

## The Influence of Capital, Education, and Motivation of Female Fisherwomen on the Development of Fisheries Entrepreneurship in Manado City

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### ARTICLE INFO

### ABSTRACT

#### Keywords:

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**Background:** Female fisherwomen in coastal Indonesia play a key role in post-harvest fisheries activities, yet their entrepreneurship development remains constrained by limited capital access, inadequate education, and motivational barriers. Objective: This study examines the influence of capital access, educational level, and entrepreneurial motivation on fisheries entrepreneurship development among female fisherwomen in Manado City, using an Islamic entrepreneurship framework.

**Method:** A quantitative survey design was employed with 120 respondents selected through purposive sampling across four coastal sub-districts of Manado. Multiple linear regression was used to test four hypotheses.

Results: Capital access ( $\beta = 0.312$ ,  $p < 0.01$ ), educational level ( $\beta = 0.287$ ,  $p < 0.01$ ), and entrepreneurial motivation ( $\beta = 0.341$ ,  $p < 0.01$ ) each significantly and positively influence fisheries entrepreneurship development, with the model explaining 60.8% of variance (Adj.  $R^2 = 0.608$ ). Entrepreneurial motivation is the strongest predictor.

**Conclusion:** Integrating Islamic microfinance instruments (qard hasan, mudharabah) alongside gender-responsive entrepreneurship education and productive waqf mechanisms can meaningfully strengthen women's fisheries entrepreneurship in coastal Indonesia.

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## INTRODUCTION

The fisheries sector is a key component of Indonesia's blue economy, contributing approximately 2.6% to the national GDP and providing livelihoods for around 12 million households (KKP, 2023). In coastal cities such as Manado, North Sulawesi, women engaged in fish processing, trading, and aquaculture form a critical yet understudied segment of small-scale fisheries actors. From an Islamic economic standpoint, women's participation in halal entrepreneurship aligns with the maqashid al-shariah — particularly the protection of wealth (hifz al-maal) through dignified livelihood (Chapra, 2008).

Despite their economic centrality, female fisherwomen in Manado face compounding structural constraints. Access to capital is severely limited, as most formal financial institutions require collateral and charge interest (riba), which contravenes Islamic jurisprudence (Muhamad et al., 2022). Vocational education tailored to fisheries value-adding remains inadequate, and entrepreneurial motivation — though intrinsically strong — is undermined by gender inequalities and the absence of institutionalized Islamic social finance (Zulfiqar, 2017; Rahmawati et al., 2023).

Existing research on Indonesian fisheries entrepreneurship has predominantly focused on male-dominated fishing activities, with limited attention to the gendered dimensions of coastal small enterprise development (Nurhasanah et al., 2021; Hamid & Yusof, 2022). Furthermore, studies integrating Islamic entrepreneurship principles into the analysis of coastal women's economic agency remain nascent, representing a significant gap in theoretical and applied literature (Haqqi & Fauzi, 2021; Wahab et al., 2023).

Despite the important role of women in post-harvest fisheries activities, empirical studies examining determinants of female fisheries entrepreneurship in Indonesia remain limited. Previous studies mainly focus on fishermen households or general SME development without integrating Islamic entrepreneurship values (Mawaddah & Hakim, 2022; Syam et al., 2022). Therefore, this study analyzes how capital access, educational level, and entrepreneurial motivation influence fisheries entrepreneurship development among female fisherwomen in Manado City, interpreted through an Islamic entrepreneurship framework.

This study serves four objectives: (1) to analyze the influence of capital access on fisheries entrepreneurship development; (2) to assess the effect of educational level; (3) to examine the role of entrepreneurial motivation; and (4) to contextualize findings within Islamic entrepreneurship theory for Sharia-compliant policy recommendations.

### Islamic Entrepreneurship Theory

Islamic entrepreneurship integrates Sharia principles into entrepreneurial behavior and value creation. Haqqi & Fauzi (2021) define it as purposeful economic activity guided by dual motivations: worldly success (falah al-dunya) and eternal salvation (falah al-akhirah). Four core values underpin this framework: tawhid (divine unity), khalifah (stewardship of resources), adalah (justice in distribution), and ihsan (excellence in conduct) (Beekun & Badawi, 1999; Wahab et al., 2023). Applied to fisherwomen entrepreneurs in Manado many of whom frame their business activities in terms of fulfilling family obligations (nafkah) and contributing to community welfare (maslahah) these values provide both motivational foundations and ethical boundaries for entrepreneurial action.

### Capital Access and Fisheries Entrepreneurship

Capital is a primary determinant of entrepreneurial performance. For coastal women entrepreneurs, however, access to formal credit is systematically constrained by collateral requirements and information asymmetries (Zulfiqar, 2017). Islamic microfinance addresses this gap through instruments such as qard hasan (interest-free loans), mudharabah (profit-sharing), and musharakah (joint venture financing), which enable risk-sharing without violating the prohibition of riba (Hassan & Lewis, 2007).

Previous empirical studies confirm that access to financial capital significantly influences small-scale fisheries business growth (Syam et al., 2022; Heriyanto et al., 2020). In coastal communities specifically, Muhamad et al. (2022) demonstrate that Baitul Maal wat Tamwil (BMT) microfinance

significantly improves women's business performance, while Putri & Anggraeni (2021) find a positive and significant relationship between capital availability and entrepreneurship development among Indonesian fisherwomen. Limited capital often constrains women entrepreneurs in coastal communities due to lack of collateral and low financial literacy (Mawaddah & Hakim, 2022).

H<sub>1</sub>: Capital access has a significant positive influence on fisheries entrepreneurship development.

### **Educational Level and Entrepreneurial Capacity**

Education — encompassing formal schooling and vocational training — equips entrepreneurs with managerial competencies, financial literacy, and market intelligence essential for enterprise sustainability (Becker, 1964). In fisheries specifically, education in halal certification, food safety, and value-added processing directly enhances commercial viability. From an Islamic perspective, the pursuit of knowledge (*ilm*) is a religious obligation (Al-Alaq: 1), and entrepreneurship education grounded in Islamic business ethics strengthens *amanah*-based contracting and ethical market conduct (Naqvi, 1981).

Recent studies confirm that fisherwomen with vocational training in fisheries-related skills exhibit significantly higher entrepreneurship activity and business performance (Wahyuni et al., 2020; Listyarti & Supriyadi, 2023). Hamid & Yusof (2022) further demonstrate that educational participation in Islamic business ethics courses positively moderates the relationship between skills and enterprise growth among Muslim women entrepreneurs in maritime sectors.

H<sub>2</sub>: Educational level has a significant positive influence on fisheries entrepreneurship development.

### **Entrepreneurial Motivation and Islamic Work Ethic**

Entrepreneurial motivation encompasses the psychological drives sustaining entrepreneurial behavior, including desires for economic independence and self-actualization (McClelland, 1961). Islamic Work Ethic (IWE), operationalized by Yousef (2001) and extended by Hayati & Caniago (2012), frames work as a moral duty and economic self-sufficiency as an expression of *tawakkul*. Research consistently confirms IWE is positively correlated with entrepreneurial intention, innovative behavior, and organizational commitment (Wahab et al., 2016; Rahmawati et al., 2023).

Among Muslim fisherwomen, intrinsic motivation rooted in Islamic values of diligence (*ikhtiar*), patience (*sabr*), and gratitude (*shukr*) has been identified as a strong predictor of entrepreneurship development. Rahmawati et al. (2023) demonstrate that IWE fully mediates the relationship between spiritual motivation and entrepreneurship performance in coastal Muslim women entrepreneurs in South Sulawesi — a finding directly relevant to the Manado context.

H<sub>3</sub>: Entrepreneurial motivation has a significant positive influence on fisheries entrepreneurship development.

H<sub>4</sub>: Capital, education, and motivation simultaneously have a significant positive influence on fisheries entrepreneurship development.

## **METHOD**

### **Research Design and Setting**

This study employs a quantitative explanatory design to examine causal relationships between the independent variables (capital, education, motivation) and the dependent variable (fisheries entrepreneurship development). Data were collected in Manado City, North Sulawesi, across four coastal sub-districts — Calaca, Sario, Malalayang Satu, and Tumumpa Satu — from January to April 2025.

### **Population and Sampling**

The target population comprised female fisherwomen engaged in fisheries-related entrepreneurship across the four sub-districts (N = 648; KKP Manado, 2024). Using Slovin's formula at a 5% margin of error, a sample of 120 respondents was determined. Purposive sampling was selected to ensure respondents met specific criteria relevant to the study: (1) female, (2) actively engaged in fisheries-related entrepreneurship for a minimum of one year, (3) Muslim, and (4) domiciled within the

target sub-districts. This technique was appropriate given the need to capture respondents with direct and sustained experience of the study's core constructs.

### Variables and Measurement

All variables were measured using structured questionnaires on a five-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree), validated through expert judgment (n = 5) and pilot testing (n = 30). Instrument sources are shown in Table 1.

**Table 1. Variable Operationalization and Sources**

Variable	Type	Key Indicators	Items	$\alpha$	Primary Source(s)
Capital Access (X <sub>1</sub> )	Independent	Own savings, BMT/qard hasan access, collateral ownership, loan utilization	8	0.872	Syam et al. (2022); Muhamad et al. (2022)
Educational Level (X <sub>2</sub> )	Independent	Formal schooling, vocational training, halal literacy, IWE-based courses	7	0.851	Wahyuni et al. (2020); Hamid & Yusof (2022)
Entrepreneurial Motivation (X <sub>3</sub> )	Independent	Economic necessity, ikhtiar, IWE dimensions, self-actualization	9	0.889	McClelland (1961); Rahmawati et al. (2023)
Fisheries Entrepreneurship Dev. (Y)	Dependent	Revenue growth, product diversification, halal compliance, market expansion	10	0.906	Putri & Anggraeni (2021); Mawaddah & Hakim (2022)

### Validity, Reliability, and Ethical Considerations

Construct validity was confirmed through corrected item-total correlations ( $r > 0.30$ ). Reliability was assessed using Cronbach's alpha; all scales exceeded  $\alpha = 0.80$ . Ethical approval was obtained from the Universitas Sam Ratulangi Research Ethics Committee (Approval No.: 024/KEPK-UNSRAT/II/2025). All respondents provided written informed consent; data were anonymized and stored securely.

### Data Analysis

Data analysis was conducted in IBM SPSS 26. Classical assumption tests (Kolmogorov-Smirnov normality, Glejser heteroscedasticity, VIF multicollinearity) were run prior to regression. The multiple linear regression model is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

where Y = Fisheries Entrepreneurship Development; X<sub>1</sub> = Capital Access; X<sub>2</sub> = Educational Level; X<sub>3</sub> = Entrepreneurial Motivation;  $\epsilon$  = error term.

## RESULTS AND DISCUSSION

### Respondent Characteristics

Of 120 respondents, 52.5% were aged 31–45 years (economically active cohort). The largest educational group was junior high school graduates (37.5%), followed by senior high school (31.7%). Fish processing and salting was the dominant business type (43.3%), and only 28.3% had accessed formal

financial services — most relied on personal savings (61.7%) or arisan (informal savings groups). This capital dependency pattern underlines the relevance of Islamic microfinance as a structural solution.

**Table 2. Respondent Profile (n = 120)**

Characteristic	Category	n	%
Age	≤ 30 years	18	15.0
	31–45 years	63	52.5
	46–60 years	32	26.7
	> 60 years	7	5.8
Education	Elementary School	15	12.5
	Junior High School	45	37.5
	Senior High School	38	31.7
	Diploma/University	22	18.3
Business Type	Fish Processing & Salting	52	43.3
	Fresh Fish Trading	42	35.0
	Aquaculture/Pond	18	15.0
	Dried Fish Production	8	6.7
Capital Source	Personal Savings/Arisan	74	61.7
	Cooperative/BMT Loan	22	18.3
	Family/Informal Loan	16	13.3
	Bank Loan	8	6.7

### Assumption Tests

The residuals were normally distributed (K-S sig. = 0.142,  $p > 0.05$ ). No heteroscedasticity was detected (Glejser test, all  $p > 0.05$ ). VIF values were all below 5.0 ( $X_1 = 1.432$ ;  $X_2 = 1.387$ ;  $X_3 = 1.519$ ), confirming the absence of problematic multicollinearity. These results support the validity of the regression model.

### Regression Results

**Table 3. Multiple Linear Regression Results**

Variable	B	Std. Error	$\beta$	t	Sig.
Constant	2.847	1.204	—	2.364	0.020
Capital Access ( $X_1$ )	0.358	0.087	0.312	4.115	0.000**
Educational Level ( $X_2$ )	0.312	0.093	0.287	3.355	0.001**
Entrepreneurial Motivation ( $X_3$ )	0.401	0.088	0.341	4.557	0.000**
$R^2 = 0.618$   Adj. $R^2 = 0.608$   $F = 62.47$   Sig. $F = 0.000$ **					

\*\*  $p < 0.01$ . Dependent variable: Fisheries Entrepreneurship Development (Y).

The overall model is significant ( $F = 62.47$ ,  $p < 0.001$ ), explaining 60.8% of variance in fisheries entrepreneurship development. All three predictors positively and significantly influence the outcome, supporting  $H_1$ ,  $H_2$ ,  $H_3$ , and  $H_4$ . Entrepreneurial motivation is the strongest predictor ( $\beta = 0.341$ ), followed by capital access ( $\beta = 0.312$ ) and educational level ( $\beta = 0.287$ ).

### Capital Access and Fisheries Entrepreneurship ( $H_1$ Supported)

Capital access significantly influences fisheries entrepreneurship development ( $\beta = 0.312$ ,  $p < 0.001$ ), supporting  $H_1$ . This finding is consistent with Syam et al. (2022), who demonstrate that Islamic

microfinance significantly improves women's business performance in South Sulawesi coastal communities, and with Muhamad et al. (2022), who confirm that BMT *qard hasan* facilities raise female entrepreneurs' monthly revenue substantially compared to those relying on personal savings. The present findings extend this evidence to the Manado context, where only 18.3% of respondents had accessed cooperative or BMT loans, underscoring the urgency of expanding Sharia-compliant financial services.

From an Islamic entrepreneurship perspective, the provision of capital through *qard hasan* and profit-sharing schemes reflects the principles of justice (*adl*) and mutual cooperation (*ta'awun*), which enhance economic inclusivity for women entrepreneurs (Beekun & Badawi, 1999; Wahab et al., 2023). The transformation of the capital relationship from a creditor-debtor structure to an egalitarian *mudharabah* partnership aligns entrepreneurship finance with Islamic moral philosophy, while simultaneously removing the *riba* barrier that excludes observant Muslim women from conventional credit markets.

### **Educational Level and Fisheries Entrepreneurship (H<sub>2</sub> Supported)**

The significant effect of educational level ( $\beta = 0.287$ ,  $p < 0.01$ ) supports H<sub>2</sub> and corroborates Wahyuni et al. (2020) and Listyarti & Supriyadi (2023), who find that vocational skills training is strongly associated with entrepreneurship activity in Indonesian fisheries. This study adds to these findings by demonstrating that participation in non-formal Islamic business education including modules on halal value chain management and *amanah*-based contracting offered through local *pesantren* and BAZNAS programs correlates with higher entrepreneurial performance scores. This is consistent with Hamid & Yusof (2022), who show that Islamic business ethics education positively moderates enterprise growth among Muslim women in maritime sectors across Malaysia and Indonesia.

These results highlight the need to redesign fisheries education programs to be simultaneously gender-sensitive and grounded in Islamic business ethics. The Quranic injunction that education is obligatory for all Muslims (*Al-Alaq*: 1) provides an Islamic rationale for expanding women's access to fisheries vocational training a policy lever that governments and religious institutions (such as BAZNAS and MUI) are uniquely positioned to operationalize.

### **Entrepreneurial Motivation and Fisheries Entrepreneurship (H<sub>3</sub> Supported)**

Entrepreneurial motivation is the strongest predictor ( $\beta = 0.341$ ,  $p < 0.001$ ), supporting H<sub>3</sub>. This finding aligns with Rahmawati et al. (2023), who demonstrate that Islamic Work Ethic fully mediates the relationship between spiritual motivation and entrepreneurship performance in coastal Muslim women entrepreneurs in South Sulawesi suggesting a consistent pattern across eastern Indonesian coastal communities. The present study extends this finding by confirming the independent direct effect of IWE-based motivation on entrepreneurship development, without the requirement of mediation.

Many respondents explicitly frame their entrepreneurial agency in Islamic terms: pursuing halal livelihood (*rizqi halal*), fulfilling family obligations (*nafkah*), and contributing to community welfare (*maslahah ummah*). This intrinsic faith-based motivation is theoretically consistent with McClelland's (1961) achievement motivation construct yet embedded within a transcendental rather than purely materialist value system. As Haqqi & Fauzi (2021) note, the Islamic motivational architecture provides sustained entrepreneurial resilience even in the absence of formal institutional support, a quality particularly critical for fisherwomen operating in economically precarious coastal environments.

### **Islamic Economic Empowerment: Policy Implications**

The integrated findings carry concrete implications for Islamic economic empowerment design. First, Sharia-compliant microfinance must be expanded through mobile BMT services and digitalized *mudharabah* platforms. Second, fisheries education must integrate Islamic business ethics and halal product development curricula. Third, productive *waqf* (*waqf produktif*) financed through community contributions and managed by Badan Wakaf Indonesia can sustainably fund shared processing facilities, cold storage, and halal certification support. Fourth, faith-based motivational interventions, including Islamic entrepreneurship mentorship circles (*majlis ta'lim wirausaha*), can amplify entrepreneurial agency among women who currently lack access to institutional support networks.

These multi-pronged recommendations align with SDG 5 (Gender Equality), SDG 8 (Decent Work), and SDG 14 (Life Below Water), demonstrating the contemporary relevance of Islamic economic principles to global sustainable development frameworks.

## CONCLUSION

This study confirms that capital access, educational level, and entrepreneurial motivation each significantly and positively influence fisheries entrepreneurship development among female fisherwomen in Manado City (Adj.  $R^2 = 0.608$ ). Entrepreneurial motivation rooted in Islamic Work Ethic values of *ikhtiar*, *sabr*, and *tawakkul* emerges as the strongest predictor, underscoring the transcendental motivational foundation of Muslim women's economic agency. The study contributes to Islamic economics scholarship by empirically validating Islamic entrepreneurship constructs in a coastal fisheries context previously underrepresented in the literature. Practically, the findings advocate for expanding *qard hasan* and *mudharabah*-based microfinance, integrating halal fisheries education, and mobilizing productive *waqf* as sustainable capital mechanisms in national fisheries development policy. Future research should explore the mediating role of Islamic Work Ethic between motivation and performance, examine digital entrepreneurship adoption among fisherwomen, and assess *waqf*-based capital interventions through quasi-experimental designs across Indonesia's diverse coastal regions.

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