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Saving and Credit Cooperatives Services and Socio-economic Empowerment of Women in Temeke Municipality, Tanzania

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The majority of the SACCOS clientele consists of low-income women who form solidarity groups to obtain credit. However, poverty has persisted among women and their communities for a very long time. This study assessed the financial services that SACCOS offer to women and the impacts that SACCOS have on women's empowerment and household livelihoods in Temeke Municipality, Tanzania. Focus group discussions (FGDs) and key informant interviews (KIIs) were used in a qualitative research design to gather primary data from female members of the selected SACCOS (Mbagala Lutheran and KIUMA) on the research issue. The survey found that women use SACCOS for a wide range of services, such as savings accounts, low-cost loans, options for investing and financial advisory services. Additionally, the study revealed that SACCOS have both non-financial and financial impacts on women's empowerment and household livelihoods, including greater financial security through saving and insurance products, strengthening of financial literacy and decision-making skills among women, empowerment through participation in SACCOS leadership and decision-making, business development through access to capital and credits from SACCOS, and enhanced household ability to meet basic and material needs. This study concludes that it is through its services that SACCOS is an instrumental entity in addressing the financial inclusion gap, especially for women in Tanzania. Moreover, it is recommended based on this study that, apart from mere financial services, SACCOS and other microfinance institutions should invest in education and financial advisory services to assist women in making wise financial decisions, such as budgeting and making productive investments of capital. This is because women save more in SACCOS; however, a large number of them have continuously been trapped in a vicious cycle of financial debt, poverty, and dependency syndrome.

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INTRODUCTION

Empowering women economically has been recognized on a global scale as a critical component of attaining sustainable development. The relevance of women's economic empowerment for inclusive and sustainable development is emphasized by the United Nations Sustainable Development Goals (SDGs), especially Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth) (The United Nations, 2022). The World Bank reports that in many regions of the world, women's engagement in the official financial system is still much lower than men's (Food and Agriculture Organization, 2020; World Bank, 2018). SACCOS have become essential organizations in closing the gender gap in financial inclusion. The potential of these cooperative organizations to offer easily accessible financial services that are customized to the requirements of women has been acknowledged, allowing them to obtain credit, save money, and gain financial literacy as well as advising services.

A report by the International Labour Organization (ILO) asserted that, SACCOS are essential for improving women's financial inclusion since they raise savings, improve loan availability, and create chances for entrepreneurship (ILO, 2020). Additionally, SACCOS frequently provide financial solutions that are beneficial to women, like flexible savings plans and group-based loans, which promote financial independence and decision-making. Numerous research carried out in various locations have proven the beneficial effects of SACCOS on the livelihoods of women. Research conducted in Asia and Latin America has emphasized the contribution that SACCOS

provide to the advancement of women's economic empowerment (Kevela and Magali, 2022)

As observed in other nations, Sub-Saharan Africa continues to be plagued by a number of socioeconomic issues, one of which is gender inequality. The restricted availability of financial services for women in this area frequently impedes their ability to enhance their standard of living and gain economic empowerment. Nonetheless, a growing body of research shows that Savings and Credit Cooperative Organizations (SACCOS) can help close this gap by giving women access to financial inclusion possibilities (Mukamukama and Mulyungi, 2019). Sub-Saharan Africa has historically poor financial inclusion, with women being disproportionately excluded, according to a World Bank analysis. Nonetheless, a steady change has occurred in recent years, with SACCOS being essential in improving women's financial access. Research carried out in Kenya, including those of Muriithi and associates (2019), demonstrated that SACCOS have facilitated financial inclusion by offering savings, credit, and insurance services tailored to meet the specific needs of women.

Moreover, SACCOS have also been recognized for encouraging women's economic independence and entrepreneurship. Kevela and Magali (2022) conducted a study in Ghana which highlighted the function of SACCOS in enabling women entrepreneurs to obtain loans at a reasonable cost, thereby promoting business expansion and revenue production. Furthermore, as noted in a Tanzanian study by (Humphries and Schneider, 2021), SACCOS have been crucial in teaching women about financial literacy and management, enabling them to make wise financial decisions.

Savings and Credit Cooperative Societies (SACCOS) have gained recognition in Tanzania for their contribution to women's socioeconomic advancement. With women making up a sizable portion of the agricultural labour force and accounting for between 70 and 80 percent of food production, the nation has a predominately agrarian economy (Voufo *et al.*, 2017). Historically, Tanzanian women have had difficulty obtaining financial services, which has limited their ability to invest in revenue-generating ventures and enhance their standard of living. Thus, with SACCOS, a considerable number of women have managed to establish farms for both food and commercial production; with the latter being less exploited (Kimani *et al.*, 2021).

In line with the opinions of other scholars, The Savings and Credit Cooperative Societies (SACCOS), are expected to have a major impact on improving women's lives by giving them access to financial services, encouraging economic empowerment, and raising their socioeconomic standing. SACCOS are anticipated to provide customized financial products, educational initiatives, and support systems that are made to cater to the various needs of women. This will enable them to earn income, save, invest, and make significant contributions to their communities and families (Mwobobia, 2012).

Despite the facts that SACCOS are expected to empower women, recent studies and reports, suggests that the actual contribution of SACCOS in improving women's livelihoods may not fully align with the idealized expectations. Studies like that by (Abebe and Kegne 2023; Ogolla *et al.*, 2022 and Kimani *et al.*, 2021) highlight existing gaps and limitations such as inadequate access to credit facilities, gender-based discrimination,

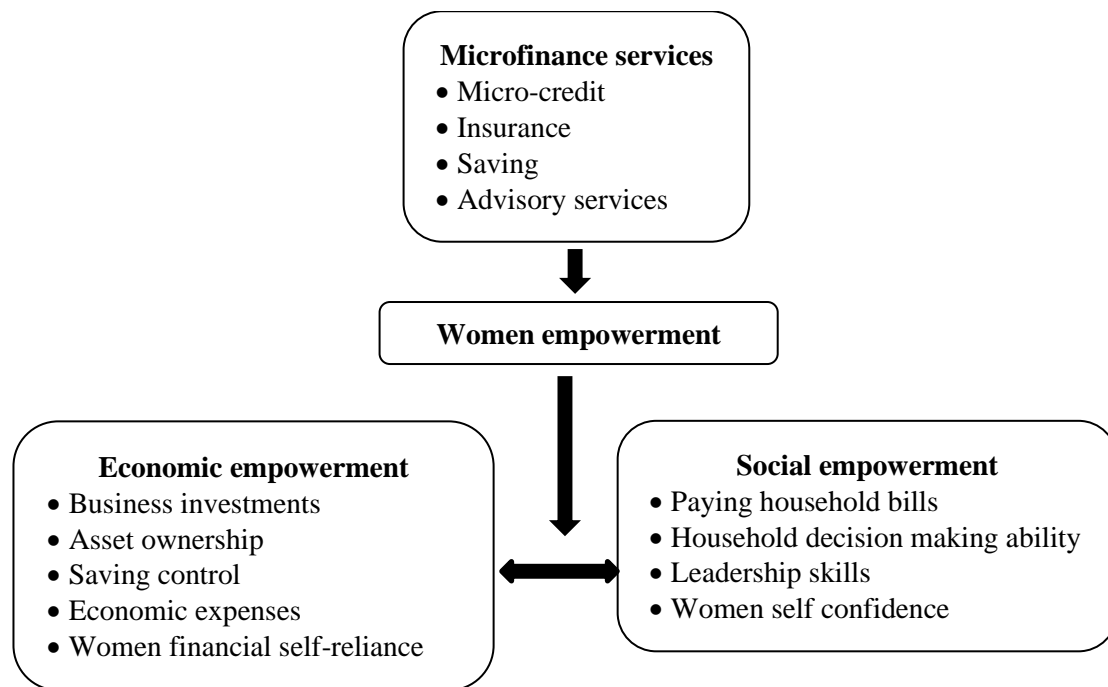
limited financial literacy programs tailored for women, and barriers to women's active participation in SACCOS decision-making processes. These factors hinder women from maximizing the potential benefits that SACCOS could offer for their economic and social advancement. Hence, it is with this knowledge that, this study was tailored to assess the impact of SACCOS on women empowerment in Temeke Municipality.

LITERATURE REVIEW

Theoretical Discourse

The present study is driven by the Empowerment Theory of Mayoux Feminists and the Resource Base View (RBV) in order to comprehend the connection between women empowerment and microfinance. A theory of women's empowerment was introduced by Mayoux (2005). It suggests that microfinance services like microcredit, insurance, savings, and other benefits might encourage the development of income-generating activities like microenterprises and financial stability. Figure 1 presents the Mayoux feminist empowerment theory, which is separated into three categories. This hypothesis states that microcredit from microfinance organizations can support women-owned businesses, including entrepreneurship. Moreover, RBV clarified that resources are the primary foundation for economic success (Sanchez, 2008). The main tool for women entrepreneurs' business success in this regard is microcredit. Both tangible and intangible resources may be available (Umrani, Kura, and Ahmed, 2018). Women's business experience is a significant intangible asset that can contribute to success. Consequently, the current study's suggested framework, shown in *Figure 1*, is based on the reviewed theoretical framework.

Figure 1: Conceptual framework



Source: Own Conceptualization based on Theoretical Literature Review

METHODOLOGY

Study Setting

The study was conducted at Temeke Municipal Council in Dar es Salaam, Tanzania. Specifically, Mbagala Lutheran SACCOS Limited and KIUMA SACCOS Limited were the cases for this study. This study area was chosen because it is one of the five districts in Dar es Salaam with the highest record of informal market vending activities such as food retailing, fish retailing, and small and medium enterprises, which are often conducted by youth and women. Additionally, the district has a relatively large number of microcredit organizations such as SACCOS and VICOBA, which are expected to financially empower women; however, their impact is seemingly low, and little has been done so far (URT, 2022a; URT, 2022b). Moreover, the two SACCOS (Mbagala Lutheran SACCOS and KIUMA SACCOS Limited) were purposefully selected because they record more than 70 percent of their members being female than men, thus making them suitable for this study as far as women empowerment through SACCOS is concerned.

Study Design

The cross-sectional study employed a qualitative research approach using Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) to explore socio-economic impact of SACCOS on women empowerment and household livelihoods in the study area.

Selection of Study Participants

Sixteen (16) research participants were involved in two (2) FGDs, with each group comprising eight participants. The FGDs were drawn from the SACCOS members in two selected SACCOS of Mbagala Lutheran SACCOS Limited and KIUMA SACCOS Limited both from Temeke Municipality with a good knowledge of the role of SACCOS on women empowerment. The participants were female, aged 18 years and older members of the selected SACCOS. Two (2) FGDs were conducted, respectively, and four key informant interviews were conducted with leaders; Chairpersons (2) and General Secretaries (2) of the selected SACCOS in addition to the FGDs.

Data Collection

The interview and FGDs guides were translated into Kiswahili language and pretested in a similar setting in order to get feedback on questions that were not clear. The researcher participated in the data collection process with the help of research assistant. During interviews and discussions, we asked open-ended questions followed by targeted questions in predetermined categories. The interview and FGDs guide focused on financial services offered by SACCOS, socio-economic impact of SACCOS on women empowerment and household livelihoods. The FGDs and KIIs were audio-recorded with consent.

Data Management and Analysis

All the FGDs and KIIs were transcribed verbatim without altering the meaning. A conventional content analysis approach was used as described with codes and categories arising from the data. Analysis was done in two stages, first, the manifest content analysis and then the latent content analysis. The transcripts were read and re-read by the author to achieve immersion. Text data was read to derive codes by highlighting emerging factors based on our understanding of the data. Codes were sorted into categories based on their linkages. The categories were grouped into meaning overarching themes, which included the financial services provided by SACCOS to women and impacts of SACCOS on women empowerment and household livelihood.

RESULTS

The findings have been categorized in two thematic areas derived from the data collected namely, the financial services provided by SACCOS to women and impacts of SACCOS on household livelihoods and women empowerment. Accounts from various responses by participants through Focus Group Discussions and Key Informants have been captured and placed in either of the themes.

Services Offered by SACCOS to Women

Focus Group Discussions and Key Informants have been successful in providing descriptions of

a number of financial and non-financial services provided by SACCOS to its members (Aleu, 2024). Four Focus Group Discussions (FGDs) and Key Informants (KIIs) reported numerous services that included saving accounts, affordable loans, investment opportunities, financial services, and advisory services. These services have been positively accepted and reported by the respondents as being valuable in empowering community members, especially women.

In the reports provided by key informants, savings credits and financial education have been provided to the members and have positively impacted women, provided that they occupy a larger portion of the organization.

One key informant stated,

“When I get money from my fish retailing business, I often take a considerable amount of money and submit it to my SACCOS for saving. I have set my plans that I should place at least 20 percent of whatever amount of income I get from my business as it helps me, and my family accumulates sufficient money for both domestic and business development”

This point was echoed by another participant:

“Yes, when I have low savings in SACCO, I feel bad and guilty. I have learned that saving means not losing money but making better use of it in the near future. I am even planning to increase my savings and reduce unnecessary expenditures that may reduce my saving trend.”

The findings establish that saving services provided by SACCOS have been crucial in building the capacity of women in the community. The majority of responses came from key informants and focus groups, and they pointed out being interested in those services and saying that they help strengthen household income and reduce poverty. The saving service, according to those responses, has been done in terms of monthly contributions, which in turn enable members to access loans.

One key informant reported:

"We normally encourage women to cut some amount from their income and save through SACCOS, as it enables them to acquire a sufficient amount of money that can be used to purchase assets such as land and add-up capital to their small businesses."

As one of the services from SACCOS, most of the key informants reported that communities and mostly women in Temeke depended on the affordable loans from SACCOS, which helped them acquire capital to run various income-generating start-ups and support household expenses.

A key informant states:

"One of the primary attractions of SACCOS is their lending services. I can apply for loans at favourable interest rates, often lower than those offered by commercial banks. Whether it's for education, business expansion, or home improvement, SACCO loans provide accessible and affordable credit solutions."

In terms of loan applications, most of the participants in the focus group discussions reported that SACCOS has a low interest rate for loans under personal development and investment packages, to the extent that some regret taking loans from various financial institutions.

Another focus group discussant added.

"I remember that I once applied for a loan from one financial institution, and I encountered some bureaucratic challenges. Although that was not enough, I also regret that the loan package was associated with a high interest rate, and I found it hard to pay back, but in my SACCO, the cost is manageable."

Even though the majority of participants in the Focus Group Discussions (FGD) considered saving and credits as important services from SACCOS, some pointed out that financial education and advisory services are equally important as they even help women to use the credits and achieve business profits properly and efficiently.

One key informant reported:

"To ensure members make informed financial decisions, SACCOS provide financial education programs and advisory services. These resources cover topics like budgeting, investment strategies, and debt management, empowering members to take control of their financial future."

Another focus group discussant added.

"Having money does not necessarily imply its proper use. One of the best things about SACCOS is that they empower us through awareness creation regarding important financial tips and decisions that you can rarely get from other organizations."

This was further supported by another participant.

"Since I joined SACCOS, I have improved my budgeting skills, debt management skills, and marketing skills for my food vending business. It is important because it helps us to use the loans wisely so that we become able to repay them easily while achieving business benefits."

Impacts of SACCOS on Household Livelihoods and Women's Empowerment

The study found that the impacts of SACCOS on household welfare and women's empowerment are both financial and non-financial. Most of the study participants from Focus Group Discussions (FGDs) and Key Informants (KIs) reported that the impacts include greater financial security through saving and insurance products, strengthening of financial literacy and decision-making skills among women, empowerment through participation in SACCOS leadership and decision-making, business development through access to capital and credits from SACCOS, and household ability to meet basic and material needs. Participants from FGDs and KIs consistently reported that greater financial security, financial literacy, and business development are the main benefits they acquire from SACCOS. As in their narratives, women are now capable of saving for their lives safely,

understanding financial decision-making issues, and initiating and developing small and medium enterprises.

One key informant stated,

"Women here in Mbagala are regularly trained and advised on the basics of financial decision-making and investments. Specifically, we train women on how to wisely use their capital, which businesses are mostly risky, and we advise them to invest their capital in those paying businesses. That is not enough; we even follow up to help them achieve their goals so that they maintain their debt-repaying capacities"

Another participant added,

"Before joining SACCOS, I had tried some ways of saving money, but I ended up failing. I once saved my money through mobile networks, then through Kibubu, but all didn't work. SACCOS is good because the saving service is accessible, reliable, and, most importantly, it is safe."

Half of the participants in the focus group discussions reported greater financial security through saving and financial literacy as important benefits they secure from being members of SACCOS. Additionally, empowerment of women through participation in SACCOS leadership and decision-making was another benefit that women acquired from SACCOS, which helped them even contest for other political leadership positions in Temeke Municipal Council.

This was evidenced by one of the focus group discussants, who asserted that:

"During my seven months in SACCOS my co-members nominated my name to stand for the chairperson post, the post for which I competed with a man. I didn't believe I could make it. Fortunately, I won and became the chairperson of the Kiuma SACCOS, a post that I served for a period of two years. So I want to say that I gained good experience to the extent that I am planning to contest for the

member of the ward council (Udiwani) in the forthcoming election seasons."

The SACCOS have also been helping women to initiate and run small and medium enterprises that make them financially stable and economically independent. This is because they are able to access loans at a low interest rate as well as investment advice and support.

One key informant stated,

"Because I have my savings in SACCOS, I am able at any time to lend some amount of money for initiating a business or adding up to my existing business without asking for financial support from my husband. Personally, I own a beauty salon that I initiated through a loan from Mbagala Lutheran SACCOS, and now the business is working very well."

Another participant supported the argument.

"Last year, my husband passed away from a car crash, so I was worried about how I could make it in our shop business. My friend advised me to join KIUMA SACCOS so that I could get a loan and sustain our business. Consequently, since I became a member of the SACCOS, I am confident, the shop is working well, and I easily pay for home bills and children's school fees."

DISCUSSION OF FINDINGS

The study findings indicate that SACCOS is the main financial institution providing women with credit to run their businesses, as almost all women access loans or credit to run their businesses smoothly. The reason behind this could be the friendly procedures employed in loan access, unlike banks, where small business holders find it difficult to comply with the laid-down principles and conditions. Further, it denotes that the engagement of women in SACCOS is attributed to women's empowerment, among other factors.

Thus, these findings are supported by UN Women (2021), who found a significant association between poverty and gender-based violence

(United Nations, 2022). According to them, poverty is well known for increasing women's dependence and gender-based violence. Particular groups of women and girls living in poverty face multiple forms of discrimination and face increased risks of violence as a result. Studies show that poor and economically dependent women and girls are 2.5 times more likely to experience various forms of violence than those living in the wealthiest quintile. Women and girls living in poverty are more vulnerable to sexual exploitation, including trafficking. And those who experience domestic or intimate partner violence have fewer options to leave violent relationships due to their lack of income and resources. Similarly, the findings are in line with what was found by Al-Amin and Mathbor (2019) in the study carried out in Nigeria, where it was found that women who take part in MFI projects have been empowered economically, socially, and politically.

As revealed in various studies, most of the SACCOS clients are poor women who team up in solidarity groups in order to access credit. Mukamukama and Mulyungi (2019) found similar results: lending programs, savings programs, investment programs, and awareness programs influence the empowerment of women in Rwanda. Hence, further confirmation is emphasized that aspects of the lending program, savings program, investment program, and awareness program significantly influenced women's empowerment in Rwanda. These results equally apply in various Sub-Saharan countries including Tanzania because women are continuously fighting to break a vicious cycle of poverty that is mainly influenced by economic dependency and women's low financial literacy.

A similar study by Bansal and Singh (2020) found that the provision of loans to women through microfinance helped them develop entrepreneurial skills, start their own microenterprises, and, in the end, support themselves and their families. In addition, microfinance enhanced women's participation in household decision-making and enabled women to become self-reliant. Further, the findings of this

study also concur with Debnath *et al.* (2019) findings that working with SACCO's for women improves the economic independence of the majority of women and enhances their contribution to the household and community. The findings of the study indicate that women in Byumba are empowered by income (used as a proxy for empowerment) generated from investing in loans borrowed from SACCOS. Thus, according to these studies, strengthening the impact of SACCO's services on the empowerment of women requires regular and prolonged training of women on entrepreneurial skills so as to enhance their competence.

In a similar vein, Shohel *et al.* (2021) found that SACCOS play a significant role in women's empowerment in a number of ways, such as improvements in income-generating activities, opportunities for self-employment, and making investment decisions. The study found a positive correlation between financial resources and women's empowerment. This is linked to control over household income and assets and participation in resource ownership. The study recommends that this microfinance should be provided with a mandate to extend its service to poor women so as to develop the skills of entrepreneurs and independence.

Moreover, microfinance agencies contributed to the improvement of income-generating activities among women. This can be linked with the provision of financial services to the poor, utilizing credit, and serving to help families. This follows the assumption of agency propounded by Williams' theoretical model of women's empowerment (2005), which stressed that agency is measured through increased decision-making power or through an individual's emotional. This implies that providing women with loans and training related to business activities will enhance women's empowerment.

The results are further supported by Abebe and Kegne (2023) who revealed that the majority of the respondents agreed that financial resources contribute to the improvement of women's ability to run their businesses smoothly. This is likely to

encourage women to participate more in accessing loans to run their businesses and to be able to close the gender gap in economic-related activities. A similar study by Ayatakshi-Endow and Steele (2021) showed that, financing is significantly and positively correlated to profits in women-owned microenterprises in Chad. It means that an improvement in microfinance lending conditions could improve women-run businesses. However, few women were sure whether financial resources provided loans or credit with reasonable conditions to run their businesses. Financial resources also enable women to overcome barriers to gender roles. This is likely to be attributed to the active participation of women in financial control and their freedom to select businesses of their choice. In contrast, Lindvert (2017) found that women entrepreneurs face particularly high barriers in their search for capital and other resources. It is clear that not only do they face all the formal financial barriers, like their male counterparts, but also informal barriers related to them. They also face discriminatory attitudes when applying for loans; they have less freedom to select the business sector and find it harder to enter business associations.

Baruah and Bezbaruah (2020) found that the political participation of women within the country is influenced by their economic status and sometimes leadership experience gained from various lower-level positions. These findings differ from Onin *et al.*, (2021), who found that at the membership level, females account for less than 30% of the individual members. In terms of saving, individual females account for less than 30% of the savings portfolio in almost all of the surveyed SACCOS. Again, all surveyed SACCOS have less than 25% of their borrowers being females with individual accounts.

However, contrary to other studies, Matamakaya *et al.*, (2018) demonstrate that participation in microfinance programs has neither shifted gender norms nor financially empowered women. Women's loans were largely controlled by men as prescribed by underlying, unchanged patriarchal gender norms. This means that, apart from just financial empowerment, education should be

provided to community members to disregard negative cultural practices and stereotypes that limit women's access to and ownership of productive resources in the community.

Moreover, women participation in SACCOS is hindered by gender division, male domination, property rights, lack of understanding, products, policies, fear, low self-esteem, lack of business skills, and politicization (Mbunda and Ndunguru, 2024). Despite efforts to empower women through loans and financial education, socio-economic barriers persist, including women's minority status, negative stereotypes, low self-esteem, and lack of leadership skills.

CONCLUSION

This study concludes that SACCOS provide a number of services, but the most commonly received by women include saving, crediting, and financial education. Moreover, it contributes to women's empowerment through its financial service portfolio. It enables women to save money, invest, access and receive loans, establish small and medium enterprises, benefit from financial education and advice, meet basic household needs independently of men, and develop women's leadership experience and capacities.

RECOMMENDATIONS

It is recommended, based on the findings of this study that, apart from mere financial services, SACCOS and other microfinance institutions should invest in education and advisory services to assist women in making wise financial decisions, such as budgeting and making productive investments of capital. This is because women save more in SACCOS; however, a large number of them have continuously been trapped in a vicious cycle of financial debt, poverty, and dependency syndrome.

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