A Pathway to Women’s Empowerment in Tanzania: Capacity Building for Personal and Social Impact

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Abstract: Women who are working for economic sustainability and social change in their local communities, especially economically poor women in developing countries, have a need for a recognition of their capacity for leadership and an opportunity to exercise leadership in their local community. A typical word for this process of development is empowerment. In 2005, Tanzania was estimated to have 1.4 million people living with HIV/AIDS. The estimated number for women was 710,000 (ages 15-49). The high incidence of HIV/AIDS among women is explained by the unequal social and socio-economic status of women and men. The economic impact of AIDS in Tanzania can be assessed in terms of the great loss of labor supply. Since women comprise between 60% and 80% of the labor required for farming activities in a country where 80% of the population is engaged in agriculture – corresponding to 52% of the GDP –, any losses in labor supply due to AIDS become a food security problem. This paper details the five-year collaborative process between a rural women’s cooperative and a small international NGO to build the capacity of women to engage and manage micro-businesses and to evaluate their perceptions of personal and social impact resulting from their participation.

Keywords: Micro-Finance, Economic Development, Women’s Empowerment, Cultural Change, Social Impact

Introduction

WOMEN’S GLOBAL CONNECTION (WGC) was formed in 2001 in the United States, as a non-profit organization, to promote the learning and leadership of women locally and globally. The primary intention of the organization is to connect women and men in more advantaged countries of the world with women in less advantaged countries to promote a sense of global citizenship and a more just and peaceful world community. This mission stems from the beliefs of the founders: that women’s role in family sustainability and community development is key in poverty areas; that the sharing of lived experience, expertise and wisdom across boundaries of culture and socio-economic class is mutually beneficial for those in developing and developed countries; and that current Interactive Communications Technology (ICT) is grossly underused to create strong global connection and solidarity among well meaning peoples of the world.

Women who are working for economic sustainability and social change in their local communities, especially economically poor women in developing countries, need: a) recognition of their capacity for leadership; b) encouragement to exercise this leadership in their local communities; c) psychological, educational and material support to encourage their efforts; and d) successful role models in similar situations. A typical word for this process
of development is empowerment. According to the United Nations Development Fund for Women (UNIFEM), women’s empowerment means “gaining the ability to generate choices and exercise bargaining power.” It entails “developing a sense of self-worth, a belief in one’s ability to secure desired changes and the right to control one’s life” (UNIFEM, Progress of the World’s Women, 2000 as cited in Cheston & Kuhn, 2002). Although such empowerment must necessarily be defined in the context of each culture by women in that culture, there appears to be some universal aspect to women’s understanding of and claim on their rightful role in today’s society (Cheston & Kuhn, 2002). WGC has always been committed to the process of accompanying women in this discovery.

Through an on-site visit in 2003, WGC initiated collaboration with the St. Cecilia Women’s Group (SCWG), a women’s cooperative founded in 1996 by eight women in Bukoba, Tanzania. The first efforts aimed to strengthen the relationship through regular communication on WGC’s interactive website. This cross-cultural dialogue has continued to the present with over 1,100 postings on the website www.womensglobalconnection.org. Building the women’s capacity in computer and Internet use stimulated a major leap in their confidence and provided an incentive to utilize other technologies. This finding is documented more fully below (Caffer, 2006). Secondly, WGC and SCWG made a five year commitment to collaborate on building women’s capacity to provide leadership in family and community economic development activities through annual on-site capacity-building workshops. In 2004 and 2006, SCWG women joined WGC’s International Conferences in San Antonio, TX where they presented information on the fruits of this partnership.

SCWG originated from the need to tackle poverty, which has been rampant since Tanzania adopted the Structural Adjustment Programs (SAPs) created by the World Bank and International Monetary Fund (IMF) in the early 1980s. The national government and foreign donors encouraged women to form economic groups so they could be recognized as eligible for grants, training, and other initiatives. Tanzania has also faced great devastation due to the high incidence of HIV/AIDS, creating a negative impact on the accessibility and allocation of human resources in the country.

Of all the people living with HIV/AIDS (40.3 million), 64% (24.5 million) live in sub-Saharan Africa, including almost nine in ten children younger than 15 years of age and three-quarters of all women 15 years and older. Approximately 1.1 million children under 17 years of age are estimated to have lost their mother, father or both parents to AIDS (UNAIDS 2006 Report). The high incidence of HIV/AIDS among women (17.5 million worldwide) is explained by the unequal social and socio-economic status of women and men. By being 70% of the world’s poor, women are left with fewer economic options. Women and girls in Africa face discrimination in terms of access to education, employment, credit, health care, land and inheritance. The collapse of traditional family and support structures has contributed to the erosion of women’s status in many countries (AVERT, 2006).

In 2005, Tanzania had more than 1.4 million people living with HIV/AIDS, including an estimated 710,000 women (ages 15-49). The economic impact of AIDS in Tanzania can be assessed in terms of the great loss of labor supply. Since women comprise 60% to 80% of the labor required for farming activities in a country where 80% of the population is engaged in agriculture – corresponding to 52% of the GDP –, any losses in labor supply due to AIDS become a food security problem. Bollinger, Stover, and Riwa (1999 as cited in Women’s Global Connection, 2006) indicate that AIDS also affects the education sector by keeping children out of school if they are needed at home to care for sick family members or to work.
in the fields. Children may also drop out of school if their families cannot afford school fees due to reduced household income resulting from an AIDS death.

A peaceful and stable environment in Tanzania has, on the other hand, promoted an attractive environment for investors and contributed to the implementation of projects in agriculture and technology. The socioeconomic and cultural context where the women in Bukoba live shows that more support in at least two fronts is necessary: a) financial help to promote development of agricultural projects that integrate technology use, including tractors, irrigation systems, improved seeds, and fertilizers, in areas that have potential for developing value-added products; and b) education in technical and organizational skills needed to increase cash crop yields and more efficient use of local and external resources. BUWEA saw the need to move from subsistence to commercial farming to ensure higher income for their families. The organization’s ability to manage resources, to be accountable to partnering organizations and individuals, and to maintain a programmatic agenda depends on the gradual development of an organizational structure. The snapshot below depicts the location of the Kagera Region and Bukoba in Tanzania.


Kagera Region is located in Tanzania’s northwestern corner. Bukoba, Kagera Region’s capital, is a fast growing town with an attractive waterside setting. Situated on the shore of Lake Victoria, Bukoba lies only 1 degree south of the equator and is Tanzania’s second largest port on the lake. Kagera contains five administrative districts: Bukoba, Muleba, Karagwe, Ngara and Biharamulo. The region neighbors Uganda, Rwanda and Burundi and lies across the lake from Kenya. This location makes Kagera a good place for business and a perfect stop for tourists traveling between any of these nations and Tanzania.

Three years of collaboration between the SCWG and WGC led to the strengthening of the Bukoba women’s leadership skills, improvement of the SCWG’s organizational capacity, development of basic computer and Internet skills, and growth in the group’s membership and outreach. The experience inspired the SCWG to create a new organization to help more local women develop small business enterprises through the support of micro grants from
the United States and profits from the sale of handicrafts and farming products. The Bukoba Women’s Empowerment Association (BUWEA) was founded and registered as a community-based organization (CBO) in July 2005, and has since provided micro loans, business advice and training to women living in the rural areas of Bukoba. The organization’s strategy was to encourage women to form collaborative economic groups so they could leverage their capacity to mobilize human, financial, and natural resources at the local and international level. BUWEA has also taken every opportunity to promote the education of women on health issues, family planning, women’s rights, technology, basic business skills development, and women’s leadership. The main economic activities supported by the organization are small-scale farming (beans, maize, and soybeans), animal rearing (pigs, poultry, cattle, and goats), and handicraft making.

To sustain the organization’s endeavors, BUWEA created a revolving loan fund through which loans are distributed monthly. The amount disbursed to a woman averages 50.00 USD. The borrower has six months to repay with an interest rate of six percent. Money for this fund comes from the sale of handmade baskets in the United States, profits from the sale of agricultural products, and the interest rate generated from the micro credit project. BUWEA now has approximately 140 members divided among 27 groups in 15 villages. The organization has a formal Board of local women who have some financial, managerial, and communication skills in both English and Swahili.

The Nkenge Commercial Farming Project

In 2004, SCWG acquired a 50 acre farm in rural Bukoba to increase farming capacity. With the formation of BUWEA in 2005, the goal broadened to promote commercial farming among women by increasing cash crop production and helping local women develop business skills. In 2006, WGC and BUWEA began a pilot project on soybean cultivation to improve nutritional status in the local community and further strengthen the economic sustainability of the BUWEA families. The rationale for the pilot project was based on two main assumptions: identified deficiency in protein intake in the region, leading to women’s and children’s illnesses; and a great need to tackle poverty by providing women with income to meet basic necessities such as school fees, medicine, and food supplies. Malnutrition is a problem that continues to plague African countries. Tanzania, a predominantly rural population, has been particularly affected by this serious and often fatal problem. More than 85% of this poverty-stricken region suffers from the unequal distribution of food (Provenzano, 2006). Traditionally, women play the leading role in agricultural productivity, being responsible for producing 70% of the food crop and 80% of the working time (Kisanga, 1987 as cited in Provenzano, 2006).

Soybean cultivation had been previously introduced to the community but was unsuccessful because the women did not know how to use it in food preparation. It was evident that cooking classes needed to be offered to improve knowledge about the product (Dashiell, 2003 as cited in Provenzano, 2006). Thus, the first goal of this collaborative effort was to increase knowledge about the nutritional benefits of soy consumption and increase community awareness of the possibilities of cultivating this protein rich bean. Soybean is a low cost, high availability protein with excellent functional properties and the potential to increase the overall nutritional profile of Africa’s diet (Erdman, 1989 as cited in Provenzano, 2006). Soybean has a variety of uses such as soy meal, infant formula and as an additive in other
traditional foods. It has also been demonstrated as useful for HIV/AIDS patients who often have difficulty digesting certain proteins but have increased protein demands in their diet (WISHH, 2006 as cited in Provenzano, 2006).

BUWEA reported harvesting 500 kgs of soybeans in 2009. The women experimented with various seeds and discovered the type of soy which reproduces more quickly. They are seeking better packaging of the soy products to transport beyond the local area. This new knowledge gained through experimentation and cooperative sharing demonstrates the power and influence of the women’s support groups.

Women’s Learning Center

By 2007, approximately 300 women living in rural areas in Bukoba were directly affected by workshops in socio-economic empowerment. The majority of these women are currently managing their micro-businesses and planning to expand their commercial activities to improve their families’ living standard. New savings and financing opportunities allowed these grassroots women to create a workable micro-financing system and improve their economic status.

Their next strategy was to create a Learning Resource Center, where grassroots women can access information through electronic and printed materials available in their local language. It provides a site for basic computer skill training, small business planning and management, and a place to offer peer support on issues related to women’s rights. The plan was based on principles of sustainability (small facility, partially funded), cultural relevancy (resources and materials in local language cultural groups, leadership style), and collaboration.

Fourteen months later at the Center, BUWEA maintains a database with a portfolio of borrowers and investors in micro-financing, provides space for an inventory of handicrafts for visitors and tourists, and offers training in art, crafts and sewing to BUWEA members. A small, but vibrant, rented facility located in mid town Bukoba presents a visible sign of BUWEA’s growth and ongoing development. It projects the name of the organization into the community and increases the cooperative’s prominence with local authorities.

Water Accessibility

The latest collaborative effort, begun in 2008, focuses on access to clean water for the villages BUWEA is serving. To get water for immediate household needs, women must spend as much as three to four hours per day walking two to four kilometers. Currently, WGC and BUWEA members are collaborating on a pilot project in three villages to assess the usefulness of several different water-carrying devices to make this daily task more bearable.

WGC Approach

To help women get a sense of their own power, WGC utilizes a participatory approach through which the women define their needs and priorities. Any economic support WGC channeled to BUWEA over the last five years has always worked hand-in-hand with on-site training in small business management, information and communication technologies, and nutrition and health education. Planning trainings and designing culturally relevant materials are collaborative efforts. Annual immersion trips involve a team of highly-skilled volunteers
collaborating with grassroots leaders from the local communities where WGC acts. Grassroots women replicate the training in other villages, reaching out to more women entrepreneurs who have a chance to gain educational and business training for the first time.

From the early initiatives in capacity-building fieldwork, three underlying principles guided WGC efforts: social empowerment, local ownership and long-term sustainability. Each of the teams who traveled to Tanzania spent time reflecting on these principles and using them as guideposts in preparing capacity building workshops. Simply put, social empowerment meant that local participants would be able to replicate significant aspects of the capacity building activity with others. Local ownership demanded that WGC involve the participants in planning and implementing activities, critically reflecting on relevance and cultural sensitivity. The principle of sustainability required serious thought about how any initiatives, no matter how worthwhile, could be sustained in some part without WGC. WGC also placed strong emphasis on helping the women create local networks that naturally offer relationship longevity. Today, BUWEA has been able to develop both a national and international network of collaborators in agriculture, small business, information and communication technology; and in the health sector.

In reviewing the literature on developmental approaches to empowerment, WGC was influenced by the Sustainable Livelihoods approach. Sustainable Livelihoods (SL) rose to prominence in the Department for International Development in Canada in 1998. These approaches have been found useful in diverse settings and for diverse purposes, but always with the intention of development to eliminate poverty (Carney, 1998; Adato & Meinzen-Dick, 2002).

SL approaches are broader than many developmental frameworks because they take into account a whole range of issues that affect livelihood, such as economic migration and HIV/AIDS. They also challenge us to find ways of amplifying the voice of the poor by identifying development criteria through their eyes; situating development in a longer time frame and by promoting developmental initiatives that are flexible and dynamic enough to respond to poor people’s real needs (Carney, 1998). The WGC empowerment process described below seems to be in sync with the SL principles of development activity: i.e., a) people centered; b) responsive and participatory; c) multi-level (personal and community); d) conducted in partnership; e) sustainable; and f) dynamic (Ashley and Carney as cited in Carney, 1998).

The graph depicts the WGC process of facilitating empowerment as it has been lived out these five years. Although these steps have not necessarily been experienced as a circular progression, they have exemplified significant and vital steps in the process of women’s empowerment in the context of our collaboration.
Measuring the Personal and Social Impact

Non-profit organizations are challenged to adhere to business-oriented standards of accountability. Women’s Global Connection also has a genuine interest in assessing the impact of activities it has implemented in the past five years to identify areas for improvement and enhancement for long term sustainability. It is important to investigate how the women’s economic capacity building programs that WGC facilitated actually translated into opportunities or behaviors that affected the women’s daily lives and the improvement of their family situations. Due to a lack of research data on the populations served by WGC, it seemed crucial to systematically collect data and create a meaningful evaluation tool. The hope was that this tool could be useful in the transfer of learning to other geographic locations. Regular program evaluations took place since the outset of the project in 2004. However, in 2008, WGC formulated an evaluation plan to assess the overall personal and social impact on the women.

Designing an Instrument

In creating an appropriate framework for measuring the personal and social impact of economic development activities on grassroots women, WGC sought out literature on women’s empowerment, particularly through microfinance activities (Cheston & Kuhn, 2002; IDL, 2002 as cited in Carney, 2002). Learning from one organization’s interpretation of the SL approach (IDL as cited in Carney 2002), WGC chose to design an evaluation strategy that included both quantitative and qualitative data.
Cheston and Kuhn (2002, p. 17) note that when attempting to measure women’s empowerment, several indicators of impact are considered relevant in many cultures: women’s increased participation in decision making; women having more equitable status in the family and community; increased political power and a sense of women’s rights; and increased self-esteem. WGC further expanded these into six personal and social impact outcomes that it believed relevant in this cultural context. These are a) capacity to apply new knowledge; b) capacity to utilize technology; c) involvement in major family-decision making; d) political and legal awareness and participation in public action; e) physical mobility/social interaction; and f) ability to manage economic resources. These are the indicators upon which WGC built the Women’s Economic Development Personal and Social Impact Survey (WEDIS) measuring personal and social impact and thus, the women’s empowerment. In order to achieve some initial validation on the relevance of these as indicators in this context, we reviewed the previous research conducted with the Bukoba women and other African studies.

Since 2005, WGC activity has inspired two major research activities in the Bukoba region (Caffer, 2006; Nkuba, 2007). Each of these studies offered insight into the impact of WGC’s women’s economic development program and shed light on the personal and social impact indicators for the evaluation. Caffer (2006) focused on the impact of Interactive Communications Technology (ICT) development on the women in the Bukoba area. Nkuba (2007) investigated the opportunities and challenges the Bukoba women faced as they participated in capacity building and entrepreneurial activities, primarily under the auspices of the BUWEA’s collaboration with WGC.

Validation of Outcome Indicators

Capacity to apply new knowledge. According to Nkuba (2007), women saw informal education as an important tool for changing women’s potential:

When women are empowered, they will have improved self-confidence, improved self-esteem, improved nutrition, contribute to children’s education, improved family income, gain more recognition and be involved in decision-making beyond the household. (Nkuba, 2007, p.177)

Capacity to utilize technology. According to Caffer (2006), mastering the English language provided rural women an educational advantage and a great sense of empowerment. Caffer further indicated that training middle age women in ICT was seen as an unprecedented chance to achieve higher status in their societal structure and a way to change their perception of their own socioeconomic situation.

Involvement in major family decision making. African women are guardians of their children’s welfare and have explicit responsibility to provide for them materially. They are the household managers, providing food, nutrition, water, health, education, and family planning to an extent greater than elsewhere in the developing world. This places heavy burdens on them, despite developments such as improved agricultural technology, availability of contraception, and changes in women’s socioeconomic status, which one might think would make their lives easier (Nkuba, 2007).
Along with food and household survival women are also concerned about their children’s education, health care and nutritional status, all important for the wellbeing of their families. In the process they expressed a need to reduce their dependence on their husbands and become more self-reliant. (Nkuba, 2007, p 220)

**Political and legal awareness and participation in public action.** Women’s ability to make strategic choices on situations that affect their lives implies women acting as social change agents. This agency entails the recognition of individuals’ rights and the ability to define their own goals and priorities and to act upon them (Kabeer, 2000, p. 27). In Africa, women have always been leaders in their communities in the domestic sphere. They show their ability in holding the families together in times of crisis, and in their experiences of wisely managing limited household resources to care for their families. For women to become empowered in the more public arena, education can provide them capacity to critically assess and challenge situations and structures; increase their economic options; gain respect from some elements of society; and allow them greater access to information on legal and health issues. An important element to empowerment - what makes it ‘self-empowerment’ – is the process of analyzing and choosing one’s power options for which education provides important tools (Brown, 1999, p.72).

Nkuba’s findings highlighted this.

The women are being invited to attend meetings in their own names; a thing that never existed in the past. Great awareness and increased self-confidence is gained from the development groups. The women are invited to contribute to and to get involved in different community affairs. Some are being selected for village leadership positions, since through their development groups, the communities have witnessed their talents and they are now more trusted and given leadership roles beyond their households and women groups. (Nkuba, 2007, p.224)

**Physical mobility/social interaction.** Women in African societies play varied roles in social, economic and political activities, working inside and outside the home; mothering and nursing children, cooking, processing and storing food. Girls work side by side with their mothers or other respected older females who teach them how to perform various duties. The same applies to young boys with their fathers or any other respected older males in the family. Oral history is used to teach the young ones while relaxing around the fire in the evenings. According to Nkuba (2007), stories are told by the grandmothers to the children and they are asked to say the lessons they learned. This is the way members of the younger generation are able to learn and remember well the important societal values. Some sense of economic independence allows women to continue this tradition with new possibilities.

When the mother has money in her hands, she can do many things for herself and her children. Those who attend seminars, go back home to become good communicators and educators to other women who did not have the chance to attend seminars—the information reaches all in their villages, they become a source of information through their traditional groups. (Nkuba, 2007, p.172)

**Ability to manage economic resources.** The precarious infrastructure and the extremely low purchasing power inherent in their farming system have limited women’s ability to tackle
the problem of poverty (Caffer, 2006). As they work hard to improve their situations, women demonstrate the essence of self-awareness in different ways. Not only do the women need money to reduce economic hardships in their families, but also, to gain dignity which had been lost due to poor living conditions and dependence on their spouses (Nkuba, 2007). Thus, women engage in small scale business to improve family income.

Women in the Bukoba area have always had traditional groups for social support. Building upon this model, the small cooperative groups in BUWEA provide a way for planning together how to improve their economic status. The women receive small loans through their groups, from the revolving loan fund, to improve their micro-businesses (Nkuba, 2007). Besides encouraging assertiveness, confidence and the ability to earn more money, these groups help women build relationships with women from other villages. Exchange of ideas helps them understand more deeply the issues they face. Improving her family income, the rural woman minimizes the humiliation of begging her husband for money for a small family expenditure like buying soap. Because she has money, she is now able to pay her group contribution easily. In all this, home businesses and group participation have made rural women more assertive, more aware, and more confident (Nkuba, 2007, p.172).

Nkuba (2007) reiterated that women are unconsciously applying business and economics in their daily lives as they work hard to provide for their families.

They know what and when products move quickly, where to get customers, how to cope with the customers and manage their time. The women demonstrated the capability of managing and handling multiple tasks at once in less time, especially in economizing both income and time to satisfy family needs. They demonstrated a sense of responsibility and flexibility in fulfilling their responsibility by taking advantage of available and potential opportunities including farming, piggery project, gardening and poultry, making and selling beer, credit availability, education and information technology, and utilization of technology. (Nkuba, 2007, p.185)

Brown (1999) has noted that, traditionally, poor women in Africa are very much aware of what their specific problems are. They tend to articulate them as ‘life problems’ that cannot be changed, just managed, with hard work or through collective activities with economic goals. He goes on to emphasize that poor women have understandably prioritized economic survival over gender inequalities. Economic reforms have contributed to worsening economic conditions for poor women, making their concerns immediate and practical. They have minimal contact with non-governmental organizations and the middle-class women’s movement. They are aware of cultural practices and ideologies that work against them as women, with regard to the sexual division of labor, domestic violence and women’s role in raising children. In general, they do not question these practices. Nor do they believe they can assist in altering the marginalization they face due to poverty, in terms of quality of education and health care they and their families receive, and their lack of a public voice. Economic conditions limit the ability of poor women to take advantage of their rights and freedoms as they are fully preoccupied with immediate survival strategies for themselves and their families.

The experience of rural women in Nkuba’s study (2007) sheds light on how this is changing. Her study further revealed how society confuses the meaning of who is actually producing and sustaining life. The women’s contribution in agricultural production and in sustaining
the household is devalued below the cash income contributed, and her growing sense of empowerment is not necessarily calculated as an indicator of social change or development. Within the community, the capacity to contribute to the family income is valued. This point supports Sen’s (1990) argument that status is derived from the economic contribution’s perceived value to the household. Accordingly, women having money and making community and family contributions in monetary form accrues them more recognition. It gives them a sense of satisfaction and independence; it also improves their confidence and self-esteem, as it allows them to exercise their capabilities. For the women, having money opens doors to more recognition and leadership positions in their communities and hence, influences cultural beliefs and practices (Nkuba, 2007, p. 224).

Instead of waiting for external help, the women drew upon their experiences and strengths to address their needs. They looked at their environment and utilized available resources to reverse their poor conditions. They decided to start income generating activities in the form of small home businesses to earn money to support their families. They wanted to improve their living conditions, especially those of their children, by providing them with education and better nutrition. For the women, any form of cleverness which enables them to make a few shillings is very crucial for themselves and for their families’ survival. Their actions are those of economic, social and human actors who are aware of their reality and act to change it. They know how to prioritize in order to meet their most pressing needs, an ability which is beneficial to their families (Nkuba, 2007).

All six of the impact indicators point to an overarching sense of women’s empowerment, which Nkuba (2007, p. 227) defined as “a sense of agency.”

As the women made sense of their lived experiences, their statements revealed their dissatisfaction with their living conditions. The women manifested a need for liberation from the unsatisfying situations. They shared their ideas of what motivated them to start home businesses. The women used the “kujikwamua”, a Swahili phrase meaning to take a step and move forward to get out of the unsatisfying situation. The phrase was applied in all unsatisfying situations essentially as their cry for freedom. (Nkuba, 2006, p. 227)

Conclusions

The personal and social outcome indicators of women’s empowerment in the WEDIS survey were sufficiently validated in the literature to encourage WGC to proceed with field testing in Bukoba, Tanzania in October 2008 and July 2009. Administering the survey to grassroots women who have participated in WGC/BUWEA programs offers initial findings on social impact and provides feedback on the perceived value of the programs. The literature also validates the Women’s Global Connection process approach to capacity building for women’s personal and social empowerment. Recognizing that empowerment is not a short term endeavor, WGC is committed to the time and dedication that collaboration with in-country women’s groups demands. Local ownership and social empowerment have been reinforced as essential principles towards the hope of long term sustainable, economic development for women.
References


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