



Women Empowerment Through Microcredit: Step Towards Alleviating Feminization of Poverty

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ABSTRACT

Purpose - The study explores and evaluates the women's experiences with microcredit facility for the purpose of women empowerment. While there is a mutual understanding and general consensus on closer nexus between women empowerment and microcredit, women are disempowered for variety of reasons such as lacks of financial resources, being a member of patriarchy society, misinterpreted religious concepts about her role and position in the society, and cultural restraints. However, microcredit, globally promoted as a "miracle cure" for the financially weak, especially women who face so many problems accessing microcredit for variety of reason, which have been discussed in detail in this study.

Methodology/Sample - This is qualitative study with inductive approach, and interpretive philosophy which allow the existence of multiple subjective perspectives and construction of knowledge. Women who availed microcredit from microfinance institutions (MFIs) were selected for the research study. The data was congregated through in-depth interviews and stopped at saturation level. Through phenomenological analysis, women lived experiences were analyzed.

Findings - The results indicate that microcredit strengthens women in all dimensions but plays more influential role when they are provided with autonomous access to microcredit, support from family, and facilities from MFIs. Needless to say that the multidimensional women's stability contributes in alleviating feminization of poverty and this is not a social issue but the global dilemma now days.

Practical Implications - This research is significant for the microfinance practitioners to design policies for promoting women entrepreneurship and for MFIs to facilitate their contemporary women clients with trainings and efficient supervision.

Keywords: Microcredit, Women Economic Empowerment, Women Social Empowerment, Women Household increased well-being, and feminization of poverty

Jel classification: I32, I38, O12, O15

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1. INTRODUCTION

Women empowerment is the influential subject matter in the current era. Before starting discussing the women empowerment, it is necessary to understand how women are disempowered. Disempowering is a process which reduces the power or authority of an individual or group in making crucial decisions and shapes their lives accordingly. According to the philosophers, researchers and professors in the particular field of gender studies, disempowerment is not only the issue associated with the developing countries but the developed countries women also facing hurdles in gaining power. There are so many reasons which come in any women way is lack of education, religion interpreters, patriarchal societies, lack of employment opportunities, lack of financial resources etc. Most of the religious interpreters misguide the religious beliefs and suppressed, ignored and abused the women. Religion guidance are taken into negative way that women are believed to be inferior to men and considered the second-class category person. (Sinclair, 2012)(Bhat & Lakshmi, 2002)

National Patriarchal society is the place where women are not only under the men's power but are also subject to discrimination, dishonor, exploitations, control, subjugation and violence. Women are even deprived of equal treatment in terms of basic necessities like right to food, education, employment, healthcare, and decision making power (Ray, 1994.) Women in patriarchal society face more hurdles in developing and sustaining their own identity and due to these factors; skilled and capable women are forcibly excluded from economic activities.(Sinclair, 2012). And whatever labour they perform is not recognized, nor accounted for in the statistical figures.

In Pakistan, the role of women is still under scrutiny in spite of 21st century dawning. While in most of the emerging economies role of women is increasingly being redefined, women in Pakistan sadly are still faced with cultural and religious taboos despite the fact they comprise almost half of the population and contributing strongly to the national economy though mostly informally. Despite being significant contributors their status is vulnerable due to the few factors like their mobility, education, lack of financial funds, others like social restraints and minimal institutional support and many more, these may lead them to disempowerment (Sinclair, 2012).

However, with passage of time despite such depressing state of affairs for the women in this country, they are subject to a demand of more financial contribution towards their families. Accordingly the provision of sources like microfinance is being seen as relevant. This paper discusses the impact of microcredit on women empowerment which will be measured through the qualitative indicators as not a single quantitative technique has a capacity to articulate these indicators like power to decide, self-direction or autonomy. The unavailability of credit is the main barrier in developing women as the powerful asset of the nation. Microfinance is designed for the people who belong to the weak social and economic community, and who are unable to meet their financial needs. Although this concept was initiated in 1700 with the basic theme was to provide the financial assistance to the poor people (CGAP, 2006) on the pattern of Grameen Bank in Bangladesh.

Accordingly, this research work is based on following two assumptions:

- a. Women attain economic empowerment with their access to microcredit. Family support and appropriate monitoring and trainings empower women in a social context but they also experience progress in their overall household well-being. These three perspectives – economic, social and improvement in living standards - collectively empower women in all dimensions.
- b. Empowerment of women signifies the step towards alleviating feminization of poverty

2. LITERATURE REVIEW

Empowerment is concerned with the development of human and the way they face challenges and involved themselves in the establishment process for reducing the work burden (Luttrell, Quiroz, Scrutton, & Bird, 2009). Empowerment is also concerned with the availability of choice, and power of choosing among the alternatives (Mayoux, 2005). Women empowerment is the growth of freedom of preference and achievement to shape one's life (Nasir, 2013).

Women empowerment has multiple dimensions. The first dimension is their economic stability – they are competent to participate in the economy and make better decisions for their economic position (Mayoux, 2005; Gola et al, 2011). The second dimension of women empowerment is their ability to prevent the men from being spendthrift. Living standard can be improved if both men and women contribute momentous income and share responsibilities. Welfare interventions provide financial services and also emphasize on women health, security, and education which augment their abilities and skills. The third dimension in this regard is social empowerment in which women have power to take decision, remaining autonomous, self-confident and manage their household independently. Through these determinants they can interact within the society and specified quota seats in assembly for women, empower them politically (Lemire, Pearson, & Campbell, 2001)(Mayoux, 2005).

2.1 Microfinance and Women Empowerment

The microfinance paradigms have their own aims and interpretation, with main concern of delivering credit with corresponding services and providing appropriate structure to small organizations. Regarding women empowerment, central aim of this paradigm has been providing the poor women with credit facilities. The main instruments of this model are small credits provisions to underprivileged people including women. It encourages female participation, hypothesizes women sustainability, decreases in poverty and social enhancement are naturally collaborative (Mayoux, 2006).

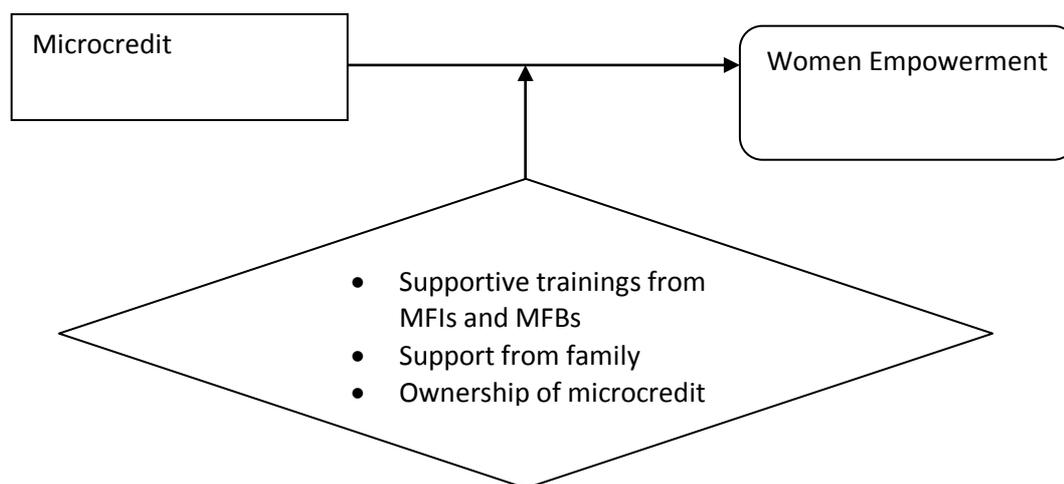
In the earlier history of micro-financing, Jonathan Swift, in early 1700, along with other nationalist of Ireland initiated the Microfinance Institutions (MFIs) which provided financial support to poor of rural areas era. Spooner, in mid-1800, highlighted microcredit, as best way of poverty alleviation. In 1970s, microcredit programs emerged in developing countries with the purpose of providing loans to deprived women to enable them to invest in small enterprises. In 1976, Professor Muhammad Younus in Chittagong University designed an experimental credit program to serve the poor. In 1983 he launched Grameen Bank, which presently has more than 4 million clients.

In 1980, Aga Khan Rural Support Program initiated. National Rural Support Program and Sarhad Rural Support Program were established in the microfinance sector. These Rural Support Programs were introduced to provide financial services to poor. Pakistan Microfinance Network (PMN) originated in 1995 and began to play a role as an emergent Microfinance Provider (MFP). In 2000, Pakistan Poverty Alleviation Fund (PPAF) provided its first loan to MFI, and State Bank of Pakistan (SBP) initiated a microfinance unit. Thirteen MFBs got licenses by 2012 and different NGO's were also established however researches reveal demand of such MFIs is far greater than available still. Presently, Taraqee Foundation's (TFs) Micro-Finance and Economic Development program (MFED) is doing a good job in Pakistan whose main motto is to alleviate poverty through microcredit and saving facilities to both women and men to support gender equality. This foundation used Road Journeys model that showed that women take initiative in setting their enterprises though they have faced certain challenges including family opposition and demands.

In 2010, the then Pakistani President signed the bill namely 'Protection against Harassment of Women at Workplace Bill 2009', which was highly praised by the human rights commission of Pakistan and adopted by parliament on January, 2010. On 2012, two more bills were signed that prevent women to be used as tradable commodity. In Pakistan, the change was needed not only from the legislative corridors but also from the civil society organizations that they in cooperation with each other must eliminate

these social biases, social dilemmas, empower women and represent them as the significant part of country (Hali, 2013). Besides, government of Pakistan also initiated the “Benazir Income Support Programme”, the direct disbursement of support to the poor women and through it they enjoy better nutrient and participate courageously in development of the nation (BISP: At a Glance, 2007). However, despite these and other initiative by the successive governments, the issue of minimum access to financial resources for the women always persisted.

2.2 Theoretical Framework



Theoretical framework shows the link between micro credit (independent variable) and women empowerment (dependent variable). External support in various forms like ownership of microcredit to women, family support and MFIs financial literacy trainings, vocational skill developments trainings etc. is the mediating variable that may have augmenting or moderating effect and influences the strength of the relationship between the variables.

3. RESEARCH METHODOLOGY

This research work is qualitative in nature with phenomenological research design that investigated the respondents’ live experiences with microcredit program. Interpretivism philosophy with inductive approach was adopted in this work (Saunders et al, 2009).

Seventeen women from the underprivileged areas of Karachi like Mehmoodabad, Korangi, Malir, Saudabad, and Orangi who had availed microcredit purposively for respondents for this research work. They were selected through non-probability sampling technique in its purposive mode. Out of these seventeen women, thirteen women were running their own businesses and two of them were doing jobs and had availed credit for their male family members. Eleven of the participants had efficiently implemented their business and contributed significant amount to the household. They also had future plans for expanding their businesses. Their businesses had generated employment opportunities for other women. For instance, one of them had opened a school wherein 6 female teachers from the same locality had been employed. Four of the respondents had had microfinance loan but transferred it to their male family members, hence did not yield any economic empowerment out of it.

These women were interviewed in-depth to know about their experience with microcredit programs and data was integrated in the form of matrix. Phenomenological analysis was applied for transcribing and analyzing the data.

4. DATA INTEGRATION

4.1 Women Economic Empowerment Indicators

Elements	Indicators
Women's Participation in economy	Establishing business (increased women entrepreneurs)
	Ownership of Credit for economic activities
	Creating work opportunities for other women's
Women's Success	Effectively and efficiently implemented the business practices
	Support from family members for economic activities
	Growth in business
Control over assets	Ownership of Productive assets
	Contribution to household income
	Control over some cash and savings
Productivity and skills	Access to Market
	Access to vocational trainings
	Access to financial literacy trainings

4.2 Women Social Empowerment Indicators

Women social empowerment can be measured through these indicators (Mayoux, 2005)(Nair, 2013):

Elements	Indicators
Decision Making	Women involvement in households decision making

	Women involvement in making decisions about their family size
	Taking decisions for themselves
Self-sufficiency & Mobility	Freedom to movement
	Autonomous
Status within the community and at home/ Respect	Respect in the family
	Respect in the neighborhood
	Encouragement factor for other women in the society
Self-confidence	Ability to take challenges and believe in own self

4.3 Women Improved Social Living Indicators

The list of indicators that measure the enhanced living standards (Golla, Malhotra, Nanda, & Mehra, 2011)(Mayoux, 2005):

Qualitative variables	Indicators
Men contribution of income	Female headed households
Increased Children Well-being	Improved Nutrition
	Access to better health facilities
	Access to better education
Increased Women Own well-being	Proportion of income spent on themselves
	Improved nutrition, and health
Increased Men well-being	Happiness at home
	Reduce pressure of earnings

	Women increased control on decision making prevent men to spend in unproductive and harmful.
Poverty reduction	Improved Overall household wellbeing
	Decrease vulnerability

5. PHENOMENOLOGICAL ANALYSIS

Categories	Case # 1	Case # 2	Case # 3	Case # 4	Case # 5	Case # 6
Women's Participation in economy	Participating by running school	Stitching T-shirts	Running beauty parlor	Running two garments shop	Running undergarments shop	Running uniforms shop
Women's Success	Yes, successful	Yes, successful	Yes, successful	Yes, successful	Yes, successful	Yes, successful
Control over assets	Yes, investing, owing assets and saving	Yes, investing, owing assets & saving	Yes, investing, owing assets & saving	Yes, investing, owing assets & saving	Yes, saving for investing	No savings, no assets
Productivity and skills	No trainings from MFIs, but self-learner	No trainings from MFIs	No trainings from MFIs	Financial literacy and skill development trainings	Financial Literacy trainings	No vocational trainings, only financial literacy trainings
Women Economic Empowerment						
Decision Making Power	Yes, took family decisions	Husband and wife took decisions	Yes, took decisions for husband too	Yes, took family decisions and business	No, her son took decisions	Husband and wife took decisions
Self-sufficiency & Mobility	Sociable and Independent	Not much sociable but encourage others	Sociable and Independent	Sociable and Independent	Sociable and Independent	Sociable and active
Status within the community and at home/ Respect	Recognized and respectable	Recognized and respectable	Recognized and respectable	Recognized, respectable & most influencing character	Recognized and respectable	Enhanced value and respect at home
Self-confidence	Yes	no	yes	Yes	yes	Yes
Women Social empowerment						
Men contribution of income	Single, and Brother contribute	Husband contribute equally	Husband contribute less than her	Men withdraw his contribution	Yes, her son contributes	Husband contribute

Increased Children Well-being	Improved Siblings wellbeing	yes	yes	Yes	Yes	Yes
Increased Women Own well-being	Yes, she had done masters after loan	yes	Yes	Yes	Yes	Yes
Increased Men well-being	Sharing brother responsibility	yes	yes	No	Widowed	Yes
Poverty reduction	Yes,	yes	yes	Yes	Yes	Yes
Enhanced Living Standard						
Categories	Case # 7	Case # 8	Case # 9	Case # 10	Case # 11	Case # 12
Women's Participation in economy	Loan transfer running husband's business, supporting husband	Loan transfer running husband's business	Loan transfer to father-in-law for burger cart	Running her artificial flower and vase business	Paper bags business	Running a work business
Women's Success	Not her own growth	Not her own growth	No	Yes, magnificent success	No	Yes
Control over assets	No	No	No	Yes	No	Yes
Productivity and skills	Expense and budget trainings	No	No	No trainings from MFB	No	Yes
Women Economic Empowerment						
Decision Making Power	Husband took decisions	Husband took decisions	Father-in-law took decisions	Widowed, Took all decision	Husband took decisions	Her mother took decisions for her (single girl)
Self-sufficiency & Mobility	Reserve, dependent on husband	Reserve, dependent on husband	Reserve	Sociable, active and self-directed	Reserve, dependent on husband	Not much sociable but encourage others

Status within the community and at home/ Respect	Respect at home	Respect at home	No change after loan	Recognized, respectable and most influencing character in the	No change after loan	Respectable and influencing character in the neighborhood
Self-confidence	No	No	No	Yes	Yes	Yes
Women Social empowerment						
Men contribution of income	100% earnings from husband	Only from husband	Husband gave his salary father-in-law now not doing any business	-	Yes	Yes, father is doing job but not so much contribution
Increased Children Well-being	Only nutrition and health facilities, no education	No	No	Yes	No	Improved Siblings wellbeing
Increased Women Own well-being	No	No	No	Yes	No	Yes
Increased Men well-being	Yes	No	No	-	No	Yes
Poverty reduction	Yes but little bit	no	No	Yes, terrific reduction	No	Yes
Enhance Living Standard						
Categories	Case # 13	Case # 14	Case # 15	Case # 16	Case # 17	
Women's Participation in economy	First credit transfer to husband & 2 nd loan for running her embroidery business	Transfer credit to her son for running business, working woman (widow)	Running her embroidery business along with job	Running her embroidery business	Transfer loan to husband and husband now sit idle	
Women's Success	Yes	No	Yes	Yes	No	

Control over assets	Yes	Yes	Yes	Yes	No
Productivity and skills	No	No	Yes, easily access to market and have	Yes, easy access to market	No
Women Economic Empowerment					
Decision Making Power	Yes took all decisions	Yes took all decisions	She took all decisions	Both husband wife took decisions	Husband took decisions
Self-sufficiency & Mobility	Sociable & active	Sociable & active	Sociable, active and Self-directed	Sociable & active	Reserve, inactive and sit at home
Status within the community and at home/ Respect	Recognized and respectable	Recognized and respectable due to her job in clinic	Recognized and respectable	Recognized and respectable	No enhanced respect at home and society
Self-confidence	Yes	Yes	Yes	Yes	No
Women Social empowerment					
Men contribution of income	Yes, equal contribution	Yes, son contribute more than her	No, her husband is not living with her	Yes, her contribution is more than her husband	Only man earns
Increased Children Well-being	Yes	Yes	No children, living with parents	Yes	No
Increased Women Own well-being	Yes	Yes	yes	Yes	No
Increased Men well-being	Yes	Yes	no	Yes	No
Poverty reduction	yes	Yes	yes	Yes	No, even facing worst conditions for
Enhance Living Standard					

6. DISCUSSION & CONCLUSION

Data shows, that the women who had financial independence available were sharing the responsibilities with men and were getting involved in household decisions. They had power to decide, free to move in the society and have access to market, and were self-directed, though they are seen succumbed to the cultural influence. Some of them still preferred household related decision be taken by the husbands, fathers, brothers or sons whether or not they are cooperative. Data also showed that in some cases women and men took decisions mutually. On the other hand, the women who transferred their loans to the male family members lacked mobility, social recognition, self-confidence, no improvement in the social status. However, their respect at home was enhanced perhaps because they became the source of credit for their men.

From literature, it was learned that in emerging economies when women had their own businesses, their men withdraw their contribution from their home and eventually women had to bear the family responsibility. However, in this study, there appeared only one case wherein the male head of the family withdrew his contribution from his home. In the other 15 cases, men continuously contributed towards the household with their income. One of the respondent women was widow and lived with her children. But she was independent in her business, financial and household decisions. One woman's husband is out of city and she lived with her parents but independently.

All women were found expending much on the basic necessities like nutrition and health of their children. They were also determined to have them better education. It collectively had improved standard of living of the families that had created a happy atmosphere at their homes. Most of the women narrated in their interview that before securing micro credit, their circumstances were dismal. They said that they would eat only leaving of their children. And occasionally they had to sleep starved. Almost all of them believed that the micro financing had changed their fortune. Their families well realized that their relatives and neighbor give them respect. In one of the cases, however, micro financing could not change fate of the family. The women secured the loan but business was operated by her husband, woman supporting him. But still they were struggling. They could not afford good education to their children.

In this way, our research has supported findings of Sameul et al (2012) that had found out that access micro credit to women has improved their economic conditions, political and social status, and also other factors of life. They say that microfinance interventions had constructed momentous impacts in the families' standard of living; improving their access to medical facilities, education for children, better housing infrastructure, enhancement in employment and income, and creation of employment opportunities for others. Findings of this study also agree with the findings of the study of Mayoux (2005) that concluded that financial stability and women empowerment paradigm were indicating the economic, social and political strength of women, resulting to poverty alleviation as well as improvement in the overall household well-being.

This study explored variable of women empowerment qualitatively. This was a difficult task to do since it involves collateral qualitative changes like changes in the controlling process and changes in the relationships. The study concluded that micro financing is a vital tool towards women empowerment in Pakistan. Accordingly, it should be designed holistically and made provided justly to the women from lower strata of the society.

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