found accommodation at the old Boma house (*gofuni*) that was used as a refuge to house 'homeless' newcomers in the village. She and her children slept on the floor. She said, "*... we ate once or at the most twice a day... and relied on daily paid labour and selling fried fish.*" The highest she earned was often TZS500 profit (US\$0.25), which they used for survival. She said: "*... in 2004, a friend encouraged me to join a UPATU group*

⁸Zamo's life history was collected from Kilwa Kivinje in June 2014 and a follow-up in October 2015.

in which we subscribed TZS200 daily. I was only able to make erratic subscriptions, but [it] gave me more cash to invest in the fish mongering business and got more profit." Feeding her children was through acquiring foodstuff on credit, a common system in coastal Tanzania. After less than a year she was able to save TZS20,000 (US\$10), and took a loan of TZS40,000 from the group, bought a bed and mattress while still at the *gofu*. In 2007 she joined another VICOBA group where, after two years, she was able to get a loan of TZS300,000, which she used to buy a residential plot and construction poles. In 2009 she left this group and joined another VICOBA group.

Since then she has been able to overcome challenging situations, aided by fellow members. By October 2015, she began constructing a house on the plot she had bought earlier from loans through the VICOBA. A bigger investment in her fish business permits her to subscribe TZS13,500 for her weekly shares. She is also a member of two other VICOBA groups in the village, in which she later joined. According to her, "... *although I am not well off, I am now a changed person and I do not fail to subscribe weekly from the profit I get from fish trade and Mama Lishe.*"

In general, therefore, while VICOBA members attested to an improved quality of life as a key benefit from joining VICOBA, more importantly they wanted to emphasize a clear difference between their usual responses to life from the active creation of a new set of life pathways enabled by VICOBA. Individuals appreciated the challenges they encountered in managing credit, the range of unexpected factors or stresses, and the structural limitations noted by several studies on VICOBA (Bakari et al., 2014; Shekilango, 2012). However, achievements such as expanding business ventures, and acquiring assets that reflected an enhanced social status did not only signify well-being: what was more satisfying was the psychological appreciation of 'owning' a process that led to these achievements.

5. Graduating Perceptions on Personal Power

In communities where a person's status is gauged by material things one owned, personal appreciation generated through acquiring a material asset and its accompanied community recognition is significant. For women, in particular, this appreciation is judged in terms of the graduating ability to own these assets vis-à-vis men in their communities, and its resulting impact on conventional perceptions regarding women's worth. Female VICOBA members in both Nyamisati and Somanga villages claimed that they were experiencing changing attitudes about women's positions in the community, and especially by men. Men were '*looking at them differently*' as they gained economic ground, one woman said. Another commented "*wanawake wamekuja juu na pesa, na wanaume wamebadilika, wanaheshimu*" (lit: 'women have raised their financial profile, while men have changed, and respect them'). Referring to the traditional practice of women being dependent on male spouses/partners or relatives, Amo of Somanga said that, even though she is a widow, caring for seven children "*kwa sasa siendi kwa mwanaume kuomba msaada*' (lit: 'I do not seek a man's assistance') (FGD, Jitegemee group members, Somanga, 27/20/2015).

To evaluate women's claim of economic prowess, men and women made comparisons between their different abilities to multiply investments and their willingness to take risks. This was because, it was claimed, social structure locates men and women in different positions, and hence influences the nature of agentic opportunities that can be drawn by each individual, "... based on power and resource accumulation," including the self-perception of having the power to act (Hitlin & Johnson, 2015). Some examples of male VICOBA members who had been able to generate profit through credit in a short period were given to illustrate their abilities.

One such case was of a 29-year-old fisherman who joined the Jitegemee VICOBA in 2010. Between 2010 and 2014 he took three loans amounting to TZS300,000 (in 2012), TZS700,000 (in 2013) and TZS2.5m in early 2014. He used the loans to invest in his fresh fish trading business, which gradually became more profitable. When the groups' savings cycle ended in 2013, he received a sum of TZS1m (about US\$500.00) as both savings and profit. Taking advantage of his mobility, he ventured beyond the village quite frequently for new business opportunities and was able to invest in a food business from which his profit margin grew to TZS3m (US\$1500). He then invested in ferrying goods between Rufiji and Zanzibar. By November 2014 he had paid most of his third loan. He also employed six people in the village. Using this example, it was emphasized that men could succeed better in business because of their higher capacity to take risks; a virtue claimed to be rare among women, but which actually served to reinforce the traditionally conceived perception of the relationship between gender and businesses.

However, a female respondent from Nyamisati claimed that some women also take risks in business, but they do it in different ways. Given the opportunity and exposure, she said, some women are as daring as men. After two cycles with the Ushirikiano VICOBA, this woman, Soda, managed to invest in a timber business which she markets in Zanzibar. She then bought two residential plots and a 1.5ha farm for rice production. The difference between her and the above-mentioned male member of the Jitegemee group was that she could not move out of Nyamisati frequently. However, the timber business was also a risky investment for two reasons. First, it was prone to close monitoring by government officials since the source of timber was sometimes through illegal mangrove tree-cutting (FGD at Nyamisati village, 23/10/2015).⁹ Second, it also involved considerable attention and supervision in collecting and stacking piles of timber, managing labourers and transporters, all of which demanded active supervision. Thus, self-determination and the willingness to act on opportunities one comes across were key elements of the successes that enhanced these women's well-being.

Despite reservations on capabilities, how women constructed their personalities as able economic actors was key. This meant graduating from the normal economic arrangements related to the domestic level (household maintenance), to the

⁹The Ushirikiano members, however, claimed that haphazard cutting of mangroves has declined with the introduction of community management of resources through BMUs.

community level (property ownership), and up to the wider society (business) level. In marital unions, where men have been traditionally expected to be the major providers and decision makers, women's increased incomes through their expanded businesses not only enhanced their household contribution in value, thereby allowing more space for engagement in shared decision-making for the household, but also accorded them community prestige.

Not all female VICOBA members, however, enjoyed similar successes from their income-generating activities, although they largely shared the same sense of meaning and purpose as an outcome of VICOBA. Some were from low-income households, others were widows, yet others had young children without partner support. For the latter, constant child care limited not only their mobility, but also their willingness in taking risk. This was the experience of another female member of Jitegemee, a widow with two children, who was not successful in her ventures after getting a loan because of ill-health in her family. She was a petty fishmonger, who sometimes travelled inland selling dried sardines in bulk. She also had to attend to her own flailing health, and that of her son who was suffering from a weak heart condition. She had once resorted to begging for assistance until a friend convinced her to join the Jitegemee VICOBA in 2010, to which she consented half-heartedly with the expectation of obtaining loans for health care for her child. Without a steady business, however, she continued performing manual tasks as a daily paid labourer to afford the required three weekly shares, each worth TZS2000. Between 2010 and 2013 she took three business loans worth TZS200,000, TZS400,000, and the last was TZS850,000 for her sardine business. However, out of the latter, she spent TZS500,000 on her son's emergency treatment.

Even though this member's challenges were aggravated by the lack of comprehensive community health care insurance to cater for her child, she illustrates how the burden of care bears more heavily on single, low-income women in these communities. Yet, irrespective of her challenges, she still believed that VICOBA could give her a sense of relief and hence, purpose in life. She said:

"Although I have not been successful, I can see many women who initially failed in their business. However, perseverance has made them get good houses through VICOBA, and I would probably benefit later. I built my current mud and sticks hut from profit earned through VICOBA credit. My hope is that I will eventually succeed in having some value to my children" (IDI, Kite, Somanga, Interview, 12/11/2015).

Different members also had varying abilities to manage subscriptions and loan servicing in the context of bad weather or poor fish catches. Hence, there were varying circumstances in conforming to group requirements. Yet for many, the desire to maintain subscriptions was extremely powerful. In addition, being able to join another VICOBA and sustaining one's membership in that VICOBA was also taken as empowering.

Sustaining inclusion as the outcome of active share provision, loan taking and servicing was another indicator of agency. It was used to express well-being, and

the enhancement of personal power, resulting from being a ‘live’ (i.e., active) member of VICOBA, which enabled one to access other membership benefits. In addition, since individual commitment to share subscription and timely repayment of loans were key to sustaining the VICOBA groups, the disposition of an individual member as a credible lender was thus very important. Committed subscriptions and timely servicing of loans by an individual were important public markers, in both the group’s eyes and to one’s own self-esteem. It was also seen as an embarrassment to have one’s peer-monitoring group always on one’s neck for delayed payments as it was for the person’s own mental comfort.

A member of the Somanga’s Jitegemee group said:

“[You] often feel bad in front of your fellows when you fail to subscribe to the weekly shares, and even shameful when you cannot repay a loan ... you place them in a bad spot because they are your guarantors” (IDI, TK, Somanga village, 13 November, 2015).

This provision had differing outcomes with respect to women’s sense of empowerment. Firstly, as one respondent said, VICOBA rules can be insensitive to personal situations. This is because they served to exclude those who could not sustain loan repayments as required, which contributed to the rate of membership drop-outs due to poor loan servicing. Experiences of taking a defaulter to the village government and have her compensate for a loan were also common. Secondly, the embarrassment of non-payment served to make women transform their perceptions of credit and of their own capabilities, from the idea of ‘*siwezi*’ (lit: ‘I cannot’), and work towards ‘*naweza*’ (lit: ‘I can’). This was also influenced by the fact that failing to service loans interfered with core group relations, which affected the trust that group members put on each other: “*If you fail to pay back your loan, then you have contravened this trust*” (Ushirikiano, Nyamisati village, 12/2/2016).

In addition, making timely subscriptions and payment of loans was important because adequate group collections allowed other members to get loans. However, there were also psychological ramifications ‘*of being seen as not performing*’ as a group within the village. Continuity in access to credit and servicing credit kept a VICOBA functioning, and therefore, maintain its public face to the community. Sometimes, however, lending abilities are often low for groups with low-level savings, a shortcoming that sometimes caused discontent among affected members (Shekilango, 2012). Yet, given the small amounts of subscriptions, in a context of growing exposure to credit, it is highly likely that some members could not always be served.

For many members, joining VICOBA also meant committing oneself to subscribe to group-based norms, which created for an individual how she wanted to define herself and her own descriptions of personhood, contrary to which her perception of an enhanced identity was tarnished. Such identity formation through group-based norms was expressed by the way members would seek out a non-conforming

member, encourage her to service her loans, or sometimes resort to disassociating her from the group. It has also become a kind of tradition, where members would encourage other women to subscribe to their VICOBA, an act that has supported many women who would have been otherwise disadvantaged by poverty and the lack of confidence (WWF, 2014). Relations based on trust were thus key elements in a sustainable VICOBA.

It was also seen that the weekly subscriptions have become instrumental in bringing groups to meet every week, not only to confirm subscriptions together, but also to maintain a spirit of ownership and collegiality. Yet, again, while belonging to a particular group was important, group membership on its own was not the only aspect of well-being. Rather, being in a position to affect the whole pattern of active women mobilization was taken to be an advanced level of appreciating personhood, which was evaluated through one's performance in a VICOBA.

Responsibility in following group rules was another way through which group members exercised their powers as persons, strengthened by their ownership of a VICOBA. Groups monitor their own performance, although, as was observed in Nyamisati and Somanga, there are occasional follow-ups by local government officials. Upon formation, each group drew up a group constitution that outlined rules, regulations, and obligations of members. Self-initiated VICOBA were more able to dictate the provisions of their own rules compared to those handed down by NGO facilitators. The process through which these constitutions were developed generated a strong sense of ownership, which, in turn, influenced members' self-identities. A member of the Jitegemee group said:

"[We] are organized by our own constitution, it has not been handed down to us . . . we made it, and thus we own it. So, if you go against this agreement, you have gone against what forms us into a group" (FGD, 26/06/2014).

Acting responsibly was thus a conscious choice one took to make possible a system that they had not experienced before, and that they wanted to be part of. This sense of responsibility was somewhat comparable to that in the *Upatu* system, although the latter does not have such binding, formalized credit systems.

The founding experiences of VICOBA in Nyamisati and Somanga encouraged subsequent enrolment into additional VICOBA groups by women. It was therefore common for women respondents to admit to have joined an additional one or two more of recently formed groups, each proud of making such decisions. Although this tendency has implied one to be committed to multiple share subscriptions, it is taken as an achievement. An example was given of a member of Ushirikiano who was able to subscribe a total of TZS25,500 (about US\$12.75) a week to her three VICOBA groups (e.g., Ushirikiano – TZS10,000; Tunaweza – TZS10,000, and Upendo – TZS5,500), which is significantly high for a rural community; but she is able to do so from the fish business (FGD, Nyamisati, 23/10/2015).

With their increased confidence, women are considering equity and demanding more opportunities, such as for equality regarding property ownership. A woman in Nyamisati village said “[T]here are some women who are demanding an equal share of inheritance of their parents’ estate/property,” (23/10/2015) which is contrary to the religious teachings whereby females get a lesser share than men. VICOBA meetings have been used to spread this awareness in accordance to Tanzania’s policies on land rights, marriage, and campaigns for gender equality. Wider platforms for gender equality campaigns have also been possible through other VICOBA formation interventions that are advanced with a focus on women empowerment in the country.

6. VICOBA and the Community

As VICOBAs have progressed into a platform for women’s agency, we also examined how this system enabled wider conceptions of agency, and women acting responsibly beyond their immediate circumstances. In this case, we examined the extent to which VICOBAs have enabled women to encounter institutions or practices that disadvantage them beyond their households, especially in empowering them to confront unsustainable resource-use practices on which their livelihood depended on, and as intended by the RUMAKI programme. On this aspect, women respondents admitted that unregulated harvesting of mangroves and fishing were still being practiced, and were reliable sources of income for some members of their communities. The fact that even some VICOBA members were dealing with the mangrove pole trade to Zanzibar indicated that VICOBA, albeit empowering in one way, was not necessarily the panacea for other challenges that women faced as part of the community. How personal achievements can be channelled into improving people’s wider environments and infrastructure to nurture empowerment in its wider sense remains the ultimate goal of the economic empowerment agenda in Tanzania.

Yet in this case, the gendered marine resource environment permits its male practitioners not only to command a higher ability to access and exploit resources, but also to operate as a club, and protect each other in their wrongdoings against the environment. Hence, it was difficult for women to challenge them. It was easier for women to respond to less confrontational community issues such as providing assistance to persons in need and other philanthropical interventions.

This study also examined how other community members evaluate women’s achievement through VICOBA. For example, when a village government leader in one of the villages was asked to evaluate the empowerment of women through VICOBA, he contended that the community was not experiencing significant material changes because of their membership in these groups (VG, 26/06/2014). However, he admitted that from the women’s own expressions, he could confirm that they were clearly appreciating the impact of VICOBA on their lives. We analyse this according to the ‘outsider’ versus the ‘insider’ perspective, and the observation that people in different circumstances endorse value or achievements by drawing on their own ideas and interests.

7. Conclusions: Agency and Subjective Well-being through VICOBA

This article assessed the impact of micro-credit from the viewpoints of women who are members of a grassroots micro-credit system, VICOBA. Generally, the growth of VICOBA groups in the country since the year 2000 can be said to be phenomenal in both rural and urban Tanzania, and it also encompasses middle-income communities (Kihongo, 2005). By November 2015, the NEEC estimated that it had registered about 23,000 VICOBA groups since 2010 (*The Citizen*, November 10, 2015). The Centre for VICOBA Microfinance and Enterprise Development Limited (CEVEDE) put the estimate at 28,000 groups by 2015 (Chipindi, 2015). In 2015 it was estimated that about 78 percent of the clients of VICOBA members in Tanzania were females (NEEC, 2015). The saying '*ninaenda kwenye Kikoba chetu*' (lit: 'I am going to our VICOBA') is now a common phrase in Tanzania.¹⁰

While it is evident that the desired outcome of community development and empowerment through VICOBA was not straightforward, many members have taken advantage of VICOBA as a platform for inspiration; and for women in particular, as a source of active empowerment. Being formed in a more-or-less voluntary process, on a small-scale with a responsible ownership mandate, VICOBA in Tanzania offer promising options in revolutionizing the micro-credit system (Brannen, 2010). The most important achievement, however, is the way women have gained empowerment through perceived value of ownership which, in turn, has gradually permitted their own appreciation of their subjective well-being. The sense of ownership, personal evaluations of their changing life statuses over time, and increased ability to make decisions that stimulate their course of action, support the contention that micro-credit is, indeed, a resource or platform for action and personal growth.

In addition, the operational conditions of VICOBA, which differ from other credit-providing programmes, create more incentives for an active conscious effort to embrace and work for change. Through VICOBA women participate in the making of credit for their lives in a public forum. This is, in itself, empowering, increasing ownership and the responsibility to maintain ownership, and the ultimate transformation of women's own self perceptions and identities.

Hence, rather than debating on the potential of micro-credit systems to transform structural and systemic issues such as poverty and patriarchy, a focus on how women use VICOBA as a resource to achieve what they perceive as an enhanced well-being should constitute the feminist agenda. The active creation of new pathways to address life challenges, albeit limited in some community issues, is also by itself women's own ways of attesting agency and conception of well-being. Ultimately, self-appreciation through enhanced personhood and public recognition and appreciation, or people's subjective well-being and sense of meaning in life, are significant indicators.

¹⁰The word *Kikoba* instead of VICOBA is used to make reference to the possessive noun using the singular *Ki* instead of *Vi* which is used to refer to multiple or plural items in Kiswahili

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