



Women Empowerment and Microcredit: A Case Study of Tyosombo Mnyim “Bam” in Katsina-Ala, Benue State, Nigeria

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ABSTRACT

This study investigates the impact of microcredit as a women’s empowerment strategy. It draws empirical evidence from Tyosombo Mnyim Ban in Katsina-ala, Benue state to examine issues of socio-economic status, wealth, autonomy, disapproval of violence and duration of membership. The study has provided evidence that members of ban clubs do not differ from non – members in terms of socio-economic characteristics such as age, number of children and marital status but differ from non-members in terms of ownership of materials used as indicator of wealth status. The study further revealed that bam members had more autonomy in decision making, fertility control and were more empowered than non-members. Based on these findings, it was recommended that government should lay more emphasis on encouraging the participation of women in microcredit clubs as a way of promoting women’s empowerment.

Key words: micro credit, women’s empowerment, “Bam” Clubs.

INTRODUCTION

Micro credit is an old practice that has been renamed and made popular by Muhammad Yunus, an economist, Nobel Prize winner and founder of the Grameen bank (GB). According to Yunus (1998), microcredit is an informal banking system that extends small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families. Those banking systems have existed for centuries in every part of the world – Europe, Asia, Indies and Africa. In some parts of West Africa, these informal banking projects are locally referred to as Esusu. An Esusu group consists of individuals who enter a semi-formal agreement to pay a fixed, variable predetermined fraction of their monthly earning to the group, then in rotation each member gets “a turn” to receive the total sum collected from the group in part or full (Bascom, 1952; Ardener, 1964; Miracle, Miracle and Cohen, 1994). Micro credit institutions are considered financial institutions in Nigeria. These institutions contribute significantly to the country’s economic empowerment as well as social development. In Benue State, especially among the Tiv tribe, ‘Bam clubs’ are most popular. A ‘Bam’ (Tiv) club consists of a group of individual who have come together to make savings on weekly, forth nightly or monthly basis. There is no limit in the size of the group membership. At the end of each ‘Bam’ meeting, the money realized as savings is loaned to members according to request on agreed interest rate and other conditions agreed upon by members. According to Shanmugan (1991), these micro lending clubs are viewed as a “rung” in the ladder towards economic empowerment of women.

Why Tyosombo Mnyim Bam?

Tyosombo Mnyim ‘Bam’ has a long history of successful operation in Katsina-Ala, Benue State. Part of what makes Tyosombo Mnyim Bam so successful is its implicit and explicit embodiment of social capita. Coleman (1988), explains that social capital operates at an



individual level and involves three shared components, expectation, obligation and trustworthiness. One is given a loan that establishes the expectation and obligation on the part of the other to repay the loan. The obligation, according to Coleman is like a credit slip. The lenders, in this case the Bam club will be repaid in full. For Coleman, this is a great illustration of how social capital works in social structures, where individuals are highly mutually dependent. According to Tyokever (2007), Social Capital means trust, it the row material of civil society, it is created from the myriads of everyday interactions between people. It is not located within the individual person or within the Social structure, but in the space between people. It is not the property of the organization, the market or State, though all can engage in its production (Tyokever, 2007).

The second condition that makes Tyosombo Mnyim Bam successful is that individual members are paid interest on their savings. Payment of interest on savings serves as an incentive to encourage more savings among members. A third, is information sharing: information includes a broad spectrum of items from empowerment messages to notices concerning local community events. For example, members of Tyosombo Mnyim "Bam" exchange information regarding the credit worthiness of members and accept to offer loan guarantorship to fellow members based on trust and proven integrity of each member. And because of this attribute, cases of loan delinquency are negligible. Members of the "bam" are also well informed about the state of homes and pay sympathy visit to members where the need arises. And the fourth condition that makes Tyosombo Mnyim Bam very successful is that members are at liberty to withdraw part of their savings at any Bam meeting on payment of a processing fee of one thousand naira (N1,000) only, irrespective of the amount involved provided that it is not more than two (2) withdrawals are made in the Bam circle. This is particularly convenient to members as it provides them the opportunity to solve emergency problems.

Microcredits and Women's Empowerment

The concept of empowerment is usually vaguely defined and measured. Microcredit advocates, promote their programmes as an instrument for creating and enhancing women's empowerment (Amin, Becker and Byes 1998). The micro credit summit, for example, posits that microcredit programs "contributes greatly to the empowerment of the poor, especially women and helps raise awareness and aspirations for education, health and other social services". What is not explained is how exactly microcredit empowers women and what empowerment is and what is not? The term empowerment has been defined by the United Nations as "economic empowerment where income earning opportunities are created for women either through direct interventions or through operation of market forces" (United Nations, 2004, P.1). According to the Cairo conference on population, development and women the objectives of empowerment are "achieving equality and equity based on harmonious partnership between men and women; enabling women to realize their full potential; ensuring women's full involvement in policy and decision making process at all levels and in all aspects and ensuring that all men and women are provided with the education necessary for them to meet their basic human needs and to exercise human rights" (Cohen and Richards, 1994, P153). The 1994 world conference on women in Beijing defines



women's empowerment as "including the right to freedom of thought, conscience, religion and belief thus contributing to the moral, ethical, spiritual and intellectual needs, either individually or in union with others and thereby guarantee them the possibility of realizing their full potential in society (United Nations: Beijing, 1995, P. 909). According to Mason (1993), empowerment is a relative concept that emerges from social institutions. It is fundamentally about women's relative positions to men. Mason (1993), defines women's position as "control over resources compared to men; or other aspects of their privilege or, oppression that arises from the society's institutions". For Kabeer, (2001); Fernando (1997); and Batliwa (1994), it is a process by which the powerless gain greater control over the circumstances of their lives. It included both control over resources (physical, human, intellectual, financial) and ideology (beliefs, values and attitudes). For statisticians, empowerment is an outcome that can be measured and estimated.

The indices however tend to be highly variable from one study to another. As a result, discussions of empowerment on women's lives as it relate to their healthy migration or development is unclear. Also, it is unclear if programmes like microcredit really aid in creating empowerment. Critics argue the latter is not possible if the organizations intentions for empowerment rising is not explicit. Participation is not synonymous with empowerment (Son and Batliwa, 2000). Research findings on empowerment and microcredit are also contradictory. This is partly due to the focus on empowerment as process versus outcome, but also due to methodological inconsistencies both in the way empowerment is measured in regards to level (e.g. household, community, market or state) and dimension (e.g. mobility, political participation, economic autonomy etc.). Studies that find no correlation between access to credit and women's empowerment are quick to point out that women bear the burden of responsibility for loans they may not have full control over and are effectively creating a feminization of debt. There is evidence that some women are at greater risk for violence as a result of these loans and that access to extra cash did little to modify women's status in their households (Koenig et al 2003; Montgomery, Bahattacharya and Hulme, 1996; Goetz and Gupta 1996; Hanak, 2000, P. 13).

On the other hand, several studies in Asia have shown that access to credit empowers women, lowers women's risk for domestic violence and improves women's willingness to control fertility or contraceptive use (Schuler and Hashemi 1994; Amin Li, and Ahmed 1996; and Amin et al, 1998). Similarly, Kabeer (2001); Rahman (1986); and Pitt and Khandker (1995) are of the view that credit households had higher incomes and consumption compared to non-credit households. Also, Pitt, Khandker and Cartwright (2006) found that credit programmes in Bangladesh led to greater household decision making, access to financial and economic resources, social networks, spousal bargaining power and greater mobility for women. Furthermore, concerns have been raised about selection effects. For example, Steele et al (2001) have found that women who participate in these banking clubs are more likely to come in with a high sense of empowerment. Yet other research by Schules et al (1997) suggests that women's empowerment increases with time in the programme. Given these contradictions, this study is set out to determine the effects of participation of women in Bam clubs in terms of empowerment and possible effects of duration of participation in the



Bam clubs. Based on this understanding and inspired by other research from especially Asian countries, the following three research questions are posed in the case of Tyosombo Mnyim Bam in Katsina-Ala Benue State. Are members different from non-members in terms of socio-economic characteristics (e.g. Age, Education, Marital status, wealth, no of children)? Is membership in a Bam club associated with greater empowerment (when other characteristics are held constant)? Is membership duration associated with greater empowerment.

METHODOLOGY

Sampling technique

Data was collected in Katsina-ala, during the 2017 – 2018 Bam year. The Bam year begins from 1st August of a particular year and ends on the last Sunday of July of the following year. Direct interviews were conducted with 140 women aged 20years and older, half members of Tyosombo Mnyim bam and half non-members. Tyosombo Mnyim Bam had a total enrolment of 920 members comprising 780 men and 140 women for the 2017/2018 Bam year. Half of women (70) who are members were selected for the investigation (see table 3.1) below. The demographic profile sheet was used to collect responses to questions regarding the respondents, the respondent's husband, and children's background information. Because a large number of women involved are illiterates and some were of non-Tiv speaking tribe (the researchers tribe), face to face interview were carried out with the aid of interpreters using the mother tongue of the respondents. This method resulted in higher response rates, fewer missing data as well as ensured more accurate data.

Table 1: Membership Distribution of Tyosombo Mnym Bam for the 2017/2018 Bam year According to Gender

Register	Enrolment	Males	Females
A	268	227	41
B	318	255	63
C	335	298	37
Total	920	780	140

Source: field data

Method of Data Analysis

Descriptive statistics were used to analyse all the data collected. In the descriptive statistics, the minimum and maximum value of each variable, the frequency and percentages are presented for the entire sample.

RESULTS AND DISCUSSIONS

Socio-Economic Characteristics of Respondents

The socio-economic characteristics are the respondent's age in years; education was composed of four categories, primary, secondary and tertiary; number of children was measured in numbers; and marital status, measured by yes or no as shown in table 2 below.



Table 2: Socio-Economic Characteristics of Respondents

Characteristics	Bam Members = 70		Non – members = 70	
	frequency	percentage	frequency	percentage
Age of respondents				
20 -30				
31 -40		7.14	04	5.70
41 -50	05	44.30	30	42.90
51 -60	31	35.70	26	37.10
61 -70	25	7.10	04	5.70
71 & Above	05	5.70	04	5.70
	04	0.00	02	2.90
	00			
Education of respondents (in level)				
No formal education	26	37.10	27	38.57
Primary	25	35.70	23	32.86
secondary	15	21.50	17	24.29
tertiary	04	5.70	03	4.29
3. Number of children				
No child	02	2.90	02	2.90
1 – 2 children	15	24.40	14	20.00
3-4 children	35	50.00	38	54.30
5-6 children	11	15.70	10	14.30
7 – above children	07	10.00	06	8.60
4. Marital status				
Yes	68	97.10	68	97.10
No	02	2.90	02	2.90

Sources: Field Data

Table 2 above presents information regarding the socio-economic characteristics of respondents in the study. It can be seen from the table that the age bracket of 31-40 years had the highest frequency of 31 respondents, representing 44.3% of respondents, who are members of Tyosombo Mnyim bam. The same age group had the higher frequency of 30 representing 42.9% of the sample for non-members. The least frequency of zero respondent was recorded for the age bracket of seventy and above for the Bam members. The same age bracket of 70 and above recorded the least frequency of 2 respondents or 2.9% among non-members. This is an indication that there is no much difference in the age of bam members and non-bam members. The educational background of respondent covered by the investigation indicates that 26 respondents or 37.1 percent of the bam members had no formal education while 25 respondents or 35.7% of bam members attained the primary level of education. This means that 51 respondents or 72.8% of the bam members were below secondary level of education. Only 19 bam members representing 22.2% attained secondary level of education and above. The same situation was applicable to non-members where 50 respondents or 71.3% of the sample attained primary level of education and below. This is an indication that there is no much difference in the education background of a bam members and non-members. Table 2 also indicates that 68 respondents or 97.1 percent of bam members were married. Only 2 respondents or 2.97% of the members were not married.



The same figures were applicable to the non-bam members. Also both the bam members and non-members had mostly between 3-4 children representing over 50% of the sample. In all, table 2 shows that there is no much difference in the socio-economic characteristics of bam members and non-bam members, therefore, if there is any difference in the wealth status of members and non-members then, that can be accounted for by other factors.

Wealth Status of Members:

Relative wealth was measured by the respondents answer to nine questions that inquired about household ownership of material items such as television, pressing iron, radio, refrigerator, stereo-tape recorder, bike/motorbike, car and sewing machine. The acquisition of the above listed items was provided with yes or no answers, this is presented in table 3 below.

Table 3: Wealth status of respondents

Material owned	Bam member = 70		Non-member = 70	
	Frequency	Percentage	Frequency	Percentage
Do you own a television?				
Yes	70	100	35	50
No	00	00	35	50
Do you own a pressing iron?				
Yes	65	92.90	60	55.7
No	5	7.10	10	14.3
Do you own a radio?				
Yes	70	100	65	92.9
No	00	0	05	7.1
Do you own a refrigerator?				
Yes	68	97.1	60	85.7
No	02	2.9	10	14.3
Do you own a stereo/tape recorder?				
Yes	50	71.4	42	60
No	20	28.6	28	40
Do you own a bike/motor bike?				
Yes				
No	70	100	35	50
	60	0	35	50
Do you own a car?				
Yes				
No	35	50	25	35.7
	35	50	45	64.3
Do you own sewing machine?				
Yes				



No	35	50	5	7.1
	35	50	65	92.9

Source: field data

Table 3 above presents information regarding the wealth status of respondents as measured by ownership of materials. It can be seen from the table that 70 respondent or 100% of bam members own Television set as compared to 35 respondents or 50% for non-members. 65 respondents representing 92.9% of bam members own pressing irons while only 60 respondents representing 85.7% of non-members own pressing irons. 70 bam members or 100% own radio sets, as against 65 respondents or 92.9% ownership of radio sets by non-members. In the case of ownership of refrigerators, it is 68 respondents or 97.1% for bam members or 60 respondent representing 85.7% for non-members. In fact bam members had more of stereo/tape, bike/motor bike, car and sewing machine than non-bam members. The difference in the ownership of materials between the bam members and non-members could be attributed to the benefit of participating in the activities of bam club such as savings and obtaining credit. This finding is very much in line with the finding of Kabeer (2001); Rahman (1986); and Pitt and Khandker (1975) that credit households have higher incomes and consumption compared to non-credit households. This also agrees with the position held by Pitt, Khandker and Cartwright (2006) that credit programmes in Bangladesh led to greater financial and economic resources for women.

Autonomy of Respondents

The autonomy scale used in this study is composed of four questions about autonomy in decision making regarding mobility and family planning use. These were permission to travel outside the village, permission to visit parents, permission to visit health care worker and permission to use family planning. All the questions were provided with yes or no answers as indicated in table 4 below.

Table 4. Autonomy of Respondents.

Autonomy indicator	Bam members =70		Non – members =70	
	Frequency	Percentage	Frequency	percentage
Need husband permission to travel outside village				
Yes	25	35.7	40	57.1
No	45	64.3	30	42.9
Need husband permission to visit parents				
Yes	36	51.4	38.00	54.3
No	34	48.6	32	45.7
Need husband permission to visit health care workers				



Yes	10	14.3	30	42.9
No	60	85.7	40	57.1
Need husband permission to use family planning				
Yes	20	28.6	28	40
No	50	71.4	42	60

Source: Field data

Table 4 above shows that 45 respondent or 64.3% of bam members do not need permission from their husbands to travel outside the village where as only 30 non-members or 42.9% of non-bam member's travel outside the village without obtaining permission from their husbands. The difference could be because the bam members may have been engaged in more business activities and required to attend markets outside the villages more frequently in the course of undertaking their business activities. Again, 34 respondents or 48.6 percent of bam. Members do not need permission from their husbands to visit their parents as compared to 32 respondent, or 45.7% of non-members who do not require permission to visit their parents. Sincerely, 60 respondents or 85.7% of bam members do not need permission to visit health worker as compared to only 40 members or 57.1% who do not require permission to visit health work. Also 50 bam members or 71.4% do not need permission to use family planning when compared to only 42 non-members or 60% who do not required husbands permission to use family planning. In general, table 4 indicates that more bam members have more autonomy in decision making concerning travels outside the village, visit to parents, permission to visit health care worker and permission to use family planning than non-bam members. This could because the bam members are less financially dependent on their husbands than the non-members, thus, making women who are bam members enjoy greater decision making than those who are non-members. This finding agrees with that of Pitt, Khandker and Cartwright (2006) that credit programmes in Bangladesh led to greater household decision making, spousal bargaining power and greater mobility for women.

Reproductive Health Control of Respondents

The reproductive health control is measured by two questions about family size and timing between births. These questions were provided with yes or No answers as indicated in table 5 below. It can be seen from the table that Bam members had grater say about number of children to have and time between births than non-members. However, 14.3% by Bam members for number of children to have and 7.1% for non-members was not very high whereas the 71.4% for time between birth for bam members was found to be very high when compared with the 42.9% for non-members this finding is in live with that of Schular and Hasheni, (1994), Amin, Lianel Ahmed (1996) that access to credit empowers women and improve women's willingness to control fertility or contraceptive use.



Table 5. Reproductive Health Control

Reproductive control indicator	Bam members =70		Non – members =70	
	Frequency	Percentage	Frequency	percentage
Wife has last word about number of children to have				
Yes				
No	10	14.3	5	71.1
	60	85.6	65	92.9
Wife decide the time between birth				
Yes	50	71.4	30	42.9
No	20	85.6	40	57.1

Sources: Field Data

Disapproval of Violence

The disapproval of violence scale measures the respondents' attitude towards violence against a wife in three situations: 1, if she neglects household chores, 2, if she is disrespectful of husband's parents or 3, if she fails to follow her husband's orders. The state questions are provided with yes or no answer as presented in table 6 below. It can be seen from the table that 65 respondent or 92% of bam members are in agreement that the husband is okay to beat his wife if she is disrespectful to husband parents as against 60 respondents or 85.7% for non-members. Similarly, 63 Bam members or 90% and 68 non-members or 97.1% agree that the husband could beat his wife if she neglects household chores. The implication of this result is that Bam members do not differ from non-members on their attitudes towards wife violence. This is contrary to the opinion held by Hanak (2003) that some women are at greater risk of social violence as a result of participation in micro credit programmes.

Table 6: Disapproval of Violence

Disapproval of violence indicators	Bam members		Non-members	
	Frequency	Percentage	Frequency	Percentage
Okay to beat wife if she is disrespectful to husband's parents.				
Yes	65	92.9	60	85.7
No	5	7.1	10	14.3
Okay to beat wife if she neglects husband's chores				
Yes				
No	63	90	68	97.1
	7	10	2	2.9
Okay to beat wife if she is disobedient/ don't follow orders.				
Yes				
No	68	97.1	45	64.3
	2	2.9	25	35.7

Source: Field data



Membership Duration

Membership duration is assessed on members only. It considers the length of time members have operated with the Tyosombo Mnyim Bam. This information is presented in table 7 below.

Table 7: Membership duration

Duration in years	Frequency	Percentage
1-2	5	7.1
3-4	10	14.3
5-6	20	28.6
7-8	30	42.9
9 and above	5	7.1

Source: Field Data

Table 7 above presents information on membership duration by female members of Tyosombo Mnyim Bam. It can be seen from the table that 40 members or 50% of the sample have operated with the Bam from 7 years and above while only 5 members or 7.1% of the sample were in the Bam for 2 years and below. When those members who have spent 7 years and above were further questioned on why they have remained with the Bam, it was discovered that the longer they stayed with the Bam, the more benefits in terms of number and amount of loans were obtained. This finding is in line with that of Schules et al (1997) that women's empowerment increases with time in the programme. Also, Steele et al (2001) found that women who participate in banking clubs are more likely to come with a high sense of empowerment.

CONCLUSION

I began this study with the two basic questions in mind: (1) do bam members differ from non-members in basic ways; and (2) does membership and duration of membership in a micro-credit organization influence women's empowerment status in Katsina-Ala, Benue State? These research questions were driven by prior research done in Asia (Steele, Amin and Nave 2001; Pit et al, 1999; Schuler and Hashen, 1994, Amin et al (1995). The study has provided evidence that members of bam clubs do not differ from non-members in terms of socio-economic characteristics and on attitudes towards wife violence. These findings are inconsistent with results from prior studies on microcredit in Asia, which suggests that members are on average older and have more children than non-members (Schuler and Hashami 1994; Amin et al 1996). The educational background of members although not largely different, was slightly higher than non-members, agreeing with Schuler and Hashemi (1994), that members have more education than non-members in Bangladesh. The study however revealed that bam members differ from non-members in terms of ownership of materials used as indicators of wealth status. The study further revealed that bam members had more autonomy in decision making than non-members, and because bam members had access to credit, they were more empowered than the non-members. Access to credit also improved women's willingness to control fertility or contraceptive use. Based on these findings, it was recommended that government should continue to lay more



emphasis on encouraging the participation of women in microcredit clubs as a way of promoting women's empowerment.

My research goal in this case study was to understand how bam clubs have impacted on women in Katsina-Ala, Benue State. However, I do acknowledge that it would have been useful to have collected information from many bam clubs than limiting it to Tyosombo Mnyim bam only. I also acknowledge that the interviews would have extended to cover men as well, given that prior research have indicated that men often determine how many children the family will have and whether or not the couple uses birth control (Kritz and Gurak, 1989). Bearing in mind these limitations, future research on women and microcredit in Benue State and Nigeria at large should give considerations to larger sample size as well as inclusion of men for additional understanding of dimension of empowerment of women.

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