



# Women's Microfinance Initiative

2016 Overview

## Uganda

## Kenya

## Tanzania

| Age               | <ul style="list-style-type: none"> <li>≤ 20</li> <li>21-30</li> <li>31-40</li> <li>41-50</li> <li>51-60</li> <li>61+</li> </ul> | <ul style="list-style-type: none"> <li>≤ 20</li> <li>21-30</li> <li>31-40</li> <li>41-50</li> <li>51-60</li> <li>61+</li> </ul> | <ul style="list-style-type: none"> <li>≤ 20</li> <li>21-30</li> <li>31-40</li> <li>41-50</li> <li>51-60</li> <li>61+</li> </ul> |
|-------------------|---|---|---|
| Marital Status    | Married: 84% of women<br>Single: 11%<br>Widowed: 5%   | Married: 84%<br>Single: 8%<br>Widowed: 8%   | Married: 90%<br>Single: 2%<br>Widowed: 8%   |
| Average Household | 6 people  | 6   | 7   |

| How has the loan program impacted your community?   | Has business had a positive impact on family?  | Has the loan improved life as a woman?   |
|---|--|--|
| <ul style="list-style-type: none"> <li>“No violence in most families.”</li> <li>“Women are respected.”</li> <li>“All children are in schools.”</li> </ul> | <ul style="list-style-type: none"> <li>“Able to access medical care.”</li> <li>“Guaranteed a meal.”</li> <li>“Family is happy and smiling.”</li> </ul> | <ul style="list-style-type: none"> <li>“I am a voice in my community.”</li> <li>“I feel confident and strong to lead.”</li> <li>“I am independent and empowered.”</li> </ul> |

The vast majority of women entered the loan program earning less than \$2 per day. After WMI business loans, that income doubled, tripled, and even quadrupled.

| Monthly Income | Before Loan |  |  |  |
|----------------|-------------|--|--|--|
|                | After Loan  |  |  |  |

| Before Loan   | \$22  | \$18  | \$41 |
|---------------|-------|-------|------|
| Total Savings | \$172 | \$298 | \$58 |
| After Loan    |       |       |      |

| Top Three Expenditures   | <ol style="list-style-type: none"> <li>Education (81% of women)</li> <li>Food (73%)</li> <li>Healthcare (72%)</li> </ol> | <ol style="list-style-type: none"> <li>Food (64%)</li> <li>Healthcare (54%)</li> <li>Education (51%)</li> </ol> | <ol style="list-style-type: none"> <li>Food (82%)</li> <li>Healthcare (57%)</li> <li>Education (52%)</li> </ol> |
|--------------------------|--|---|---|
| Healthcare Affordability | 94% improved   | 74%   | 94%   |
| More Meals               | 99%  | 57%   | 27%   |
| Improved Literacy        | 79%  | 72%   | 76%   |