

WOMEN'S
MICROFINANCE
INITIATIVE



2024 Impact Survey



Loan Hub:

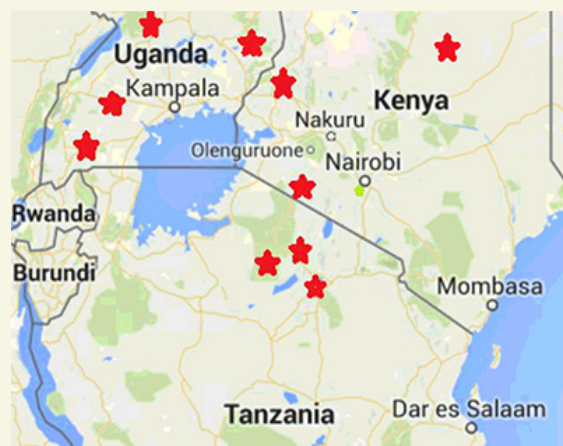
Tloma, Tanzania

Survey Details

7

**Villages
Analyzed**

Kansay
Endamarariiek
Laja
Endabash
Buger
Ayalabe
Umbangu



WMI's loan hub in Tloma, Tanzania, outside the town of Karatu, serves about 1,000 women in the surrounding villages.

175

Women Surveyed

Most women from Tloma and surrounding villages received their loans between 2021 and 2023:

2021
45%

2022
9%

2023
18%

2015 - 2022
28%

Survey Categories

Financial Impact



Household Impact



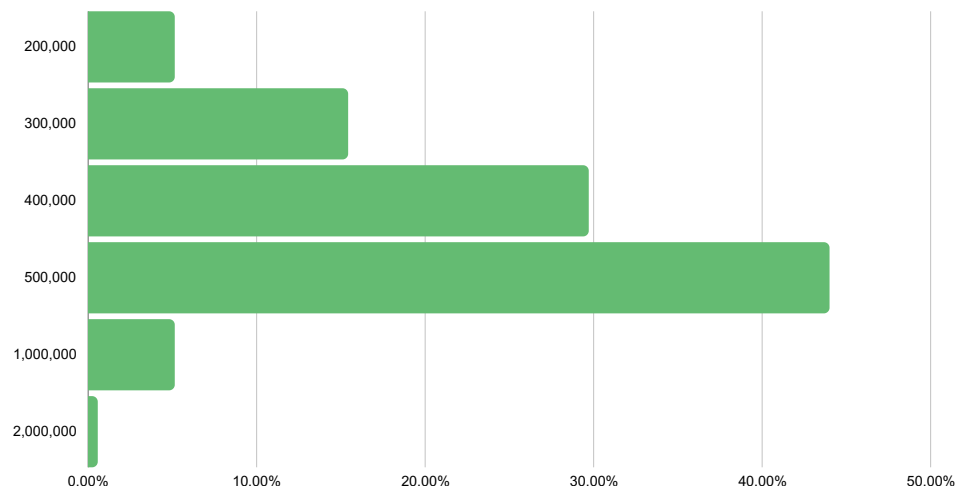
Social Impact



Personal Impact



Financial Impact

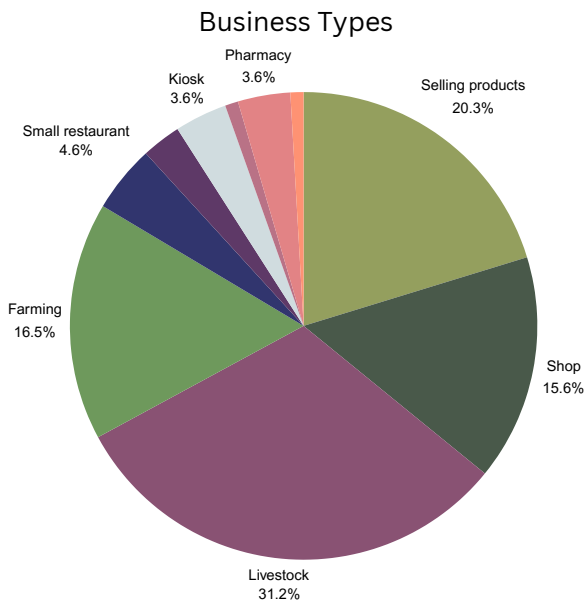


Loan Sizes

Approximately 74% of WMI borrowers in Tloma's surrounding villages received loans between 400,000 TZS to 500,000 TZS to kick off their new business.

100,00 Tanzania shillings (TZS) equals about \$40.

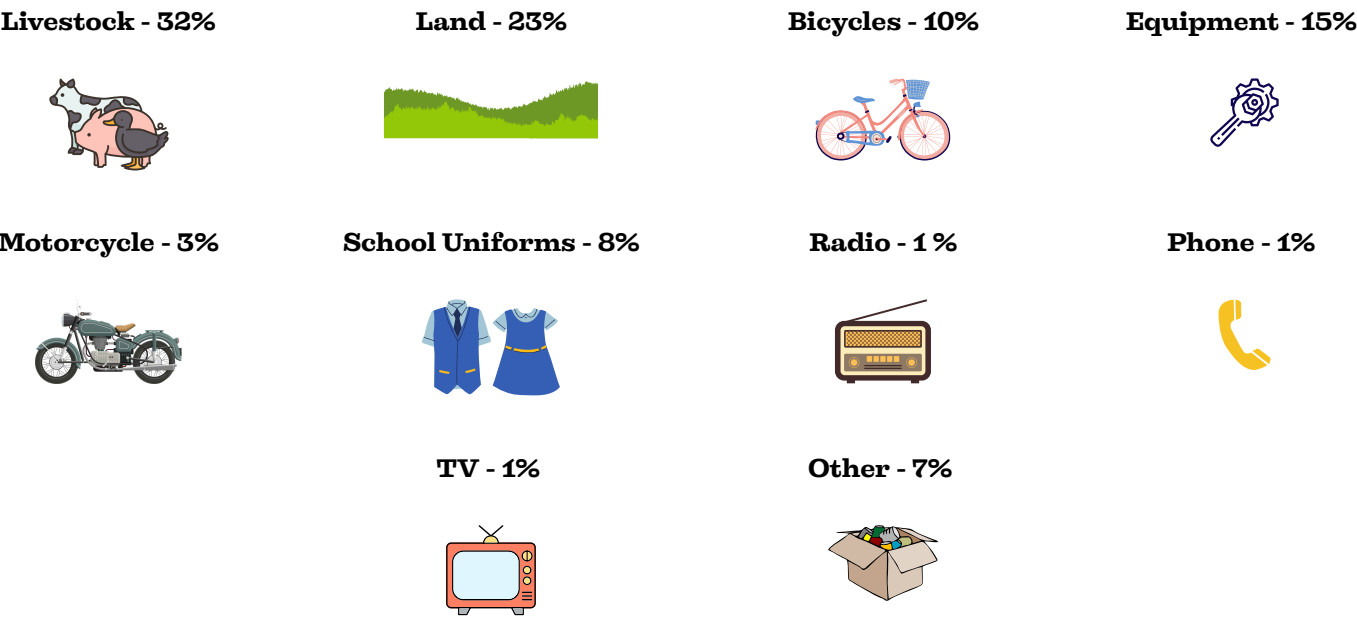
After receiving their loans, borrowers embark on a variety of different business ventures, most commonly livestock, buying and selling products, and farming:



80% of women found it easy or very easy to pay back their loan!

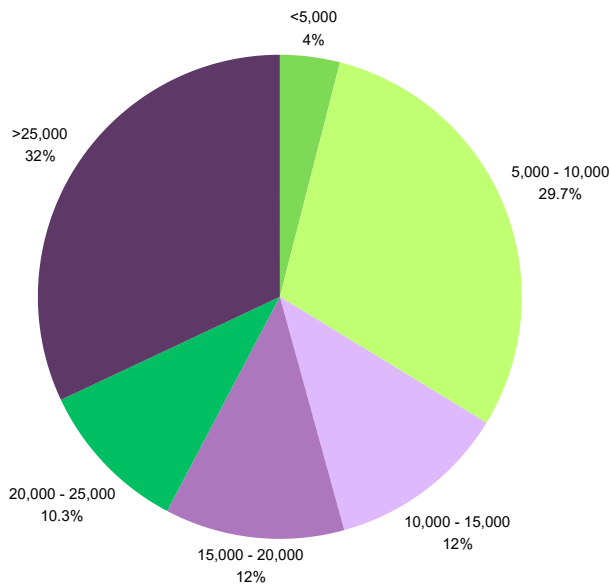
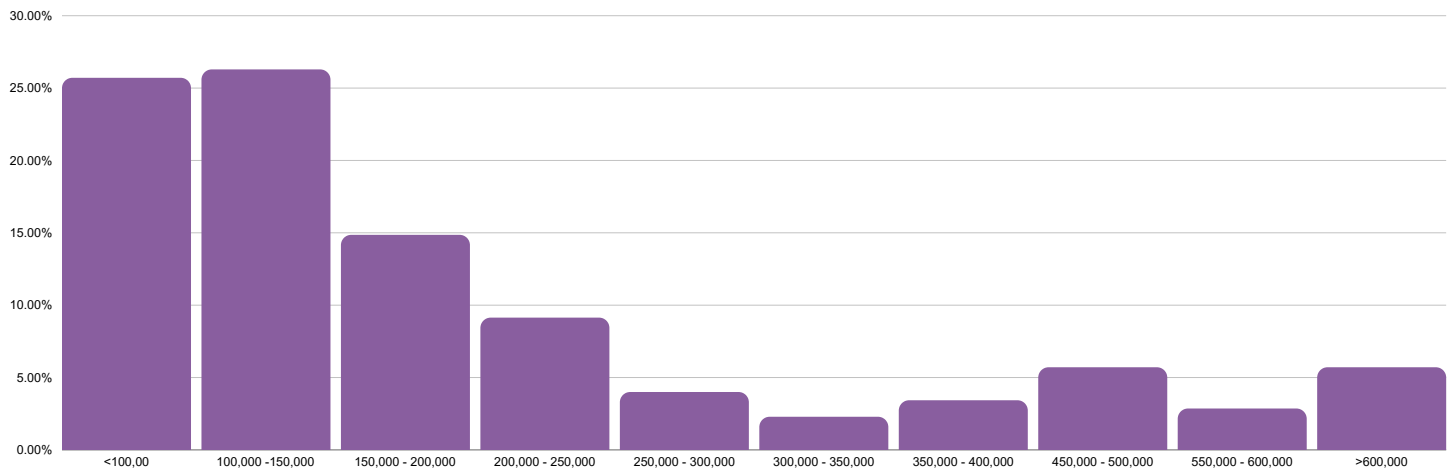
Newly Bought Items

Livestock, land, and equipment are the most popular items borrowers have bought since receiving their loan:



Monthly Income from Business

About 50% of women reported earning 100,000 to 150,000 TZS per month.
 About 30% of women reported earning 100,000 to 300,000 TZS per month.
 About 15% of women reported earning 300,000 to 600,000 TZS per month.
 About 5% of women reported earning over 600,000 TZS per month.
100,000 Tanzania shillings (TZS) equals about \$40.



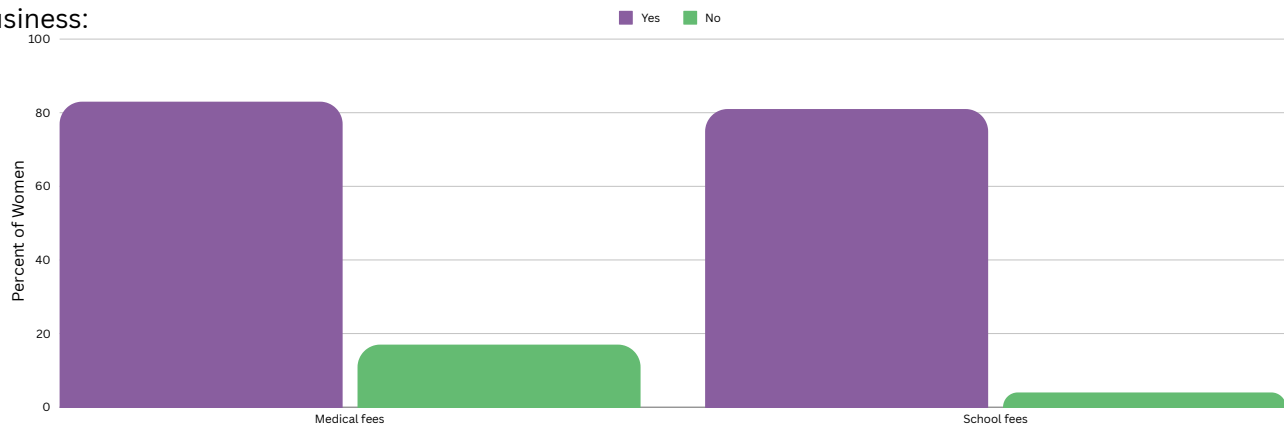
Monthly Amount Saved

100% of respondents reported that they save more money than before starting their business.

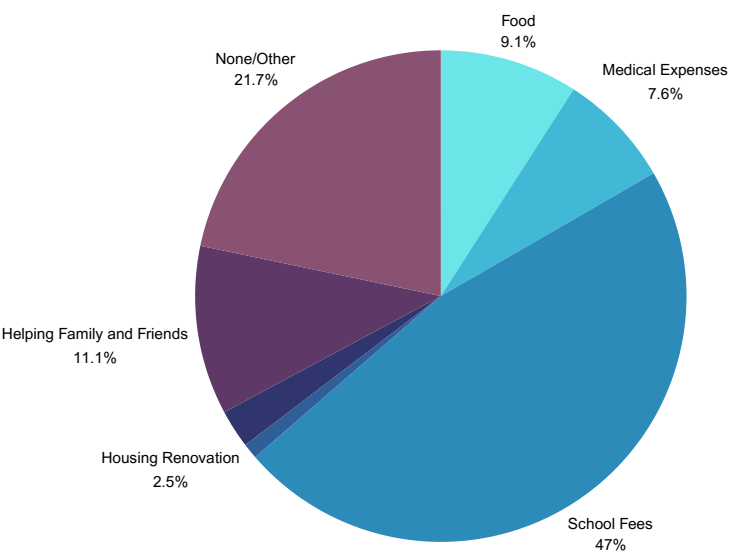
Amazingly, 32% of women saved more than 25,000 TZS each month!

Payment of Medical and School Fees

Most women found that it was easier to pay medical fees and school fees after receiving their WMI loan and running their business:



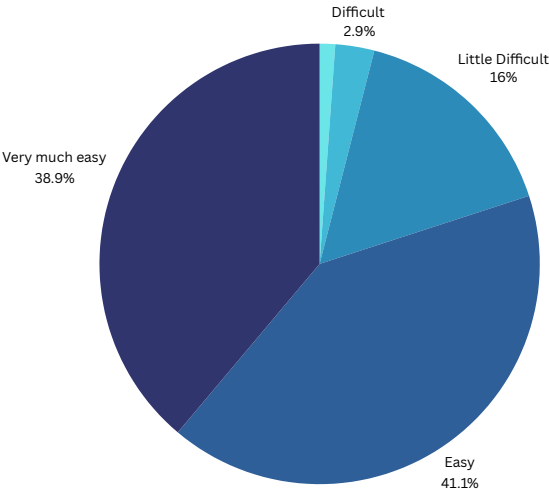
Priority Expenditures Covered by Business Income



Income generated by their businesses allowed village women to pay for school fees, medical expenses and help family and friends. Almost half of borrowers reported that paying school fees was a priority expense covered by their new income.

Paying Back Loans

80% of women found it easy or very easy to pay back their loans. Less than 4% found it difficult or very difficult:



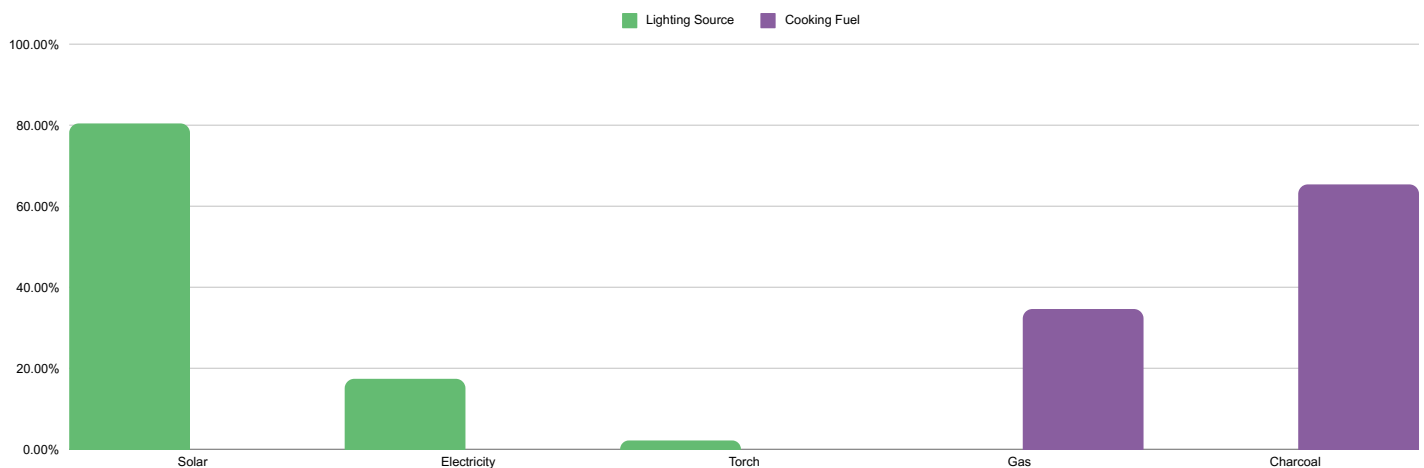
Household Impact



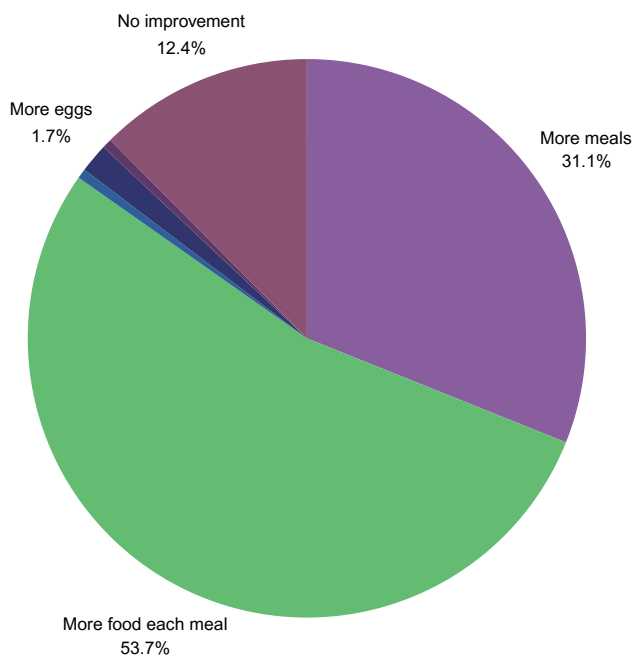
Household Improvements

71% of women responded that their household has improved since receiving their loan. 53% of women changed their lighting source and 15% of women changed their cooking fuel.

Most women who made these changes moved towards solar, a cleaner lighting source, and 35% moved towards gas, a healthier and safer cooking fuel:

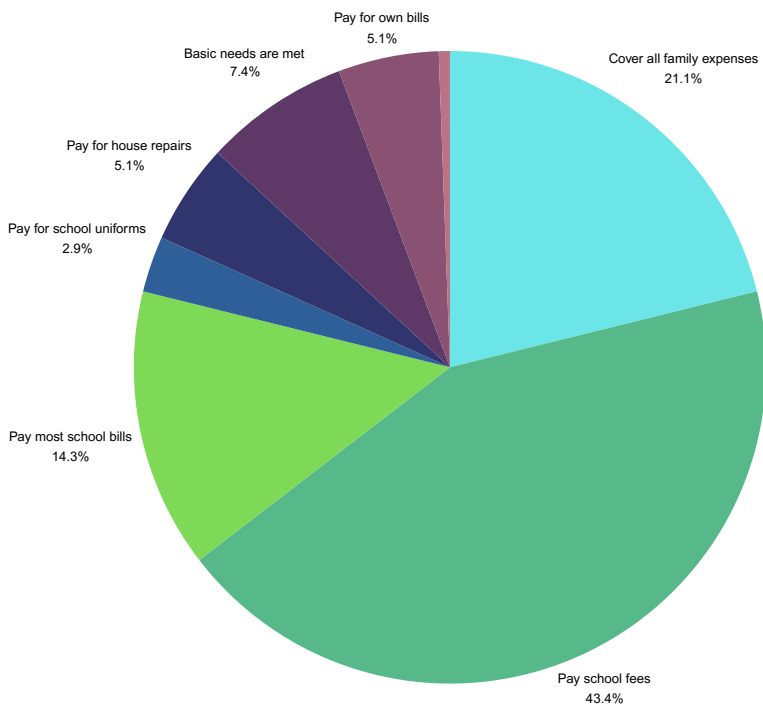


Changes in Meals



The majority of women (54%) reported to have more food each meal and approximately one-third (31%) have more frequent meals after receiving their loan.

Social Impact



Positive Impacts on Family

When asked to explain how the loan has positively impacted their family, 43% of women answer that they can now pay for their children's school fees. 21% of women say that they can now cover all of their family's expenses because of their business.

Family Help with Business

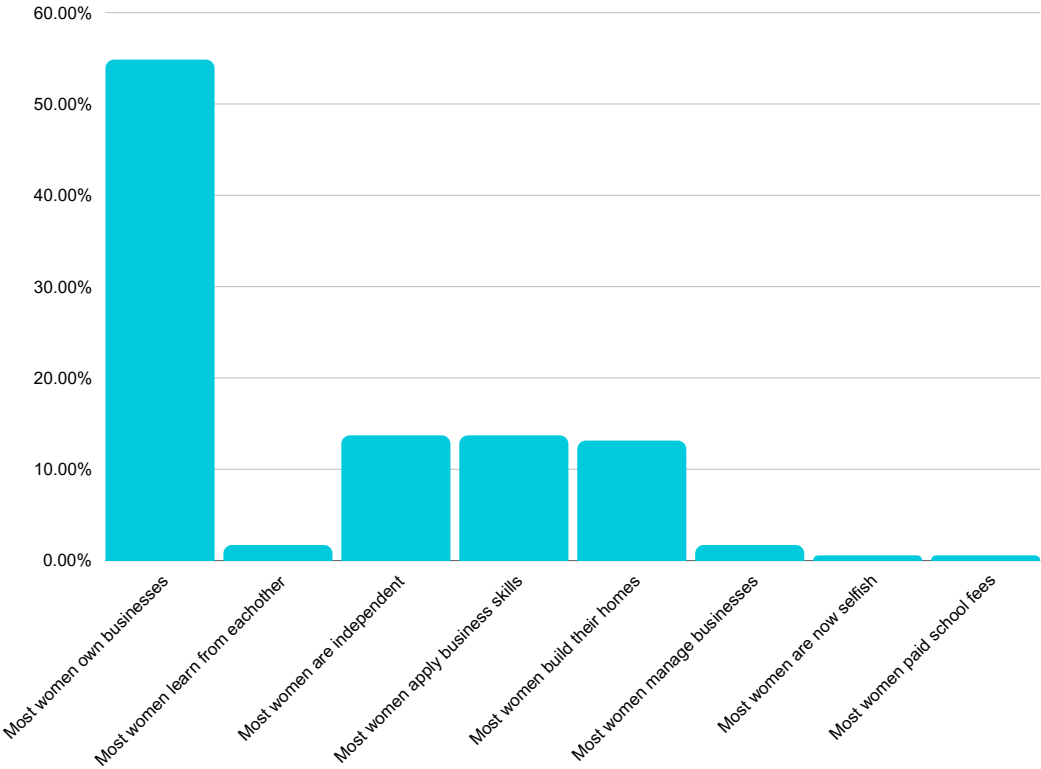
Husband	42.47%
Children	32.88%
Others	6.39%
None of Above	18.26%



Women report that their husband and children help with their business often.

Changes in the Village

Respondents noted that most women in their village now own businesses, are independent, apply business skills, and build their homes.

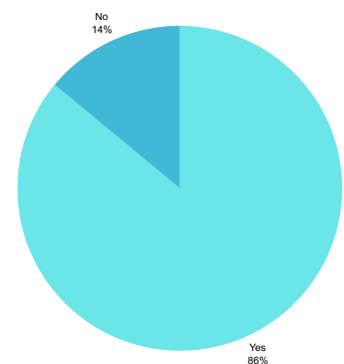


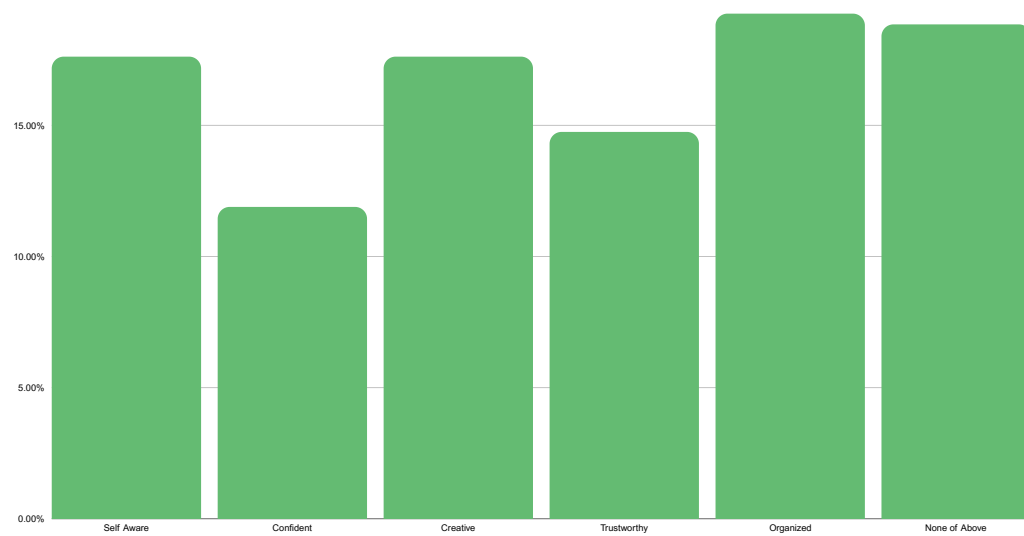
Personal Impact



Improvement of Skills

86% of women responded that their reading and math skills have improved since receiving their loan:





Women also reported feeling more self-aware, confident, creative, trustworthy, and organized:

Women noted that their business skills improved in areas of marketing, budgeting, problem solving, record keeping and business agreement:

