

# The Impact of Access to Microfinance Business Loans on Women Empowerment: Case of Chipinge District in Zimbabwe

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**Abstract:** The aim of the study was to establish the impact of microfinance services on the empowerment of women in Chipinge district in Zimbabwe. Women from women groups in Chipinge were purposeful targeted as it is an upcoming region with a bit of cosmopolitan inhabitants who would be a good representative of a typical third world region and also being predominantly a patriarchal society. However, the study took the form of quantitative method to understand the relationships that exists when women are empowered considering the fact that African culture women are viewed as subordinates to men despite being an adult. An attempt was made to identify a few key indicators of women empowerment such as financial liberalization of women, conflict resolution, health status for the family and improvement of educational status for the family. A sample of ninety-four respondents, gave seventy-five usable questionnaires which were analysed. Analytical tools such as maximum likelihood factor analysis; a data mining tool was used to recover the hidden factors and the corresponding sensitivities. Prior to using MLFA. The findings revealed that there was a positive relationship between incomes earned, improved family relationship and better education for children. These findings were consistent with the literature review where it was observed that empowerment had contributed to improve social and economic well-being of the respondents.

**Keywords:** Impact, Access, Microfinance, Loans, Women Empowerment, Development

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## 1. Introduction

Microfinance is considered an important development program in many developing countries for the past 2 decades [21]. In the development of microfinance 6women's participation is also growing gradually, many microfinance industries have shared the vision of poverty alleviation and women empowerment. Women empowerment is a strategy aimed at enabling women decision making, increment in income and asset ownership [40]. The study's aim was to establish the impact of microfinance services on the empowerment of women in Chipinge district in Zimbabwe.

Zimbabwe hasn't been an exception in recognizing the need for women empowerment. In trying to achieve this the nation set up a spinning reserve called the Women Development Fund under the Ministry of Women Affairs, Gender and

Community Development with a point of tending to the strengthening of ladies and advancing orientation equity by furnishing credit to help their organizations with no security necessities as its goal is to support existing pay creating projects by ladies in the local [2, 13]. Microfinance contributed significantly in reducing poverty and lessening destitution amongst women in Zimbabwe.

According to [15, 27] Zimbabwean women have been for while rejected from support in enterprising exercises. Most African customs including Zimbabwe's custom viewed ladies as subordinate to men no matter what their age or instructive status. The study further expresses that in Zimbabwean's way of life, the conventional female job is still exceptionally respected, and such characteristics as compliance, strong wreck and accommodation meet with endorsement. Anyway presently there is a developing acknowledgment that financial

improvement can be genuinely and fundamentally advanced in the event that more ladies are urged to become business visionaries and they should be upheld. The Zimbabwean Government, beginning around 2010 laid out the Women Development Fund (WDF) which is subsidized by depository and is a spinning asset to help ladies to work on their organizations with no guarantee necessities and its goal is to support existing pay creating projects by ladies in Zimbabwe. Many micro-finance institutions in the country are now giving priority to women in accessing funding for business support [34, 13]. It is against this background the study sought to investigate the impact of access to funding by women on women empowerment.

#### *Research Objectives*

In order to determine the impact of access to credit on women empowerment the research pursued the following objectives.

1. To ascertain the impact of access to finance on financial liberalization of women
2. To show the impact of access to finance on women abuse by men

## **2. Literature Review**

There are many contradictory views on how access to finance impact women empowerment. The following sections review the different view of different authors on the impact of access to microfinance loans to the various aspects of women empowerment.

### **2.1. Impact Access to Finance on Financial Liberalization of Women**

Many authors seem to agree that in most cases women are financially crippled and financially dependent on their husbands. Access to micro-credit assist them to become financially free when they start their own projects.

A study by [30, 38], which was conducted in India's Andhra Pradesh state serves as a case study for a liberalization initiative that places a focus on women's empowerment. This research examines the content of this policy regime to make the case that initiatives for women's empowerment were ultimately restrained by the policy backdrop of liberalization using data from the state budget and fieldwork from two villages. The state curtailed its expenditure on social reproduction, and the core of its policy on women's empowerment was reduced to a micro-lending and thrift initiative. The latter, according to fieldwork data, lacks administrative support and depends on participants' time and resources, reiterating class and caste disparities among women and undercutting the larger objective of empowerment.

Another study by [9, 31, 42] looks at how group-based microloans can help people build social capital while also reducing poverty and women's socioeconomic vulnerability. In order to determine how microfinance affects poverty and the vulnerability of female borrowers, the study looks at four factors. The four requirements are status in the community and

within the family, access to, development of, and control over private resources, freedom of choice at home, self-confidence in socioeconomic activity. The study makes the assumption that if these four factors have favorably impacted a woman, then the microfinance she has received has empowered her. A women's empowerment index and three logistic regression models are used in the study to analyze women's empowerment. The household income level prior to obtaining micro-credit, the age of the household head, and the market availability for product accessibility has significantly impacted women's empowerment and decreased vulnerability [36]. The dis-aggregated and overall Women Empowerment Indices (WEIs) demonstrate unequivocally a significant improvement following participation in microfinance organizations (MFIs). According to the investigation, the woman's capacity to make decisions at home was positively and significantly impacted if she owned the loan and served as a conduit of credit.

The study revealed that the micro-credit programs help borrowers to insure themselves against crises by building up household assets and such assets can be sold if needed or used as security or proof of credit worthiness when dealing with businessmen or more traditional lending agencies [1, 20]. Liquidation of assets by women can help them to overcome financial obligation that strike them on their way. The researcher gathered the information using the randomized sampling to come with the information. He also alludes that empowering women through microloans opens great opportunity for women empowerment as it encourage women to engage into income generating projects such crafting, sewing and poultry projects which can allow them to stand by themselves financially.

In support to the above findings [8, 12, 32], alludes that group-based microloans can help people build social capital while also reducing poverty and women's socioeconomic vulnerability. In order to determine how microfinance affects poverty and the vulnerability of female borrowers, the study looks at four factors. The four requirements are status in the community and within the family, access to, development of, and control over private resources, freedom of choice at home, self-confidence in socioeconomic activity. The study makes the assumption that if these four factors have favorably impacted a woman, then the microfinance she has received has empowered her.

However not all authors support the above arguments, [19, 37, 39] claims that the impact of microfinance programs is not always favorable. He argues that women who start small businesses gain benefits beyond a modest increase in income at the expense of longer work hours and increased debt burden. Male family members may use their debts to launch new businesses, or women may find themselves working as low-wage, unpaid domestic help. The results were obtained using questionnaires, distributed to women from different communities The finding of his researches states that women are subject to their husbands, their counterparts uses the loans for other purposes living women busking in poverty.

## **2.2. The Impact of Access to Finance by Women on Financial Abuse of Women by Men**

According to [29, 33], “the analyzed effects of microfinance based on key empowerment indicators, such as increased decision making power, access to assets, and security”. Which show that microfinance enables women to be financially stable which enables them to stand for their own when a financial need arises in family hence reduced the financial abuse of women by men. This makes them confident in themselves, and makes them feel like they can run their financial affairs without depending on their husband. The researcher used questionnaires to track changes in decision making process for women, after the participation in micro-finance programs.

According to the study by [3, 41], across many regions of the world, inequality between men and women is commonly accepted. According to his research women earn about 67 percent of what males earn on average per hour among paid employees in Ghana. The income gap keeps people in poverty. This study examined the impact of microfinance on poverty reduction in the Techiman region's aspects of health, education, and standard of life. The findings show a positive correlation between access to microfinance services and improvements in living conditions, health, and education. Therefore, it is crucial to broaden the scope of microfinance services in order to expand access to financing and, as a result, quicken the pace at which poverty is being eradicated in the Municipality.

According to [23, 28, 30], women are frequently disadvantaged in an economic process built on liberalized trade, investment, and financial flows, according to critics of globalization. This is related to the fact that the state's role is frequently diminished under such a regime of policy, in part because the capital market's mobility puts downward pressure on public spending, making it challenging to finance social spending and safety nets. Additionally, there is evidence that employment is becoming more precarious and that women are frequently assigned to the positions with the least job security. Through the use of structured question data was obtained from women who participated in microfinance loans. Also, as women are more prevalent in labour intensive industries, investment mobility is higher in these sectors. Because businesses can legitimately threaten to relocate in such situations, women are at a disadvantage when negotiating for better compensation.

As per [22, 24, 29], every nation struggles with the serious issue of violence against women, which affects women from all socioeconomic backgrounds and stages of life. Women do not have the same access to productive resources as men do elsewhere in the world, nor do they share the same social and economic rights as males. Economic development and globalization are posing new problems for women's rights as well as providing some fresh chances to advance gender equality and economic independence for women. However, in all civilizations, women are less vulnerable to violence when they have access to resources that can be used for production

and when they have access to social and economic rights.

According to [17, 25, 26] in his journal violence against women said that indeed microfinance has reduced economic violence and emotional violence in America. The cross-sectional sampling was conducted in Guatemala village and the finds are that there is a positive evidence of association between access to microfinance services and reduction of violence against women. Access to microfinance reveals that there is a clear relationship between microfinance loans and reduction of economic and emotional violence.

The women controlling her income is free from abuse than women who are being financed by their husbands [18, 26, 16]. This woman has the ability to travel alone or without consent, ability to independently purchase items such as clothes, livestock, jewelry and furniture, whether to open bank account or not. In China the researchers used logistic regression to analyze data collected from rural household survey on the impact of microfinance on women's empowerment. This alone can tell that when a lady is fully empowered she can do her things without consulting her husband and this free women from financial abuse by men.

According to [6, 35], alludes that women who are economically empowered are free from abuse from their husbands since they are have income generating projects. These projects can empower then and they don't depend on their spouses for money since they have savings accounts which can help them from financial distress. Income and wealth reduces the likelihood of being abused by men because once empowered women can stand on their own.

However [7, 11, 27] said most women participating in microloans are victims of abuse because men use their wives to obtain loans and then saddle them with the burden of repayment and suffer from the consequences of default. He also argues that women are victims of financial abuse since they are bound to their husbands and they submit everything to the head of the family. Men resist to women empowerment because they want to maintain their power and control women to maintain societal gender inequality.

It was also said that women empowerment has resulted in increased risk of intimate partner violence [5, 35, 39]. The data was obtained through the use of cluster randomized sampling among women taking part in microfinance in Tanzania. He randomly assigned micro-credit groups of six to receive intervention. The findings are that 86% of the intervention were physical or sexual intimate partner violence and were prone to abuse. The results shows that there was increased physical and sexual intimate partner violence among women who participated in microloans.

## **3. Research Methodology**

The research adopted a pragmatism research paradigm as a result a combination of qualitative and quantitative research approaches was used. The research was targeted women particularly from Chipinge district who have access to microfinance loans as well as officials from the ministry of women affairs. Systematic sampling technique was used and a

sample of eighty women and 12 ministry officials was picked. Systematic sampling, a form of probability sampling, was used in the investigation. When a researcher selects every "nth" person to be a member of the sample, this is known as systematic sampling. Data was collected using questionnaires. The questionnaires included both open ended and closed ended questions. 80 questionnaires were distributed to women clients, 75 were responded giving a rate of 93,75%. For Ministry officials from MOF out of 12 questionnaires that were distributed 10 of them were returned giving a response rate of 83.33%.

### 3.1. Reliability and Validity Test

The table below shows the Cronbach Alpha value from SPSS.

*Table 1. Reliability Statistics.*

Cronbach's Alpha	N of Items
.084	4

*Table 2. Case Processing Summary.*

		N	%
Cases	Valid	75	100.0
	Excluded <sup>a</sup>	0	.0
	Total	75	100.0

Likewise deletion based on the variables in the procedure

Source: Authors compilation

The Cronbach Alpha value was used to evaluate the validity reliability of data collection instrument. The reliability of above 0.7 is regarded as acceptable. From the above findings the Cronbach Alpha value from SPSS, which is 0.84 and is well above 0.7, which the indicate the research instrument is highly reliable.

## 4. Presentation and Discussion of Results

The section below the results of the study and how they relate to literature

*Table 3. Results of the study.*

Statistics		
Age		
N	Valid	75
	Missing	0
Mean		2.8533
Median		3.0000
Mode		3.00
Minimum		1.00
Sum		214.00

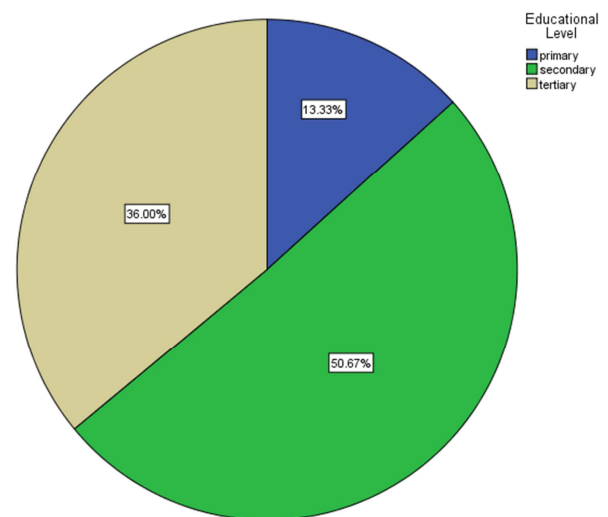
### 4.1. Respondents Age

*Table 4. Age Categories.*

Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30	9	12.0	12.0	12.0
31-40	15	20.0	20.0	32.0
41-50	35	46.7	46.7	78.7

Age	Frequency	Percent	Valid Percent	Cumulative Percent
51-60	10	13.3	13.3	92.0
61-100	6	8.0	8.0	100.0
Total	75	100.0	100.0	

The table above shows age categories of target respondents of the study. These results shows that most of the response were aged between 31-50 years. This give the researcher a total of 66.7% of the total respondents. Those aged between 21-30 years contributed a total of twelve percent of the total sample. A margin of 13.3% were aged between 51-60 and these were also few as a result of reduced family responsibilities. The least age group were those above sixty-one with a total of 8% this was due to retirement. This shows that women's involvement in microfinance was crucial to women aged between 31-50 years because of family responsibilities. This is explained by the point that financial responsibilities increases as children grow old.



*Figure 1. Educational Levels of Respondents.*

The table above shows the majority of the participants attained secondary level education with a total of 50.67% from the whole respondents, followed by 36% respondents who were educated up to tertiary level and only 13,33% of the respondents had only primary education level. Educational levels attained shows that the respondents were literate enough to understand issues relating to microfinance institutions and this made the research reliable.

### 4.2. Presentation of Results (The Impact of Access to Microfinance on Women Empowerment)

The study sought to establish the impact of access to microfinance loans on the empowerment of women. A well drafted questionnaire was distributed to 80 women from Chipinge district and the results are as presented in the subsequent sections.

#### 4.2.1. Impact of Access to Finance on Financial Liberalization

The first objective of this study was to assess the impact of

access to micro credit of financial liberalization of women. Women from the target population were asked whether access to microfinance altered their ability to make own financial decisions and the results from their responses are show in table 5 below.

**Table 5.** Did access to micro credit improve your ability to make financial decisions?

Respondents	Frequency	Percentage
Strongly agree	35	46.66%
Agree	23	30.67%
Neutral	2	2.67%
Disagree	10	13.33%
Strongly disagree	5	6.67%
N	75	100%

Source: Authors' compilation from SPSS

The above findings reveal that the majority of women were in agreement with the view that access to micro credit leads to financial liberalization. 46.6% of the women strongly agreed while the other 30 % were just in agreement to the notion that micro credit leads to financial freedom for women. These findings are in line with the findings of [30] and [12] who argue that access to micro credit gives women freedom of choice, self-confidence and control over private resources. However, this contradicts [19, 33, 41] who asserts that, although being an essential but insufficient tool for complete empowerment, microfinance might be viewed in this way.

#### 4.2.2. The Impact of Access to Finance on Financial Abuse of Women

Reduction of financial abuse on women is another good indicator of women empowerment. Table 6 below shows the responses of women from the study's target population on the question of whether access to microfinance reduced financial abuse by their husbands.

**Table 6.** The impact of access to finance on financial abuse.

Responses	Frequency	Percentage
Strongly agree	30	40%
Agree	30	40%
Neutral	0	0%
Disagree	15	20%
Strongly disagree	0	0%
N	75	100%

The table above reveals most women agreed that access to microloans reduced financial exploitation of women by their spouse since they be financial independent. From the findings 40% strongly agreed and also 40% agreed, this shows that 80% were with one accord that financial abuse has reduced because women are now economically empowered by micro-credit. However only 20% disagreed that women empowered has reduced financial abuse of women because they claimed that they are still under the suppression of their husbands as they follow the tradition that every woman is subject to her husband. This was supported by [4, 11, 14] when he said most women who access microloans are victims of abuse because men use their wives to obtain loans and then saddle them with

the burden of repayment and suffer from the consequences of default.

## 5. Conclusion

The study concludes that MFIs led to the empowerment women in Zimbabwe and changed their status, especially those who have been advanced loans from the institution. Women's financial statuses were improved as evidenced by increased incomes, having savings accounts and also able to own assets. When women become financially liberalized they become actively in the economy and promotes economic growth of a country.

When loans from microfinance institutions is utilized for business startup or expansion, with possible effects including higher level and more control over income due to financial liberalization, this can be a crucial method for empowering women. Women enhanced social and political activities as a result of economic independence increases their contribution to household income and the well-being of the family as a whole.

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The research also concludes that women who were empowered were able so sent their children to private schools meaning they are well capacitance to afford high fees being charged in private schools. This was also found that women have the ability to buy school wares for their children without the help of their husbands this shows that women are empowered by microfinance.

From the findings the researchers drew a conclusion that microfinance played a crucial role in improving health status for the family since women will be financially empowered giving them the direct access to health facilities, having ownership of medical facilities like PSMAS and CIMAS.

## Conflicts of Interest

The authors declare no conflicts of interest.

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