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Examination of Gender Dimensions in Accessing and Utilizing Microfinance in Musanze District, Rwanda

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Abstract: **This study sought to establish how gender dimensions affect accessibility and utilization of microfinance in Rwanda basing on Musanze District. This is because, hitherto, there is no quality information on gender and access to microfinance in Rwanda. The main objective was to generate information regarding gender-based inequalities in accessing microfinance services particularly for Musanze District, Northern part of Rwanda. The study adopted a descriptive research design. Simple random sampling was used to determine the sample size. The study used a case study design. The target population was 116 respondents who included 8 key informants. A sample size of 90 respondents was determined using Slovin's formula. The findings of the study indicated that gender dimension had a positive significant influence on access to and utilization of microfinance services in Musanze district. Furthermore, the study revealed that Women have less human capital that is conducive for collateral security as a condition for accessing and utilization of microfinance services that would facilitate small business success. The study recommends that the Government and policy makers in charge of developing microfinance services: These should focus on re-formulating microfinance policies and packages that could lead to gender balanced access to, and utilization of microfinance services more particularly increasing the period of microfinance loans from two years to at least five or more.**

Keywords: **Gender, Gender dimensions, Access and Utilization of Microfinance Services.**

1. INTRODUCTION

The offer of financial services to the poor is one of the ways governments and other development organizations are adopting to alleviate poverty (Moyo, 2009). This offer of financial services is based on the understanding that people will be able to participate in production if they are provided with capital resources through the offer of financial services. African countries have recorded remarkable economic performance that has resulted in marginal poverty reduction over the past decades. These countries have reduced the proportion of people living on less than \$1 per day from 56.5% in 1990 to 47.5% in 2008 (ILO, 2008). However, a report by the World Bank (2011) indicates that despite the signs of economic progress, sub-Saharan Africa is the region with the highest poverty rates in the world. The report further explains that the majority of the poor in this region lives on less than \$1.25 per day. Global organisations, including the United Nations, have put in place various measures including easy access to Microfinance institutions through the Millennium Development Goals (MDGs) of 2000 to address poverty in the region. They provide a framework for the entire global community to work together towards a common end, making sure that human development reaches everyone and everywhere.

The history of microfinancing can be traced back to the middle of the 1800s when the theorist Lysander Spooner was writing over the benefits from small credits to entrepreneurs and farmers as a way getting the people out of poverty. Microfinance services therefore date back to the ancient civilizations of Greece and Mesopotamia (Williams, 1997). The first institutions offering credit were started in Europe during the Credit Union Movement of the 19th Century, with an aim of setting up formal structures to support poverty reduction strategies and give better livelihoods to the poor.

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Armendariz and Murdock (2007) note that MFIs had reached to about two million rural people in Europe with credit support by the end of 1901. Micro-Banking, (2009) reports that MFIs had reached approximately more than 52 million borrowers around the world, 60% of whom are women an indication that the number of women compared to men being served by MFIs had increased, leading to the assumption that benefits from MFIs had also increased.

In Latin America, the history of microfinance dates back to the 1960s, with the Peace Corps group that started the Americans for Community Cooperation in Other Nations (ACCION), to give finance to poor people (Mohan & Elangovan, 2006). Since the 60's, ACCION has reached more than 3.87 million entrepreneurs in Latin America (ACCION, 2010). ACCION further estimates that only 8–10% micro-entrepreneurs had been reached by funding in the Amazon region by 2010, a key area for ACCION's activities, leaving a large number of entrepreneurs without finances. This MFI targets poor people in Latin America, especially women, in countries like Bolivia, Brazil, and Argentina. In 1992, ACCION helped found BancoSol, the first commercial bank in the world that was solely dedicated to microfinance, an indication of the importance microfinance sector in development.

In Africa, ancient microfinance services were in the form of traditional savings and borrowing small loans by individuals within a context of self-help groups, for business ventures rather than a formal setting (Asiama, 2007). Notably, formal contemporary institutional microfinance is a growing concept in Africa, inspired by the Grameen model's success, and adopted for local settings. Basu et al. (2004), note that in the past few years, several microfinance institutions and practitioners have set up sustainable systems in rural Africa to address the poor and specifically women. For instance, in Ghana, the growth of microfinance was noted through "Susu", one of the leading microfinance schemes in the country (Asiama, 2007). The concept then spread in Ghana, making it one of the leading African countries in microfinance. Noticeably, the microfinance programme generally targeted poor rural people most especially women who were not able to access credit from the commercial banks for lack of collateral.

The provision of financial services to poor rural and urban women has helped increase household incomes in many Ghanaian homes. Asiama (2007) further notes that over 80% poor Ghanaians are served by microfinance institutions, a majority of whom are women. Asiama's report, thus, indicates that women are able to access financial services in large numbers, as compared to men. Thus MFIs had bought easier access of financial services to women.

FAO (2006) stated that the initial attempts to reduce poverty in Uganda through state-mediated and subsidized agricultural credit in the 1950s and 1960s were swept aside by the wave of deregulation of financial market in the 1980s. Microcredit schemes for small enterprise development, which begun in the 1980s have evolved to include other financial services such insurance and savings, delivered by Microfinance Institutions (MFIs). Microfinance Institutions have evolved as economic development approach intended to benefit low income women and men

In Kenya, contemporary microfinance was introduced through the International Labour Organisation's (ILO) Paper on Informal Sector in 1972 (Odhiambo, 1985). The objective of this Paper was to address poverty and economic empowerment among the poor, the majority being women. MFIs thereafter were set up in many low-income areas, for instance, informal urban settlements and rural areas. Again, Odhiambo (1985), notes that since 1972, the microfinance sector in Kenya has experienced more rapid expansion than in any other country in sub-Saharan Africa, including Ghana. The rate of access to finance in Ghana was at 1.5 million borrowers compared to over 3 million in Kenya in 2010 (Egyir, 2010). The International Fund for Agricultural Development (IFAD, 2010) states that the microfinance sector in Kenya plays an important role in empowering the poor. The sector contributes more than 25% to the Gross Domestic Product (GDP). This figure shows that microfinance has an important role to play in the economic growth of the country with capacity to address the financial needs of the poor.

Gender dimensions in accessibility and utilization of different Microfinance Institutions has been by various scholars, writers and researchers including the highlights made by Magnette (2005) and Hulme and Moseley (1996) demonstrating that there are various categories of financial institutions. Given their varied features, therefore, different people are more likely to choose some institutions and not others. This pointed to the issue of gender difference, since men might choose differently from women, as a result of their biological and sociological dispositions. After all, past studies like Ethigie and Umoren (2005) and Noorderhaven et al (2005) have already demonstrated that there are differences in risk taking behavior between men and women.

Sweetman (2001) too has noted that women are not able to access microfinance resources because of a number of reasons. For instance, while men have the power to control the means of production such as land for access to resources, women

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do not have this control, to enable them access the same. Pauline W. (2014) stresses that the patriarchal culture of Gikuyu community does not allow women to control any means of production and this itself will influence the access and utilization of microfinance services, and Musanze community is no exclusion

The absence of credit, education, and business skills have also been constraints that have traditionally impacted women to a greater extent than men. Therefore, it could be argued that the removal of these constraints provides an opportunity for women to compete on a more equal footing with men. The removal of these constraints, together with a women's propensity to contribute more income towards family welfare and group support factors, may explain why female microfinance clients in the developing world may be more successful than male microfinance clients.

This theory assumes that gender stratification is ultimately driven by the degree to which women relative to men, control the means of production and the allocation of excess productive. Accordingly, it is the understanding that society is diverse, and gender stratification dictates the base of power relations within the family, which is a reflection of culturally defined gender ideologies and gender-segregated resources in the wider society.

The concern of the theory is that women are oppressed as they are considered doing less valuable work (reproduction) with little contribution to the economy. Blumberg (2005) further asserts that women's economic empowerment leads to increased incomes, self-confidence, and that woman and men tend to spend their income differently at micro and macro levels. These perceptions include the view that women are not breadwinners but homemakers. Men are considered as heads of households and have the power to dictate access to, control over and utilization of family resources (Land, Financial etc). Women and men, as stated above, are expected to adhere to prescribed gender roles, which they conform to in access, control and utilization of any resources within the household, and those in Musanze district are no exclusion.

The theory further identifies women's control of factors of production and economic empowerment as a major contributor to the achievement of power and self-confidence. As such, Blumberg argues that where women have control over their resources, for example, microfinance, they use them to support family and increase the human capital as opposed to men. The assertion here is that women are able to utilise these resources, in ways which help them gain power in households. This enhances their decision-making power, and change in gender relations at the household level. Again, Blumberg suggests that socio-cultural reserves that dictate women as subordinate to men, thus perpetuating male dominance in the society should be addressed thereby ensure gender equality. As such, women's access and utilization of microfinance lies in their ability to have access control and utilize resources and financial benefits at the family level and beyond.

According to Rwanda Microfinance Sector Assessment, (2005) the microfinance sector in Rwanda is a relatively fast growing market. Despite the existence for decades of informal finance grassroots organizations such as the tontines "Ibimbina", microfinance really started with the creation of the Union de Banques Populaires (UBPR) in 1975. Since then, the microfinance market has followed different phases in its evolution.

In Rwanda, the late 1990s and 2000s have registered an unprecedented amount of growth for the Rwandan Microfinance Industry. There are over 900 Microfinance Institutions (MFIs) in Rwanda, mainly operating in the urban and semi-urban areas (Karangwa, 2009). Microfinance institutions in Rwanda are under the management of an umbrella body called the Association of Microfinance Institutions of Rwanda (AMFIR), and most of its clients are managed by Union Banques Populaire du Rwanda (UBPR), (Rwanda Microfinance Sector Assessment 2005). Its mission is to stimulate and sustain the private sector development process; facilitate capacity building of members; participate actively in the global microfinance industry and serve as a key player in the rural and urban transformation of Rwanda.

Subsequent to their flexible and innovative approach, including packages such as group guaranteed loans, microfinance institutions have provided access to financial services to individuals and groups that were hitherto excluded from financial services (Kagondoki, 2008; Dunford, 2001; EASSI, 2001). Women in Rwanda belong to individuals and groups that have generally been excluded from financial services as stipulated for example by Amanda (2006), who says that in the formal financial institutions, access to finance is a major problem for Rwandan businesswomen. This is mainly due to lack of control over property, high interest rates on loans among others.

Today, Rwanda has a big number of microfinance institutions. However, large numbers of the rural poor remain un-serviced by these institutions, apparently due to limits in the MFIs' scope and the poor's needs and eligibility for financial services. And grounded on the foregoing background, questions that are related to the question of gender access and utilization to microfinance services were raised. In particular, the researcher wondered whether access to these services is related to the personality characteristics of women and men. Would women borrow, for instance, because they have more or less financial needs to attend to? Moreover, the sociological dimension of MFIs, as articulated by Kagondoki (2008), pointed to the question of whether MFI membership is related to societal norms that inclines women to group-based activity.

According to Yawe (2002), although Microfinance is indeed an important step towards empowerment, the current methodologies have exhibited shortcomings that limit full potential for women's empowerment. This is however, contrary to Karangwa's (2014) assertion that MFIs services tend to be biased in favor of the women and yet poverty cuts across gender. The contradiction above shows that there is no clear picture of gender roles in accessibility and utilization of microfinance loans. Moreover, meaningful intervention can only be made if a comprehensive examination of gender dimensions is carried out. This study will be aimed at assessing the gender dimensions in accessibility and utilization of microfinance in Musanze District, Northern part of Rwanda.

1.1 Statement of problem:

Microfinance institutions mainly provide financial services to poor people who have experienced difficulties in obtaining such services from formal financial institutions because their businesses, saving levels and credit needs are all smaller than what these other institutions are interested in (Karangwa, 2014). However, the numbers of women that have access to MF services in Muko and Shingiro sectors are very low. Women have less human capital that is conducive for collateral as a condition for accessing and utilization of microfinance services that would facilitate small business success. Sweetman (2001) noted that women are not able to access microfinance resources because of a number of reasons. Women do not have the power to control the means of production such as land for access to resources. Additionally, the patriarchal natures of African communities hinder women from accessing, utilizing and making substantial financial investments. Land title deeds acquired through inheritance or acquisition, Lack of access to means of production therefore inhibits women from access to resources, thereby denying them participation in MFIs (Sweetman, 2001; Pauline, 2014).

Providing access to finance for those excluded from formal financial systems was, and still is, the main mission for microfinance, according to Karanja (1996) and Sweetman (2001). These services were designed not only to support entrepreneurship and alleviate poverty but also to empower women and by extension, uplift entire families and communities Karanja (1996). In many communities, women lack highly stable employment histories that traditional lenders tend to require and Musanze is not excluded from this. This statement and observation is supported by the annual report on MF sector of 2014 in Kenya. Mukayawe (2016) indicates that the current methodologies for microfinance have exhibited shortcomings that limit full potential for women's empowerment.

According to Amanda et al (2015), most of the services offered in the MFIs are accessed by women involved in trade and commerce in Uganda. Amanda et al (2016) also indicated that 70 percent of the active borrowers in the surveyed institutions were women who also constituted 65 percent of the active savers. Amanda's study was done in Uganda. The Rwandan context was not surveyed, hence a gap in literature which this present studies seeks to address.

Sweetman's observation is also true, however his work was not done in Rwanda but in London and this is why this study is important to analyze the gender dimensions that affect accessibility and utilization of MF services in Muko and Shingiro sectors of Musanze district, Rwanda. It should be noted that, there study looked more on women empowerment and MF services, but they did not capture it in respect to gender dimensions in as far as access and utilization of MF services.

The above indicates that there are gender dimensions in accessing and utilizing microfinance. Therefore, this study shall be undertaken to examine the dimensions pertaining to gender and access to microfinance, taking the case of Musanze District, Northern part of Rwanda.

1.2 Objectives of the study:

1.2.1 General objective:

The general objective of the study was to examine how gender dimensions affect accessibility and utilization of microfinance services in Musanze District.

1.2.2 Specific objectives:

The study was guided by the following specific objectives:

1. To examine how gender dimensions, affect the accessibility and utilization of Microfinance services in Musanze District.
2. To assess how gender aggressiveness affects the accessibility and utilization of Microfinance Services in Musanze District.
3. To determine how gender relations; affect accessibility and utilization of Microfinance services in Musanze District.

2. LITERATURE REVIEW

2.1 Human Capital Theory:

Firstly, the theory of human capital argues that women business owners are more inclined than men to invest their time into managing both family relationships and businesses, whereas men invest more time into their businesses (Jacobsen, 1998; Kalleberg & Leicht, 1991; Loscocco, Robinson, Hall & Allen, 1991). Therefore, women have less human capital that is conducive to small business success. The socio-economic and gender analysis approach (SEAGA) further puts more emphasis on the gender roles from the cultural point of view and how such are influenced by perceptions and expectations arising from various factors including class, age, ethnicity and religion citing examples of money handling and management in some families as a gender relations differences. Gender analysis approaches also explain how Gender roles are not static, for instance women can do traditionally male jobs and men can take care of children. Roles change according to geographic location and vary as a result of socio-economic and political circumstances. Taking the example of household finances, many development interventions in the past have assumed that if money enters a household, it is pooled for the common benefit of those in the household. In some cultures, women control money for small household items, but men control the income for larger items, while in other cultures women and men's assets are completely separate and when money is required to purchase an item, a bargaining system take place between women and men within the 'black box' called the household. Consequently, men and women do not live in isolation from each other. For example, if a microfinance programme specifically targets women, men may sometimes manipulate the programme, resulting in loans being disbursed in women's names for other uses. Hence, apart from considering static roles of women and men, we must also try to understand the dynamics of relations between women and men and how a microfinance initiative may alter roles and if this will affect microfinance clients in terms of accessibility and utilization of MFI's services more especially in rural areas of which Muko and Shingiro Sectors of Musanze district are inclusive.

2.2. Socialization theory:

According to socialization theory, gender socialization has influenced women's life experiences so that women business owners have different management styles and goals than men and, therefore, women will not be as successful (Farley, 2003; Fischer, Reuber & Dyke, 1993; Schaefer, 2004; Weiten & Lloyd, 1997).

Sweetman (2001) too has noted that women are not able to access microfinance resources because of a number of reasons. For instance, while men have the power to control the means of production such as land for access to resources, women do not have this control, to enable them access the same. Pauline W. (2014) stresses that the patriarchal culture of Gikuyu community does not allow women to control any means of production and this itself will influence the access and utilization of microfinance services, and Musanze community is no exclusion.

As Sweetman (2001) argues, the patriarchal nature of African communities hinders women from accessing, utilizing and making substantial financial investments as compared to men. Men are able to access large amounts of finances from financial institutions using land title deeds acquired through inheritance or acquisition. Lack of access to means of production therefore inhibits women from access to resources, thereby denying them participation in MFIs. This has limited their ability to earn high incomes in microfinance, which could improve their economic empowerment and independence and, in turn, improve their relations with their spouses in the household. Nevertheless, for women to participate fully in the microfinance sector, policies and laws that enable them to access resources without stringent requirements should be implemented

2.3 Gender Stratification Theory:

Blumberg's (1991) theory of gender stratification involves a description and explanation of female and male spending habits. Women may see small business investment as a form of insurance for their families and as a means of improving family welfare. Women seem to be more preoccupied with family welfare than men if family expenditure patterns are considered

The absence of credit, education, and business skills have also been constraints that have traditionally impacted women to a greater extent than men. Therefore, it could be argued that the removal of these constraints provides an opportunity for women to compete on a more equal footing with men. The removal of these constraints, together with a women's propensity to contribute more income towards family welfare and group support factors, may explain why female microfinance clients in the developing world may be more successful than male microfinance clients.

This theory assumes that gender stratification is ultimately driven by the degree to which women relative to men, control the means of production and the allocation of excess productive. Accordingly, it is the understanding that society is diverse, and gender stratification dictates the base of power relations within the family, which is a reflection of culturally defined gender ideologies and gender-segregated resources in the wider society.

2. 4 Empirical literature:

2.4.1 Types of Microfinance Services:

Formally defined, microfinance refers to the provision of financial services to low-income clients, including the self-employed. Microfinance, according to Otero (1999), is the provision of financial services, notably small credit (borrowed funds, with specified terms for payment) and savings facilities, often to low-income people. Financial services generally include savings and credit. In addition to financial intermediation, many (MFIs) provide social intermediation such as group formation, development of self-confidence and training in financial literacy and management capabilities (Ledgerwood, 1999). It is to be noted that other than microfinance institutions, there are other institutions that offer similar services like commercial banks, traditional village based financial service providers, and community based financial organizations.

Broadly, microfinance services are categorized into four: 1) Financial intermediation, which is the provision of financial products such as savings and credit; 2) Social intermediation, which involves the building of the human and social capital required for financial intermediation for the poor; 3) Entrepreneurship development, which is the provision of business training, such as training in book keeping, marketing and production; and 4) Social or non-financial services, which focuses on improving the well-being of microfinance institution clients in the areas of, among others, health, nutrition and education (Ledgerwood, 2000).

She further states that the degree to -which a microfinance institution offers each of these services, depends on whether it takes a "minimalist" or "integrated" approach towards its work. The minimalist approach normally offers only financial intermediation whereas the integrated approach takes a more holistic view of the client and involves the delivery of a combination of all the four services, that is, financial intermediation, social intermediation, entrepreneurship development and social services. It is to be noted that, often, the decision to offer integrated services depends on the mission of the institution and that a microfinance institution choosing an integrated approach provides those services that it feels are most needed by its clients or that it thinks it has a comparative advantage in providing.

Even though, on the surface, it may be argued that the integrated approach is better since it is more holistic than the minimalist approach, it is quite apparent that not all clients need integrated microfinance services and that not all microfinance institutions are interested in delivering, let alone able to deliver, integrated services to their clients (Kabeer 1999 and Ledgerwood 2000). For instance, socially well-established clients, many men for instance, may only need credit and savings services from microfinance institutions and for profit microfinance institutions may not need, let alone be able, to deliver social services. Indeed, mainstream microfinance institutions mainly concentrate on the delivery of financial services while non-governmental organizations involved in offering microfinance services also emphasise social services as is clear from the proportion of their staff involved in delivering these services.

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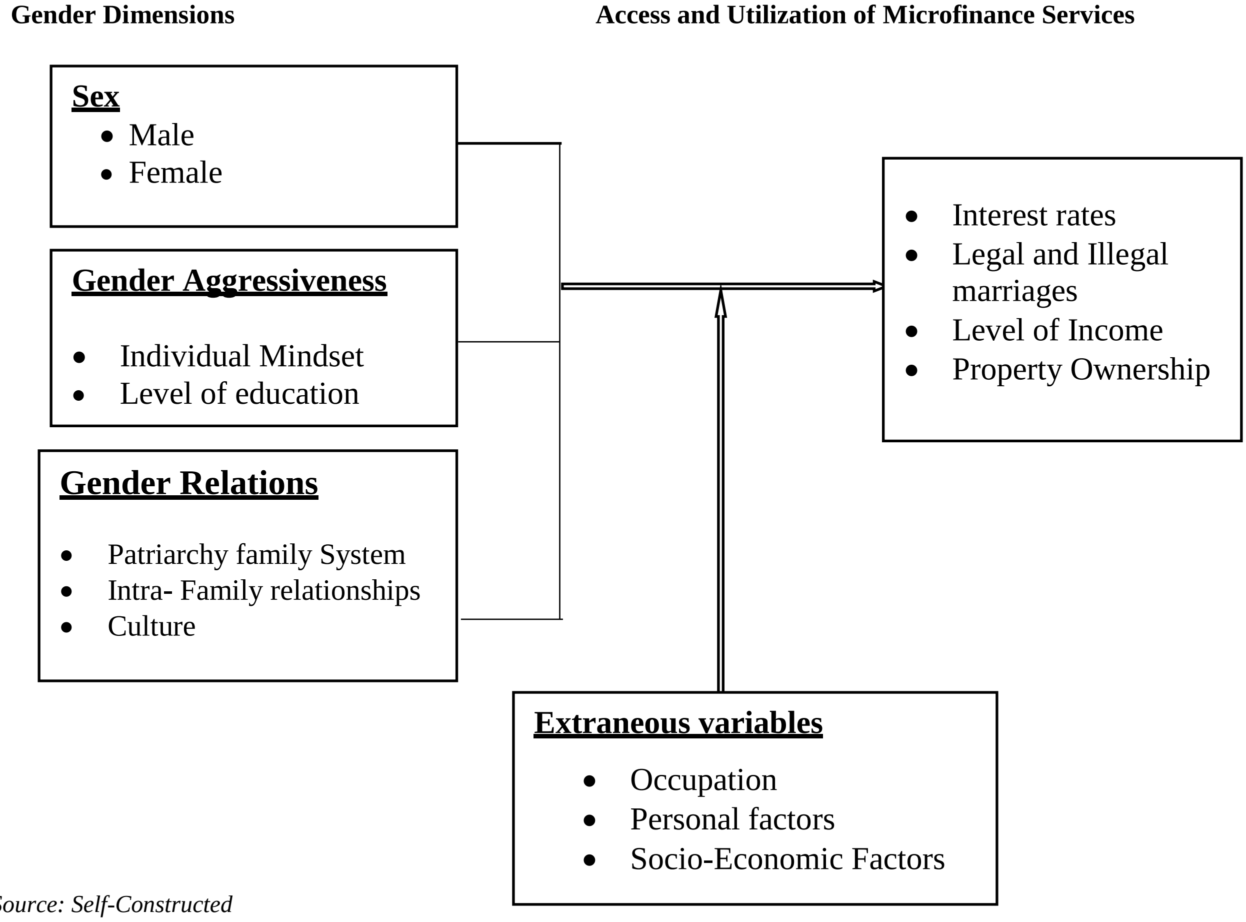
2.5 Conceptual Framework:

In responding to the research questions for this study, the variables to be involved in the study shall be conceptualised as outlined in the conceptual model below.



Source: Self-Constructed

Figure 2.1: Conceptual framework

3. RESEARCH DESIGN

The study adopted descriptive survey design. According to Kerlinger (2008), Research Design is the plan and structure of investigation conceived so as to obtain answers to research questions or test the research hypothesis. The plan represents the overall strategy used in collecting and analyzing data in order to answer the research questions. The study adopted descriptive survey because it allows the researcher study phenomenon that do not allow for manipulation of variables as noted by Kombo and Tromp (2006). He observed that descriptive survey design is used on preliminary and exploratory studies to allow the researcher to gather the information, summarize, present and interpret.

A case study involves careful and complete observation and analysis of a unit in its relationship to any other unit in the group (Kothari, 2004). A survey design is associated with a guided and quick collection, analysis and interpretation of observation (Mugenda & Mugenda, 1999).

3.1 Target population:

Target population is the specific population about which information is desired. According to Ngechu (2004), a population is a set of people, services, elements, and events, group of things or households that are being investigated. Mugenda and Mugenda, (2003), explain that the target population should have some observable characteristics, to which the researcher generalized the results of the study. Given the concerns of the study, the target population included households that have utilized microfinance services in Musanze District. The target population purposely consisted of the households that have accessed microfinance services in the selected sectors of Muko and Shingiro of Musanze district. A total of 116 households was chosen because the study required household survey.

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3.2 Sample size:

Sampling is the process of taking a portion of a population as a representative of that population. The process of sampling is necessary due to large size of a population and the consequent impracticality and prohibitive cost of testing each member of any population. The aim of sampling is therefore to get an approximate representation of the possible target population (Denzin & Lincoln, 1998). Moreover, every member of the population stood a chance of being selected hence reducing biases (Zikmund, 2003). Purposive sampling on the other hand was used because it enables one to acquire specific information that would otherwise not have been obtained using simple random method. The advantages of simple random sampling are that, people who do not fit the requirements are eliminated and it is less expensive as it involves lesser search costs (Gillham, 2000).

3.3.1 Sample frame:

Sampling frame is a list of all the population subjects that the researcher targeted during the study. The sample frame for this study is shown in the Table 1

Table 1: Sample frame

Category	Sample	Sampling Technique
Loan recipients from different households	82	Simple random
Key Informants	8	Purposive
Total	**90**	

4. RESEARCH FINDINGS AND DISCUSSIONS

4.1 Gender dimensions' accessibility and utilization of microfinance services:

The researcher further considered gender dimension's influence to access and utilization of MF services. The researcher assumed to consider how being a male or female affects access and utilization of microfinance services. Under gender dimensions, the researcher considered how being male or female affects accessibility and utilization of Microfinance services. The table 2 below illustrates how being male affects suitability to seeking microfinance services.

Table 2: Male Suitability to Seeking Microfinance Services

Male Suitability to seeking MF Services	Frequency	Percentage (%)	Cumulative Percentage
Yes	25	30.5	30.5
No	57	69.5	100.0
Total	**82**	**100.0**	

Findings show the following on whether being a male affects suitability to accessibility and utilization of Microfinance have been categorised into Yes or No. The research findings indicated that 30.5 % agree (Yes) that being male makes it suitable to access and utilize MF services, while 69.5% disagree (No) that, being a male does affect their suitability to accessing and utilizing MF services.

4.1.1: Challenges faced by Male in Seeking Microfinance Services:

Under the challenges faced by male in seeking microfinance services, analysis from respondents is explained in the illustration in Table 3 below

Table 3: Challenges Faced by Male in Seeking Microfinance services

Challenges faced by Male in Seeking Microfinance Services	Frequency	Percentage (%)	Cumulative Percentage
Some Microfinance Institutions specifically target women	45	77.7	77.7
Some men tend to dodge loan repayment	5	10.0	10.0
Some men tend to mismanage loans	7	12.3	100.0
Total	57	100.0	

Source: Primary data.

The study findings explain that 77.7% respondents a certain that some microfinance institutions specifically target women and therefore men do not benefit from them, while 110.0% respondents go further to explain that some men tend to dodge loan payment and therefore lose trust from MF Institutions, and 12.3% explain that some men tend to mismanage loans leading to failure of loan payment and loos to the microfinance institutions. The study indicates that majority respondents consider that microfinance Institutions that specifically target female limit the approachability of such specific services by their counterparts.

4.1.2 Challenges Faced by Female in Seeking Microfinance Services:

The researcher further reflected on the various reasons that influence female's suitability to seeking microfinance services. The table 4.10 below elaborates the reasons on how being female influence their suitability to seeking MF services.

Table 4: Challenges Faced by Female in Seeking Microfinance Services

Reasons that limit female from seeking MF services	Frequency	Percentage (%)	Cumulative Percentage
Females' low levels of education	15	25.9	25.9
Females' lack confidence in themselves	10	17.2	43.1
Females limited ownership to property	33	56.9	100.0
Other	00	00.0	00.0
Total	**58**	**100.0**	

The research findings from primary data indicate that, various reasons influence female suitability to seeking microfinance services. The study reveals that 25.9% respondents explain low female's low levels of education has limits the suitability of females to seek microfinance services, 17.2% show that female's lack of confidence in themselves, while 56.9% indicate that female have limited ownership to property. The secondary data from Microfinance Institutions of Irengere (Muko) and Nezerwa 2020 (Shingiro) sector of Musanze District indicate that, women lack confidence in themselves and the mind-set based on the low level of education and cultural background where female think that, accessing loans from MF institutions is solely for men. Secondary data also indicated that limited property ownership of females like land, cattle and the extended family structures also influence women's suitability to seeking loans, because they lack collateral.

4.2 Gender Inequality in accessing Microfinance Loans:

The researcher wanted to find out if they are gender inequalities in accessing microfinance services. The information was analysed by seeing how respondents replied with Yes or No.

Table 5: Percentage distribution of gender inequality in accessing MF services

Gender Inequality in accessing MF Services	Frequency	Percentage (%)	Cumulative Percentage
Yes	52	63.4	63.4
No	30	36.6	100.0
Total	**82**	**100.0**	

Source: Primary and Secondary data

The study indicated from the primary data that, 63.4% of respondents agreed by Yes that there existed gender inequalities for various reasons while accessing microfinance services, while 36.6% of respondents disagreed by No that there are no gender inequalities in accessing microfinance services. The secondary data on the other hand mentioned that, there are no gender inequalities while accessing microfinance services. They secondary data further explains that, MFIs Laws, policies, loan polies and payment are uniform and provide equal opportunities to all clients / members and therefore MFIs do not favour male or female but consider what MF laws and policies provide for.

4.2.1 Gender dimension taste in accessing Microfinance services:

The researcher required to find out if there is gender dimension discrimination in accessing microfinance services. The study findings from respondents indicate by percentages the level of sex segregation in accessing microfinance as elaborated in Table 6 below.

Table 6: Gender dimension taste in accessing Microfinance Services

Gender dimension taste in accessing MF services	Frequency	Percentage (%)	Cumulative Percentage
Males	15	28.8	28.8
Females	37	71.2	100.0
Total	**52**	**100.0**	

Source: Primary data.

The study established that, 28.8% respondents consider that male are segregated against in seeking to access microfinance services while 71.2% respondents consider that females are segregated against while trying to seek microfinance services. This implies that majority respondents tend to believe that female is segregated against while seeking access to microfinance services.

4.2.2 Gender inequality in household utilization of Microcredit/ Loan:

The study required to find out if there is gender inequality in household utilization of microfinance loans. The findings of the study are elaborated in Table 7 below showing percentages of inequality in utilization of microfinance loans.

Table 7: Gender Inequality in Household Utilization of Microcredit

Gender inequality in household utilization of Microfinance	Frequency	Percentage (%)	Cumulative Percentage
Yes	45	54.9	54.9
No	37	45.1	100.0
Total	**82**	**100.0**	

Source: Primary data.

The study established that, 54.9% respondents consider that there is inequality in household utilization of microfinance loans, while 45.1% respondents consider that there is no gender inequality in household utilization of MF loans. This implies that majority respondents tend to believe that there is gender inequality in household utilization of microfinance loans.

4.2.3 Causes of inequality in both accessing and utilization of Microfinance Loans:

The researcher required to know the causes of inequality in both accessing and utilization of microfinance loans from different respondents. The study findings are illustrated in table 8 below by the level of percentages

Table 8: Causes of Inequality in both Accessing and Utilization of MF Loans

Causes of inequality in both accessing and utilization of MF Loans	Frequency	Percentage (%)	Cumulative Percentage
An individual's level of education	15	25.9	25.9
Women's reproductive roles and lack of confidence	10	17.2	43.1
Females limited ownership to property and decision making in the household	33	56.9	100.0
Total	**58**	**100.0**	

Source: Primary and Secondary data

The research findings from primary data indicate that, various reasons cause inequality in both access and utilization of microfinance loans. The study reveals that 25.9% respondents consider an individual's level of education as a cause to inequality to microfinance loans as education is related to alertness and knowhow in reading and writing, and that male or female cannot be able to access or utilize loans without this know how; 17.2% consider women's reproductive roles and lack of confidence as another cause of inequality arguing that expectant and nursing women are unable to utilize fully the loans as they are mainly engaged in the unpaid care work at home adding to their lack of confidence, while 56.9% respondents consider female limited ownership to property and decision making in the household as another cause of inequality in accessing and utilization of loans. This implies that majority respondents consider female limited ownership to property and decision making in the household as the main cause of inequality among others, adding that limited ownership to property inflicts on payment of collateral. The secondary data consider family patriarchy system as the main cause of inequality adding to the cultural norms and customs where household decision making is solely a responsibility of men and clan elders and therefore women cannot reject whatever decisions are taken adding to other causes of as explained in the table above.

4.3 Gender Aggressiveness and the level of education:

The researcher required to know the how gender aggressiveness on education level and how it impacts on the accessibility to, and utilization of microfinance loans from different respondents. The study findings indicating how gender aggressiveness in percentages influence MF accessibility and utilization is illustrated in table 9 below.

Table 9. Gender Aggressiveness on the level of Education

Level of Education	Sex	Frequency	Percentage (%)	Cumulative Percentages (%)
No Schooling	Male	1	1.2	1.2
	Female	1	1.2	2.4
Primary	Male	40	48.7	51.1
	Female	27	33.1	84.2
Secondary	Male	4	4.8	89.0
	Female	1	1.2	90.2
Vocational education	Male	5	6.2	96.4
	Female	3	3.6	100.00
University	Male	0	0.0	0.0
	Female	0		
	Total	**82**	**100.0**	

Source: Primary data.

The research findings indicated that, at no schooling level male is 1.2% just their female counterpart. At primary level, the research findings indicated that the level of aggressiveness for male is 48.7%, while for female it is 33.1%. At secondary education, male aggressiveness is 4.8%, while female aggressiveness is 1.2 %. At the vocational education level, the research findings indicated that male aggressiveness is 6.2%, while female is 3.6%. At university education level, both male and female aggressiveness is at 0.0%. It is from this background that, the level of education impacts on the individual's mind-set and awareness on the existence of microfinance institutions. This implies that, the level of education for either male or female will impact on the accessibility and utilization of microfinance services. The study finding revealed that, male and female with no schooling are not able to access microfinances services, and most respondents commented that "clients who cannot read and write are limited to access MF institutions, because they cannot fill the microcredit forms, cannot be able to write appropriate business plans to enable them obtain reasonable funds from SACCO.

4.4 Gender Relations influence on accessibility and Utilization of Microcredit:

The researcher required to study how gender relations influence access to, and utilization of microcredit/loans. Under gender relations, the researcher wanted to study form different respondents if they had joint bank accounts with their spouses by a show of "yes" or "no" as illustrated in table 10 below.

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Table 10: Respondents Bank Account Joint Ownership

Respondents Bank Account Joint Ownership	Frequency	Percentage (%)	Cumulative Percentage
Yes	30	36.6%	36.6
No	52	63.4%	100.0
Total	**82**	**100.0**	

Source: Primary data.

The study findings indicate that, 36.6% Respondents own have bank accounts jointly owned by their spouses, while 63.4% Respondents do not jointly own bank accounts with their spouses due to various reasons. It implies that majority 63.4% of the respondents do not jointly own bank accounts.

Table 11: Respondents Reasons for not having Bank Accounts Jointly Owned

Reasons for Not having Bank Accounts Jointly Owned	Frequency	Percentage (%)	Cumulative Percentage
Inequality in control of resources in the family	60	73.2	73.2
Polygamy	10	19.5	92.7
Widowed	6	7.3	93.0
Total	**82**	**100.0**	

Source: Primary data.

The research findings indicate that 73.2% respondents do not have joint bank accounts with their spouses due to inequalities in the family control of resources including property and finance, 19.5% respondents due to polygamous family structure it would not be possible to have joint bank accounts, while 7.3% respondent show that being a widow a person owns his/her own bank account.

4.4.1 Household determination to Accessing a loan from Microfinance Institution:

The researcher required to study from different respondents about who determines when they should seek a loan from MFI. Table 12 below illustrates in detail who determines when the family should seek a loan.

Table 12: Illustration of Household determination to Accessing a Loan

Household determination to Accessing a Loan	Frequency	Percentage (%)	Cumulative Percentage
Husband	47	57.3	57.3
Both husband and wife	12	14.7	72.0
Family members or relatives within the household	23	28.0	100.0
Total	**82**	**100.0**	

Source: Primary data

The research findings show that 57.3% respondent's household determination of when the loan should be secured from MFI is decided by men, 14.7% respondents explain that both husband and wife determine when they should secure a loan, while 28.0% respondents indicate that family members and relatives within the patriarchy family structure will determine when the loan should be accessed. The findings imply that majority respondents show that husbands dominate in household decision making including determining access to the loan, adding to the patriarchy family structure.

4.4.2 Determining what the Loan should be used for in the Household:

The researcher required to know from respondents who determine what the loan should be used for in the household. The findings are illustrated in percentages in table 13 below

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Table 13: Illustration of who determines what the Loan should be used for in the household

Loan determination in the household	Frequency	Percentage (%)	Cumulative Percentage
Family members or relatives within the household	23	28.0	28.0
Both wife and husband	10	12.2	40.2
Husband	49	59.8	100.0
Total	**82**	**100.0**	

Source: Primary data

The study findings indicate that 28.0% respondents explain that family members or relatives within the household determine what the loan should be used for, 12.2% respondents mention that both husband and wife in the household will determine what the loan should be used for, while 59.8% respondents explain that the husband will solely determine what the loan should be used for in the household. The study implies that majority (59.8%) respondent's show that the husband determines what the loan should be used for in the household regardless of who obtains it from the MFI.

4.5 Correlation analysis:

Pearson correlation coefficient, r, can take a range of values from +1 to -1. A value of 0 indicates that there is no association between the two variables. A value greater than 0 indicates a positive association, that is, as the value of one variable increases so does the value of the other variable. A value less than 0 indicates a negative association, that is, as the value of one variable increases the value of the other variable decreases.

Table 14: Correlation and the coefficient of determination

Correlations				
		Independent variable	Dependent variable	Extraneous
Independent variable	Pearson Correlation	1		
	N	82		
Dependent variable	Pearson Correlation	.833	1	
	N	82	82	
Extraneous	Pearson Correlation	.647	.745*	1
	N	82	82	82
*. Correlation is significant at the 0.05 level (2-tailed).				

According to the table 14, there is a positive relationship between the dependent variable and the independent variable. Table 14 indicated that gender dimensions is significantly correlated to access to, and utilization of microfinance credit in Musanze District ($r=0.647$, $p<0.01$). This implies that access to, and utilization of micro finance credit depends on the gender dimensions. Variation of gender dimensions on access to and utilization of micro finance credit can be explained by 64.7% Implying that 35.3% can be explained by other factors apart from gender dimensions.

5. CONCLUSIONS

Micro-finance institutions have helped fill the poverty gap by offering resources to people who are unable to obtain conventional loans from commercial banks. Access to resources enables men and women to improve their businesses and increase their cash inflow and develop entrepreneurship skills, which consequently lead to the overall development of a country's economy through paying tax. In Musanze, MFIs play a significant role in poverty reduction and in the improvement of standards of living. Women have been able to access resources from such institutions though still at every low percentage and these have enabled them meet their basic needs in households, as well as establishing small scale trading.

However, women face unbearable roadblocks in their endeavour to address gender dimensions in access, control and utilisation of microfinance resources in a patriarchal system, which believes decision-making in households is a preserve of men. The societal beliefs and perceptions about gender dimensions in households accord men control and authority over women as 'perceived' heads of households. These perceptions hinder women's access to, control and utilisation of their own resources from MFIs. These impacts on gender relations sat the household level and women are affected negatively.

The study confirmed that in some patriarchal family structures, such as in Muko and Shingiro sector of Musanze, women do not own substantive assets as ownership is bestowed on men and clan elders. Therefore, women rely on their spouses or parents to enable them obtain assets to access microfinance resources. Further, socio-cultural expectations, specifically marital status of women beneficiaries, polygamous families militate against women's access to, control and utilisation of resources. This state impacts on gender dimensions in households, with women being negatively affected. Also, the level of formal education and occupation on women influence access to, and utilisation of microfinance resources in Musanze district. It is worth pointing out that the MFI policies, such as recovery of assets in times of default have left some women poorer than they were when they first started accessing resources from MFIs. Policies should change to reflect the changes in gender, economy and technology.

The study findings collaborate with the guiding theory feminists' conflict theory which highlights the proposition that gender stratification is ultimately driven by the degree to which, relative to women, men control the means of production and the allocation of productive surplus or surplus value. The findings presuppose that gender inequalities and relations would exist when men control resources disproportionately. As the theory posits, the study established that in Muko and Shingiro Sector of Musanze District, gender stratification in the society was influenced by socio-cultural factors, which are dominant in shaping gender dimensions of men and women in households. However, while the theory focuses more on the patriarchal culture and inequalities within the society, the study affirmed that other variables such as distance to the MFI for women, the level of formal education, occupation, polygamous family structure and policies influence women's access to, and utilisation of microfinance resources, as demonstrated in the conceptual framework that guided the study.

On the other hand, access, and utilisation of microfinance resources by men and women in Muko and Shingiro Sectors of Musanze district depend on various influencing factors as demonstrated in the conceptual framework. Factors are; socio-cultural, occupation and Personal factors, unfavourable MFI polices and lack of education and skills.

The study concluded that gender dimensions affect accessibility and utilization of microfinance services in Musanze District, Northern part of Rwanda. The study proved that gender accessibility and utilization of Microfinance services depends on a number of factors including among others; level of education, control over the means of production including land, the patriarchy family structure. The study findings have indicated that Gender aggressiveness limit accessibility and utilization of Microfinance Services due to the fact that female clients lack self-esteem and are bound by culture where majority depend on their husband's selfish decisions

5.1. Recommendations:

Based on the study's findings, the following are the recommendations for enhanced gender dimensions' access to, control and utilisation of microfinance resources. These recommendations are presented on the basis of how various institutions could facilitate, through policies and other means, improvement of gender power relations to enhance equal access to, control and utilisation of resources including microcredit/loans not only in Musanze District, but in all microfinance Institutions based at community levels. Therefore, the following is recommended accordingly:

1. The Government and policy makers in charge of developing microfinance services: These should focus on re-formulating microfinance policies and packages that could lead to gender balanced access to, and utilization of microfinance services more particularly increasing the period of microfinance loans from two years to at least five or more. The Government should also provide support to the establishment of committees at village level to involving both men and women in community leadership to undertake sensitisation programmes on culture and customs and their effect on gender relations at household levels and how these accelerate poverty.

2. To the microfinance Institutions and loan Officers/Staff: Microfinance institutions, Loan Officers/staff and the Association of Micro Finance Institutions of Rwanda (AMFIU) should put more focus to develop policies and products that can enhance gender equality in accessibility and utilization of microfinance at community levels, develop outreach programs geared towards strengthening awareness and sensitization programmes of the local communities so as create self-esteem in female there by increasing women's participation in accessing Microfinance services particularly at community levels.

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