



# Women's Microfinance Initiative

## Tanzania



2016 Factbook

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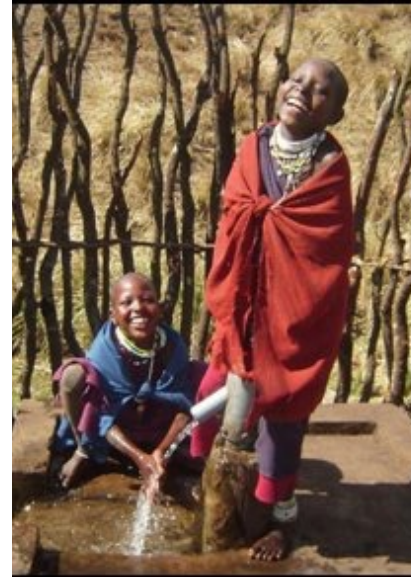
### A. Financial Impact

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“I have helped  
handicapped  
children”

“[I am] able to  
pay for medical  
treatment”



“It gave me respect and dignity in the entire community”

# I. Introduction

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“Because of WMI, I have a voice in my community.”

“I feel more respected.”

“I can educate my children.”

“I am independent.”

These are direct quotes from just a few of the hundreds of women who participate in the WMI loan program in Tanzania. These firsthand accounts, as well as the data presented in this factbook, demonstrate that WMI has enabled each of these women to significantly better their own, their families', and their communities' lives.



## Methodology

The Women's Microfinance Initiative is a non-profit organization based in the United States that provides small loans (up to the equivalent of \$250) to women in rural East Africa so that they may start or expand small businesses. The loan programs are administered by village-level organizations. Loans are issued to small groups of twenty borrowers, all of whom guarantee each other's repayment. Over the course of the twenty-four month loan program, borrowers receive four six-month term business loans, of increasing amounts. During this period, WMI provides borrowers with training in financial literacy, business management, and record-



keeping, to ensure that borrowers have the knowledge and skills they need to be successful. After successfully completing the WMI loan program, borrowers graduate to financial independence. Women use their business profits to provide their families with better education, healthcare, and meals.

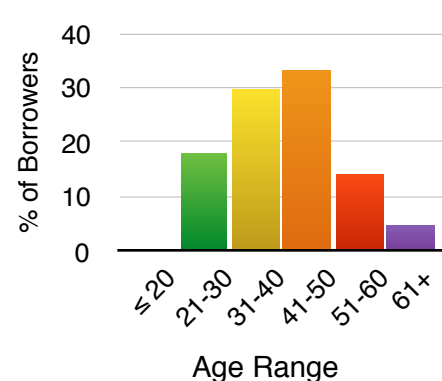
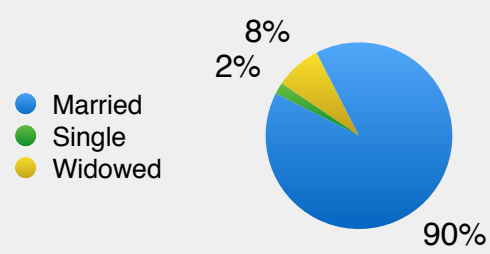
WMI partners with Ngorongoro Community Network, a US non-profit, and local community-based organizations (CBOs) to operate each Tanzanian village loan hub. The CBOs supervise local data collection utilizing borrower surveys that are completed every six months, starting with a baseline survey when borrowers enter the loan program. The data is compiled and analyzed annually in the U.S. The data presented in this fact book was collected from July 2015 through April 2016. Data was collected from 244 individual surveys from the loan hubs in Tanzania. The factbook was prepared by this summer's WMI Bethesda interns, Sarah Barakso Martin, Marlee Grant, Devoe Arnold, and Madeleine Scanio.





## II. Borrower Profile

About two thirds of women are between the ages of thirty-one and fifty, and the overwhelming majority are married. The table below presents basic borrower information and gives an overview of the borrowers' living conditions.

Household Profile															
Age	 <table border="1"> <caption>Age Range Data</caption> <thead> <tr> <th>Age Range</th> <th>% of Borrowers</th> </tr> </thead> <tbody> <tr> <td>≤20</td> <td>18%</td> </tr> <tr> <td>21-30</td> <td>30%</td> </tr> <tr> <td>31-40</td> <td>33%</td> </tr> <tr> <td>41-50</td> <td>15%</td> </tr> <tr> <td>51-60</td> <td>10%</td> </tr> <tr> <td>61+</td> <td>5%</td> </tr> </tbody> </table>	Age Range	% of Borrowers	≤20	18%	21-30	30%	31-40	33%	41-50	15%	51-60	10%	61+	5%
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Married	90%														
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Widowed	2%														
Average Household Size	7 people														
At Least One Case of HIV/AIDS	0% of households														



Seventy percent of the women in our loan program live in semi-permanent homes constructed with mud walls that must be regularly smeared with a manure based compound and roofs constructed. Roofs are typically tin or grass. This style of home presents numerous health risks, including potential illness from insects attracted to the manure walls and grass roofs. The other thirty percent of women live in permanent homes with brick walls, which are healthier, sturdier, and safer. Power sources are rudimentary and indoor plumbing practically non-existent.

Most Common Household Utilities		
Lighting Source	Solar:	71% of households
	Electricity:	10%
	Battery:	5%
	Other:	14%
Toilet Facility	Own Pit:	95% of households
	Own Latrine:	2%
	Shared Pit:	2%
	Other:	1%
Cooking Fuel	Collected Wood:	84% of households
	Bought Wood:	13%
	Charcoal:	3%

Weaving



Goats



Poultry



Charcoal



## Women's Business Ideas

Second-Hand Clothing



Vegetables



# III. Results

## Financial Impact

Borrowers begin the program with loans of 200,000 Tanzanian Shillings, which is roughly \$100. This money, as well as extensive training in saving, record-keeping, and other business skills, enables them to start new businesses or expand existing ones. Ninety-four percent of borrowers reported that their business had expanded since their last loan, and 97% plan to take more loans. Additionally, 97% of borrowers kept the same business throughout loan cycles. The majority of women both save their money and keep records on a monthly basis. The following table demonstrates how this approach helped the women achieve financial growth.





Business Operations	
<b>Top 3 Business Challenges</b>	Season Change: 50% of women Transportation: 26% Competition: 11%
<b>Plans to Solve These Challenges</b>	Use friendly language: 39% of women Sell better product: 18% Change Business: 14% Reduce Prices: 10% Other: 19%
<b>Improved Business Skills</b>	Marketing: 40% of women Time-Management: 37% Budgeting: 24%
<b>Who Helps with Business</b>	Husband: 51% of women Children: 43% Other: 3%





## Personal Impact

In addition to providing greater access to financial services and business opportunities, the loan program improved the personal lives of its participants. When asked, 100% of borrowers surveyed stated that the program bettered their lives as women. Additionally, all women reported that the lives of their family members had also significantly improved. The following table describes how women used their increased income to purchase essentials for living a happier, healthier life.

Personal Impact	
<b>Top Expenditures</b> Profit from business fund daily essentials	Food: 82% of women Healthcare: 57% Education: 52%
<b>Top 5 Purchases</b>	School Uniforms: 24% of women Livestock*: 23% Phone: 14% Land: 11% Kitchen Items: 10%
<b>Improved Personal Skills</b>	Independence: 67% of women Decision-Making: 24% Time Management: 15%
<b>Improved Reading, Writing, and Arithmetic</b>	76% of women
<b>Improved Healthcare Affordability</b>	94% of women
<b>More Meals</b>	27% of women
<b>Improved Home</b>	64% of women
<b>Changed Lighting Source</b>	69% of women
<b>Changed Cooking Fuel</b>	83% of women

\*Buying livestock is a common way to save money. Because livestock do not lose value due to inflation, this method can secure against the uncertainty of unpredictable markets.

## IV. Societal Change

One hundred percent of Tanzanian women participating in WMI stated that there had been improvements to their village since the start of the program.

These changes included increased accessibility to vital products and services (e.g. food, healthcare) and improved ability to provide for their community by assisting those in need.

Additionally, participants overwhelmingly agreed that the role of women in these villages had shifted dramatically; many stated that women were now more respected members of society, and others insisted that women were now noticeably more confident and driven. From the women's narratives, it is clear that the loan program has positively influenced not only individual women, but entire communities, and will continue to have a lasting impact.

"[I am] able to share food and other house needs with neighbors in need"

"Made second-hand clothes and shoes available at [a] reasonable price"

"I am a voice in my community"

"I feel respected and my views/ opinions are listened [to]"

"[I can] contribute to the difficulties of children who live in bad environments"

