

## Access to credit and women's work decisions: an Empirical Study in Rural Malawi

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20299958&lokasi=lokal>

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### Abstrak

The objectives of this study are to answer the following (i) does access to credit for women change their status within the household with effects for their work choices (on-farm work vs. off-farm self-employment). (ii) does the impact of access to credit on work choices differ by the headship status of the household, and (iii) does this effect differ by source of credit (formal credit vs informal credit)? Access to credit is defined as a variable that positively affects women's status and decision making powers within the household by increasing their level of economic activity and giving them independent access to resources. This study differentiates between access to credit and participation in a credit program. A non-participating household that has access can still benefit as it can take on activities that are risky but yield a high return. The on-farm and off-farm participation decisions of married men and women and female heads are estimated through discrete models using data from rural Malawi. The estimation procedure accounts for endogeneity of access to credit to work participation decisions.