

An Analysis of Microcredit Literacy Programmes in the Transformation of the Lives of Women in Four Selected Districts of Southern Province of Zambia

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ABSTRACT

The study sought to analyse the microcredit literacy programmes in the transformation of the lives of women beneficiaries in selected districts of Southern Province. The study employed the concurrent transformative research design. Quantitative and qualitative data was collected simultaneously using quantitative and qualitative data collection instruments. The total population was five hundred and thirteen (513). Purposive and snow ball sampling procedures were employed to get the sample that could provide quantitative data, a proportionate sampling technique of the ratio one to five or one fifth to draw a sample size from each stratum. Questionnaire and semi-structured interview guide were used to collect data. Descriptive statistics and thematic analysis was used to analyse data. The study found inadequate microcredit training content; insufficient training duration; teacher-centred method used in training beneficiaries; good characteristics of trainers; insufficient loan amount; loan repayment schedule not good; concentration on loan repayment; literacy just mentioned in microcredit; and poor record keeping. As a result, there was very little transformation in the lives of women in the selected districts of Southern Province. Therefore, the study recommended for re-designing of the microcredit programme by the Department of Community Development.

Keywords: transformation, microcredit, beneficiaries, empowerment

BACKGROUND OF THE STUDY

The discourse on women empowerment has become a global phenomenon as it focuses on transforming the lives of women. The need for transforming women's lives has been a significant subject of discussion among scholars for a number of years since the 1980s (Sally & Marie, 1997). Women empowerment through education or training is essential for achieving a transformation of lives among the women. This entails that investing in women empowerment through education is an important start to achieving sustainable transformed lives among the women. This paper sought to determine how the microcredit training programme by the Department of Community Development was transforming the lives of women in selected districts of Southern Province.

Education is the foundation for enhancing a sustainable nation as the educated human resource is the key drive of socio-economic development of the nation. It is the most known powerful weapon in poverty reduction, inequality and laying the basis for sustained economic growth. Educating Our Future (Ministry of Education in Zambia, 1996) indicates that reducing poverty is the most important goal of development and depends largely on economic growth which in turn depends heavily on the knowledge and skills available within the economy. Therefore, education or training for poor women in both urban and rural settings can have a great impact on the socio-economic development of a society as women are the pillars and the backbone of families, communities and the nation at large. Women constitute an important economic force and they are farmers and primary supporters of their families. United Nations (2010) opined that, rural women play a key role in supporting their households and communities in achieving food and nutrition

security, generating income, and improving rural livelihoods and overall well-being.

With the rapid growth and expansion of microfinance industry, many impoverished women have had access to the financial provisions. It has been found that microfinance institutions provide only financing facilities like credit and savings (Aziz, 2013). This may not be ideal considering the characteristics of the targeted group of women who are mostly illiterate or not educated, disempowered and poverty stricken. Among the poor, the poor women are most disadvantaged, they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility (Khatun & Ahmed, 2018). Nader (2008) confirms that microcredit clients are dominated by people with often low formal educational levels.

Such a group (with low formal education levels) even with financial empowerment may require additional strategies in order to help them escape out of their socio-economic hurdles. For any programme to thrive, there is need for the participants to undergo some kind of training. It has been suggested by literature that credit and training should go together, however little the training may be (ibru, 2009; Kuzilwa, 2005). Hameed 'et al' (2017) found that microcredit and micro-training had a positive relationship with micro-enterprise performance. The above sentiments show how critical the component of training is in the transformation of the lives of women. In this case, microcredit empowerment programmes that target the women should have the concept of training which is transformative in nature in order to effectively achieve the objectives of the programme. What was known was that the Department of Community Development in Zambia conducts microcredit training programmes for the beneficiaries before they are given the microcredit loans. However, what was not known was how this microcredit training programme was transforming the lives of women. This led to the study to find out how the microcredit training programme by the Department of Community Development was transforming the lives of women.

LITERATURE REVIEW

Financial resources in the hands of poor women

Microcredit is recognized as a tool to combat poverty and bring prosperity, wellbeing for its recipients as it changes women's economic and social conditions (Haq, 2009). It is viewed by its proponents as an important strategy and a more sustainable way of achieving women empowerment (Tundui & Tundui, 2018). Islam and Islam (2014) viewed the utilization of microcredit by the government, donors, banks and Microfinance Institution in Bangladesh as a financial tool primarily for poverty alleviation, rural development, women empowerment and for overall social development.

However, several studies and the experiences of a number of Microfinance Institutions have shown that simply putting, empowering the poor women with financial resources is not enough to enhance women empowerment (Cheston & Kuhn, 2002). Zeller and Meyer (2002) showed that elements of poverty are intricate and go beyond mere availability of credit and simply giving small loans (microcredit) to the poor is not an absolute assurance to relieve all the constraints that prevent them from escaping poverty.

Some impact evaluations have also suggested that simply providing access to financial capital does not have transformative effects (Garcia and Lensink, 2019).

Training of microcredit beneficiaries

From the foregoing literature reviewed, the importance of training is evident. Nguyen (2018) found that participation in credit programs alone with minimal training did not lead to an increase in empowerment; instead, some features commonly seen in holistic programs such as literacy and numeric training, regular seminars, and workshop did play an important role in enhancing women's status. Yogendrarajah (2012)

conducted a study on the impact of microcredit on women empowerment in Sri Lanka. The study found a positive relationship between microcredit and economic empowerment than social empowerment, however, concluded that there was need to complement credit-delivery with training programmes regarding various types of skills trainings, leadership and other knowledge-based activities. Rehman, Moazzam and Ansari (2015) noted that the capacity building of these poor women is essential to enjoy the empowerment. According to Nikkhah & Redzuan (2010), capacity building and empowerment are the best ways to achieve sustainable community development.

This is the more reason training programmes in microcredit should be designed in a very transformative manner in order to assist these women who have been given financial help improve themselves. Training has a major impact over behavioural change, it changes the way of perceiving the opportunities out of threats or challenges (Bembenutty, White, & Vélez, 2016). Therefore, it is important that microcredit beneficiaries are given transformative training to enable them competitively penetrating the market. Education and training not only provide people with the necessary knowledge and skills for development of the people but also empower people with knowledge and skills in order to take charge of their lives and bring about changes in the society in which they live, it takes a new and powerful meaning (Dutt, 2017).

Nguta & Huka (2013) in their study indicated a strong link between technical training for loan beneficiaries and the performance of entrepreneurial businesses among the remote communities. To this effect, their study recommended that stakeholders in the microfinance sector should ensure that the loan borrowers have access to adequate relevant technical training in entrepreneurial microfinance businesses. Haq (2009) found that women without sufficient knowledge and experience could not make any change in their status, and that microcredit rather put an extra burden of repayment with an extensive amount of interest. Zimba (2016) also found that clients had knowledge on the operations of microfinance institutions which they obtained from friends. The study did not reveal exactly what kind of knowledge the clients of microfinance had. From Zimba's findings, it is not known whether the clients had transformative knowledge on microcredit.

It is worth noting that microcredit programmes usually do come with a training programme for the women beneficiaries. These trainings are meant to help empower women as well as offer skills that can enhance their livelihoods. Microcredit programmes do provide these life-long education activities such as discussions of home finance skills, women's health and gender equity for participant Rahman, Khanam & Nghiem (2017). Hence, the need to determine how the microcredit training programme by the Department of Community Development is transforming the lives of women in selected districts of Southern Province.

METHODOLOGY

The study adopted a pragmatism paradigm to guide the researcher's philosophical orientation of the whole process including choice of methodology and methods. The basis of adopting this paradigm was due to the qualitative and quantitative nature of knowledge that the study sought to obtain. The pragmatic research paradigm supports the simultaneous use of qualitative and quantitative methods of inquiry to generate evidence to support best practices (Shaw et al, 2010). Another reason for adopting a pragmatism paradigm was that pragmatism deals in issues that affect our lives. As a research paradigm, pragmatism orients itself toward solving practical problems in the real world (Biesta, 2010). This research focused on practical issues in which literacy competences, socioeconomic transformations, perceptions and access to microcredit (loans and trainings) play a significant role in the lives of the beneficiaries of microcredit. These practical social life issues were relevant for an investigation which could be studied employing the pragmatism paradigm. The relevance centred in the knowledge that was obtained from this investigation in being useful and practical. In a pragmatic paradigm, the focus is on the consequences of research (Creswell, et al 2011). Knowledge should be helpful in solving problems which this study intended to do.

The study employed the concurrent transformative research design. The choice of concurrent transformative design was informed by the purpose of the study which was analysing the microcredit literacy programmes in the transformation of the lives of women, theoretical framework (seeking change in the lives of participants) and the nature of the research questions. According to Creswell (2009), theoretical perspective guides the entire design. The concurrent transformative approach is guided by the researcher's use of a specific theoretical perspective as well as the concurrent collection of both quantitative and qualitative data (ibid). This perspective is reflected in the purpose or research questions of the study. In this study, quantitative and qualitative data was collected concurrently using quantitative and qualitative data collection instruments. The use of concurrent transformative design was also necessitated by the geographical research sites which were widely spread apart. This required gathering data in a single visit in order to be cost effective on resources and time. Creswell (2009) has echoed that in many projects, it may be unworkable to collect data over an expanded time period- it is more manageable to collect both quantitative and qualitative data at roughly the same time, when the researcher(s) is in the field collecting data, rather than to revisit the field multiple times for data collection. It has been stated that in the concurrent design, both qualitative and quantitative data are collected in a single phase with the aim of obtaining an understanding of the phenomenon under study (Warfa, 2016). Consistent with Mudenda & Ndhlovu (2021), using the concurrent transformative design, quantitative methods was embedded within a qualitative design.

The total population for the study consisted of five hundred thirteen (513) beneficiaries of the microcredit programme and programme officers who were implementing the microcredit programme. The population for quantitative was four hundred seventy-one (471) and for qualitative it was forty-two (42). Total qualitative sample size consisted of eighteen participants. The participants were the programme officers who were implementing the microcredit programme and the women beneficiaries who had participated earlier when the programme was just beginning. Mason (2010) analyzed qualitative doctoral abstracts in Island and Britain and found that sample sizes ranged from one to ninety-five. On the other hand, quantitative sample size was ninety-four.

Quantitatively, a proportionate sampling technique was employed, using a sampling fraction of the ratio one to five or one fifth to draw a sample size from each stratum. For example, if your sampling fraction is equal to $1/5$, you will need to choose one in every five cases; that is every fifth case from the sampling frame (Dudovskiy, 2018). Therefore, one fifth of the total quantitative population was the current study's sample size. Deming (1960) pronounced that one fifth of the population was large enough to declare what was needed to be known.

Purposive and snow ball sampling techniques were employed in order to get the right representative sample. Purposive sampling technique necessitated the selection of specific items. Flick (2018:88) echoes that, "To this effect, officers were purposively selected by virtue of them being under the Department of Community Development which was the study focus and were implementing the microcredit programme. These officers were in direct link with the beneficiaries of microcredit programme thereby, they had valuable information on the focus of the study. Another non-probability sampling procedure that was used was the snowball sampling. The microcredit women beneficiaries who had been empowered earlier were difficult to find considering the time that had elapsed since the inception of the microcredit programme in 2014. It was difficult to have access to some participants who had participated early in the programme as some had relocated from their initial locations.

The study employed qualitative and quantitative instruments in collecting data. Qualitative primary data was collected using semi-structured interview guides. The semi-structured interviews were employed on the early microcredit clients and the programme officers at the Department of Community Development who were directly involved in the implementation of the microcredit programme. The semi-structured interviews were employed in order to get more detailed information on microcredit empowerment programme. This

allowed the researcher to probe further where need arose due to certain responses given. Berg (2007) states that semi-structured interview guide allows for in-depth probing while permitting the interviewer to keep parameters traced out by the study. Trigueros (2017:3) echoed that, “Semi-structured interviews elicit people’s own views and descriptions and have the benefit of uncovering issues or concerns that have not been anticipated by the researcher.”

Quantitative primary data was collected using the questionnaire. The questionnaire was administered on all the respondents who were participants of the microcredit programme (though not early beneficiaries). This part of the questionnaire consisted of variables that were of important for statistical inferences about the microcredit programme. Secondary data was also collected from microcredit training manuals that the trainers were using to train the microcredit programme beneficiaries.

The study used quantitative data analysis technique such as descriptive statistics analysis for quantitative data and thematic analysis for qualitative data. According to Onwuegbuzie and Combs (2011), mixed analysis is the term used for analysing data in mixed method. It involves the use of both quantitative and qualitative techniques within the same framework. Therefore, the quantitative and qualitative data though collected simultaneously was separately analysed after which, the results of the study were combined to draw the conclusion of the study. The quantitative analysis results were complemented or validated by the qualitative analysis results to give a more understanding of the underlying study.

Data quality focused on methodological triangulation and reliability. Methodological triangulation was employed to assist the researcher to gather data from microcredit clients and informants (programme officers) in order to understand the objective and subjective reality using qualitative and quantitative data collection instruments. Trustworthiness of the study is validated by using triangulation (Dutt, 2017). Reliability: The data collection instruments were pilot tested in two districts implementing microcredit that were not part of the main study before the actual study was conducted. The necessary adjustments were made after pilot testing the instruments.

Ethical clearance was sought from the University of Zambia Research Ethics Committee and approved the study before proceeding in the field for data collection. The researcher also sought permission which was granted by the Southern Provincial Community Development Officer through a formal written letter to proceed with the study granted permission to conduct the study in Southern Province and microcredit implementing districts in particular. Informed consent from participants was sought before engaging them in the study. To obtain informed consent, the researched were provided with the written requests which they read and sign in order for them to provide information. Participants’ consent to use voice recorder for the interviews was also sought before interviews. The researcher sought for voluntary participation. To influence their willingness to participate, the purpose of the study and the rights to decline and to withdraw from the research once commenced was highlighted to the participants. Confidentiality was also assured to the respondents. The participants were informed that data would remain anonymous. The researcher further discussed the limits of confidentiality with the participants. This was done by giving participants information on how their data was going to used and stored.

RESULTS OF THE STUDY

The study addressed the question on how the microcredit training programme by the Department of Community Development was transforming the lives of women.

Access to microcredit training by beneficiaries

The above key theme responded to how microcredit training programme was transforming the lives of women employing both qualitative and quantitative approaches. Quantitative data were complemented with

qualitative responses that respondents gave through their narrations to give a more understanding. The study established the following sub-themes which also had sub-themes: microcredit training content; methodology used in training microcredit beneficiaries; Learning environment in microcredit training of beneficiaries; trainers of microcredit training programme; monitoring of the microcredit beneficiaries; access to microcredit loan by women beneficiaries; and literacy in microcredit programme.

Microcredit training content

Entrepreneurship training

Having established the microcredit training content through secondary data, the study also found that all the respondent women beneficiaries had been trained in entrepreneurship and loan repayment in line with microcredit training programme by the Department of Community Development. They said that:

I was trained. Those people taught us how to conduct businesses; what one needs to order for business; where to sell; and to how know if the business you are doing is giving you profit or not. (MB 3)

They taught us in microcredit training programme that when you get a loan, you need to invest in business not you buy relish from the loan and eat. When it is time to start paying back, you do not even have what to pay. That is not needed in this programme. (MB 8)

On the microcredit content, the programme officers also said that;

The beneficiaries were trained in the whole project. How it is designed; how it works; the amount involved; trained them in how to calculate the interest they are supposed to pay; how the records are done; how the savings are done and the benefits of savings. Apart from the operations of the whole project, we also trained them in entrepreneurship such as what an enterprise is; the characteristics of an entrepreneur; record keeping; the importance of record keeping and recording keeping in business. We also trained them on how to determine the profitability in business; losses and risk taking. (PO 6)

Inadequate microcredit training content

The study found that most of the officers that train the microcredit women beneficiaries felt the microcredit training content was inadequate. Some of the programme officers said that:

The microcredit content is inadequate due to the nature in which the business environment is operating. There are certain dynamics which are coming fourth that need to be incorporated. For instance, I would recommend how we are going to continue conducting business in this COVID- 19 era. There is also need to bring on board certain financial institutions such as banks to come and educate the women as a way of linking them with other financial institutions and how they can further improve on their financial understanding and financial capacities. What do I mean here? There are issues of opening accounts and transacting electronically. That component is not there in village banking. All what we do is paper work and paper work. (PO 1)

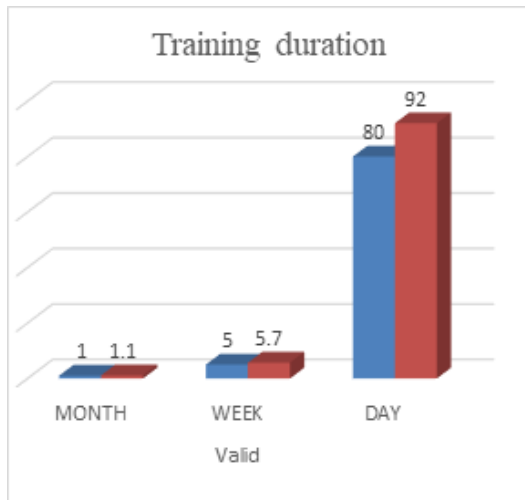
The training materials we have in microcredit are inadequate in coverage; other components need to be added. For instance, component of entrepreneurship is very wide. Marketing is one of the components that need to be added because the hand-out that we received from the ministry did not have the component of marketing or market survey. You find a woman just goes into business without knowing where she is going to sell the products. (PO 9)

Illiteracy levels here are also too high and affecting them. If women can be able to be given trainings which can help them to be able to read and write, it can really be helpful to the programme. For instance, they are supposed to fill in pass books but they are unable to do that and this has posed a challenge. If possible, the literacy component can be added to the training manual though the calibre of women we are dealing with

needs to start from the scratch (PO 2)

Training duration for microcredit beneficiaries

The study found that the microcredit training took between one and five days as longest training period as shown in the below:



To this effect one of the respondents said that: training was for one day (MB4). Another participant also said that the training I attended was taking three hours each day for two days (MB 5).

Insufficient training duration

The study further found that participants in the microcredit programme were trained for short period of time which some participants felt was an insufficient training duration for effective learning to take place. Some of the beneficiaries said that:

The training period was not sufficient. They need to increase the training duration to at least two weeks because some women are not very intelligent to handle the work we are taught within a very short time that they train us in. What I mean is that some women are not fast at grasping concepts; they are very slow and therefore, may require more time of learning. (MB 2)

The training was just okay if you understand things fast but if not, it was not okay. You would find that after knocking off, some women would again be asking you or fellow women that, “what did they say there?” but you are coming from the same class under the same the teacher. (MB 7)

Similarly, the Programme Officers also confirmed that they usually just have days of training microcredit beneficiaries which they too felt to have been and is still not enough time for the teaching and learning to effectively occur. The Programme Officers said:

I think the training period was not enough. This is because these women had to be trained in entrepreneurship skills and how to manage their businesses. Sometimes, some women are slow learners and so, they cannot manage to catch up in three days. So, I think maybe such trainings should be done every time after three months and again after three months we train them. It should be a continuous process not just training them once off. (PO 7)

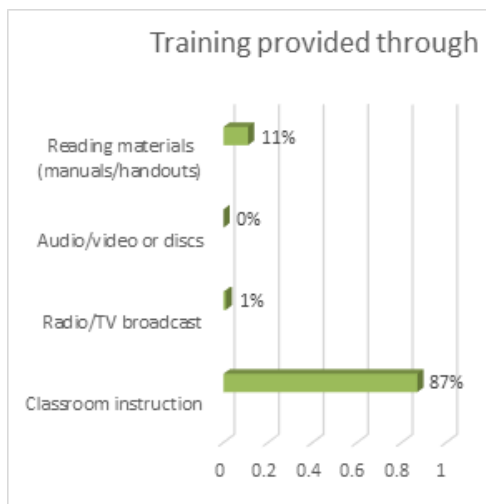
The training duration is not enough. Since the trainings are done locally, it is better to increase on time so that the women are given a lot of information especially on entrepreneurship skills. Apart from us officers, when there are a lot of days, you can even invite other relevant stakeholders to come and provide information to the trainees and demonstrate on how they can run their business and also provide

information literacy programs; how to bank their money; and safety of their monies at home since there is an issue of payback every Friday. There is also a lot of documentation in this program such as filing in the passbook which has to be entered according to the way they are supposed to be entered; loan collection forms; the savings collection forms; monitoring forms; and attendance list. (PO 8)

Methodology in microcredit training

Teacher-centeredness methodology

The study found that the method of instruction used during the microcredit training was mainly classroom instruction as indicated below.



Methodology

Through the narratives by microcredit beneficiaries, the study established that classroom method which was mainly used in delivering lessons during the microcredit training was mainly teacher-centred method. The women said that:

They used to teach us and we would ask questions at the end of learning or when one has a question. At the village bank training, we were just asking questions and not discussing as groups. Where we had discussions, it was to the other training for savings which are not part of the programme for village by Community Development. (MB 3)

The trainers were teaching us as a group. There were no discussions but we would just ask questions. (MB 5)

The officers who were involved in the training said that:

We would call them together in a class and introduce them to the program itself, intentions and objectives. We used facilitation tools such as flip charts. The training manual has no deliberate methods stated to use during training. We just used our initiatives. (PO 1)

Usually, we are three of us and so we would share topics. After each topic, there is always a question time. So, they would always ask where they are not clear and we would explain accordingly. Even at the end of the training there is always an exercise that they do which we usually tell them to do a simple business proposal. (PO 3)

Learning environment in microcredit training

On the training environment for the participants, the study focused on the training venue, feedback and the effect of the training environment on learning. The findings of focus areas have been presented below.

Varying microcredit training venues

The study further found variations in training venues depending on the locality of the sub-centre which could either be in rural areas, peri urban or urban areas. The trainings of beneficiaries in microcredit programme according to the findings were being conducted in various settings which among them included open spaces under trees, conferences, community halls and government. The respondents said that:

We were learning from our community hall. The room there is not okay because there are no chairs and tables. So, we were just going with our own chairs. (MB 4)

We were spreading mats and sacks that we sew from the villages for sitting on. Then the facilitators would be given chairs where they could sit. We were learning just from an open place as we do not have any building at the moment. (MB 9)

On another hand, one officer said:

I used to do trainings in the open air since we do not have a community hall here which is not all that conducive for learning because the attention is caught by passers-by, some noise; even the handling of paper and the challenge of wind. Basically, that is the training condition. (PO 6)

Trainers of microcredit programme

Good characteristics of trainers

Their characteristics contributed to the learning that could enhance understanding of the materials that were being presented to the participants. Some participants said that:

The way the trainers were teaching. For instance, when they were teaching us, an individual would ask a question and they would repeat without getting annoyed. We had the privilege of asking if we did not understand. (MB 7)

The way the trainers were teaching, it was very good. They were not rough in their teaching and they seemed that they knew that they were teaching fellow human beings. (Beneficiary 8)

Access to microcredit loan by beneficiaries

The microcredit empowerment programme accounted for mainly training and microcredit loans as two key components. Through the microcredit loan, the study established that the loan amounts given to the beneficiaries ranged from K500.00 to K2000.00 as loan sealing.

Insufficient microcredit loan amounts

The study revealed that the loans given to the microcredit beneficiaries were not enough. 24 respondents representing 28% said the loan was sufficient while 63 representing 72% said the loan was not sufficient. The respondents who felt the loan amounts were not enough said that:

The loan I got was not enough. You see, things have really become expensive. Now if they give you a k1000.00, what can you possibly do in that one? (MB 8)

The amount of the loan was not enough looking at how expensive things are. For one to make a meaningful investment in the microcredit loans, it is very difficult. (MB 9)

The officers also agreed that the loans which they had been giving the beneficiaries were not enough. Most of the officers said that:

The loan amounts given to the women were not sufficient. Like this time around the Village Chicken is going at K70.00, K80 or we talk about a goat project. If a woman gets K5000.00, you will find that one will have more than 10 goats as they are going at about K400.00 each. If they take those goats to Kasumbalesa let us say maybe two or three times, they will have a lot of money unlike giving them K500.00. They become limited in terms of business to do. (PO 2)

As you can see madam, things are expensive. For the women to be given K1,000.00 each, I feel it is not enough because some were given that amount they had to go and order fish from the river. From the same money, they removed for transport, feeding while on business and to order the fish from the same money. I thought that is why they did not even manage to repay the loans on time because the loan was not enough for them. When we gave them the loans, they took two weeks to start paying back. (PO 7)

Loan repayment schedule not good

The study established that the loan repayment for microcredit loans was done monthly, weekly and some daily. From schedules mentioned above, 81% of respondents were paying back their loans weekly, 17% of the respondents paid on monthly basis and 2% said they paid daily. The study found a consistent loan repayment schedule being done weekly on Thursdays or Fridays for a period of six months. 51 out of 87 respondents viewed the weekly loan repayment period as not good enough as some were failing to meet the weekly obligation as per design of the programme. The women respondents said that:

Sometimes I would return weekly and sometimes monthly. The returning for me was not okay. So, I would return in a week and if I do not find the money, I would return after a month. You know, sometimes you find that, that week there is no business and you need to return the loan. So, returning the loan monthly would be better. For instance, if you sell like K20.00 today, you keep a K15.00 just like that. Then you can be banking for a loan repayment and savings. You find that by the end of the month, you manage to have the money to repay the loan. (MB 1)

The study further revealed that even the Programme Officers too, felt that the weekly loan repayment of loan instalments was not good for the beneficiaries. The officers said that:

The policy says, repayment of loans is weekly but when we looked at the businesses the women were doing, we decided that they pay fortnightly but in full. We agreed as the area that they pay K100.00 fortnightly. The repayment period was not good for the women here. The designer of the project looked at the woman in an urban setting. In an urban area, it is applicable because they get money daily and by the end of the week, they would be able to pay but here, someone has to go in villages then go to Lusaka to sell and come back. (PO 2)

They are supposed to pay weekly according to the design of the program but you will find that a business for one beneficiary would not do well. So, they would skip the week and pay later but of course in full covering of the unpaid week. The loan repayment period has to be flexible because the business environment also fluctuates. They need enough breathing space so that if the business does not do well, they would have an option of paying and I would suggest monthly repayment. For me, monthly is the best repayment period. Why monthly? There are various reasons. Firstly, the period is long enough. Secondly, after one month,

most of the potential buyers like in the rural areas are teachers and are paid monthly. So, they may get some products on credit basis and be able to pay after a month. (PO 6)

Concentration on loan repayment

The study found that transformation of the lives of women is affected by the loan repayment period as clients concentrate more on paying back the loans. Some of the respondents said that:

The weekly payment was putting pressure on them. It is better for them to be paying on the monthly basis. The women feel like they can manage to pay on monthly basis and a monthly basis is the best for them. They even told me last time that, “madam why can’t we just give you money on monthly basis.” I just refused because I wanted to follow the guidelines of the project. I thought that they were feeling the pressure. That is why when you go there to collect the money, you find that others would not even come to see you and some, even started running away from me. Then when you go after two weeks, they would be giving you excuses that they went to the field to cultivate. When they come after four weeks, they were bringing a lot of money like K500.00, K400.00 or K250.00 which was much better. Now when you go on weekly basis, they would give me just like a K30.00. (PO 7)

Literacy in microcredit

Literacy in microcredit training programme

Findings of the study indicated that there is no literacy in the microcredit training materials used in teaching the women during the microcredit training. The officers said that:

There is no component of literacy in the microcredit training materials maybe when we come to record keeping. We show them how to come up with a simple cash book, how to enter in cash book and expense which is financial literacy. (PO 1)

The component of literacy is added but not very intensified in village bank. We just show the women the importance of reading and writing. Therefore, we are appealing if the component of literacy can be added to the microcredit training manual. (PO 9)

Poor record keeping in microcredit

The study further found that most of the microcredit beneficiaries were not keeping records of whatever microcredit business transactions that they were doing as shown below.

Response	Frequency	(%)
Yes	20	23
No	67	77
Total	87	100

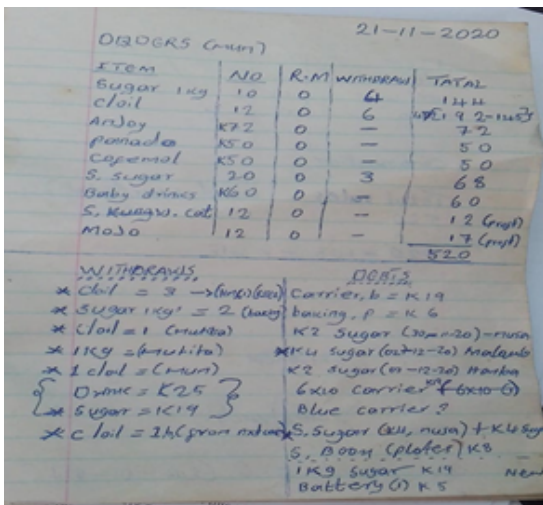
Record keeping in microcredit

The beneficiaries gave various reasons as to why records of their microcredit transactions were not being kept. The beneficiaries said that:

For now, I do not keep records. There are just a few things I am selling. The business is very small. I just keep it my heads. (MB 1)

I do not even write anything even though I know how to write. I do not write that here I spent the money like this. I just know that I spent so much on orders and when I sell, I just know that since I used so much for orders and the profit is this but for writing I do not. I just keep in my head not in written records. After a month, I just remember the big things I did with the money but not small items like I bought a sweet or drink. I do not just write. There is literally no reason I can give for not writing. (MB 2)

A few microcredit women participants said they were keeping records. When asked to show the investigator the records they were keeping, the investigation revealed that the records were mostly one paged as evidenced by the pictures below.



DISCUSSION OF FINDINGS

Microcredit training content

The study established that the training content in microcredit focused on the rules of the microcredit, purpose of the microcredit loan, loan proposals, registration form, entrepreneurship, HIV/AIDS sensitization, weekly repayment procedure and how to read a passbook. The participants said they were taught how to conduct business (what to order, where to sell, calculate profit), budget, save, use money and loan and entrepreneurship. The officers also confirmed teaching the participants on the history of microcredit; impact of microcredit, microcredit design and its operation, records keeping; relevance of microcredit; concept of leadership; chose operational structures and we introduced them to the hierarchy of the office. Entrepreneurship- How to run a business; challenges found in business; how to calculate the profit and dangers of holding money. As outlined in the current study, the study by Yogendrarajah (2012) also found positive relationship between microcredit and economic empowerment than social empowerment, however, concluded that there was need to complement credit-delivery with training programmes regarding various types of skills trainings, leadership and other knowledge-based activities.

Inadequate microcredit content

The study established that microcredit training content was inadequate. Various reasons were advanced as to why the programme was thought to be inadequate in the training content. Among them was a training programme responding to the business environment (such as in times of COVID-19); financial management-accounts, electronic transactions; cyber security; marketing component or marketing survey; collaboration

and networking; and literacy teaching to reduce on illiteracy among the women in microcredit. Similarly, it was found that the effectiveness of the microcredit programme decreases with lack of sufficient training provision (Rahman and Khan, 2012).

Insufficient training duration

The study further revealed that the training period for microcredit participants was insufficient. Having insufficient training period cannot help the women to achieve transformation as they could remain lacking in knowledge and skills on a lot of things. Some beneficiaries said the training period was not sufficient and needed to be increased to accommodate especially some women who were slow learners in grasping concepts. One respondent woman said that the one-day training was not sufficient for better understanding as there were a lot of things that they needed to learn as women and also that some women are slow learners. The respondent further said that by having more time to learn, even slow learners can catch up with what they were being taught. Responding to the findings above, Nguyen (2018) found that participation in credit programs alone with minimal training did not lead to an increase in empowerment. The finding revealed that the length of the program's participation, and number of hours spent on training programs had a positive effect on household income in order to decrease the level of economic vulnerability (Mustapa, Mamum and Ibrahm, 2018). This entails that the amount of time taken to train microcredit client is very significant for effective learning.

Methodology used in training microcredit clients

The study established that teacher-centred method was used during the training of microcredit beneficiaries as evidenced by the narratives to qualify those methods of instruction. In providing a transformative learning to the participants, Tahiri (2010) noted that in order for transformative education to occur, learners should be equal partners with the instructors; share life experience in the learning process; determine their own reality; engaging in critical reflection, and showing maturity on dealing with change. From the findings of the current study, it is vivid that the kind of training methodology the beneficiaries were instructed through had no space for enhancing all the above attributes of transformative education as noted by the scholar Tahiri. Transformative learning is not passive; it is active (Halupa, 2015); and that it cannot be taught but an internal process that the educator can only try to facilitate the environment, situations, procedures, content and teaching in ways optimize or promote the probability of transformative learning (Illeris: 2015). Transformative learning is reflective, experiential, and student-centred and requires self-directive learners and faculty who are willing to provide meaningful, relevant, problem-based assessment and use a variety of teaching methods (Halupa, 2015).

Learning environment

Learning environment is one of the important aspects to consider if effective learning has to take place. The findings of the study revealed a variation in training venue. Some participants were trained from community halls. They said that they were learning from community halls and hard chairs. It was also found that some beneficiaries were just trained outside in open space. One participant said, "*We were leaning outside under the tree. We had no chairs so we just spread sacks, chitenge materials and mats.*" Some officers also confirmed to have been conducting in open air due to lack of training structures in their zones. Others were being trained in conferences but could be obscured from the disturbances such as people mourning, noise from registration office, noise of passing vehicles within the training environment. Rahman, Hossain and Miah (2000) found evidence that enjoying a certain volume of credit was not enough unless those rural entrepreneurs could also be offered adequate training facilities so as to utilize the available resource at the optimum level. However, some few sites reported to have had good training environments where chairs were available, good lighting system and toilets.

Trainers of microcredit

The study further found that the trainers had characteristics such as good attitude towards the learners or participants was good and nature of teaching were as when the participants asked questions, the trainers were repeating the explanations without getting annoyed. This found to have had many of the participants enjoy their microcredit training. One participant said that, *“The trainers saw that they were teaching adults and not children.”* The right atmosphere in which adult learners are learning or being instructed from is most importantly a need and a prerequisite for effective learning to take place which facilitators should take into account. It has been stated by Muneja (2015) that it was found that the order learners respond best in a positive and trusting environment; one in which the learners are made to feel welcomed, comfortable and respected. This is believed to be an element that could contribute to transformative learning.

Access to microcredit loan by beneficiaries

Insufficient loan size

The findings showed that the loans (ranging from K200.00 to K2000.00) given to the clients were insufficient. Seventy-two per cent of the clients against twenty-eight per cent said the loan amounts given to them were not enough citing how expensive things are and the nature of businesses that some do. Mustapa, Mamum and Ibrahim (2018), in their finding revealed that the total amount of economic loan received had a positive effect on household income in order to decrease the level of economic vulnerability. The study implied that respondents received better economic loan had a higher number of changes in household income and were not economically vulnerable. Rahman and Khan (2012) also found that the effectiveness of the microcredit programme decreases with lack of sufficient amount of loans. Most the programme officers and women beneficiaries of microcredit suggested increasing the loan amounts given to the women to meet the demands of the prevailing economic environment. Dosunmu and Ogunniyi (2015) concluded in their study that by and large, microcredit programme should lead to macro-credit programme where the women can be allowed a larger amount of money.

Loan repayment schedule not good

The study showed a consistent loan repayment schedule being done weekly on Thursdays or Fridays for a period of six months in the sites that were under investigation. The majority of the respondents viewed the weekly loan repayment period as not good enough as some were failing to meet the weekly obligation as per design of the programme. They said it was difficult to return weekly loan instalments as sometimes business would be very slow and one would have not sold anything. One respondent beneficiary said that, *“Sometimes business is tough. If you have not sold, you just now start returning the money from the capital which is the loan itself.”* The study revealed that most of them who were defaulting were actually because of the weekly repayment schedule that they were not managing. The results revealed that the probability of default increases when the borrower has negative perception on repayment period, less training, low business experience (Haile, 2015). Weekly payment was identified in the study as one of the incidences of defaulting in microfinance (Kassim and Rahman, 2018).

Concentration on loan repayment

The findings of the study established that the weekly loan repayment schedule was not helping the women to progress instead concentrated on paying back the loans. One programme officer said that the repayment period of such as a weekly instalment as per the design or policy of the programme has affected the transformation of many women as instead of them working to benefit from the microcredit loans, they are usually working in fear to pay back the loans. The officer further said that, when these women fail to pay

back the loans, they end up selling whatever they can lay their hands on just so to catch up with their loans and this means their lives would not change. It was also revealed during the investigation that if they did not make sales in that particular week, they would get from the capital to pay back the loan. This kind of situation, in a way can affect the mental wellbeing of an individual too. Our study reveals some adverse well-being effects (greater feelings of worry and depression) of microcredit-enabled entrepreneurship (Bhuiyan and Ivlevs, 2018). These loan repayment terms might undermine the use of microcredit loans for longer term investment purposes (Beck, 2015); as there is some evidence that more flexibility in repayment terms reduces stress and increases repayment probability (Field, 'et al', 2012).

Literacy in microcredit programme

Literacy just mentioned in microcredit training programme

The study established that during the training and during the cycle, literacy component received little or no attention in terms of helping non-literate participants. The programme officers said that the materials used in the microcredit training had literacy in mentioning when looking at the importance of microcredit itself just as one of the things to be achieved. It was also found that the major component in microcredit was micro-finance. Kumar (2016) proposed that microcredit is not just about the meagre money that women have access to, it is more about social transformation that improves the scope and scale of inclusion and sustainability of rural livelihoods. The microcredit impacts are thus questionable due to the limited perspective of finance and income.

Poor record keeping in microcredit

In business, record keeping is very critical. Having literacy as a component in microcredit, the study focused on recording to weigh the usage of literacy in terms of writing. It was found that seventy-seven per cent were not keeping records and very few were keeping records. Similarly, Kasonde and Changala (2019) in their study found poor record keeping as one of the functional related challenges faced by women entrepreneurs. Khatun & Ahmed (2018) survey also showed that many elements contribute to make it more difficult for women empowerment through micro businesses of which one of them found was inadequate book-keeping. Dosunmu and Ogunniyi (2015) found poor financial record keeping as evidence abound those beneficiaries of the microcredit scheme lacked proper record of their daily financial transactions. As the current situation is, the trainers talked about record keeping as they are emphasizing the aspect of filing cash books. Nguyen (2018) found that participation in credit programs alone with minimal training did not lead to an increase in empowerment. There is need to have a well-designed content specifically on record keeping in business so that the women can fully appreciate the component of record keeping.

CONCLUSION AND RECOMMENDATIONS

Based on findings, the study concluded that the microcredit training programme by the department of Community Development was not transformative as it was found to be inadequate in content that would respond to the business environment; instruction was mainly teacher-centred approach was used during training of microcredit participants which does not lead to transformation; most of the training environments were not adequate for effective learning even though trainers were good. The loan amounts were considered insufficient to contribute to meaningful business by 63 out of 87 beneficiaries citing reasons such as things the orders having become very expensive and some kind of businesses which needed more money to manage them. The weekly loan repayment was found to be a challenge among most of the women which led to concentrating on paying back the loan than improving their lives. Though the importance of literacy in microcredit programme was evident, there was underutilization of literacy skills in the programme by the beneficiaries. Therefore, the study recommended for re-designing of the microcredit programme in order to

enhance sustainable transformation of the lives of women.

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