

A Systematic Review of Microfinance Interventions and Violence Against Women:

Results from Low- and Middle-income Contexts

RESULTS BRIEF, MAY 2026



Center for Global Women's
Health and Gender Equity



Overview

This brief:

- Fills a knowledge gap in the literature on impacts of women's economic empowerment programming on violence against women and girls (VAWG) through focusing specifically on microfinance and isolating the effects of microfinance from those of microfinance delivered alongside non-economic programming.
- Examines three types of effects to align with the current landscape of microfinance programme delivery:
 1. the impact of microfinance on its own,
 2. the impact of microfinance programming delivered with non-economic programming,
 3. the impact of adding non-economic programming to microfinance programming.
- Interrogates programme impact on economic status, given a programme's economic success in the theory of change for violence reduction.
- Synthesizes quantitative evidence: microfinance can reduce VAWG in some contexts, though findings are overall mixed and largely null.
- Provides qualitative insights into the contextual mechanisms through which microfinance may increase or decrease VAWG.
- Identifies priorities for future research and practice, including examining variation in microfinance VAWG impact by type and quality of supplemental programming.

Background

- VAWG is experienced by approximately 1 in 3 women globally and has profound health repercussions.¹
- Women's economic empowerment (WEE) programming, inclusive of microfinance, cash/asset transfers, and skills/livelihood programmes, has been widely explored as a way to reduce VAWG through improving women's status. Several reviews over the past 15 years have highlighted mixed results on the impact of WEE on VAWG across contexts and populations.^{2,3,4}
- Microfinance, the provision of credit and savings opportunities to low-resourced populations, is one of the most widely implemented forms of WEE.
- Recent evaluations of microfinance include evaluations of multicomponent programmes that include non-economic programming, or the impact of adding non-economic programming to microfinance programming, rather than the effect of microfinance on its own. Non-economic programming is far-reaching; examples include anti-violence media or mobilization campaigns, gender training, and male and/or couples engagement.
- We conducted a systematic review of microfinance programs, and the review includes information on the different comparisons of microfinance delivered in or with a multicomponent programme.
- Further details on this systematic review can be found in the [manuscript published through BMJ Gobel Health](#).⁵

Gaps in existing literature filled by this review

- Impact evaluations of microfinance on VAWG often do not assess whether the microfinance delivery itself successfully improves women's economic status or agency *before* assessing whether violence was influenced. Thus, it is not clear when lack of impact on VAWG may actually reflect failure of the microfinance to improve women's economic wellbeing, the supposed mechanism by which microfinance is hypothesized to influence VAWG.
 - » *Our review incorporates whether the microfinance programme itself improves economic standing*

- Lack of clarity on effects of adding supplemental programming (social, legal, gender, etc.) to economic empowerment programming
 - » *Our review synthesizes this evidence base*
- Lack of clarity due to existing reviews covering all types of economic empowerment programmes (livelihoods, microfinance, cash transfers, etc.), that may have diverse pathways of impact
 - » *Our review focuses exclusively on individual and group-based microfinance*

Questions that informed this review

- How rigorous is the evidence base?
- What is the impact on VAWG of microfinance, of microfinance delivered with non-economic programming, and of adding on non-economic programming to microfinance?
- What is the latest learning on *how* microfinance programming affects VAWG?

Methods overview

- **Search strategy:** The study was a systematic review of peer-reviewed and grey literature published between 1st January 2015 to 8th August 2023. The following databases were searched: Scopus, PubMed, EMBASE, Medline, EconLit, PAIS, Social Services Abstract, Business Source Ultimate, and 3ie.
- **Quantitative study eligibility:** Published between 1st January 2015 and 8th August 2023; experimental or quasi-experimental evaluation among women or girls in low- or middle-income countries of a microfinance intervention, defined as credit/lending schemes, savings groups, or introduction to formal banking, delivered alone or in combination with other programming; measured impact on physical, sexual, or emotional intimate partner violence or non-partner violence against women.
- **Qualitative study eligibility:** The qualitative part of the study was a scoping review rather than a systematic review. While screening abstracts and titles in Covidence, reviewers tagged relevant qualitative or mixed-methods studies. Tagged citations were downloaded from Covidence and screened by two reviewers. Studies were included if they discussed a microfinance programme and if women were asked about how the programme affected violence experience.
- Further details on methods can be found in the [published manuscript](#).

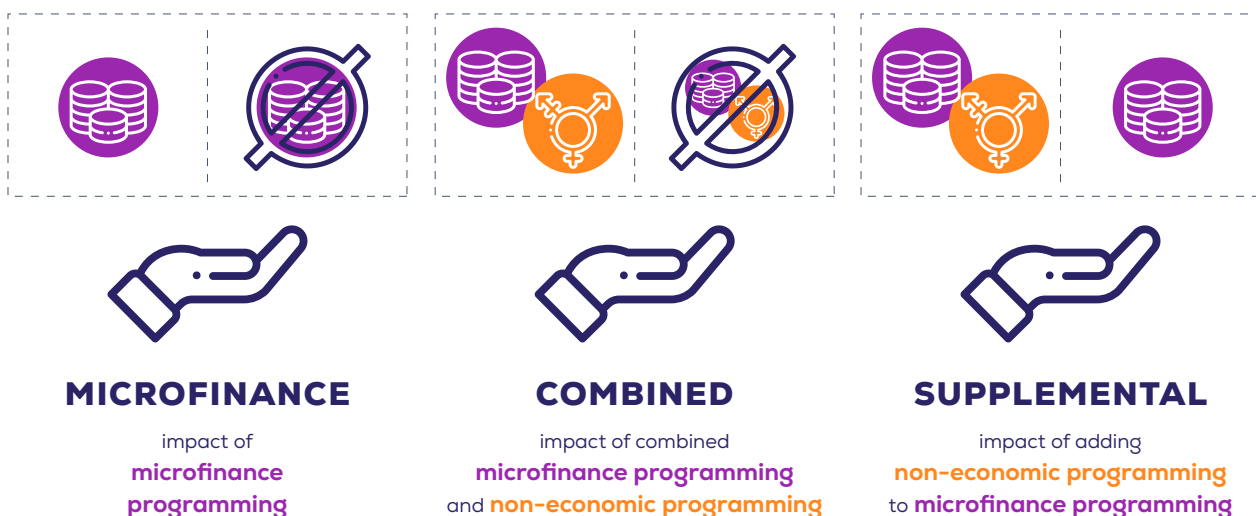
Box 1 What is a trial arm comparison?

A **trial arm comparison** is the process of comparing an outcome between different programmes or interventions. All quantitative studies included in this review compared one type of intervention to another, for example – the outcome of a microfinance programme compared to the outcome of a microfinance programme delivered alongside other, non-economic programmes (e.g. male engagement activities). In our review, we explored the types of comparisons that studies made (e.g. what were the types of interventions that they had compared) and synthesized results by trial arm comparison type (some studies had multiple trial arm comparisons of different types). Three different types of trial arm comparisons were explored in this review: a microfinance impact, a combined impact, or a supplemental impact (Figure 1).

A trial arm comparison was considered **rigorous** if it came from a study with strong or medium methods. The **methodological quality** of the included quantitative studies was assessed using the Evidence Project Risk of Bias Tool⁶.

For trial arm comparisons of different types of microfinance interventions that measured impact on multiple violence outcomes, the impact was classified as “reduced” or “increased” if at least one of the outcomes (e.g. physical violence) was reduced or increased, even if no change was reported for other outcomes. As in, if three different violence outcomes were measured, and one violence outcome increased and the other two outcomes reported no change, the impact was categorized as increased VAWG. If no changes were reported, the trial arm comparison impact was categorized as null. If some outcomes increased and some decreased, the impact was categorized as mixed.

Figure 1
Three types of trial arm comparisons explored in this review



Note:

- A trial arm comparison assessing a **microfinance impact** compares women receiving microfinance to women not receiving microfinance; this could be microfinance only versus a pure control group, or a combined microfinance programme versus an active control receiving the non-economic pieces of the combined programme.
- A trial arm comparison assessing a **combined impact** compares women receiving combined microfinance and non-economic programming to women not receiving that combination; this could be a combined microfinance programme group versus a pure control group, or could be a combined microfinance programme versus an active control receiving *part* of the non-economic pieces of the combined programme or some other programme.
- A trial arm comparison assessing a **supplemental impact** compares women receiving combined microfinance and non-economic programming to women who are not receiving part or all of the non-economic programming.

Quantitative Results

Study summary and rigor

- Across the 25 included studies,^a there were 38 trial effect comparisons.
- Of the 25 studies,
 - » 20 (80%) focused on intimate partner violence, 4 (16%) on violence by any perpetrator, 2 (8%) on violence by a paying partner, and 2 (8%) on harassment, (not-mutually exclusive).
 - » 17 (68%) were a randomized controlled trial and 8 (32%) were quasi-experimental.
 - » 21 (84%) targeted ever-partnered women, 6 (24%) targeted vulnerable populations, and 6 (24%) targeted exclusively low-income groups, (not-mutually exclusive).
 - » 16 (64%) focused on group microfinance programming and 9 (36%) focused on individual microfinance programming.
- Of the 38 trial arm comparisons (Box 1),
 - » 24 (63%) assessed the effectiveness of the programme on economic status or agency.
 - » 30 (79%) were identified from studies with rigorous methodology. Of these, 15 assessed and found economic impact.

Synthesized results

- Table 1 presents the impact on VAWG by trial arm comparison
- Box 2 presents additional quantitative results

^a A total of 3,288 studies were screened in Covidence; 99 entered full text screening with 16 included. An additional 9 were added from a parallel search of grey literature (total = 25 studies).

Table 1
Impact on VAWG by trial arm comparison type





















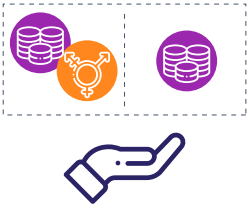











Trial arm comparison type	# of trial arm comparisons total	At least one VAWG outcome decreased	At least one VAWG outcome increased	All outcomes null	Mixed: some outcomes decreased, others increased
 <p>MICROFINANCE impact of microfinance programming</p>	All trial arm comparisons				
	9	3 (33%)  ⁵  ²¹  ²¹  ²³		6 (66%)  ^{12,13,22}  ¹⁶  ¹⁹  ²⁰	
	With strong/medium methods & evidence of economic impact				
2	1 (50%)  ⁵		1 (50%)  ¹⁹		
 <p>COMBINED impact of combined microfinance programming and non-economic programming</p>	All trial arm comparisons				
	15	3 (20%)  ^{2,24}	2 (13%)  ¹⁶  ²⁵	10 (67%)  ^{4,9,11,15}  ^{14,18,19}	
	With strong/medium methods & evidence of economic impact				
9	2 (22%)  ²		7 (78%)  ^{4,11}  ^{18,19}		
 <p>SUPPLEMENTAL impact of adding non-economic programming to microfinance programming</p>	All trial arm comparisons				
	14	4 (29%)  ^{1,10}  ^{7,10}	1 (7%)  ³	8 (57%)  ^{2,3,6,8,11}  ¹⁷  ⁸	1 (7%)  ¹⁷
	With strong/medium methods & evidence of economic impact				
4	1 (25%)  ¹	1 (25%)  ³	1 (25%)  ⁶	1 (25%)  ¹⁷	

Table 1 References: Studies Included in Review

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Box 2 Additional quantitative results

- **Male engagement:** In most studies, the addition of a male engagement programme had no impact on VAWG, likely due to implementation challenges.
- **Backlash:** 4 of the 38 trial arm comparisons found partner backlash and/or increased intimate partner violence due to women's participation.
- **Heterogeneity:** Impact may vary by study population, notably wealth level and by baseline violence risk.

Qualitative results

A total of 82 studies were screened for inclusion in the qualitative scoping review, 11 went through extraction/full text review and 8 were included in the below analysis.

Benefits of microfinance participation

- Microfinance participants reported increased social support, cohesion and self-confidence, and this, in turn, encouraged the sharing of knowledge and resources and enabled members to cooperate in repaying loans.
- Women reported that by participating in the weekly meetings and being outside their homes/network, they had increased mobility and were meeting different people and gaining experience; they felt empowered by the interactions and learnings.
- Women also reported improved relationships with their male partner once they started to earn income and contribute income to the household; women noted this was especially important if the partner had been the only income earner in the household or the partner was not currently working. Women described cooperation with their partner over economic decision-making once the partner recognized the benefit of the income the woman was contributing to the household, reducing their skepticism of a woman's ability to successfully manage a business.

Harms of microfinance participation

- Some microfinance participants reported harms (violence, harassment, shame) and attributed them to programming causing pushback on the prevailing social and gender norms, regardless of the benefits of the additional income to the household.
 - » Women reported violence by their husbands (or other male relatives) primarily when women challenged or disagreed with decisions of how the loan would be used, therefore threatening their authority in the household.
 - » For some microfinance participants, husbands raised concerns about her time away from the household and household chores.
 - » Women also reported violence-related jealousy from the partner, jealousy of the success of the business, and accusations of infidelity because she is out of the home related to the business.
- Loan repayment challenges were also found to cause harm.
 - » For some, the challenge of making weekly payments increased the risk of violence because of the need to ask husbands for money to support repayment.
 - » Women reported feeling harassed by loan officers when they came to the home to collect payments, and they could not make payments immediately, creating conflict with their husbands.

- Further, many women fail to invest the loan in a business to generate income because there are so many demands to meet basic needs for the household, including food, school fees, and medicine. Using the loan to meet basic needs for many results in a vicious cycle of indebtedness (needing to borrow from family/friends or moneylenders) that can lead to conflict in the home, shame in the community, and disempowerment.

Key findings of our review

- Of the 38 trial arm comparisons, only 9 directly measured the impact of microfinance on its own, only 5 of which were from low-bias studies.
- About a third of trial arm comparisons did not measure impacts on economic empowerment.
- While about 60% of trial effects showcased null results, a third of microfinance impacts and a fifth of impacts of microfinance delivered in multifaceted programming showed protective results.
- Only about a third of impacts of adding supplemental programming to microfinance were protective.
- There were four cases of adverse impact: two from a combined programme and two from non-economic programming additions to microfinance programming.
- Qualitative synthesis highlighted both benefits and harms of microfinance, depending on context and population. Some quantitative studies identified differential impacts across sub-populations.

Key messages and recommendations

- In some cases, microfinance can reduce VAWG, however, overall results are mixed with majority null results.
- Microfinance programs that have been found to reduce violence include women's credit and savings groups and personal savings account programs—however, these types of microfinance programs were not found to *consistently* impact VAWG across contexts.
- Recent evidence does not suggest that adding supplementary programming to microfinance consistently enhances the potential of microfinance to reduce VAWG. The review identified some supplementary non-economic programming that impacted violence reduction relative to microfinance on its own: examples include the couples Indashyikirwa program evaluated by Dunkle et al. (2020) and the MAISHA gender/ social empowerment program for women evaluated by Kapiga et al. (2019). In sum, supplementary programming involving gender sensitivity remains a promising strategy to pair with microfinance, however, results were not consistent across reviewed studies.
- The field still needs more evidence on the impact of “microfinance only” on VAWG, in addition to impacts of microfinance implemented alongside gender transformative or other non-economic approaches.
- Future evaluations of microfinance programming impact on VAWG need to assess impact on economic factors and outline clear theories of change.
- The review identifies a small but important evidence base of VAWG increasing due to programs involving combinations of microfinance and non-economic programming.
- The next generation of microfinance evaluations must rigorously assess the role of implementation quality, differences in savings versus loans programming, and variations across supplemental supportive programming to enhance clarity on where, how, for whom, and in what combinations, these programs are successful.

Recommended citation

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