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Editorial

This edition of the *AFRICAN JOURNAL OF GENDER AND DEVELOPMENT*, a Journal of the Center for Gender and Social Policy Studies, is unique for two reasons: first, it is a combination of two editions (1&2) of Volume 4; secondly, it covers a wide range of subjects, which individually focus on gender perspectives. The range of subject-matters is as diverse as there are papers; all 14 carefully researched works. It is also significant to note that 12 of the papers are collaborative efforts, which suggests that there are rich intellectual activities behind the researches.

The journal's focus on the female gender perspectives to various aspects of human activity is well highlighted in all the essays. The opening paper by Bolajoko et al presents the reports of an interesting research work involving 150 women in Ijebu-Ode local government area of Ogun State. The focus of the paper is on 'women's self-perception, husbands' opinions of body weight and their actual nutritional status'. Odusina et al discuss the important subject of food security and the various shocks experienced by farmers in the rural areas. Such crises like flood, drought, and invasion by Fulani cattle herders or illness/death of family head are agricultural related shocks that the study concludes could only be controlled with adequate and affordable health-care facilities and good infrastructure in the areas. Akano et al interrogate the reaction to nutrition information on labeled packaged snacks in Nigerian higher institutions with a conclusion that the usefulness of such information neither depends on the gender of the respondents nor on the educational status.

The issue of violence against the female gender is an age-long subject; Agholor and Osezua examine the religious influence which has led to a code of secrecy ('Holy Hushing') by women victims of abuse in Edo State of Nigeria. Femi-Aderinto and Akpomuje would seem to be exploring this same perspective in their examination of how power issues affect health literacy of Nigerian women.

The wide range of issues covered by the researchers in this edition of the journal is significant to the development of the exposition of African contributions to the unique study of gender. They include health topics like the 'management of diarrhea among mothers' and 'women reproductive health issues'; political topics such as the 'Effect of Gender Differential in Political Empowerment on Economic Performance in Nigeria', as espoused by Orisadare and the Gender in War and Peace discourse that focuses on women's roles in the Ife/Modakeke

conflict. Furthermore, the discourse on gender in relation to online sexual behavior of OAU Students; the issue of finance such as Job status and financial security in retirement as well as views on microfinance and women empowerment are all very critical in the understanding of gender perspectives in African society.

No doubt, this edition contains rich research works with special significance for the scope of this journal even as it is hoped that we would be able to maintain the tempo going forward

Kemi Wale-Olaitan *Ph.D*

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MICROFINANCE AND WOMEN'S EMPOWERMENT IN THE LITTORAL DEPARTMENT OF SOUTHERN BENIN

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ABSTRACT

Women are most vulnerable because they don't have access to resources needed to participate in economic activity and to decision making. Since the year 2000, the Beninese government has been granting microcredits to women in order to improve their empowerment. This study aims to find out whether these microloans have contributed to their decision-making capacity. The work was based on the theory of empowerment based on its principles and framework of knowledge organization for decision-making. The methodology is cross-sectional with a closed-ended inquiry. Random sampling involved 221 women beneficiaries in Cotonou. The analytical tools focused on descriptive statistics and on the calculation of the Women's Empowerment Index for decision-making. A Tobit regression with explanatory variables of empowerment was used to identify factors determining the empowerment of the women. Results showed that the Women's Empowerment Index improved after obtaining credit, from 2.5 to 3 for food expenditures. The significant determinants of women's decision-making were married status, increased income, and trade as main activity. The recommendation is that adequate training be given to women to whom credits are granted. The themes of these trainings should focus on the efficient management of credits as well as the empowerment of decision-making in socio-economic life.

Keywords: autonomy, capability, gender, microcredit, power, Republic of Benin

INTRODUCTION

Women empowerment is one of the strategies for growth and for poverty reduction (Banque Mondiale, 2012). Cuberes and Teignier-Baqué (2012) indicated that reducing inequality is a complex process which comprises women's access to resources, services and information for their full participation in political, social, economic life. Women's economic empowerment is a process that is essentially two-fold: resources and

opportunities. Women need productive resources in order to progress economically. This includes tangible domains such as financial resources (income, savings and credit). There are also physical resources (land, housing, technology) as well as intangible domains such as skills, decision-making and social recognition (FAO, 2011). Owning productive resources does not systematically lead to economic empowerment, as it also requires that women control and use these resources.

Above all, they must be able to make decisions and conduct profitable economic activities (Condé, 2007, Cuberes and Teignier-Baqué, 2012).

Women's economic precariousness is attracting the attention of several local, national and international development institutions that offer low-level loans adapted to the economic conditions of women without very rigorous access conditions. This concern represents one of the requirements imposed on developing countries, specifically at the Millennium Development Goal (MDG) level from 2000 to 2015, the third of which is entitled "Promoting Gender Equality and women Empowerment". The same is true of Sustainable Development Goal (SDG) 5, "Achieving Gender Equality and Empowering All Women and Girls", which aims to promote gender equality for men and women in economic development and to promote equitable participation opportunities at all levels. One of the Organization for Economic Co-operation and Development (OECD)'s key messages in 2012 was that women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (OECD, 2012).

The technical and financial partners, such as World Bank, International Fund for Agricultural Development (IFAD), Food and Agricultural Organization (FAO), Swiss Cooperation, Canadian Cooperation, Danish Cooperation, hold the idea that women are the most vulnerable because they do not have access to the resources

needed to participate in the economic activity. Thus, microfinance appears to be a way of increasing women's autonomy and "real freedom" (Guérin, 2001, WIDE, 2009).

In Benin, the national economy is marked by the strong presence of the informal economy, which contributes 40% of GDP and uses 80% of jobs (INSAE, 2006). Women, who make up 52% of the population, are strongly represented in this informal sector at a rate of 80% (Adjovi, 2009).

In spite of this numerical importance of women and the level of their contribution in the financial sector, they do not always receive the same attention as men because of socio-cultural and economic burdens. Gender inequality, through limited access to credit, resources, health care, education and decision –making, has always posed some problems for women (Acacha, 2002; Union Africaine, 2008; Ministère de la Famille et de la Solidarité Nationale (MFSN), 2008). For these institutions, the feminization of poverty is a tangible reality in Africa. The Beninese government has therefore decided, in its strategy to fight against poverty, to contribute to the empowerment of women through the microloans. Thus, from the year 2000 to the present day, Benin has, through several microfinance programs, granted microcredit to women throughout the country.

Microfinance refers to all financial services adapted to people excluded from the traditional banking system, because of low income or a lack of guarantees. Microfinance institutions provide

microloans to poor people who are considered insolvent by traditional banks and who have the will to undertake an income-generating activity (Guérin, 2001). Morduch (2000) provides a definition of microcredit that summarizes the role of microfinance institutions in reducing poverty. According to him, microcredit is the most promising and least expensive way to fight global poverty.

Cull *et al.* (2006) also found out that access to credit was largely associated with economic development around the world, especially in developing countries. The World Bank has been stimulating strategies to fight against poverty and the vulnerability of target populations. In addition, the positive implications of microfinance were driving increased income for better access to care and education services. In a review of empirical work on Asia and Latin America, Weiss and Montgomery (2005) made a generally positive assessment of the impact of microfinance on poverty reduction, while emphasizing that income growth is sometimes positively correlated with the initial income. Moreover, the impact was more dubious in terms of vulnerability to shocks (instability of income and consumption) and Gubert (2005), after a literature review on the impact of microcredit on poverty, has shown that the microfinance institutions improved both the consumption and the production of the poor people who had difficulties to access credit in the formal market. But she tempered by emphasizing that, despite the strong interest for those actions, microcredit was not a panacea for poverty problems.

From a conceptual point of view, microcredit is by excellence the example of the fight against poverty which must integrate gender aspects. This is why, once marginalized in the economic sphere because of power mechanisms and cultural contexts, women are now attracting increasing interest from microfinance institutions that integrate, by different ways, the concept of gender in their strategies (Sossa, 2011). On the one hand, some microfinance institutions give exclusive priority to the female clientele while on the other hand, others have a mixed customers, but take into account specificities in favor of women such as more flexible loan conditions, absence of prior savings, joint guarantee, funds guarantee (PNUD, 2008; Sossa, 2011). Institutions such as the World Bank and FAO consider that women spend a larger share of their professional income on their families (FAO, 2011). Finally, several authors such as Armendariz & Morduch (2005), Condé (2007), FAO (2011) note that women are more reliable and more punctual in repaying loans than men. This is explained by the fact that African women are more involved in small businesses that produce large profit margins over short periods, compared to men in higher risky occupations such as agriculture, handicrafts, taxi, etc. The effects and impacts are also noticeable on the children of women who use microcredit, through low school drop-out, higher education, especially that of girls, better health and better nutrition. Condé (2007) confirms that the income generated by microcredit is often first invested in the education of children, especially for girls.

The flip side of this coin is the use of male names by women (women take credit for their husband or brother but put their own names), or the seizure of men over the funds obtained by their wives or daughters when access to credit is exclusively reserved for female clients. There is also the fact that men stop giving money for cooking to their wives because they now have access to money, hence the vicious circle of the feminization of poverty. All this is due to the fact that, in most countries of West Africa, patriarchy is in vogue; therefore, man has the power of decision-making. This power is used by husbands who sometimes take credit money from their wives, asking them to lend it to them. They never repay these loans, leaving women to fend for repayment to microfinance institutions. Some women, living in a polygamous household, and wanting to make themselves more interesting than their co-wives, use the microcredit money to make good meals for their husbands. To all this, Condé (2007) added that microcredit increases the workload of women and girls, but that this can be offset by greater equality in decision-making within the household.

This study aims to assess the influence of microcredit received by women in the city of Cotonou, by microfinance institutions in Benin since 2000, on their empowerment. It seeks to answer two questions: (i) did these micro-loans promote these women's empowerment, and more specifically, a higher decision-making power within their households? and (ii) has empowerment helped to balance gender relations within the households of the women surveyed?

This study is based on the theory of empowerment. The notion of empowerment is today at the heart of rhetoric about the "participation of the poor" in development. It is to the feminist movement of the South that we owe the formal appearance of the term empowerment in the field of international development. Analysis of the practical needs and strategic interests originated in Sen and Grown's book (1987). This book set out the main principles of an approach to the question of women in the issue of development labeled "empowerment approach". The concept progressively gained the international agenda on gender and development from the 1990s (Calvès, 2009).

Empowerment is the enablement of individuals or groups to influence their social, economic, political and ecological conditions (Zimmerman, 2000, Martin, 2016). The United Nations has defined empowerment based on the following five key criteria: the sense of dignity, the right to make and determine choices, the right to access resources and opportunities, the right to have control over one's own life, both inside and outside the home, and the ability to influence social change in order to create a fairer economic and social order nationally and internationally (UN, 2010).

Moghadam and Senftova (2005) theorized the empowerment of women according to three dimensions to women's economic empowerment, each of which can be improved through the adoption of concrete measures: (i) the first is economic opportunities, (ii) the second is improvement of legal status and women's

rights and (iii) the third concerns the participation and inclusion of women in economic decision-making processes. This concept of decision-making assumes the notions of authority, power and recognition by others of the invisible values associated with women's work. Empowerment theory is a model for understanding the decision-making process that affects the lives of individuals, the organizational functioning, and the quality of community life (Rappaport, 1981, Perkins and Zimmerman, 1995). Zimmerman (2000) and Martin (2016) provided the principles and framework of knowledge organization for decision making at the macro level. The level of decision analysis includes the mutually interdependent individual, social and political levels that affect the community's ability to engage in healthy activities, and the benefits of social and environmental policies (Prilleltensky, 2006; Inzeo and Faust, 2014).

In the present study, women, following the granting of credits by government, should acquire more empowerment that positively influences access to practical needs and their strategic interests, as well as their decision-making power in the household and in the community. For example, they could influence the decision on the number of children wanted in the household, the level of education, the political commitment of the woman or the expenses of the household.

METHODOLOGY

Study environment

The study was conducted in the Littoral department in southern Benin. The Littoral Department is composed of a single municipality, Cotonou, which is at the same time the economic capital of Benin, whose inhabitants benefited greatly from microcredits to the poorest. Cotonou is subdivided into thirteen (13) boroughs on an area of 79 km². In the present study, five (05) of the thirteen (13) boroughs were targeted, with two most populous districts in each borough.

The population of the city of Cotonou was recorded at 2 401 067 inhabitants in 2017, which makes it the most populous city of Benin. In 1960, the city had only 70 000 inhabitants, showing a tenfold increase in the population in 60 years (INSAE, 2013). Age and sex structures give a young population (56.4% to under 20 years) and a female-dominated population (51.5%).

The proximity of Benin's border with Nigeria has always made it one of the hubs of informal trade in the subregion. Cotonou houses Dantokpa which is an international market of 20 ha and the largest in West Africa that bursts one billion CFA francs per day (about 1.5 million euros), a secondary market, Missebo which is a continuum of Dantokpa and 36 other markets (INSAE, 2013). In Cotonou, the informal activities consist mainly of small shops for most of the women who are in the markets and along the

streets, then motorcycles-taxis and crafts for men. It is because of all these opportunities and its interesting geographical location that Cotonou is developing exchanges with neighboring countries. The city is equipped with air, sea, river and land lines that serve the entire subregion, with countries such as Nigeria, Niger, Burkina Faso and Togo. Cotonou houses two-thirds of the country's industries, with Benin's leading companies and banks, as well as most governmental institutions.

Sampling

The population being all the women in the department of Littoral, the sampling was random and was constructed in the following way: while traversing the city, the investigator approached a woman at random carrying out an income generating activity (small business, processing of food products, sale of food, arts and crafts, etc.). These women, once approached, were questioned as to whether they were beneficiaries of micro-credit or not. If the answer was positive, the questionnaire are administered. This process was observed until 221 female beneficiaries were reached.

Research

The data was collected using a semi-structured interview guide for Microfinance Institutions (MFI) staff. Then, a structured questionnaire was administered to the respondents. After the socio-demographic data, the questions were divided on issues such as the conditions of access to credit and the impact of microcredit on women's

financial empowerment and on their decision-making capacity in some areas of production, reproduction and community activities.

Analysis of the collected data

Descriptive analysis

Quantitative data were subjected to descriptive statistical analyses (frequencies, mean and standard deviations) and to econometric analyses. The qualitative data had undergone a content analysis, which means that they had been explained based on the perceptions' trends of the majority of respondents.

Content analysis. The qualitative data had undergone a content analysis, which means that they had been explained based on the perceptions' trends of the majority of respondents.

Calculation of Women Empowerment Index. The Women Empowerment Index (WEI) was calculated for each woman inquired, in order to measure their empowerment. WEI was determined by identifying the decision maker (husband or wife) and the activities for which the decision was made. The goal of this index was to determine the degree of participation of the wife in making decisions related to agriculture, economic or domestic, e.g. education of children. The calculation of this index helps to find out in what areas women are more empowered (makes the final decision), e.g. control of domains or type of interventions to introduce. Finally, it allows determining areas to improve women's empowerment, e.g. what interventions are needed.

This methodology was developed by Hossain *et al.* (2004) for agricultural and non-agricultural decisions of a husband and wife in Bangladesh. It was used by Glaude and de Singly (1986) to study the domestic organization through power and negotiation. Paris *et al.* (2008) also used it in their study on women's participation in Participatory Varietal Surveys (PVS) on rice. In the present study, 18 decisions indicators (X) were used for each household to construct the women empowerment Index (WEI). These are the following:

X1 = to do food expenses

X2 = to take the children to the hospital

X3 = to buy Children's clothing

X4 = to buy clothes for the husband

X5 = to buy clothes for women

X6 = to send children to school

X7 = how to meet the needs of women

X8 = how to meet the needs of the husband

X9 = who does housework

X10 = what leisure can the woman have

X11 = what income-generating activities can a woman have

X12 = the rate of participation in the cost of building the matrimonial home

X13 = travel expenses of the couple

X14 = how to allocate the husband's income

X15 = how to allocate the wife's income

X16 = how to manage the husband's income

X17 = how to manage the wife's income

X18 = the choice of the microfinance institution where the woman takes the credit.

We used the value (*j*) assigned to the

decision maker:

1 = the husband makes the decision alone, even if his wife is present

2 = husband dominates wife in decision making

3 = husband and wife jointly make the decision

4 = the wife dominates husband in the decision making process

5 = the wife makes the decision alone, even if her husband is present.

Therefore, a woman's empowerment is higher when she can make decisions alone, even if her husband is present. At that time, the woman gets a high score (5) and is said to be 'highly empowered' or 'enabled'. The lowest value (WEI = 1) is assigned when the husband makes the decision alone, even if the wife is present.

The women empowerment index was computed for each respondent. Wei_all represents the average value of the decision makers (for the category of the decision under consideration). Only the decisions replied by or applicable to the respondent (*d*) were included in computing the average.

$$WEI_all = \frac{\sum_{j=1}^{18} X_j}{d}$$

where:

WEI_all = women empowerment index for all decisions per respondent

j = value of decision maker

x = code for the specific decision maker

d = total number of decisions replied by the respondents

Factors determining the WEI

The women empowerment index was used as the dependent variable in the double hurdle model for determining the factors that affect the empowerment of women household heads. The goal is to know what could be the factors that can influence women to have higher empowerment index. Do the socio-demographic characteristics of the women, microcredit variables (amount loaned, repayment schedule of the credit) and position inside the community matter in empowering women?

The determinants of women's decision-making capacity were obtained with the double-limited Tobit econometric approach, chosen because WEI values are limited, i.e. between 1 and 5 (Doucouré, 2001). This model was used by Djinadou *et al.* (2015) at the same double-limited Tobit model to assess the determinants of women's decision-making in rice systems in central Benin.

The model Tobit is specified as follows :

$$WEI_i = \begin{cases} \beta_i X_i + \varepsilon_i & \text{if } 1 \leq WEI \leq 5 \\ 0 & \text{if } WEI < 1 \text{ or } WEI > 5 \end{cases}$$

where X_i represents the characteristic vector of the women surveyed, β the parameters of model to be estimated; ε_i the term error and WEI is the independent variable.

From the literature, several factors were identified as potential determinants of women's ability to make decisions (Kabeer, 2005, Paris *et al.*, 2008, Acharya *et al.*, 2010, Coulibaly-Lingani *et al.*, 2011; Kabeer *et al.*, 2011, Djinadou *et al.*, 2015). These factors are the age of the head of the

household, the educational level of the head of the household and the wife, the size of the household and the activities carried out by the woman. Paris *et al.* (2008) used hypothesized factors such as seed acquisition and disposal and crop management are size of landholdings, production systems, participation in PVS trials, age of household head, access to new seeds and if the household has a migrant member, to contributing to women's empowerment in rice varietal choice.

Menon (2006), using an econometric method based on ordinary least squares non-linear fixed-effects estimation, used an equation that includes a set of variables such as changes across seasons in accordance to their size, consumption expenditure in relation to the duration of membership, changes in prices, preferences and cost of credit. It assumes that the age of access to the microfinance program is inversely proportional to the seasonal variation in per capita food consumption.

For the present study, the independent variables related to the empowerment index of women who obtained these microcredits (dependent variable) are as follows:

- Age of the woman: it is expressed in years. The older the woman, the more opportunities there are for her to be more independent, given the knowledge, responsibilities and experiences accumulated within the household. Therefore, she should be more able to make decisions (Glaude et de Singly, 1986). As a result, the expected sign of the coefficient of the variable is the positive sign.

- Number of children: the number of people in the household can make a difference for women. When the household size is high, time management in invisible work would be easier and free women towards economic empowerment as the woman can get help. On the other hand, in terms of cost analysis, the surplus of income freed up by time management would be absorbed by the high costs related to the needs of the children (Glaude and de Singly, 1986). We give a negative expected sign to this coefficient.
- Marital status of women: the position of women in the household can influence their economic empowerment in one way or another (Pareena et al., 1999). As patriarchy is the primary source of inequality, the presence of a spouse or another man close enough to make daily decisions may limit economic empowerment and ability to make decisions. A widowed or divorced woman is supposed to have more autonomy than a married woman as she can be considered as a household head. As a result, the expected sign of the coefficient of the variable is negative.
- Educational level: It is reasonable to assume that educated women have access to more stable sources of income. Instruction increases the ability of the producer to research credit information and assess its relevance (Nganje et al., 2001 ; Ouédraogo, 2003). The rate of women's activity increases with the increase in the level of education. Education develops also in women the ability to make decisions alone. This binary variable (1 if the producer received a formal education and 0 otherwise) is expected to have a positive effect on women's economic empowerment.
- Main activity of the woman: Paid work is essential for a woman's survival, and is an important way to escape poverty (FAO, 2011). Women find themselves disproportionately in positions that are not regulated by the laws of their country. These so-called "informal" jobs lack stable contacts, benefits and social protections (Adjovi, 2009). The fact that women are more likely than men to work in informal jobs reflects direct discrimination, a disadvantage in terms of low educational level, lack of bargaining power, and relatively high participation in temporary or alternative jobs. This variable is therefore expected to positively affect women's empowerment in this study.
- Credit obtained: The amount of credit obtained should have a positive influence on the empowerment of women. The importance of capital on economic empowerment has been proven by several empirical studies (Adesina et al., 2000; Fletschner, 2009). A more independent woman is able to borrow a higher amount than a less self-sufficient woman. Her relationship to money will be more objective and reasonable (Bihás et al., 1995). Access to credit (equal to 1 when the woman has access and 0 if not) would increase the possibility of improving empowerment.

A positive sign is therefore expected.

- Schedule of credit repayment : A more autonomous woman is able to borrow with a shorter schedule than a less self-sufficient woman (Honlonkou *et al.*, 2001). A positive sign is therefore expected.
- Woman's trust in gender equality: In general, women do not trust gender equality. However, an independent woman has more of that confidence (Bihass *et al.*, 1995) A positive sign is therefore expected.

Belonging to a political party: There are very few women in political parties because of socio-cultural constraints and sociological burdens. A woman who is in a political party has more autonomy. A positive sign is therefore expected.

RESULTS

Socio-economic characteristics of women surveyed

Analysis of the socio-economic and demographic characteristics of the respondents shows that women surveyed have ages ranging from 20 to 60 years, with 34% between 31 and 40 years and 33% between 41 and 50 years (Table 1). About 83% of women surveyed are married with 60% living in polygamous households, and 27% have three children. Of the women surveyed, about 93% have trade as main activity. Table 1 also showed that the majority of women (55%) borrowed

amounts less than 100000 FCFA, while 12% borrowed amounts more than 500000 FCFA.

Empowering Women in Cotonou

Table 2 shows the decision-making capacity of women in their households before and after obtaining credits, allowing us to highlight the influence of microcredit on their empowerment. The activities on which decisions are to be made have been grouped into three categories : sustainable domains, non-sustainable domains and financial management. Sustainable domains cover these are activities for which decisions must be made almost daily. Non-sustainable domains relate to activities that are carried out once in a while. Financial management is all about household finances.

Our results gave an average overall female empowerment index (WEI) estimated at 3 prior to access to microcredit against 3.2 after that (Table 2), which means that in general, in both cases, the women surveyed and their husbands have always taken jointly part in the decision making in several activities of the household, with a very slight improvement after the woman's access to credits.

A deeper look of Table 2 showed that, before women's access to credit, WEI for non-sustainable domains was 2.9 and WEI for sustainable domains was 2.8. With regard to the financial management of the household, decision-making obtained a WEI of 3.3.

Table 1: Socio-economic characteristics of surveyed women

Characteristics	Modalities	Percentage
Age	0 to 20 ans	16,1 %
	De 31 to 40 ans	34,5 %
	41 to 50 ans	33,3 %
	51 to 60 ans	13,6 %
	More than 60 ans	2,3 %
Main activity	Trade	90,8 %
	permanent salaried work	9,2 %
Number of children	0 child	3.4 %
	1	9.2 %
	2	17.8 %
	3	27 %
	4	20.1 %
	5	12.1 %
	6	8 %
	7	2.3 %
Marital statut	Married	83.5 %
	Widow	3 %
	Single	3 %
Borrowed amount	Less than 100000 FCFA	54.6 %
	From 100000 to 200000 FCFA	16.1 %
	From 200000 to 300000	6.3 %
	From 300000 to 400000	2.9 %
	From 400000 to 500000	8 %
	More than 500000	12.1%

Among the decisions on non-sustainable domains, all activities improve their WEI except the decision on 'who does housework'. In fact, the index that presented a negative deviation due to the credit is related to the decision to do housework as it went from 4.5 to 4.4. This decrease reveals that, irrespective of the financial improvement of women, reproductive tasks are returned to women in the Benin context. As Condé (2007) pointed out, the unpaid domestic work of women – caring for children, elderly or sick people, for

example, is a fundamental, yet ignored and unvalued contribution to the economy. Similarly, Agarwal (2018) stated that until now, women played a central role in household and national food security, as food producers, household food managers and consumers.

The Women empowerment index (WEI) on food expenses improved from 2.5 before the credit to 3 after the credit. This increase explains that the preponderance of the husband's decision disappeared in favor of a totally joint decision.

Table 2. Women's empowerment index by activity for decisions-making before and after securing microcredits

Decisions	WEI before securing microcredit	WEI after securing microcredit
<i>Non sustainable domains</i>		
Food expenses	2.5	3.0
Children's health	2.3	2.6
Children's clothing	2.8	3.1
Husband's clothing	1.5	1.7
Wife's clothing	4.0	4.1
Schooling of children	2.1	2.4
Meeting the wife's needs	3.4	3.7
Satisfying the needs of the husband	2.4	2.7
To do the housework	4.5	4.4
Women's leisure	3.7	4.0
<i>WEI for non sustainable domains</i>	2.9	3.2
<i>Sustainable domains</i>		
Choice of the wife's activity	4.0	4.2
Participation in the expenses of the construction of the matrimonial home	2.1	2.3
Participation in expenses for means of travelling of the couple	2.2	2.6
<i>WEI for sustainable domains</i>	2.8	3.0
<i>Financial management</i>		
Distribution of husband's income	3.0	2.9
Distribution of wife's income	3.6	4.0
Management of husband's income	4.1	4.2
Management of wife's income	1.7	1.8
Choosing the financial institution to take a loan	3.9	4.1
<i>WEI for financial management</i>	3.3	3.4
Total WEI	3.0	3.2

Several decisions have also known an improvement in their WEI, such as decisions on women's clothing, the schooling of children, the gratification of women's needs and women's leisure. However, this improvement in autonomy did not induce a change of rating scale, according to the framework of analysis. The activities in the category of sustainable

domains have all improved their WEI without changing their rating scale. In that category, the highest WEI increase was related to the decision on expenses inherent in to the movements or travels of the couple, from 2.2 before women's access to credit to 2.6 after accessing to credit. The WEI of the other two decisions presented only an increase of 0.2.

Despite women obtaining credit, financial management within the household has always remained the preserve of the husband. However, the results showed that the woman had more decision-making power to manage her own funds and to choose the financial institution where she can get the credit. However, she did not increase her intervention in her husband income's management. The average WEI improved slightly (4.1 before credit to 4.2 after credit), hence a joint decision.

Factors determining women's empowerment

The results of the regression show that being a married woman, having trade as the main activity or crafts as the main activity, and income increases and the fact of belonging to a political party are the factors that determine women's ability to contribute more to decisions inside their household.

The fact that a woman is married and the increase of income positively and significantly (at 1%) affected her capacity to make decisions inside a household (Table 3). However, having trade or crafts as main activity, and belonging to a political party are significant at 10%, but negatively.

DISCUSSION

The results show that the indexes increased across all variables, except for reproductive activities such as the housework and husband's income management. Inequalities in reproduction resist change, while inequalities in production are positively

influenced by women's access to credit. So, there are levels of categorization of strategies to reduce gender inequalities. Our results corroborate those of Glaude and de Singly (1986) who showed that, in the domestic space, some areas are always specifically dedicated to men and others to women. Thus, whatever the situation of the woman, a large number of domestic tasks, such as supply and housekeeping, are mainly carried out by her (Gnoumou T., 2014). The involvement of the man in domestic tasks is only revealed in the washing of the car and in small repairs in the house. As the same, Angoue (2011) and Gogan (2012) showed that microcredit programs for the poorest women in market economy logic favor downstream profitability and continuity of economic activities undertaken. However, women are engulfed in socio-cultural and anthropological realities that they cannot easily escape. Paris *et al.* (2008) concluded that the economic success of the microcredit program for the poorest in its current design requires time for sustainable social transformation and change. Our results corroborate as well the assertions of Gubert (2005), according to which the fact of having financial and production resources does not imply that women enjoy economic autonomy. They are not yet able to decide on their allocations and to use them when they undertake profitable economic activities. As well, it doesn't always help them to improve their ability to make decisions and be able to act.

Therefore, as Gnoumou's work (2014) has shown, this study proves that the ability of women to get more resources necessary for

Table 3: Factors of the women's empowerment

Tobit regression		Number of obs = 171			
		LR chi2 (20) = 66.17			
		Prob>chi2 = 0.0000			
log likelyhood= - 176.68744		Pseudo R2 = 0.1577			
Indice Général	Coef	std.err	t	P> t	[95% Conf. Interval]
Age	.0048458	.0066658	0.73	0.468	-.0083245.0180161
Number of children	-.0435026	.0434289	-1.00	0.318	-.1293094 .0423042
Widow women	.2499202	.3568594	0.70	0.485	-.4551622 .9550025
Married women	.8898103	.26362	3.38	0.001	0.3689503 1.41067
Single women	0	(omitted)			
Living in a polygamous household	.1630903	.1160485	1.41	0.162	-.0661981.3923787
Primary education level (First 6 years of schooling)	.096034	.1540636	0.62	0.534	-.2083647.4004326
Secondary education level (from 7 to 14 years of schooling)	-.1393685	.1757886	-0.79	0.429	-.4866914.2079544
Universitary education level (from 15 to 25 years of schooling)	.2354174	.3848713	0.61	0.542	-.5250109.9958457
Post universitary education level (more than 25 years of schooling)	.2516428	.5461566	0.46	0.646	-.82745281.330738
No education (no schooling at all)	-.3186493	.2003171	-1.59	0.114	-.7144356.0771371
Permanent work	-.2210568	.2072676	-1.07	0.288	-.6305759.1884622
Choice to take a microcredit	-.1175025	.115812	-1.01	0.312	-.3463236.1113186
Amount loaned	-9.09e-09	7.01e-09	-1.30	0.197	-2.29e-08.4.77e-09
Schedule of Repayment	.0120157	.2330433	0.05	0.959	-.4484309.4724623
Main activity : trade	-1.122272	.5233845	-2.14	0.034	-2.156374.0881692
Main activity : crafts	-1.0922	.6041276	-1.81	0.073	-2.285835.1014343
Main activity : agriculture	-1.039532	.6041276	-1.57	0.199	-2.348209.2691454
Increasing of income	.7500991	.2347529	3.20	0.002	.2862745 1.313924
Woman's trust in gender equality	.1274657	.1296065	0.98	0.327	-.1286107.3835421
Belonging to a political party	-.3505879	.1831432	-1.91	0.057	-.7124421.0112663
_cons	1.90098	.6953917	2.73	0.007	.5270255 3.274934
/sigma	.6830369	0.384815			.6070051.7590686
Obs. summary:	10 left - censored observation at IndiceGnral<=1				
	161 uncensored observations				
	0	right - censored observations			

* Significant at 10% ; ** Significant at 5%; Significant at 1%

their economic success didn't improve their inclusion in the decision-making process of their families. Therefore, their lives' conditions will not really improve. Similarly, Sossa (2011), analyzing the effects of microfinance in Benin, argued that access to and control over resources must help women make decisions that will have positive effects on their well-being.

This study proves that the typology of households doesn't change fundamentally after wives' access to credits. The study confirmed the assertions of Fletschner (2009) who highlighted the fact that women's access to microcredit doesn't significantly change intra-household dynamics. The spaces of men and women and the types of organization do not move and always present weak feminine authority (Glaude and de Singly (1986). This study leads to implication, as Aminul *et al.* (2012), that microfinance is not always able to effectively target what is being sought through credit applications, so that it does not offer adequate financial services to the most disadvantaged and marginalized.

The status of married women has allowed women to have more decision-making abilities. It thus appears that in the context of Benin, patriarchy is not necessarily a source of inequality for women. Indeed, for those whose husbands have not torn off the credit they got, the women benefit from the experiences of their husbands (advice, follow-up) to better manage the activities carried out thanks to the credit. These women even testified that their husbands were even guarantors when they wanted to take credit.

The increase in income influenced women's decision-making after access to credit. The explanation is that the credits obtained were well used in profitable activities, allowing good investments for the increase of income. This analysis corroborates those of Hofmann and Marius-Gnanou (2003) as well as Weiss and Montgomery (2005), according to which access to high amounts of credit facilitates investment at the expense of consumption and positively influence the initial income.

For the implications for development, development is only possible if the microcredits given to women induce the reduction of inequalities and inequities within their households and communities. For real development, microfinance institutions should have adequate strategies and define expected results, not only for economic development, but also for the gain of power which is implicitly present in the term 'empowerment'. In fact, the fight against poverty also implies giving a little real decision-making power to the most marginalized. Our suggestions therefore go to these microfinance institutions (MFIs) that they become more sensitive to gender issues in order to help reduce social inequalities. Intervention actions at MFIs to change behavior are needed. Capacity building on the actual practical needs and strategic interests of their female beneficiaries should be realized. They could develop and use better tools, have some training themes for their loans' beneficiaries. Real development is at this price.

CONCLUSION

The objective of the study is to evaluate the effect of microcredit on the empowerment and social inclusion of women in southern Benin. The results show that microcredits granted to women increase their income and influence their autonomy in making decisions in their household and towards their husbands. However, they lose their autonomy in the activities related to the reproduction and in the management of their

husbands' income. Patriarchy as a system of source of gender inequality could be nuanced in the African context at the professional level. The empowerment of women does not create social inclusion because microfinance improves women's living conditions without breaking the cycle of poverty. Participation as a full citizen for full inclusion in Beninese society requires other strategies at the national and local levels than financial support.

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The font for the body of the paper set to Times New Roman 12 point and justified. Begin the paper with statements introducing the general area and the reason that this work is important. Explain what was important about the particular approach and how this work relates to previous work in the field.

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It is helpful to break the argument into steps by the use of sub-headings where necessary. In a paper of this length, there is little to be gained from going to further levels of sub-sub-heading. With only two levels, heading numbering is not needed.

Margins for Paper

Left margin set to 3.8cm, all others set to 2.5cm.

Spacing

Single space text. Double space between paragraphs.

Tables

Tables should be kept as simple as possible. Make sure that they are referred to from the text (e.g. see Table 1) and placed within the text at a convenient position after being referred to. Please note that **Tables are not to be included at the end of the paper** as would be the case for journal publications. Omit vertical lines from tables and omit grey shading and 3D effects from all tables, charts and figures. They do not photocopy well and frequently obscure the real message. Do not use excessive accuracy in reporting measurements and statistics. Percentages are best given as whole numbers. Generally, two or three significant figures are adequate. The style for Table and Figure captions should be Normal, reduced to 11 pt, and the style for column headings and table text should be Normal, reduced to 10 pt.

Column headings should be in bold typeface. Table captions should be placed **above** the table.

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Figures

Figures should be kept as simple as possible. Figures should be used where relevant, but do not use them unnecessarily. Make sure that they are referred to in the text (e.g. Fig. 2) and that they are not too complicated or large. A figure caption should be inserted immediately **below** your figure. If your work relies on the presentation of complex graphics, then the paper can make a point with an extract from a larger graphic but 3D effects are an unnecessary distraction. No colours should be used since proceedings are printed in black and white only. Please do not include screen shots of computer displays. It is better to render the relevant information into a simpler graphic or chart.

Pie charts

Pie charts are generally unnecessary as the information can be presented in one sentence of text. If a pie chart has more than can be presented in a sentence of text, it would be better as a histogram.

Histograms and bar charts

Where histograms are used, they should be laid out without an external border; the font for text should be set to Times New Roman 12 point. The bars should not be too far apart (this may need adjusting to reduce the white space between them, although there should be some white space). Grid lines should be used only sparingly. The bars should be white. If more than one data set is represented, the second one should be black. If several data sets are represented, each should have different cross-hatching. Grey shading should be avoided as it reproduces badly.

No colour photos

Since the proceedings will not be printed in colour, please refrain from using colour photos.

Conclusions

Every paper should finish with conclusions, explaining the discoveries of the research and its impact. The conclusion should follow from the work that was done. New material should not be introduced in the conclusions, although it is often useful to refer back to earlier section of the paper to show how the questions posed at the beginning have been answered.

Endnotes and Footnotes

Endnotes or foot notes should be single-spaced and designated by superscript Arabic numerals in continuous sequence.

References

References to other publications must be in Harvard style or American Psychological Association (APA) style 5th Edition and carefully checked for completeness, accuracy and consistency. You should cite publications in the text: (e.g. Ademuleya, 2013) using author's surname for a single-authored article or (Ademuleya and Daramola, 2013) citing both names for an article by two authors, or (Amole et al., 2014), when there are three or more authors. At the end of the paper a reference list in alphabetical order should be supplied by the first author's surname. If references to the same author have the same year, they should be differentiated by using 2013a and 2013b etc. The style should follow the examples below: consistency. You should cite publications in the text: (e.g. Ademuleya, 2013) using author's surname for a single-authored article or (Ademuleya and Daramola, 2013) citing both names for an article by two authors, or (Amole et al., 2014), when there are three or more authors. At the end of the paper a reference list in alphabetical order should be supplied by the first author's surname. If references to the same author have the same year, they should be differentiated by using 2013a and 2013b etc. The style should follow the examples below:

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