

Does Microfinance Address Women's Strategic Gender Needs? Experience from Empirical Research

ABSTRACT

Purpose: The paper aims to analyze the impact of microfinance programs on women's empowerment needs in Bangladesh. It seeks to explore how involvement in microfinance programs influences the recipients and their children's health and education, asset ownership and control, and gender division of labor of women.

Methods: This study has adopted a qualitative case study design. Thirty-two recipients of micro-credit loans were selected through purposive network sampling from two of the leading non-governmental organizations of Bangladesh. Primary data of this study were collected through in-depth interviews, key informant interviews, and focus group discussion. Nongovernmental organization officials and staff and female borrowers' husbands were the key informants. Collected primary data were analyzed thematically.

Results: Findings of this study revealed that microfinance programs have a positive impact over the practical gender needs of the female borrowers as it enables them to access better health care and education for themselves and their children. However, microfinance has minimal role in meeting their strategic gender needs as it hardly addresses existing disparities in gender division of labor and subordination of women in Bangladeshi society.

Conclusion: The paper concludes that microfinance organization can be treated as a multi-level construct, at global, state, community, and individual levels. Women and their children are benefited through microfinance. While microfinance empowers women by meeting their practical gender needs, it does not address the socially created gender division of labor let alone it puts extra work burden on women.

Keywords: Bangladesh, development, empowerment, gender, microfinance

Introduction

The term microfinance has replaced the term microcredit in recent times due to its wider role, as microfinance adds the provision of savings and insurance services to that of credit. Some organizations also include training and other services such as health and education (Abed, 2000, p. 14). Microcredit programs mainly provided a small loan-oriented service, which some argue led to the *promoters of the second revolution*, which described the microcredit approach as only satisfying the interests of lenders rather than developing products that met the customers' needs. Institutional exclusion from formal financial provision leaves poor households dependent on informal financial services, often at usurious rates of interest. Microfinance organizations (MFOs) serve to address institutional exclusion, on the one hand, and adverse incorporation, on the other. The "market" end of the spectrum focuses on addressing financial exclusion through market-based solutions and rectifying information asymmetry, while the "movements" end emphasizes tackling deep-rooted structural inequalities that hinder access to financial services and broader social participation.

There is a great deal of debate in terms of how microfinance supports empowerment. Assumptions were made of enhanced choices and opportunities, increased access, and networking, but these dimensions link to the ways in which society's cultural value systems are represented, and the institutional frameworks at multi-level ways. This is less about the value of microfinance and is more about being concerned about the philosophy that should underlie the provision of financial services to the poor and poor women. Under this context, building on the notions of Moser's (1993) conceptualization of women's practical and strategic empowerment, this paper expands the conceptualization of empowerment and how microfinance membership fleshes out the materialities of empowerment. With the observations on the contextually embedded systems and processes in microfinance lending,

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the paper aims to evaluate the extent to which access to financial services helps poor women address their practical daily needs as well as their strategic gender interests and whether the approach taken makes a difference to these outcomes.

Literature Review

Although numerous studies have endeavored to explore the influence of microfinance on women's empowerment, the results have yielded a diverse range of findings. Some studies have underscored positive outcomes, suggesting that microfinance fosters women's economic autonomy, decision-making agency, and overall well-being (Debnath et al., 2019). These studies primarily concentrate on practical gender needs, encompassing income generation, poverty alleviation, and improved access to financial resources.

However, a substantial proportion of studies tend to overlook the intricate dynamics of gender and overlook the nuanced experiences of women. Adopting a broad-brush approach, these studies often neglect to consider the diversities existing across diverse cultural, social, and economic contexts (Wattoo et al., 2015). Consequently, the applicability of their findings is hindered, impeding the comprehension of women's multifaceted needs. Nawaz and McLaren (2016) argued that microfinance may have a positive influence on poverty alleviation; it has not sufficiently alleviated women's oppression and male domination. However, Nawaz (2015) stated that microfinance is not a magic bullet that can reduce gender discrimination overnight. Besides, it works as a catalyst in reducing the vulnerability of women by putting them in a better position to negotiate gender relations.

Nawaz and Bushra (2023) argued that during coronavirus disease 2019, women endured huge work burden associated with productive, reproductive, and community work. The article reveals that women's reproductive work burden and their vulnerability have increased during the pandemic.

Theoretical Framework

Moser (1993) developed a framework that links the examination of women's roles to the larger development planning process. This framework encompasses both the technical and political aspects of gender integration into development. At the heart of the framework are three concepts: the first is the reproductive; the second is the productive; and the third is community work.

Identifying Gender Roles: Who Does What?

The first tool identified by Moser involves mapping the gender division of labor by asking who does what. In doing so, she identified triple roles in most societies. As defined by Moser, the reproductive work of poor communities is labor-intensive and time-consuming, and, in most cases, it is the responsibility of women. Women's productivity is less visible and less valued than men's. Table 1 shows the productive, reproductive, and community roles of women. This tool identified by Moser is very similar to the concept of practical and strategic gender interest described by Molyneux (1985 cited in March et al., 1999, p. 57). Moser argues that because of the subordinate position of women in most societies, as a group, they have particular needs which differ from those of men. Table 2 depicts that Moser (1993) distinguishes between practical needs (to address inadequate living conditions) and strategic needs (for power and control to achieve gender equality).

Moser analyzed practical gender needs as being shared by household members, but women often identified this as their specific need. Practical gender needs do not challenge the existing gender division of labor whereas strategic gender needs relate to the gender division of labor, power, and control as well as issues such as legal rights, domestic violence, equal wages, and women's control over their own bodies. Fulfilling women's strategic needs requires strategies that enable them to become more capable of achieving gender equality. Meeting their practical/basic needs does not challenge women's subordinate position within and beyond the household. While volunteering or doing more work at home enables women to meet their basic needs, ironically their worldview may still be limited due to their lack of power to meet their strategic needs. Improving strategic empowerment needs to be based on making structural and procedural changes that provide more opportunities to women.

The paper reviews the extent to which microfinance has been able to empower women by enabling them to meet their strategic needs. Interventions that focus on meeting practical gender needs only respond to an immediate perceived necessity in a particular context, ignoring women's subordinate position in society. This paper explores the extent to which microfinance intervention has challenged women's subordinate position by meeting their strategic gender needs. This paper examines the effect of institutional interventions on women's power and control and the gender division of labor and explores how microfinance has enabled them to meet their strategic gender needs in addition to their basic needs. Moser links the allocation of resources with the bargaining process.

Methods

This study has adopted a qualitative case study design. Both primary and secondary data sources were explored to meet the purpose of the study. Thirty-two women recipients of microcredit loans from two of the leading nongovernmental organizations (NGOs) of Bangladesh, the Association for Social Advancement (ASA), and the Association for Community Development (ACD), were selected through a purposive network sampling technique. Respondents of this study were selected on the basis of their knowledge, activities, experience, and engagement with the microfinance programs of the two selected NGOs. The respondents were chosen from low-income families. They belong to the low socioeconomic class in the context of Bangladesh. Primary data of this study were collected through in-depth interviews, key informants interviews, and focus group discussions (FGD). The FGDs were conducted to help understand the nuances

Table 1.
Triple Role of Women

- Reproductive work involves the care and maintenance of households and their members such as bearing and caring for children, preparing food, collecting water and fuel, shopping, housekeeping, and family health care.
- Productive work refers to the production of goods and services for consumption and trade either in employment or self-employment. The functions and responsibilities often differ between men and women.
- Community work includes the collective organizations of social services such as ceremonies and celebrations, functions to improve the community, participation in group and activities, local political activities and so on.

Source: The author

Table 2.
Practical Vs. Strategic Gender Needs

Practical Gender Needs	Strategic Gender Needs
Water provision	Challenges to gender division of labor
Health care provision	Alleviation of the burden of domestic labor and child care
Opportunities for earning an income to provide for the household	The removal of institutionalized forms of discrimination such as laws and legal systems biased in favor of men
Provision of housing and basic services	Provision of reproductive health services and offering women choice for child bearing
Distribution of food	Measures against male violence

Source: Adapted from Moser (1993) cited in March et al. (1999, p. 58).

raised in the in-depth interviews and also compare the views of participants about the details of the two microfinance programs. Two FGDs were conducted with 12 microfinance clients to explore and understand their views about the programs offered by the NGOs. Key informants interview of this study worked with the NGO officials, and borrowers' family members, especially husbands. Interviews with the NGO officials and staff from respective local branches of the selected NGOs have provided information regarding various programs and activities of ASA and ACD, their credit delivery mechanism, loan disbursement, and loan recovery system. Key informants interview helped a lot to ensure the validity of the data recorded from the microfinance participants by cross-checking data as well as further exploring whether/how NGOs assist rural women to achieve. Collected qualitative data of this study were analyzed using the thematic analysis technique.

Results

Practical gender needs mean women's basic needs that include water provision, health care provision, opportunities for earning an income to provide for the household, provision of housing and basic services, and distribution of food. During the interviews, we were told that women are still responsible for taking care of and maintaining the household and its members, caring for the children, preparing food, collecting water and fuel, shopping, housekeeping, and family health care. These are unpaid and labor-intensive activities that are almost always considered to be the responsibility of women.

Microfinance and Women's Health Behavior

With regards to the fulfillment of women's practical gender needs, they were asked about their daily food intake, food quality, access to health care facilities, and most importantly their husbands' attitude toward these issues. The field study results showed that in most instances the women's daily food intake, nutrition, and food quality improved after being involved in microfinance.

Table 3.
Standard of Living After Being Involved in Microfinance

Views on the Change with Regards to Standard of Living After Being Involved in Microfinance	Number of Respondents and Percentage
Improved	28 (87.5%)
Deteriorated	4 (12.5%)
No change	0
Total	32 (100%)

Source: Field study.

Access to finance enabled them to fulfill their practical needs relating to their standard of living.

Table 3 depicts that 28 (87.5%) of women respondents experienced an improved standard of living following their involvement in a microfinance program. On the other hand, the standard of living for 4 (12.5%) respondents worsened. There were no respondents whose standard of living did not change. Respondents made the following statements:

Before joining a microfinance program, I only ate eggs once a week. Now we eat eggs almost every day. I only cooked fish or meat once a month. Now I can cook either fish or meat once a week, so my food intake and quality have improved. (MK-25, in-depth interview on 4 May 22)

"I am a mother of two and my husband is unemployed. Previously, I used to take my children to the village doctors for treatment. But the microcredit and health awareness-building programs of the NGO have changed things for my family. Now I take my children to the government medical center where I can get better treatment (NS-28, in-depth interview on 4 May 22).

I would never think of drinking milk or eating food made from milk. Now I have a dairy farm that I began with a loan taken from an NGO. Our whole family is now able to drink not only milk every day but also eat many foods made from milk. I have also gained knowledge about nutrition and hygiene practices that I learned from NGO apa (sister). I now try to cook healthy food which was beyond my imagination before being involved in microfinance (RG-22, in-depth interview on 4 May 22).

Moreover, the field study revealed that women's access to health care services improved to some extent after their involvement with an NGO. Women's access to health care and health awareness has increased since their involvement with NGOs. Once women had access to finance, they were able to buy nutritious food and obtain more effective medical treatment not only for themselves but also for their children.

Before my enrollment in a microfinance group, I had very little awareness about my own or my family's health. I used to go to the medicine sellers for treatment, who are the cheapest option for medical care. I have now received fifteen days of nursing training from ASA and realized the mistakes I had made in the past. I now do home visits and supply medicine to rural people. Village people also come to my house to buy medicine. When I need to see a doctor, I go to a medical center for me and my children. As a trained nurse, I also suggest

Table 4.
Relation Between Microcredit and Children's Education

Effect on Education	Number of Respondents	Percentage (%)
No effect	13	40.625
Increased affordability	15	46.875
Decreased child labor and dropout	4	12.5
Total	32	100

Source: Field investigation

to others that they don't go to a fake physician or medical seller for treatment. (SK-27, in-depth interview on 4 May 22)

Thus, women's empowerment has also resulted in benefits for other family members. As a consequence, the husbands' attitudes toward the health of their wives have also changed. This change has arisen not so much because of their increased awareness about the health needs of their wives, but rather because they no longer have to spend as much money for their wives' treatment, especially with respect to their domestic and family health needs.

Microfinance and Education

Table 4 reports the relationship between microfinance and the educational outcome of school-going children of the microcredit recipients. The respondents of this study have reported that their students can now get better education as it has enabled them to afford their educational expenses. Female students at the secondary level have benefited the most as microcredit has prevented child marriage and potential dropouts from school. Additionally, some respondents of this study have expressed that because of the microcredit loans, they can now send their children to school, who were on the verge of child labor to support their families. In this regard, one respondent of this study has asserted-

I was thinking about sending my fifth-grader son to work in a tea stall in the town. He wanted to study but our family income wasn't enough to bear the expenses. ... ACD's microcredit loans had enabled me to earn some additional money and saved my son from dropping out of school. (RG-22, in-depth interview on 4 May 22).

I had no money to buy books and other necessary educational equipment for my daughter and so I was thinking of stopping her education. But, microcredit loans have saved my daughter from getting married off. She is now studying to become a paramedic and I am grateful to the loan providers for saving my daughter's life (NS-28, in-depth interview on 4 May 22).

The findings of the field investigation of the present study provide positive evidence of the contribution of microfinance and credit-recipient women over their children's education.

Microfinance and Asset Accumulation

The field data reveal that only 8 (25%) women respondents were able to access land ownership through this process, leaving the majority of women with no access to land. However, due to the initiatives taken by the NGOs, the process of land ownership has been transformed. Culturally, the most common type of asset owned by women in Bangladesh is jewelry. The women can attain

this asset either through purchase or inheritance. The most common type of jewelry women prefer is gold or silver. From the field study, we determined that only 2 (6.25%) of women respondents owned gold through inheritance; however, following their involvement in microfinance, only 6 (18.75%) of the women respondents bought jewelry as a result of their improved economic position. The income of this particular group was comparatively high when compared with the remaining women beneficiaries. One of them reported that:

Before enrolling in a microfinance group I had very little money. With the loan I was given, I now operate a goat breeding business and I can make a profit of 4,000–7,000 Taka by selling each goat. I meet not only my family's needs but also I have made a gold chain for my daughter. It was beyond my imagination to buy gold before my involvement in the group. (MC-32, in-depth interview on 5 May 22)

Microfinance and Strategic Gender Needs: Gender Division of Labor

Women's strategic gender needs include challenges to the gender division of labor, alleviation of the burden of domestic labor and child care, the removal of institutionalized forms of discrimination such as laws and legal systems biased in favor of men, provision of reproductive health services, offering women choice for child-bearing, and measures against male violence. In this paper, we focus on the impact of microfinance on the gender division of labor as we believe this is one of the key indicators of women's strategic gender needs.

In regards to the gender division of labor, two of the respondents said:

We don't expect our husbands to do our household chores. This work must be done by a female. My husband is my Lord (provu). Because my husband takes care of me, I always support his decisions whether they are right or wrong. (NS-28, in-depth interview on 4 May 22).

As a female, I have to stay at home and do our household chores. I have taken a loan according to my husband's demand and have given it to him. I never ask questions about the expenditure of loans. I stay at home and do the household chores and my husband does all the outside work. I would never expect my husband to help me with household tasks. (AP-6, in-depth interview on 2 May 22).

Discussion

The paper reveals the extent to which microfinance has been able to empower women by enabling them to meet their practical and strategic needs. Interventions that focus on meeting practical gender needs only respond to an immediate perceived necessity in a particular context, ignoring women's subordinate position in society. The findings of the paper suggest that there is a clear positive microfinance intervention on women's practical gender needs. There is a clear positive impact on women and their children's health and education. Women and their children benefit from meeting their basic needs. However, the paper reveals that microfinance has no impact on the socially created gender division of labor, let alone increases women's work burden as women have to be involved in both productive and reproductive work.

Practical gender needs mean women's basic needs that include water provision, health care provision, opportunities for earning

an income to provide for the household, provision of housing and basic services, and distribution of food. In rural Bangladesh, women usually have very limited access to household resources and assets. However, the field study revealed that rural women's access to household resources increased to some extent after joining a microfinance program, with the majority of these women becoming involved in income-generating activities to some degree. In some cases, after joining a microfinance program, women were able to take responsibility for household earnings, and they also had a voice in decisions relating to household expenses.

Respondents to this study have reported mixed responses to the role of microfinance in their and their children's education. According to the field investigation of this study, microcredit mostly has a positive connection to the educational outcomes of the children of female borrowers, although some of the respondents have reported that there's no connection between microfinance and educational outcomes. Hazarika and Sarangi (2008) and Shimamura and Lastarria-Cornhiel (2010) have revealed that NGO credit program participation negatively affected children's school attendance and increased the probability of child labor during peak labor demand seasons in rural areas. Contrary to the findings of these studies, Bhuiyan et al. (2013), by taking the example of Grameen Bank, have revealed that members of Grameen Bank are performing better in terms of improving the education levels of borrowers' children and promoting their empowerment compared to non-members and control groups. Another study by Halder (n.d.) suggests that the continuation of primary education for ASA households has more than other groups who were not credit recipients.

During the interview, we were told that women are still responsible for taking care of and maintaining the household and its members, caring for the children, preparing food, collecting water and fuel, shopping, housekeeping, and family health care. These are unpaid and labor-intensive activities that are almost always considered to be the responsibility of women. In the case of meeting women's practical gender needs, almost all respondents had improved food intake, nutrition, and access to health care after joining the microfinance program. However, the field investigation has revealed that fulfillment of women's practical gender needs still fails to challenge the prevailing gender power imbalance and traditional gender division of labor within the household.

In our study, we find that women have responsibility for undertaking all household tasks even after their involvement in income-generating work. All of them still undertake all household duties, including cooking, washing, cleaning, nursing, building, and maintaining shelter for their family members. The husbands, by and large do not share any of these household duties, and the women's domestic and family work did not reduce despite the women's engagement in income-generating activities. Women's household work is not reduced nor negotiated with their male partners even after they have made an economic contribution to their families. Women's paid work through self-employment cannot challenge their conventional domestic duties. The paper revealed that most of the respondents chose home-oriented income-generating activities. One of the reasons is that women's domestic and family responsibility does not allow them to work far away from their home. Furthermore, lack of financial literacy and skill-based training are other factors that confine them to their home-oriented income-generating activities. They had to fulfill their entire domestic and family role following their return

from work, and they were expected to do their household work as perfectly as they did prior to their new working role, irrespective of the amount of money they were contributing to their families.

Conclusion and Recommendations

The evidence here is qualitative and offers opportunities for insights into the everyday of doing gender and in the being and doing of addressing both practical and strategic gender needs. Women's freedom and empowerment are aligned via social practices. As aid providers NGOs have a considerable role in guiding the behavior of women and men, so that defaults are peer-reviewed and offer a disciplinary code. However, we want to discount this, take a step back, and think about the authenticity of the impacts, and the measurements from the women's families themselves. Studies have previously allowed the development sector to frame the context and relationships rather than value the valuable attainments of women with women's organizations, made in a short space of time. This paper explores the reasons why recent evaluations of the empowerment potential of credit programs for rural women in Bangladesh have arrived at very conflicting conclusions.

We explore empowerment and microfinance as a theory of flows, networks, and assemblages to allow us to capture the nuances of the interplay and immateriality of women engaging in diver's microcredit actions. This enables us to see empowerment and microfinance as an interplay of people, ideas, places, and practices. Through specific examples of *assembling* empowerment and microcredit encountered in the field, including materials with interviews, facilitators in NGOs, and our analysis, we advance our understanding and theorizations of MFOs.

A way forward would be to move the debate into a historical discourse of Bangladesh, not of recounts of colonial formation, undoing and civilizing strategies. We have to remain hopeful in the current context where Bangladesh stands in the top 10 of the women's political empowerment indices. Female political scientists have often reported that getting women into political roles, in social and economic areas where they can actively contribute to the development process, in the long run offers more ways in building social protection mechanisms and in supporting sustainability to eradicate poverty.

The results of this study underline the necessity of microcredit as a vital tool for women's empowerment in the first place. The results produced in this study support the argument for offering microcredit services to low-income women, particularly in areas where women's access to finance is restricted. Furthermore, the study's findings could influence the creation of policies and programs that cater to the strategic and tactical gender needs of women. This research can help with the establishment of more efficient policies and programs that assist in the empowerment of women by identifying and addressing the strategic gender needs of women in order to empower them. The findings may also shed light on how microcredit providers might better serve female borrowers by catering to their gender-specific demands. In order to better understand the demands of female borrowers and to offer specialized services that are in line with their practical and strategic gender needs, this may entail implementing training programs for their personnel.

Based on the findings of this study, we propose the following policy suggestions.

1. **Develop gender-sensitive microfinance policies:** Governments and microfinance institutions (MFIs) should revamp the existing microfinance policy. This should involve the design of microfinance products and services that cater to the specific needs of women, such as flexible repayment terms, lower interest rates, and customized financial education.
2. **Address structural inequalities:** NGOs and MFIs and governments should work to address structural inequalities that limit women's access to resources and opportunities. This could involve initiatives to promote women's land ownership, increase their participation in decision-making processes, and address gender-based violence.
3. **Strengthen women's leadership:** Women's leadership is critical to the success of microfinance programs. Microfinance institutions should develop strategies to support women's leadership and participation in decision-making processes. This can include training on leadership and management, creating women's groups to share experiences and knowledge, and ensuring women's participation in governance structures.
4. **Address societal gender norms:** NGOs and MFIs should work to challenge societal gender norms that prevent women from accessing financial services and participating in economic activities. This can include engaging with communities to raise awareness of women's rights and the benefits of gender equality, and working with policymakers to create an enabling environment for women's economic empowerment.

Overall, these policy recommendations aim to ensure that microfinance is used as a tool to promote gender equality and empower women, rather than as a means of perpetuating gender inequalities. By taking a gender-sensitive approach to microfinance, governments and MFIs can help ensure that women are able to access the financial resources and opportunities they need to achieve their full potential.

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