



## **Women Microfinance Services Uptake and Patriarchal Setbacks: Lessons from Kalali Savings and Credit Co-operative Society in Hai District, Tanzania**

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### **Abstract**

This study determined the influence of socio-demographic characteristics on women microfinance services uptake and establish whether women access to microfinance services has challenged the prevailing patriarchal system in Hai District, Kilimanjaro region. The study used a cross-sectional research design involving 111 respondents drawn at random from the study population. Both qualitative and quantitative data were collected and analysed. Content analysis was used to analyse the qualitative data whereby Atlas.ti computer software was used to organise and analyse some data. Ordered probit regression model was used to analyse the influence of some socio-demographic characteristics on women microfinance services uptake. The findings show that marital status and education level attained tend to influence women microfinance services uptake and some level of social and economic empowerment. Moreover, microfinance uptake among women beneficiaries has not challenged the current patriarchal system in the study area. The study concludes that while socio-economic empowerment was realised among some microfinance beneficiaries, microfinance services uptake among women has not yet succeeded to influence the prevailing patriarchal system. It is advised that women and other key stakeholders, should engage in serious training and sensitisation practices to actively influence meaningful change in the current patriarchal system.

**Keywords:** Women, Patriarchal System, Microfinance Services, Access/Uptake

### **Introduction**

Women's empowerment has long been recognised as an important element of economic development (Duflo, 2012; Abera & Asfaw, 2019). In recent years it has gained increasing attention from major global bodies and development foundations (Dominic *et al.*, 2017; Ambler *et al.*, 2021). Empowering women and addressing gender inequality is considered to be crucial in achieving economic growth and improving well-being around the world (Hansen *et al.*, 2021). Gender inequality lowers quality of life and culminates in limited productivity, hinder economic efficiency and growth (Dominic *et al.*, 2017). Gender, being male or female is an important social division characterised by inequality. Gender inequality is a social construct that has societal backing leading to gender disparity between the two sexes, with respect to functions, rights to resources, responsibility and power or positions (Dominic *et al.*, 2017). Gender equality, achievement of which still requires global efforts from small units in rural areas to highly developed communities, is a pillar for attaining a peaceful, prosperous and sustainable world (Lusasi & Mwaseba, 2020). African women face high levels of inequality and discrimination that have an impact on their socio-economic growth leading to their low contributions towards sustainable development.

Women are not involved in household decisions about spending their personally earned income (Katz *et al.*, 2003; Reed *et al.*, 2010) and other major decisions regarding key resources ownership. Deliberate efforts therefore are needed to ensure gender equality especially to most of the African and indeed other Third World Countries. Dominic *et al.* (2017) emphasised that gender equality empowers and enables women to access education, healthcare, microfinance credit and recognition among other productive resources.

Generally, in Tanzania, women are less educated and therefore are most likely to be in unskilled and less professional jobs (Rwebangira, 1996). Major problems among women in Tanzania include high gender inequality, uneven access to resources, social exclusion, insecurity and women rights abuse. Women play a crucial role in socio-economic development yet their full potential in economy is constrained by many factors such as traditions, beliefs, norms and values (OECD, 2014; Idris, 2018). Women have limited access and control of capital and other productive resources such as land denying them direct access to formal microfinance facilities and or services. Microfinance is one of the major and effective instruments towards financial inclusion which provides economic opportunities to weaker strata of the society by ensuring access to necessary financial services with the purpose to eradicate poverty and raise standard of living for the poor (Suprabha, 2014; Abera & Asfaw, 2019).

Microfinance is an important tool to meet financial needs of the poor especially women and reduce their dependence on informal sources of finance. This is mainly due to their poor access to collateral and thus relying on moneylenders for financial assistance at exorbitant interest rates (Khandker, 2000). Thus, offering women access to microfinance services is one prominent approach to improve their position in society and to help them move out of poverty (Hansen *et al.*, 2021).

Studies have shown that access to loans has improved the lives of poor women and their housing units (Mayoux, 2001; Zoynul & Fahmida, 2013; World Bank, 2014; Ambler *et al.*, 2021). As a result, many development partners in Tanzania and elsewhere have been insisting and sensitizing people that microfinance institutions have a demonstrated powerful impacts (Bhuiya *et al.*, 2016) in improving the livelihoods especially of the poor and a crucial role in reducing poverty.

At international level many development agenda especially to poor countries have been discussed including setting strategies and targets to end or reduce poverty and gender discrimination. This has been advocated by the United Nations General Assembly (UNGA) through its fifth Sustainable Development Goal (SDG), which targets achieving gender equality and empowering all women and girls by 2030 (UNDP, 2015). In achieving such targets enabling the poorest of the poor (herein calling them the poor) including women to access credits/loans was identified as one of the strategies, taking into account that when women are helped to increase their incomes so the welfare of the whole family is improved. This is because usually in most of the developing countries, women spend more of their income on their households hence generating a multiplier effect to a wider community.

The income accrued by women in most cases benefit more than one person including their spouses, relatives, friends, children education, clothing, diet, healthcare and many others. It is therefore widely argued that microfinance institutions have promising impacts to most of the beneficiaries (Bhuiya *et al.*, 2016) and particularly women. Nevertheless, despite the fact that women access to microfinance services is likely to empower them (Akudugu, 2011; Addae, 2015; Dominic *et al.*, 2017; Krusheed *et al.*, 2021), there is a concern that such empowerment is not equitably gained among women due to limiting patriarchy based traditions, belief, norms and values (OECD, 2014; Idris, 2018). In most cases, African societies and or households, are highly patriarchal with men being dominant and women passive subordinates.

Lusasi & Mwaseba (2020) affirm that the patriarchal system of human relations, which subjugates women in matters related to resource ownership, still prevails in Tanzanian communities. The authors established that when it comes to land and land resources, men in all cohorts are entitled to ownership through inheritance or allocation by the elders of the clan or tribe, while women are disadvantaged. In some northern parts of Tanzania, mainly Kilimanjaro region, which is largely dominated by the Chagga tribe, a very rigid and hard to challenge patriarchal system of land ownership and other productive assets has been in practice for quite long time. This is one of the earnest gender equality setbacks against women financial and resources empowerment in the region.

Such setback is mainly resulting from gender inequality that deprives women's access to and full utilisation of the productive resources. This is the puzzle which this study is attempting to unpack. The study therefore sought to analyse how women who have access to microfinance services (and hence presumed to be empowered) have managed to challenge the prevailing patriarchal setbacks in the study area. Specifically, this study aimed at (i) determining the influence of socio-demographic characteristics on women microfinance services uptake (use and or empowerment) in the study area and (ii) establishing whether women access to microfinance services has challenged the prevailing patriarchal system in the study area. This study ultimately intends to come up with strategies for ensuring a more equitable engagement of women in microfinance services with consideration on the strategies that are likely to challenge the prevailing patriarchal system.

### **Conceptual and Theoretical Ground**

Women's access to microfinance services has increased substantially in the past decade and their desire to undertake economic activities has been increasing day after day. There has been great expectations and concern that microfinance institutions can largely impact women positively both economically and socially (World Bank, 2014; Bhuiya *et al.*, 2016; Ambler *et al.*, 2021). Women especially the low-income earners have become largely interested in running small businesses due to economic hardships facing them. As a result, a number of microfinance services providers including the member based institutions such as Savings and Credit Co-operative Societies (SACCOS), Village Community Banks (VICOBA), among others have been established.

Several other private based microfinance institutions both banking and non banking financial institutions have been established as well. There are also government arrangements for provision of microfinance services which particularly target women and youth and other disadvantaged groups. Such government microfinance services initiatives have been established to compliment efforts by various stakeholders aiming at enabling women engage in income generating activities. As a result, a reasonable number of women have accessed loans from such institutions. Mayoux (2001) identified increased income and productivity, increased status, decision making and dignity as the positive expectations posed by microfinance institutions to women.

Despite their access to microfinance services and perceived women empowerment, some women do not have access to productive resources to enable them fully reap the benefits of such access. Among the key productive resources which women in many African communities, Tanzania inclusive, are mainly denied access to is the right to hold and own land. This is mainly due to rigid and hard to challenge prevailing patriarchal system. Thus, despite of increasing microfinance services providers from 1, 875 in 2005 to more than 5,000 in 2012 (Girabi & Mwakaje, 2013) accompanied by increasing women's access to loans in Tanzania and in Hai District in particular little is documented on how such access has challenged the existing rigid patriarchal system that deny women full access to key productive resources such as land and assets ownership. Studies have indicated that subjecting women to microfinance services under

unchallenged male dominance systems is likely to result into little or no positive impact. This is because under such arrangement there is the possibility for increased women's work burden as there are little deliberate efforts to reduce women's traditional responsibilities.

There is also possibility of increased dependency of women as majority of them may have little or no control over their loans and hence the possibility for the loans to be misused by husbands or other male family members while retaining repayment duties to women as well as the possibility for increased women domestic violence (Cheston & Kuhn, 2002; Mahmud, 2003; Afrane, 2010). No doubt studies have been carried out on microfinance services access and its perceived benefits to women beneficiaries (Addae, 2015; Dominic *et al.*, 2017; Krusheed *et al.*, 2021), but less emphasis has been raveled with respect to whether such access has challenged the patriarchal system hindrances in Tanzania and in the study area.

### **Theoretical Grounds**

This paper draws insights from the Modern Liberal Feminist (MLF) theories of gender equality. The MLF theories are based on the assumption that in order for women to achieve equal status, all stereotyped social roles for men and women have to be abolished. One of the key proponent of the theories, Engels (1972) emphasised that the cause of women's inferior status is class society and the forms of family organisation it produces and that once class society is abolished, and the state withers away, the patriarchal family will also disappear. The MLF theories of gender equality were used in this paper as a guide in establishing how women who have access to microfinance services and hence considered to be empowered have attempted to overcome the patriarchal family setbacks as a struggle to address and or abolish prevailing women stereotypes.

### **Literature Review**

#### **Women Microfinance Services Access and Patriarchal System**

Globally, women disproportionately suffer from economic discrimination and exploitation (Shohel *et al.*, 2021). Consequently, lack of women's access to financial resources has been one of the major impediments to their empowerment (Kamau, 2012; Kaur, 2017). Nonetheless, over the last few decades, many developing countries, Tanzania inclusive, have been working to address this gap by implementing financial inclusion programmes for women (Shohel *et al.*, 2021). Empirical studies acknowledge that there is clear and direct relationship between access to loans and an increase in the status and or empowerment of women within their households and communities (Hunt & Kasynathan, 2001; Duflo, 2012; Addae, 2015; Kaur, 2017; Dominic *et al.*, 2017; Krusheed *et al.*, 2021). In short, provision of loans is believed not only to alleviate poverty but also leads to the empowerment of women (World Bank, 2014; Ambler *et al.*, 2021; Mazumder, 2021; Parwez & Patel, 2022).

On the other hand, studies on the impacts of microfinance institutions have raised concern about the negative effects that programmes can have on women (Pomeranzi, 2014). Women micro entrepreneurs usually assume risks when taking out a loan which becomes a debt with all of its associated responsibilities, requirements and stresses. There has been an increased concern by scholars questioning on the success of microfinance services in effecting a lasting change in women's economic welfare or empowerment (Goetz & Gupta, 1996; Hansen *et al.*, 2021). Studies have indicated that microfinance institutions cannot have more than a limited impact on women's empowerment unless there are changes in wider gender inequalities in the broader social or economic context in which they operate (Mayoux, 1999; OECD, 2014; Idris, 2018).

Some feminist critics argue that the Grameen Bank (one of the very famous microfinance service provider in Bangladesh) for instance does not empower women. This is because it doesn't challenge the patriarchal social structures (Pomeranz, 2014; Kumar & Dias, 2021) and

so it may actually worsen women's lives. Studies have indicated persistence of patriarchal structures in various parts of the globe, Tanzania inclusive (Bertrand *et al.*, 2015; Lusasi & Mwaseba, 2020; Hansen *et al.*, 2021). Patriarchal structures place women in vulnerable positions to begin with and by intensifying the pressure the bank imposes on repayments, it increases the women's vulnerability to domestic violence (Rahman, 1999; Murshid, 2016; Shohel *et al.*, 2021).

There are concern that women's increased access to microfinance services influences men's violence and misunderstandings against women (Hansen *et al.*, 2021; Schwartz & Han, 2014; Bertrand *et al.*, 2015). Schuler *et al.* (1999) suggested that micro credit programmes have varied effect on men's violence against women. When women challenge expected gender norms they sometimes provoke violence in their husbands (Shohel *et al.*, 2021; Hansen *et al.*, 2021). In circumstances in which women gain income men have the tendency to think that their wives disrespect them (Bertrand *et al.*, 2015). Likewise, some think that their wives pay little attention to household matters. Some men expect the women to spend minimal time at group repayment meetings and return home promptly, when women are delayed in the meetings, this produces disorders in household chores and may generate tension among household members. Such tensions in some cases may turn into violence in which women are victimized (Goetz & Gupta, 1996; Rahman, 1999; Hansen *et al.*, 2021).

According to Rutashobya (1998), and Cheston & Kuhn (2002) one of the serious negative repercussions of an increased income to women is the possibility of adding burdens to them. Husbands are most likely to pull out of household expenditures and expect the women to be bread winners. The situation is made complex due to low returns from business thus if women take the burden of taking care for the household there is danger for women's ability to be able to re-invest in their business and failure for the business to grow. There is also a concern that some women micro entrepreneurs do not have full control over their loans and businesses (Chin, 2012; Ali & Hatta, 2012; Parwez & Patel, 2022). The study conducted in Tangail, Bangladesh (a country where microfinance provision is said to be very successful) found that out of 40 women borrowers interviewed, 10 had no control over their loans. They were just taking the money and pipelining it to a husband, a son, a father in law, or some other male within the household and sometimes a male outside the household which was even more worse ([http://www.microcreditsummit.org/papers/empowering\\_final.doc](http://www.microcreditsummit.org/papers/empowering_final.doc)). This implies that, in order for microfinance services to have a lasting effect to women beneficiaries, efforts must be taken to address the prevailing limiting patriarchy systems.

## Study Methodology

### The Study Area

The study was conducted in Hai District, Kilimanjaro region. The rationale for focusing on the area is that, it is one of the districts in Tanzania where women have attempted to organise their own microfinance services institution including the famous Kalali Women Savings and Credit Co-operative Society (SACCOS). The SACCOS was established in 2006 with registration number KLR 664. In addition to that, the rural part of the district where this study was conducted is entirely inhabited by the Chagga tribe who practice a rigid patriarchal system of land and other productive assets ownership. This therefore constituted an appropriate stratum for assessing how microfinance services access to women in the study area have challenged the prevailing patriarchal system.

### Research Design, Population and Data Sources

The study used a cross-sectional research design. The design allows data to be collected from many different individuals easily and at a single point in time (Setia, 2016). This design allowed the researcher to compare different variables at the same time. The targeted population for this



study was 153 active members constituting Kalali women SACCOS located in Hai District in Kilimanjaro region. A sample of 111 respondents was drawn at random from the study population. The sample size was derived from Yamane formula (1967) as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$1 + N(e)^2$$

whereby:

n = estimated individual sample size,

N = population size (active SACCOS members).

e = standard error, in this study 5% (0.05) was used to obtain manageable respondents (Yamane, 1967).

Thus, the sample size was obtained as indicated below;

$$n = \frac{153}{1 + 153 * (0.05)^2}$$

$$n = 110.6$$

$$n = 111 \text{ respondents}$$

Thus, Kalali SACCOS women members formed the unit of analysis for this study. The study participants included members who have been actively engaging in SACCOS activities mainly saving and borrowing (since its establishment in 2006) for at least ten years prior to the study. This period was arbitrarily chosen for the purpose of ensuring that study participants have sufficient knowledge and experience of microfinance services access and investment. To ensure quality data collection the study participants were selected at random while Kalali SACCOS was purposively selected due to its unique characteristics of being a rural based women microfinance services provider. The SACCOS is also operating in a locality where patriarchal life style is highly practiced and valued by the indigenous Chagga tribesmen making it a suitable data collection unit for this study. Data collection was done through questionnaires, key informants (KIs) interview guide, observation guide, focus group discussion (FGD) guide and an audio recorder where study participants consent was sought before recording them.

Data collected from KIs comprised of Kalali SACCOS board leaders (3), manager (1), the District Co-operative Official (1) and the District Community Development Official (1). FGD participants involved some women co-operative members. Five FGDs sessions were conducted as data saturation was attained. Each FGD comprised of six to eight participants. Generally, there is no definitive numbers of focus group participants. Stewart *et al.* (2007) indicated that, six to twelve is an ideal number as too many participants may be difficult to manage. Likewise, fewer than six tend to reveal less information and the discussion may be dull. Data validation was conducted to some non SACCOS participants and male counterparts in the study area. The aim was to get some insights on the subject matter under investigation from outside the study participants.

### Empirical Data Analysis

In this study, both qualitative and quantitative data were collected and analysed. In some cases, data collection and analysis were an iterative process i.e. not separate processes. Some analyses and reflections particularly on the qualitative domains were done during data collection. The iterative process focused at enabling learning from the initial research findings to influence the inputs and outputs of subsequent steps. Data gathered through field notes and recording were transcribed prior to its analysis. Content analysis was used to analyse data from FGDs and KIs. The Atlas.ti computer software was used to organise and analyse some data.

Data analysis involved scouring for meanings, patterns, surprises, contradictions and silences in the textual data guided by research questions and theories. Data were then analysed in three stages including data reduction i.e. screening, coding, condensing and transforming empirical data. The purpose of data

reduction was to ensure that data can speak authentically. Secondly, data display followed, involving reduced texts and tables and thirdly research conclusion was drawn (Taylor *et al.*, 2011). Finally, the qualitative interpretations and descriptions were documented.

Likewise, descriptive and inferential statistics were used in analysing data collected through questionnaires. In doing so, the study applied an empirical model to analyse the influence of some socio-demographic characteristics on women microfinance services uptake. In attaining this, the ordered probit regression analysis was used. In practice, logit and probit models yield estimated choice of probabilities that differ by less than 0.02 and which can be distinguished in the sense of statistical significance, only with very large samples (Aldrich & Nelson, 1990). Consequently, there is little to guide the choice between the two. The choice of specification remains fairly arbitrary revolving around practical concerns such as the availability and flexibility of computer programmes and personal preference and experience (Malamsha & Kayunze, 2014; Aldrich & Nelson, 1990). In this study, flexibility in the use of computer programmes mainly Statistical Package for Social Sciences (SPSS) and STATA as well as the researcher’s personal preference were used in choosing ordered probit regression model.

Thus, ordered probit regression model was used to estimate the economic and social empowerment of women attained through microfinance services uptake. In doing so, the following specifications were translated into the following general equations:

$$EE^* = \beta_1 MFA + \beta_2 Age + \beta_3 Marital + \beta_4 Educ + \epsilon_i \text{-----(1)}$$

$$SE^* = \gamma_1 MFA + \gamma_2 Age + \gamma_3 Marital + \gamma_4 Educ + \epsilon_i \text{-----(2)}$$

and marital = { 1=married, 0=otherwise }

Where  $EE^*$  and  $SE^*$  denote the latent economic and social empowerment of women respectively.  $\beta_1, \beta_2, \beta_3, \beta_4, \gamma_1, \gamma_2, \gamma_3$  and  $\gamma_4$  are the vectors of parameters to be estimated, MFA is the vector of observed non-random explanatory variable microfinance accessibility while age, marital status and education are also explanatory variables measuring the demographic attributes of the respondents and  $\epsilon_i$  is the random error term following the standard normal distribution.

In equations 1 and 2,  $EE^*$  and  $SE^*$  are unobserved dependent variables, MFA is the independent variable while age, marital status and education are the control variables. For the control variables, marital status is a dummy variable: when marital status =1, the respondent is married; when marital status = 0, the respondent is not married. Since the dependent variables  $EE^*$  and  $SE^*$  are unobserved, standard regression techniques cannot be applied to compute equations (1) and (2). We cannot observe  $EE^*$  and  $SE^*$ , we instead can only observe categories of responses which are translated as follows:

$$ES = \begin{cases} 1 \text{ if } ES^* \leq \mu_1 \\ 2 \text{ if } \mu_1 < ES^* \leq \mu_2 \\ 3 \text{ if } \mu_2 < ES^* \leq \mu_3 \\ 4 \text{ if } \mu_3 < ES^* \leq \mu_4 \\ 5 \text{ if } \mu_4 < ES^* \leq \mu_5 \\ 6 \text{ if } \mu_5 < ES^* \leq \mu_6 \end{cases}$$

Where ES represents categories of responses on economic empowerment (EE) and social empowerment (SE) = (1, 2, 3, 4, 5) for (Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree). From equations (1) and (2), the ordered probit technique used the observations on EE and ES which are a form of censored data on EE to estimate the parameter vectors  $\beta_1, \beta_2, \beta_3, \beta_4, \gamma_1, \gamma_2, \gamma_3$  and  $\gamma_4$ . The SPSS and STATA computer programmes were used for performing data analysis.

## Findings and Discussion

### Socio-demographic characteristics of the respondents

#### Age, sex, marital status and education of respondents

All interviewed respondents were women. The age of respondents was established to ascertain the involvement of different age groups of women members in Kalali SACCOS services activities. The study findings reveal that respondents between 18 and 35 years constituted 22.5%, those between 36

and 55 years constituted 48.7% while those aged from 55 years were 28.8%. Most of the respondents (48.7%) are in their late thirties, forties and early fifties. If intentions are properly executed, this age group can form a nucleus for development transformation among themselves and their surrounding communities.

Furthermore, interviewed respondents were all women as earlier pointed out. The study intentionally focused on women for the purpose of establishing whether their access to microfinance services has enabled them to challenge the prevailing rigid patriarchal system in the study area. About 66.7% of the interviewed respondents were married, 18% were single, 10.8% were widowed and the remaining 4.5% were separated or divorced (Table 1). It is generally accepted that marriage imposes a sense of responsibility among people and therefore the majority of the respondents are expected to be committed SACCOS members and microfinance services users. They are also expected to be knowledgeable and conversant with the community values and traditions especially those regarding the patriarchal system. On the other hand, married women are likely to be uniquely experiencing patriarchal system of resources and other productive resources ownership since they are among of the crucial patriarchal system's victims. Other victims are widows, single mothers and single women or girls.

On the education level, the study revealed a moderate rate of literacy among respondents whereby about 55.9% of the respondents had attained primary education, 27% had secondary education, 15.3% had attained college and or university education and the remaining 6.3% had attended vocational education (Table 1). This education level is expected to satisfactorily enable members interact with different stakeholders within and outside the co-operative movement and attend various education and training programmes related to microfinance services and other co-operative matters. Regnar *et al.*, (2002) emphasised that the ultimate objective of education is to increase labour productivity and thus it is a productive factor that is crucial for one's ability to utilise efficiently various resources that are available in certain organisations.

The above scenario implies that all study participants had attained an education level which can enable them efficiently utilise various resources which are within their reach to bring about desired microfinance services outputs which includes among others, improving their living standards. Chatterjee *et al.*, (2018) emphasised that a higher level of education makes people more productive, so their potential earnings rise, creating a greater incentive to join the labour force. This means that educated workforce positively influences the work participation and performance. The education level possessed by the respondents was also considered sufficient to enable them clearly analyse issues regarding patriarchal system in the study area and come up with concrete solutions for addressing the same.

**Table 1.**  
*Socio-demographic characteristics of respondents*

Variable	Category	Frequency	Percentage
Age (years)	18-35	25	22.5
	36-55	54	48.7
	Above 55	32	28.8
	<b>Total</b>	<b>111</b>	<b>100</b>
Marital status	Single	20	18
	Married	74	66.7
	Divorced/separated	5	4.5
	Widow	12	10.8
	<b>Total</b>	<b>111</b>	<b>100</b>
Education level	Primary (Standard VII)	62	55.9
	Secondary education	30	27
	Vocational education	7	6.3
	College level (certificate & diploma)	17	15.3
	University education	0	0
	<b>Total</b>	<b>111</b>	<b>100</b>



**Microfinance Services Uptake and Women Economic Empowerment**

A question was set to determine the influence of microfinance services uptake on women beneficiaries economic empowerment. In achieving this, the binary logistic regression (logit model) was performed to test the extent to which the selected independent variables (age, marital status, education level and microfinance access) influence the uptake (use and economic empowerment) of women microfinance services beneficiaries. The outputs of the model were as follows:

**Omnibus test of the coefficients of the model**

The omnibus test is a test of capacity of all predictors (independent variables) in the model jointly to predict the response (dependent variable). A finding of significance means that there is adequate fit of the data to the model and that at least one of the predictors is significantly related to the response variable (Garson, 2008; Malamsha & Kayunze, 2014). Based on this explanation, the data analysis shows that there was significance at  $p=0.000$ , hence the data entered in the model adequately fitted it.

**Model summary**

The Cox & Snell R Square and Nagelkerke R Square are important outputs of the binary logistic regression model. The Cox-Snell R Square and Nagelkerke R Square are attempts to provide a logistic analogy to R<sup>2</sup> in the Ordinary Least Square regression, hence are called pseudo R<sup>2</sup>. Nagelkerke R Square is a modification of Cox-Snell R Square to assure that Cox-Snell R Square varies from 0 to 1 making it difficult to interpret. Hence, Cox-Snell R Square must be modified (Malamsha & Kayunze, 2014).

**Table 2.**

*Results of Regression Analysis (Model Summary)*

<b>-2log likelihood</b>	<b>Cox &amp; Snell R Square</b>	<b>Nagelkerke R Square</b>
88.8	0.316	0.6836

Nagelkerke R<sup>2</sup> is normally higher than Cox-Snell R<sup>2</sup> and is the most reported of the pseudo R<sup>2</sup> estimates (Garson, 2008; Malamsha & Kayunze, 2014). Therefore, based on the results in Table 2 which showed that Nagelkerke R<sup>2</sup> was 0.6836, it means that the independent variables entered in the model explained 68.36% of variance in the dependent variable. Thus, the analysis of how microfinance services uptake has influenced women economic and social empowerment was fittingly conducted. The analysis however was limited to some key variables that were considered to influence such empowerment. The variables include microfinance access (MFA), age of the respondents, marital status and education level (Table 3).

**Table 3.**

*Microfinance services uptake and women economic empowerment*

<b>Independent variables</b>	<b>Marginal effects (dy/dx)</b>	<b>Standard error</b>	<b>Z statistic</b>	<b>P value</b>
MFA	1.2237	0.0325	17.07	0.000
Age	-0.0064	0.1224	-0.388	0.651
Marital status	-0.3375	0.1335	2.748	0.003
Education	0.3347	0.1321	2.257	0.012
Observation			111	
Log likelihood			-88.8	
Likelihood ratio			121.59	
			(p-value 0.000)	
Pseudo R <sup>2</sup>			0.6836	

- a) Independent variable: microfinance accessibility
  - b) Dependent variable: economic empowerment
  - c) Control variables: age, marital status & education level
- Note:  $\alpha = 0.05$ , MFA = microfinance accessibility

The findings shows a Pseudo R square value of 0.6836 which is considered to be an excellent fit for the sampled cross-sectional data of women microfinance services beneficiaries (Table 3). This means that the independent variables entered in the model explained 68.4 % of variance in the dependent variable.

The probability value of 0.000 for the likelihood ratio indicates that the explanatory variables used in the logit model was appropriate. Likewise, the independent variable MFA as well as control variables: age and education level had positive marginal effects indicating that increasing those variables is more likely to cause higher economic empowerment of women who accessed microfinance services. Interestingly, the dummy variable marital status was found to have a negative marginal effects implying that microfinance beneficiaries who were married were likely to be less economically empowered.

Given the probability value of 0.000, it implies that the probability for married women, *ceteris paribus*, to be economically empowered from microfinance services was minimal. This implies that, married microfinance beneficiaries were less likely to be empowered economically than those who were not married. This was supported by a negative marginal effect of 0.3375 and a p-value of 0.000. This situation may be explained by the fact that in some cases, where women are operating in male dominated social system there is the possibility that the microfinance services accessed may be diverged and misused by their spouses. There are also possibilities for the husbands to pull out of their household financial support simply because of the wife's microfinance services access. Rutashobya (1998), and Cheston & Kuhn (2002), established that one of the serious negative repercussions of an increased income from microfinance access by women is the possibility of adding burdens to them. The authors emphasised that husbands are most likely to pull out of household expenditures and expect the women to be bread winners.

The situation is made complex due to low returns from business thus if women take the burden of taking care of the household, there is danger for women's ability to be able to re-invest in their business and hence failing to grow. Furthermore, Afrane (2010) established similar scenario that once women use increased income in the household it increases their economic vulnerability because of expenditure of loans on consumption instead of investing in economic activities. All these describe as to why married women are likely to be less economically empowered once they access microfinance services. Furthermore, age was found to be insignificant with p-value of 0.651 implying that economic empowerment of women does not depend on age.

It should be noted that a statistically significant positive marginal effect of 1.2237 (p-value of 0.000) for dominant explanatory variable, MFA, signifies that an increasing access to microfinance services to women is more likely to lead to higher probability of economic empowerment of women beneficiaries. Likewise, the z statistic of 17.07 with a probability value of 0.000 shows that an increasing access to microfinance leads to greater probability of economic empowerment of women. The FGDs with some study participants established that their access to microfinance services benefited them in terms of self-employment mainly in crops production and livestock keeping.

The study participants managed to produce various horticultural crops including bananas, avocado, tomatoes, vanilla, cabbages among others. They have also managed to purchase and raise dairy livestock where they supply milk under their own brand and outlet named Kalali women dairy cooperative society. The FGDs with the study participants revealed that the income accrued from such investments has enabled them to cover for their household expenditures. The study findings are in line with Ridout & Tisdall (2015) who established that access to microfinance resources had empowered women by giving them access to self-employment and improvement of their family life.

Likewise, Sharma (2017) established similar findings that access to savings and credit facilities strengthen women to participate in economic decisions. In most cases, women who accessed microfinance services were able to increase their asset base including financing purchasing of household utensils and or accessories, kitchen utensils, motorcycles, purchasing of livestock including dairy cattle, goats, chicken and others. Nevertheless, the FGDs with study participants revealed that given the prevailing rigid patriarchal system, most women had no access to key productive resources such as land and other immovable resources. Such resources were entirely owned by husbands or other male relatives.

Moreover, education was also another significant explanatory variable whereby a marginal effect of 0.3347 with a p-value of 0.000 was obtained implying that a higher education level (secondary level

or above) among women microfinance beneficiaries was likely to ensure a higher economic empowerment. The corresponding large z statistic (2.257) implies that the probability for women with higher education level, *ceteris paribus*, to be economically empowered from microfinance services was large. Addai (2017) come up with similar findings that women with higher level of education were more likely to be economically empowered than those who were less educated. In this study women microfinance services beneficiaries who had an education level of secondary school and above were labeled as educated ones and those who had primary education or less were considered as less educated.

The implication drawn from this study findings is that for some reasons women who are better educated are more likely to be economically empowered compared to those who are less educated. The FGDs with some study participants revealed that in most cases education enables the microfinance beneficiary to make a wise choice when it comes to investment. It also enables the beneficiary to wisely conduct the cost-benefit analysis of the acquired microfinance service and its intended use. This being one of the results of women empowerment on the educational aspect. In most cases, empowered women contribute to the prosperity and productivity of the whole family and communities as well as inspiring the next generation on the same.

### Microfinance Uptake and Women Social Empowerment

A question was set to establish the influence of microfinance services uptake on women beneficiaries social empowerment. In attaining this, the binary logistic regression (logit model) was performed to test the extent to which the selected independent variables (age, marital status, education level and microfinance access) influence the service uptake (use and social empowerment) by women microfinance services beneficiaries. The outputs of the model were as indicated in Table 4:

**Table 4.**

*Microfinance services uptake and women social empowerment*

Independent variables	Marginal effects (dy/dx)	Standard error	Z statistic	P value
MFA	0.5735	0.0317	13.88	0.000
Age	-0.2332	0.1165	0.080	0.468
Marital status	0.4274	0.1264	2.65	0.004
Education	0.3640	0.1260	4.69	0.000
Observation			111	
Log likelihood			-119.56	
Likelihood ratio			79.45	
			(p-value 0.000)	
Pseudo R <sup>2</sup>			0.5863	

d) Independent variable: microfinance accessibility

e) Dependent variable: social empowerment

f) Control variables: age, marital status & education level

Note:  $\alpha = 0.05$ , MFA = microfinance accessibility

The findings show a Pseudo R square value of 0.5863 (Table 4) which is considered to be a good fit for the sampled cross-sectional data of women microfinance services beneficiaries. This means that the independent variables entered in the model explained 58.6 % of variance in the dependent variable. The probability value of 0.000 also indicates that the explanatory variables used in the logit model was appropriate. In this study the independent variable MFA as well as control variables marital status and education level of respondents had positive marginal effects indicating that increasing those variables is more likely to ensure higher social empowerment of women. Nevertheless, age had a negative marginal effect indicating that increase in age is less likely to guarantee respondents social empowerment.

Further, study findings depict that MFA was the dominant explanatory variable with a positive marginal effect of 0.5735 (p-value of 0.000) indicating that increasing access to microfinance services to women beneficiaries is likely to lead to higher probability of women social empowerment. Several empirical studies have come up with similar findings (Sharma, 2017; Dominic *et al.*, 2017; Addai, 2017;

Stamm & Ryff, 2019; Krusheed *et al.*, 2021; Biswas & Banu, 2022). The other important explanatory variable was the dummy marital status with the probability value of 0.000. This implies that the probability for a married woman, *ceteris paribus*, to be socially empowered from microfinance services access was big as compared to those who were not married.

Further to these findings, the FGDs with the study participants revealed that married women had limited social empowerment. This is because since they are married their engagement in key social activities such as village government leadership positions, political affairs, ceremonies and others must first be approved by their husbands. Moreover, education level of the respondents was also found to be significant. In this study, the positive marginal effect of 0.3640 and a p-value of 0.000 was obtained. This implies that women microfinance services beneficiaries with higher level of education (secondary education and above) were more likely to be socially empowered than those who were less educated (primary education). The study findings are in line with Addai (2017) who established that women with higher level of education were more likely to be socially empowered than those who were less educated.

Similarly, Biswas & Banu (2022) emphasised that education is an important women social empowerment tool. The FGDs with the study participants revealed that women who were better educated (secondary level and above) were engaging more in social activities including in political affairs and village social welfare activities than those who were less educated (primary education level). This includes activities such as engaging in decision making bodies in village government committees, primary and secondary schools committees, political parties wings and in religious institutions. This in turn has contributed at improving women social status.

### **Microfinance Services Uptake and Patriarchal Setbacks**

This study was conducted in a locality where patriarchal system is highly treasured. Thus, a question was set to establish whether women who had access to microfinance services and hence considered to be empowered were able to challenge the prevailing rigid patriarchal system. The study findings revealed that women in the study area were still subjected to stringent patriarchal system that limit full realisation of their economic and social empowerment potential. It was established that, while women who had access to microfinance services were empowered such empowerment was not evenly and fully gained.

The FGDs with the study participants established that women microfinance beneficiaries who were married and hence operating under husband's influence were less empowered in terms of productive asset ownership and decision making compared to those who were not married or who were widows. This implies that such women had little or no say on the key family productive resources mainly land and other productive assets such as houses, crops, livestock and others. There was no equal access to the rights to acquire, hold and use land among women and men. This was because in the study area land is owned by males and the same is usually transferred to male sons or other male siblings through inheritance.

One of the KI said that women are usually discriminated when it comes to owning or inheriting land. The KI said that: "*Women are sometimes being discriminated to the extent that in case land is even available for sale, priority will be given to the male buyer than female ones*" (KI 1, September 2022). This implies male dominance and superiority is still a challenge in the study area.

Nevertheless, the FGDs with study participants revealed that some few household heads (men) in the study area have now realised the necessity for treating women fairly. Thus, they have been apportioning some of their land to women kids and or siblings. However, the study participants acknowledged that in most cases women or girls who are lucky enough to enjoy such privilege, are not given equal portions of land as men or other male siblings. In most cases, they are given small and less productive land usually located at the peripherals as compared to the one given to men or male siblings. It is widely acknowledged that, access to land, workspace and productive resources is critical to unlocking the economic potential of women.

In realisation of this, Tanzanian government enacted two Land Acts in 1999 which established that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land (Ellis *et al.*, 2008). The Village Land Act (also of 1999) mandates that women be represented on land allocation committees and land administration councils (OECD, 2014). A 2004 amendment to the Land Act gave Tanzanian women the right to mortgage land to enable them to gain access to bank loans

(OECD, 2014). While all these reforms are positive measures, its implementation is still a challenge in Tanzania. This study revealed that implementation of such reforms in the study area were nonexistent. One of the KIs expressed the following:

*“Some of us are aware of our land and property inheritance rights, but the existing patriarchal system is so rigid that you hardly question it. And once you question it you may be considered an out caste in the community”* (KI 2, September 2022).

Thus, equal access to land in the study area is only possible where the land in question is not part of the clan or family land.

Mchilo (2017) indicated that economic and traditional economy in Tanzania works in a way that excludes women from owning properties such as land and other productive resources. This in turn denies women an absolute and or complete economic and social empowerment.

Likewise, the study revealed that some respondents who had access to microfinance services and hence considered to have attained some empowerment attributes, were still suffering from limited social life choices. It was found that such women were having little choices in engaging in economic and social activities that could otherwise enhance their empowerment. This includes being limited by their spouses to conduct some economic activities only in their localities or in nearby towns but not beyond that. One of the KIs emphasised that:

*“Despite my access to microfinance services I am not allowed by my husband to conduct business activities beyond my village area”* (KI3, September, 2022).

This implies that despite women economic empowerment, patriarchal system is still hindering them to expand and utilise possible investment opportunities beyond their localities. This scenario therefore is likely to limit women microfinance services beneficiaries from venturing into possible lucrative entrepreneurial opportunities beyond their local areas.

Moreover, FGDs with study participants revealed that, some husbands in the study area were not comfortable to be out-earned by their wives. It was found that, there is a strong belief in the study area that once the wife earned more income than the husband, then there is the possibility for the woman to disrespect the husband. Thus, some men will do all what is possible including subjecting their wives to violent threats and or some forms of domestic violence to ensure that they are not out-earned. The MLF theories (Engels, 1972) emphasised that in order for women to achieve equal status, all stereotyped social roles for men and women have to be abolished. Unfortunately, some of such stereotypes are still persisting in the study area.

A study by Hansen *et al.* (2021) in Vietnam established that women who participated in gender and entrepreneurship training programme suffer more frequent abuse than other common women. Likewise, Schwartz & Han (2014) and Bertrand *et al.*, (2015) established similar findings that some patriarchal based communities tend to consider such situation as a potentially threatening in terms of their male gender identity. Kabeer (1999) emphasised that empowerment is the process by which those who have been denied the ability to make strategic life choices acquire such an ability. Unlike the MLF theories call for addressing all women social stereotypes, such situation was not yet fully attained in the study area.

### **Research Implications**

This study established that, microfinance services uptake among women beneficiaries in the study area has not managed to challenge the current patriarchal system in the study area. This implies that in most cases microfinance services access and its long-term benefits to women is likely to be limited by prevailing rigid patriarchal system. It also implies that men in the study area continue to control the key productive resources including land denying women equal access and opportunities to such resources.

### **Conclusions and Recommendations**

The study concludes that while uptake of microfinance services by women beneficiaries in the study area resulted to a certain extent to some socio-economic empowerment, such results were not evenly and fully realised by all women. This is because while some women microfinance services beneficiaries in the study area were economically empowered, the same women



suffered from limited social empowerment opportunities. It is advised that deliberate efforts should be taken by women themselves particularly those who are microfinance services beneficiaries and others, the government, private sector, faith based organisations and other stakeholders to ensure inclusive education and training programmes on gendered socio-economic affairs. Such programmes should be gender sensitive to ensure that men are actively engaged in ensuring women are provided equal access to socio-economic opportunities in their households and communities. This is because there has been concerns that some programmes aiming at empowering women are sometimes organised in a manner that left out men who are in most cases the key gender change agents.

It is also concluded that women who accessed microfinance services in the study area and therefore considered to be economically and socially empowered by such services have largely not managed to challenge the prevailing patriarchal system in the study area. This was the case because women microfinance beneficiaries were still operating in an environment where they are still largely deprived of access to, control over and ownership of land, which is the key productive resource in the study area. Despite their access to microfinance services, women were still largely deprived rights to own and or inherit land and other immovable assets which are in most cases inherited along the male's family lines. They are operating also in an environment where they are socially limited. This is contrary to the MLF theories which advocates for elimination of all stereotypes that deny women equal access to socio-economic resources and opportunities. It is advised that women microfinance services beneficiaries, other women in the study area, the government, private sector and other stakeholders should engage in serious practices that actively aim at influencing conscious change in the current patriarchal system.

It is also recommended that the government of Tanzania should take deliberate efforts to ensure supervision and implementation of various directives and legal frames that aim at bringing about women gender equality on land holding and ownership. For instance, there is a need to put in place appropriate mechanisms for ensuring that the Village Land Act of 1999 which mandates that women be represented on land allocation committees and land administration councils be fully implemented. This will provide a room for women to make decisions regarding land allocations and ownership. This ultimately will likely lead into considerable number of women to own land in the study area, but most likely, spare land that is outside the family or clan land.

### **Study Limitations and Direction**

The findings of this study have to be seen in light of some limitations. The findings were to a large extent generated from a single, member owned women microfinance institution namely Kalali Savings and Credit Co-operative Society (Kalali SACCOS). Nevertheless, there are other private based and government-based microfinance services providers that offer credit services to women for the same purpose of ensuring their empowerment. The researcher therefore may not claim to have covered and presented all of the facts required for this study at its entirety through to their conclusion using the studied case only. Similarly, this study was conducted in a locality which is predominantly occupied by a single tribe (Chagga) who in most cases adhere to stringent patriarchal system. A more inclusive study covering localities with mixed tribesmen could further inform this study especially on the aspects regarding women microfinance services uptake and patriarchal systems setbacks. The other limitations may arise from the methodological point of view and methods of data collection and analysis. In some cases, a comparative study may have yielded a more useful findings particularly in assessing and comparing SACCOS and non SACCOS respondents in the study area.

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### Competing interests

The author wishes to declare that he has no competing interest pertaining to this research findings.

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