Does Women Freedom of Movement Enhance Access to Credit?

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Abstract
This study looks at how freedom of movement aids women access to micro credit facilities. The study used structured questionnaire to randomly select 383 respondents within Minna Metropolis, and employed Exploratory Factor Analysis (EFA) and Logistic regression. Finding shows that freedom of movement and educational level positively influence women access to credit, while age and family size negatively influence women access to credit. The study therefore recommends an awareness campaign will make the husbands to be more understanding on issues of micro credit

1. Introduction

In building a stronger economy, the role of women cannot be de-emphasis. Women are to be appreciated when it comes to household management as they tend to enhance the economic well-being of within and outside their homes (Awe, 1990). Given this exalt status, women responsibilities and contributions to household are enormous. Despite their roles in society, with almost 68.3 million (representing half of the entire country's population) from 140 million, only few percentage of women are engaged in both formal and informal sector of economy (NPC, 2006). Though, majority of women have their potential yet to be appropriately utilized, which hinder their access to certain possession of property and freedom of movement for broader economic gains. Looking inwards into women freedom of movement, majority of women ability to move around for business purposes is limited, but only higher when attain certain

level of education (Daniyan, Badru & Alfa, 2016). Aside education, social norms in terms of woman marital status also limit their ability to move around as their movement is always curtailed by their husbands (Okeke, 2000). This deprivation continues to exist in job and income opportunities as well as their participation in the developmental process, which has affected their access to micro credits facilities.

Increase in women access to credit might likely increase their contribution towards household income (Biswas, 2008). Thus, micro financial services provided to women can be developmental and also efficient tool of alleviating poverty (CGAP, 2003; Robinson, 2001; Yunus, 1999). Women empowerment through freedom of movement is therefore paramount for the poverty liberation and significant involvement of entrepreneurship development. One basic question is that, does women freedom of movement enhance their economic opportunities in terms of access to micro credits? This forms the focal point of this study by investigating the women freedom of movement on micro credits accessibility.

2. Literature Review

Mobility of women is one of the major characterics of women empowerment (Afrin, Islam & Ahmed, 2008). Greater freedom of mobility leads to women participation in credit program (Ahmed 2018; Mahmood, 2011). Several empirical studies have discussed the issue of empowerment and micro credit in a broader way (Asher & Haider, 2015; Onay & Ozer 2011; Salia & Mbwambo, 2014; Sanders & Schnabel, 2006). Study by Mahmood (2011) examine microfinance impact on women empowerment in Pakistan, the result from 37 observations show that credit provided to women enable them to expand their businesses. Similar studies were carried out in Pakistan by Weber and Ahmad (2014), they used loan cycle to explore the link between microfinance and women empowerment, finding shows that microfinance has impact on women freedom as the loan cycle was found to greatly affected the female borrowers. Also, Salia and Mbwambo (2014) examine whether microcredit participation has any effect on the performance of women owned microenterprises in Tanzania, findings from Independent t-test result entails women borrowers' performed significantly better than those of non-borrowers in terms of total sales and net business worth especially when they have access to move around. But study by Onay and Ozer (2011) in Turkey investigates the nature of changes of Turkish women in terms of their involvement in microcredit projects, the result shows that women do experience difficulties in obtaining loan especially if they restricted in terms of movement, but less when a woman has acquired certain level of education. This made the study of Azikiwe (1992) to opine that education always serve as a catalyst for women improvement. Ndu (2002) stated that the best tool for positive changes in people way of life is education. Women accessibility to standard formal education gives them sense of belonging and individualism (Alfa, 2012; Lockhead & Verspoor, 1992). Phiri (1992) states that level of education enable women to take control of their personal life and equal participation. Sanders and Schnabel (2006) further states that education usually leads to economic societal freedom.

However, aside education even marital status of a woman equally restricts their freedom of movement. Study by Kithae et al. (2013) determines the effect of Legal, legislative and financial factors on performance of women enterprises in the micro and small enterprise sector of Kenya. The study found most married women do not have access to loans due to restrictions impose by most of their husbands on freedom of movement. But Okpukpara, (2009) examined the determinants of loan acquisition to rural enterprise in Nigeria. The study found huge bureaucratic network and confidence by husbands to be the factors responsible for low women participation. Thus, a small number of business women depend on their husband as the breadwinner (Anyanwu, 2004). Wives income been controlled by their spouses (Omorodion, 2007). Women in family tend to have limited control in their family based on gender hierarchy within household (Chen, 2004). However, study by Asher and Haider (2015) concentrated on the effect of microcredit on women familial empowerment in Pakistan, they found family size due influence women empowerment. But women with sustainable income despite their size of family do have access to micro credit; studies by Gabriel, Lenain and Reynaud (2017) viewed income as a major determinant and positively associated with women entrepreneurship; although, Tang, Guan and Jin (2010) emphasis more on age and found age to predict access to credit in china.

3. Methodology
In investigating women freedom of mobility on micro credits accessibility, this study used a primary data obtained from Minna metropolises of Niger State through the use of structured questionnaire. Minna is chosen because it is the largest city in the state with all accesses to socio-economic activities. Minna has a female population of 96,886 with highest number of microfinance banks notably Ajaye-Jebwo, Endwell, FUT Minna, and Minna microfinance (Brinkhoff, 2017: ND, 2018). A sample size of 383 women was randomly drawn from the population using Isreal (2009) Sample size selection criteria. The variables used in this study consist of access to credit, freedom of movement, marital status, educational level, and other characteristics such as age, family size, income as used in the previous studies (Kithae et al., 2013; Mahmood, 2011; Mbwambo, 2014; Ndu, 2002). In measuring women freedom of movement, eight construct where used with a five-point Likert scale ranging from 1=never; 2=rarely; 3=occasionally; 4=frequently; 5=very frequently. Exploratory Factor Analysis (EFA) was used to identify the factors that influence women freedom of movement. Also factor structure and scale reliability of the indicator tool was used to empirically test the reliability of the data (Edwards et al., 2008). To achieve the objective, a logistic regression was employed as used by Alfa (2012) due to binary response of the respondents. The logistics model is written as:

Pr (y = 1/x)} = βo + β Xi ………………………….…………….……………..1
Where Pr (y = 1/x) is the Probability of the outcome, y denotes the response, Xi entails vector of explanatory variables, while βo signifies intercept of the equation, and β are the vector of the parameters to be estimated. The empirical model is specified as follows:

Pr (Cri = 1/0)i = α + β1Fmi + β2Msi + β3Edi + β4Agi + β5Ini + β6FlySi + μi ...2

Where Pr (Cri = 1/0)i is the probability of access to credit, α refers to the constant parameter of the equation βs shows the coefficient of the independent variables, fmi represent freedom of movement, Edi indicates level of education, Agi is the age, Ini indicates income, FlySi represents family size, and μi is the Error term.

4. Results

The study used both descriptive and inferential statistics to analyse the data. George and Malley (2003) suggested that any value below 0.5 is unacceptable. This Cronbach's alpha reliability used in this study to test the internal steadiness for the dimension used is 0.713 as seen in Table 1 below. The result of the Cronbach Alpha is within the acceptable region as it falls within the range of 0 to 1.

Table 1: Descriptive Statistics of Reliability

Measure	Number of Items	Cronbach's Alpha
Freedom of Movement	8	0.713

The Exploratory Factor Analysis (EFA) was used to determine the construct, because the model facilitates the covariance's of the constructs (Kahn, 2006). The Kaiser (1960) eigenvalues criteria was adopted with eigenvalues less than 1.0 were dropped, whereas items with loading factor less than 0.30 were removed from the process.

Table 2: Factor Loading Associated with Freedom of Movement Scale

Measure	Mean	SD	Factor Loading 1
Do you go outside of the home without permission of your husband?	2.44	1.66	0.732
Do you go to visit relatives?	2.20	1.22	0.470
Do you go outside of the home alone?	2.02	1.29	0.532
Do you go outside the village alone?	1.45	0.92	
Do you go outside the Sub- district alone?	1.89	1.35	0.565
Do you go outside the district alone?	2.04	1.39	0.795
Do you go to health centre alone?	1.49	0.89	
Do you go to bank alone?	1.65	0.91	0.532
Eigenvalues			1.49
Kaiser-Meyer-Olkin = 0.767			

The result in Table 2 above shows the EFA for freedom of movement, two items did not load into the construct such as 'do you go outside the village alone?' and 'do you go to health centre alone?'. However, the remaining six construct were fully loaded given the Kaiser-Meyer-Olkin (KMO) value to be 0.767 which is above the cut-off 0.50.

Table 3: Descriptive Statistics

Variable	Mean	Std. Dev.
Credit	0.19	0.39
Freedom of Movement	3.75	0.89
Age	0.69	0.46
Marital Status	0.55	0.50
Educational Level	0.58	0.49
Income Level	248.0	145.0
Family Size	1.19	0.14

Source: Field Survey, 2018

The descriptive result in Table 3 shows the mean of access to credit to be 0.19 with a standard deviation of 0.39; this indicates that only few women have access to credit. Freedom of movement has a mean of 3.75 and standard deviation of 0.89; this signifies most women go outside alone. The mean of the respondent's age is 0.69 with a variation of 0.46; this shows that majority of women are elderly enough in terms of age. For marital status, the average is 0.55 with a variation of 0.50, this means majority of them are married with less women being single (not married, divorced or widow). The education level of the women has the mean of 0.58 and standard difference of 0.49; this shows that majority of women have at least elementary knowledge of western education. The mean for income level is 24.80 with a standard difference of 14.50; this indicates that majority of women earn at least ₦248 per day. The result for family size has the mean of 1.19 and standard deviation of 0.14; this means that majority of the family are more than three.

The result in Table 4 entails logistic regression result with access to credit as dependent variable. Model 1 tries to look at effect of freedom of movement on access to credit. From the result obtained, the coefficient for freedom of movement is positive and significant at 1%; this means that for any opportunity given to a woman to go outside home will likely increase women access to credit with a log-odds ratio of 0.07. Women having access to move around will expose them to various information required in respect to loan accessibility given the predicted probability to be 0.0103. The finding of this study is in line with the study of Onay and Ozer (2011) as they found inability to move around by women will hinder their credit accessibility. In model 2, age, marital status and educational level were included, to see if women freedom of movement will be influenced. The coefficient for freedom of movement is 0.06 and statistically significant with a predicted value of 0.0085. Coefficient of age is negative and

significant, given the predicted probability to be -0.0795. This shows that an increase in women age may likely reduce their ability to credit accessibility.

Table 4: Logit Result

	Credit					
	1	dy/dx	2	dy/dx	3	dy/dx
Freedom of Movement	0.0715***	0.0103	0.0629***	0.0085	0.0667***	0.0085
	(0.0208)		(0.0214)		(0.0238)	
Age			-0.5483*	-0.0795	-0.6449**	-
			(0.2814)		(0.2908)	0.0894
Marital Status			0.5091*	0.0677	0.4862*	0.0610
			(0.2820)		(0.2866)	
Educational Level			0.8407***	0.1091	0.6221**	0.0767
			(0.2962)		(0.3067)	
Income Level					0.0236***	0.0030
					(0.0088)	
Family Size					- 0.2950***	- 0.0375
					(0.1113)	

*Notes: Robust standard errors are in parentheses, P values: significance *10%; **5%; ***1%.; N is equal to 383*

Although, marital status is positive and significant with a predicted probability of 0.0677; being married may likely enhance once ability to have access to information on loan, because their male counterparts are more prone to information within and outside their community, this result is not in conformity with the study of Chen (2004). Also, the coefficient for educational level is positive and statistically significant at 1%. It means that an increase in educational qualification is predicted to increase women access to credit by 0.1091. Though is expected that most women leaving in metropolitan areas are averagely educated, especially when it comes to

reading and writing, which might assist when it comes to information on credit facilities.

However, model 3 have two control variables inclusive notably income level and family size. The coefficient for freedom of movement is still positive and significant with same predicted probability as in model 2. The predicted value for age is -0.0894, indicating further decrease on credit accessibility once the age increases. Similarly, marital status and educational level are positive and significant, but with a lower predicted probabilities of 0.0610 and 0.0767 respectively. Also, the coefficient for income is positive and significant with a log odds ratio of 0.0236. This shows that increase in income may likely increase women access to credit by 0.0030, because having more access to fund gives them confidence to approach microfinance banks for loan as earlier obtained by Gabriel *et al.* (2017). For family size, the coefficient is negative and significant with log odd value of -0.2950. This signifies that the larger a family size is the less likely women will have time for accessing or seeking information on credit accessibility; this finding is supported by Asher and Haider (2015).

5. Conclusion

This study investigates women freedom of movement and how it influences their access to micro credits. The inferential result shows that women with ability to go outside home either with the permission of the husband or not are more prone to credit facilities. The study therefore concludes that freedom of movement, educational level and income are highly significant to access to credit. But age and family size were found to reduce women access to credit facilities. This study however recommends awareness strategy that will make the husbands to be more understanding on issues of micro credit. A proper modalities need to be worked out with a timing schedule that will strictly adhere to time once it comes to service rendering to beneficiaries, because most men and women do feel discouraged due to administrative bureaucracy. Also, there is need for government to articulate a policy for direct financial assistance to women.

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