

Women's Microfinance Initiative

Annual Factbook Eastern Uganda 2026

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Introduction

Who we are. Women's Microfinance Initiative (WMI) is a grass-roots microlending organization with six major loan hubs across Uganda, Kenya, and Tanzania and multiple sub-hubs located in surrounding villages to provide easy access. Since its inception in 2008, WMI has issued over 120,000 loans totaling more than 15 million dollars to rural women throughout East Africa, reaching 11,770 active borrowers today. These loans transform women excluded from the formal economy into successful entrepreneurs: tailors, farmers, shopkeepers, and mobile money agents. WMI recognizes that the path from poverty to prosperity involves more than just the transfer of capital; it requires a holistic approach aimed at empowering individuals and uplifting communities. In addition to providing affordable, collateral-free loans to underserved women in the lowest income brackets in East Africa, WMI offers skills training, financial literacy classes, health screenings, and maternity care and supports a number of ancillary community programs, including youth programs, sports clubs, and more.

WMI surveys its borrowers at three key reflection points to track the economic and social impacts of the loan program on borrowers, their families, and communities. The purpose of WMI's Annual Factbook is to evaluate program impact and garner key insights in order to continuously innovate and improve.

Our loan program. Loans are distributed four times, every six months, over a two-year period. Borrowers are not required to provide any collateral or down payment. Women receive an initial loan of $85, a follow-up loan of $110, and two additional loans of $135. Women are given a month to grow their businesses before their first repayment is due and another month after that before the second repayment. The following eight repayments are made every other week. During each six-month loan cycle, borrowers make a total of ten repayments covering their principal plus 10% flat interest. Each loan hub recycles repayments to fund the next wave of loans and uses the interest for operational costs (salaries, supplies, transport, training) and community projects. WMI loan hubs are self-sustaining and could operate in perpetuity at their current levels, without any external funding, so long as loans are repaid.

Borrowers are organized into groups of twenty women which are managed by a local loan coordinator. The group-based structure of the loan program requires that members cross-guarantee each other's loans, facilitating an environment of mutual encouragement, knowledge exchange, and accountability.

WMI helps borrowers create business plans and provides training on management, customer service, record-keeping, and marketing before the first loan and after the third one as well. Loan coordinators also visit group members regularly to offer advice and support. Because we equip our borrowers with the comprehensive set of tools they need to execute their vision, our default rate remains remarkably low.

Why WMI. Microfinance has become an important tool for addressing poverty and expanding financial inclusion throughout the developing world. WMI distinguishes itself through its grassroots structure, its emphasis on building lasting relationships with borrowers, and its focus on rural women. Rather than operating through a distant, top-down system, WMI partners with local women's organizations that understand the needs, businesses, and circumstances of their communities. Because borrowers can return for multiple loans, these partnerships also allow trust to develop over time. Lenders gain a deeper understanding of each woman's reliability and business progress, while borrowers build confidence that the program will continue supporting them as their businesses grow. This also allows borrowers to plan further in the future and develop more complex and capital intensive business. A borrower who initially uses a small loan to resell timber, for example, may eventually acquire the tools and capital needed to manufacture and sell furniture themself. The WMI also aims to consider the circumstances borrowers come from and include borrower-friendly features such as a one-month grace period, low interest rates, and borrowing groups, helping make repayment manageable and encouraging high loan recovery.

WMI's focus on rural women further sets it apart. Across East Africa, women face disproportionate levels of unemployment, poverty, and social disenfranchisement. However, due to geographic isolation and limited access to education and financial services, women living in remote areas experience even greater levels of poverty than urban women. WMI recognizes this nuanced disparity and targets those who are truly the most vulnerable. Female borrowers, however, are also the most reliable, repaying loans on time and in-full more consistently than their male counterparts. WMI operates where both need and repayment potential are the highest.

Methods

The data analyzed in this year's report was collected through 4,651 borrower surveys completed between July 2024 and April 2026. The majority of groups surveyed live near our headquarters in Buyobo, with some based close to other sub-hubs in the surrounding region.

Surveys are conducted three times over the two-year loan cycle by program coordinators fluent in English and local languages. The first is the baseline survey, issued before women receive their first loan. Baseline surveys evaluate what borrowers' lives look like prior to the loan program. Demographic data is collected at this point along with indicators of a woman's initial living conditions and financial situation. One year into the program, coordinators administer the second survey, the follow-up survey. The follow-up offers insight into the process of women integrating added capital into their businesses and early impacts. The last survey is the exit survey, issued when women graduate the loan program after making their final repayment. Exit data builds on benchmarks measured in the baseline and follow-up, revealing the economic, personal, and social changes to borrowers' lives and communities.

Each loan group is represented in one type of survey only. Because the Factbook is published annually, it does not seek to study the advancement of any one woman through the two-year program. Instead, it presents a broad, aggregate picture of borrowers' experience to better compare pre- and post-loan conditions, identify large-scale trends over time, and protect borrower privacy.

The Demographics section gives a snapshot of our borrowers. The Economic Impact section highlights improvements in the financial situation, education, health, and homes of borrowers. The Social Impact section showcases the numerous less quantifiable effects that these loans have on the borrowers' lives and communities, such as skills women have gained from the program as well as changes to their lives and those of their families and communities. This section helps us understand important impacts which are not strictly economics, but none-the-less significant.





Demographics

Age




31-40
31%


41-50
27%


21-30
19%

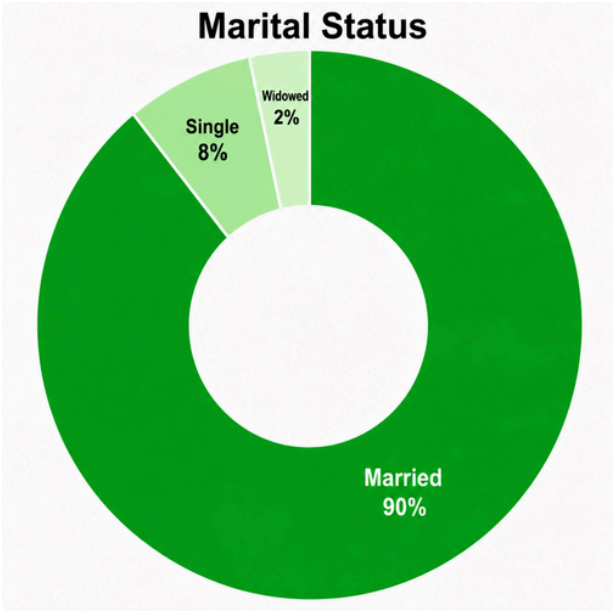

51-60
17%


60+
7%


<21
.6%
6

Households



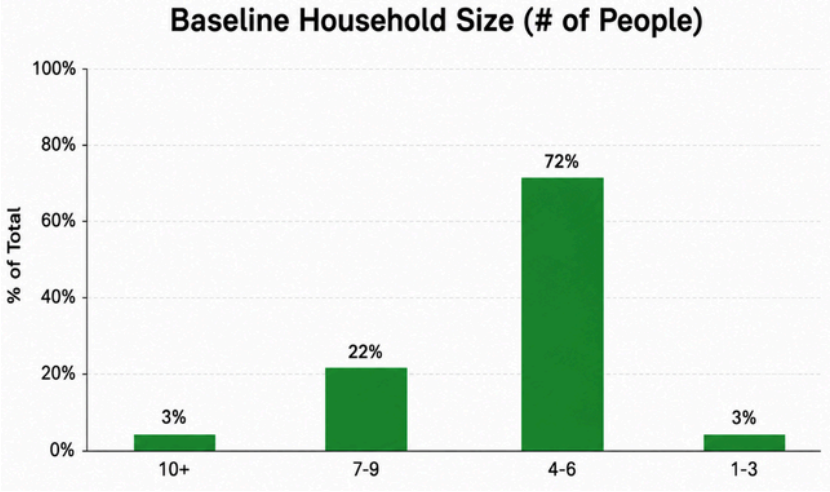


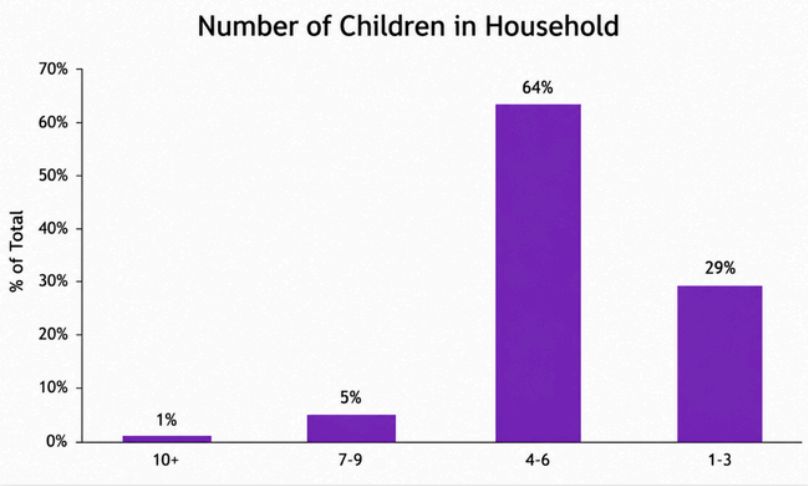
The majority of WMI borrowers (90%) are married women, 8% are single (have never married), and 2% are widowed.

A supportive husband can make it much easier for a married woman to run her business. Wives benefit from the involvement of a spouse who is encouraging and shares responsibility in business and household operations. Single women, however, have full autonomy over the usage of their loan, an advantage not afforded to many married women in a society that remains very patriarchal.

Household size includes all individuals who live under one roof including family members, orphans, and other dependents.

Almost three-quarters of WMI borrowers (72%) live in 4-6 member households, while another quarter (22%) live in 7-9 member households. A small fraction of borrowers live in 1-3 member households (3%) and households of 10 or more people (3%).





All WMI households report the presence of children. More than half of borrowers (64%) have 4-6 children in their house and 429% have 1-3 children. The remaining 6% of borrowers have 7-9 children living under one roof.

The ability to meet children's various needs regarding health, education, and overall quality of life is a major motivator for WMI borrowers.





Businesses

Bogoya

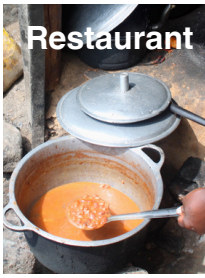

Shop


Clothes/
Shoes


Local Beer


Charcoal


Firewood


Restaurant


Bananas/
Matoke


Produce


Fish


Drug
Shop


Mobile
Money
MTN
MOBILE
MONEY


Furniture


Other
Non-food


Coffee

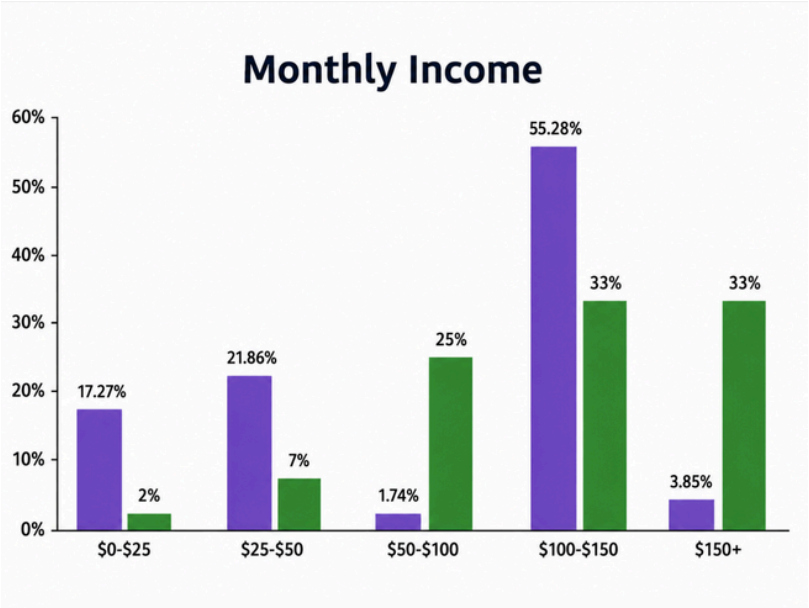

Poultry/
Cattle

Economic Impact



Income





In rural Uganda, savings and income can mean the difference between affording lifesaving medical care or losing a child, putting food on the table or going hungry, or being able to rebuild post-flood instead of going unhoused. Every year of the loan program completed, even every dollar borrowed, directly closes that difference. The key factor is that women are using their loans to generate income and set aside savings: it is their own hard-work that is improving their household outcomes.

1 year with loan = $86 in income

329.9% increase in income over 2 years

The shift in borrowers' income is visible across the entire distribution. Before entering the loan program, 39% of borrowers earned less than $50 per month, while only 9% remained below that level after two years. At the other end of the distribution, the share earning at least $100 per month increased from 59% at baseline to 66% at exit. Average monthly income rose from $29 before the loan to $125.45 after two years, an increase of $96.45, or approximately 329.9%.

The gains in income also appear to extend beyond simply moving borrowers out of the lowest earnings brackets. Before entering the program, only 3.85% of borrowers earned more than $150 per month; after two years, that share had risen to 33%. At the same time, the proportion earning between $100 and $150 fell from 55% to 33%, suggesting that many women did't just reach a moderate level of income but continued to expand their business into highest measured category. This upward shift suggests that access to WMI loans may have helped borrowers expand their businesses beyond subsistence and build advanced businesses that generate substantially higher and more durable returns.

The program's impact can also be expressed in terms of the time women spend participating. On average, one year with a loan is associated with an additional $49 in monthly income—nearly 150% higher than the average monthly income of a borrower entering the program. Overall, the data indicates that continued access to loans was associated with a major and sustained increase in women's earning capacity.

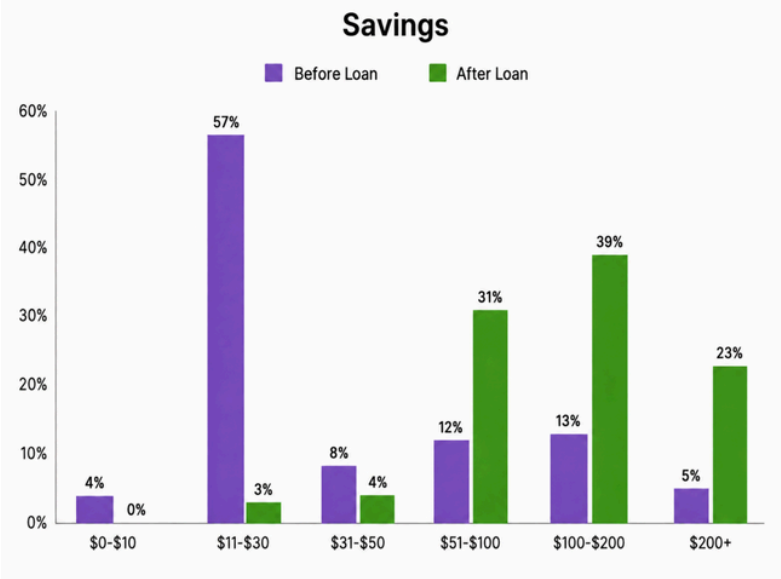
Savings



WMI believes savings are essential to financial stability. We therefore provide all new borrowers with financial literacy training that emphasizes the importance of savings. Women are required to save a cumulative amount of 10% after each loan cycle to qualify to receive their next loan.

As a result, women increase their household savings significantly. **Before the loan program, the average amount of savings was $47. After successfully completing the program, the average was $144**, a 203% increase over two years.

Before entering the loan program, over 60% of borrowers had savings of less than $30. After joining the loan program, the percentage of women with this small amount of savings on hand dropped to just 3%. And, a staggering 62% of women had accumulated savings in the $100+ range after joining the loan program, whereas only 18% of women had this much money saved before entering the loan program.





The savings gains are especially striking at the upper end of the distribution. Before entering the program, only 18% of borrowers had more than $100 in savings; after two years, that share had risen to 62%. At the same time, the proportion with less than $30 fell from 61% to just 3%. The largest single shift occurred in the $100–$200 range, which grew from 13% of borrowers at baseline to 39% at exit, while the share saving more than $200 increased from 5% to 23%. Together, these changes suggest that borrowers were not merely meeting the program's minimum savings requirement but were building increasingly substantial financial reserves that could help them absorb emergencies, reinvest in their businesses, and reduce their vulnerability to future income shocks.



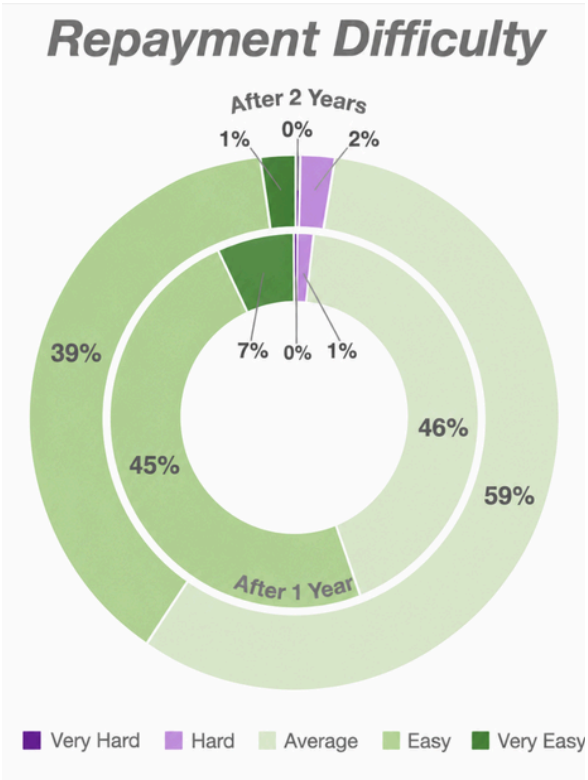
Repayment

To keep our program sustainable, we track repayment rate as well as ease of repayment. WMI's repayment cycle is structured to maximize repayment and minimize borrower anxiety. WMI gives women a month before their first repayment, offers lower interest than commercial banks and other microfinance organizations in the region, and lends in groups, a practice proven to boost repayment as members hold each other accountable and support one another in times of need.

These structural elements along with financial training result in an **exceedingly low default rate of 2%** and, by the last repayment, 98% of borrowers finding repayment "easy" or "average."

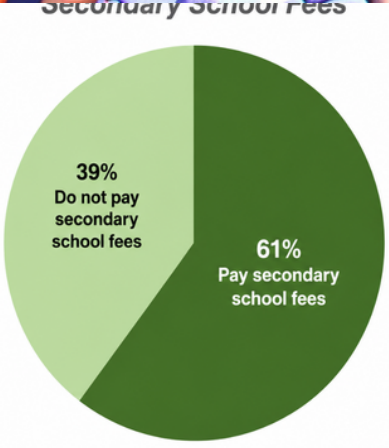
98%

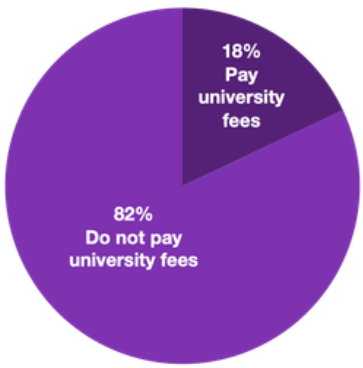
repayment rate





Education





Despite being critical to children's development and socio-economic mobility, education remains inaccessible to many in East Africa, particularly girls who are underrepresented at the secondary and university level. There are many reasons for the disproportionate rates of drop-out and absenteeism among girls including menstruation and teenage pregnancy, but a major one is the exorbitant fees charged even by public schools.

21% of borrowers list school fees as one of their top three expenses with 61% paying secondary school fees and 18% paying university fees.

With the savings and income generated by their loan, women can more easily afford the various fees required for enrollment. For instance, 18% of borrowers were able to buy school uniforms after receiving their loan and growing their business.

As self-reported, **97% of borrowers paying secondary fees and 96% of those paying university fees indicated they could not afford them without their business income**, which was made possible through the loan program.

WMI opens doors not only for individual borrowers but also for their children, who, through higher education, can seize opportunities not previously available to them and make life better for their own children down the road.

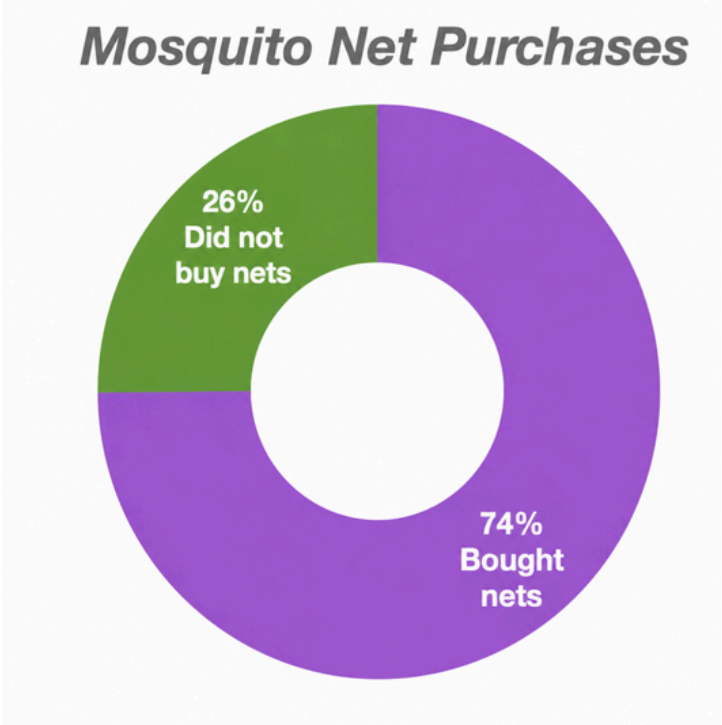


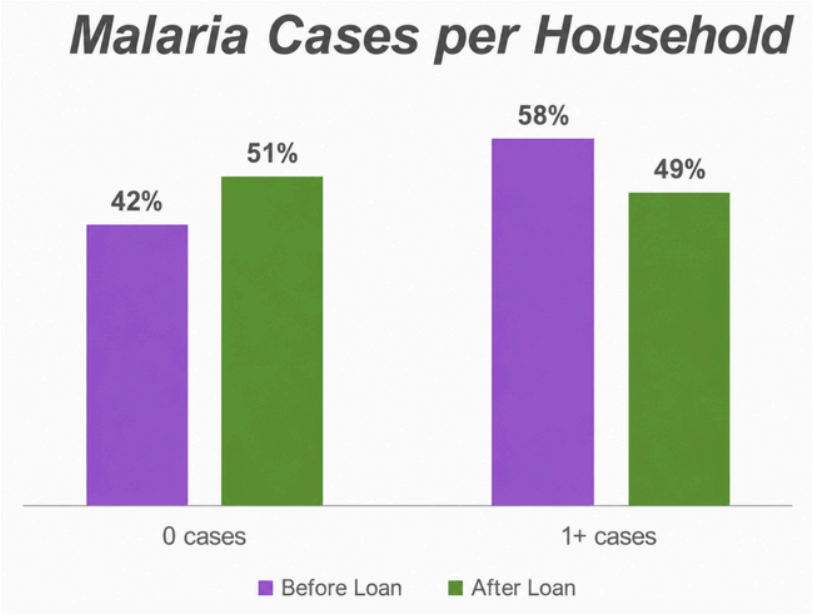
Health



The income and savings spurred by our loan program better equip women to pay for medical services, mosquito nets, and food. More than three fourths of borrowers (77%) list medical expenses among their top three expenditures.

One year after receiving the loan, 84**% say that medical payments are easier.** When payments are easier, more women can access health services and get the care they need. **100% of borrowers said that both their family and their own health improved** throughout the program .

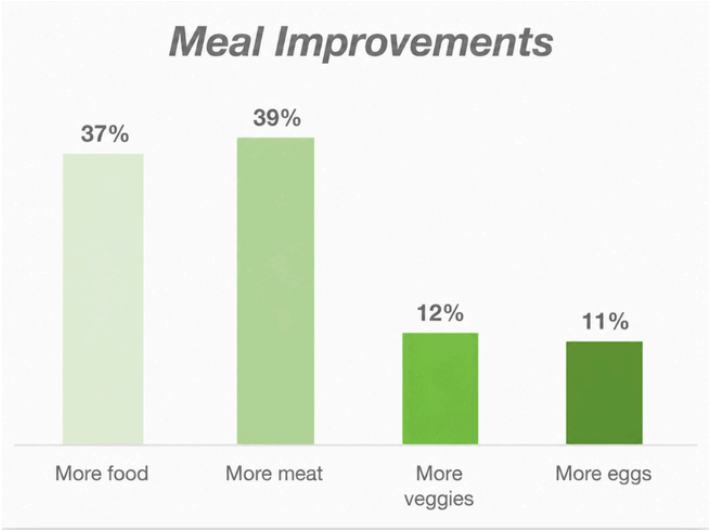




One way in which health improves over the two-year cycle is a reduction in malaria. With their business income, women can afford to purchase mosquito nets for themselves and their families as 74% of borrowers did after one year. After two years, **the share of borrowers who had enough mosquito nets for all family members increased to 100%.**

Unsurprisingly, due to the borrowers' increased ability to purchase preventative measures, the proportion of families who reported 1 or more malaria cases decreased from 58% to 49%.



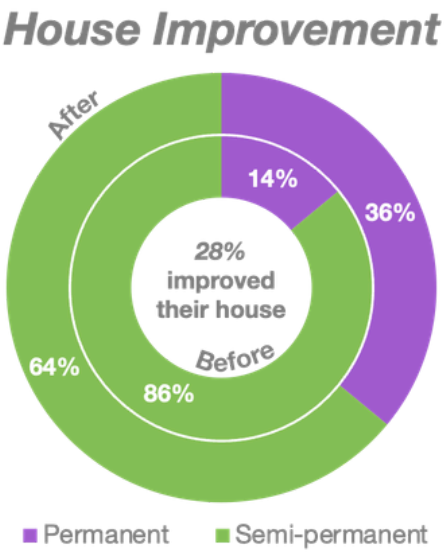


Another way in which borrower health improves is through eating more and healthier meals. Without plentiful, reliable, and healthy meals, borrowers are at higher risk of malnourishment, likely to have lower energy, and more susceptible to illness. **99% of women reported eating more meals after receiving their loan.** Women were also able to eat better meals, meaning more food (37%), meat (39%), vegetables (12%), and eggs (11%).



Home Improvement

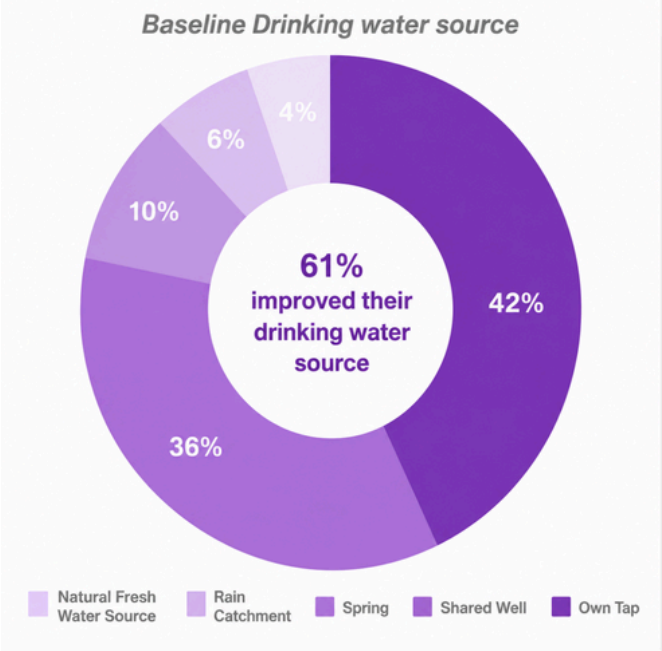




WMI loans have allowed women to improve their homes in ways that substantially improve their standard of living when compared to their baseline conditions. **Women have been able to upgrade everything from their physical house (28%), land (13%), and livestock (100%) to their water source (31%), toilet facility (18%), lighting (27%), and cooking fuel (6%)**, all of which have direct implications for women's quality of life and that of their families.

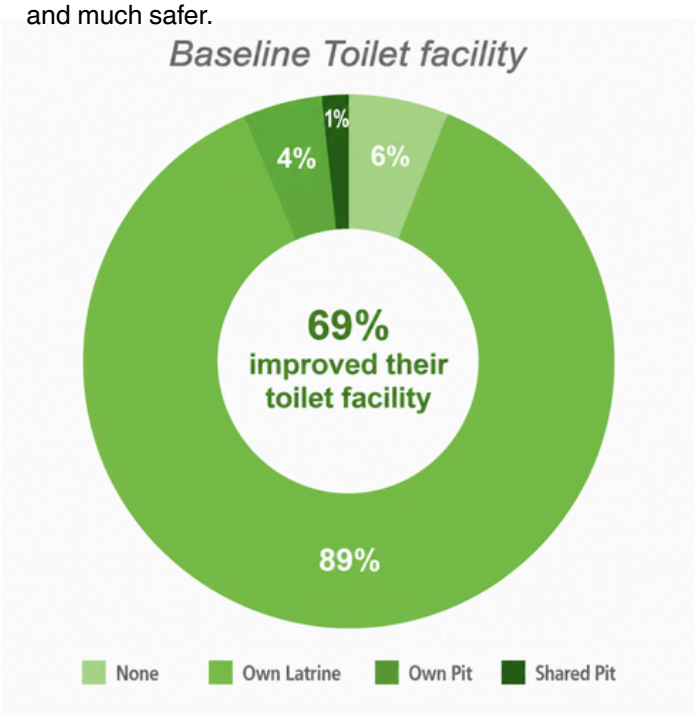
Before the loan program, 14% of borrowers had permanent houses. Loans enabled 28% of women to improve their house such that after the program, 36% of borrowers had permanent homes. Homes of bricks or cement are considered permanent while semi-permanent homes are built from wood, mud, and cow dung.

Why house structure matters. Semi-permanent homes are more vulnerable to severe weather and conducive to insect-transmitted diseases due to mud floors. Thus, any shift towards more resilient permanent structures suggests improved financial stability and health outcomes.



Entering the loan program, 42% of women drank water from their own tap and 36% used a shared well, but many used rain catchment (6%), natural fresh water (4%), and spring water (10%). Through the program, 61% of women improved their water access, moving away from unreliable sources.

Why water source matters. Water from rain, natural sources, and springs requires more time and labor to collect, is unreliable year-round, and carries high risk of surface contamination and pathogens. Though more expensive initially, taps and wells are more convenient and much safer.



In the baseline survey, the vast majority of borrowers (89%) used their own latrine for their toilet facility. No borrowers had a flushable toilet, some (6%) did not have any facility, and a few used shared pits (1%) or their own pit (4%). By the end of the two-year cycle, 69% of borrowers were able to improve their toilet facility, often shifting towards latrines.

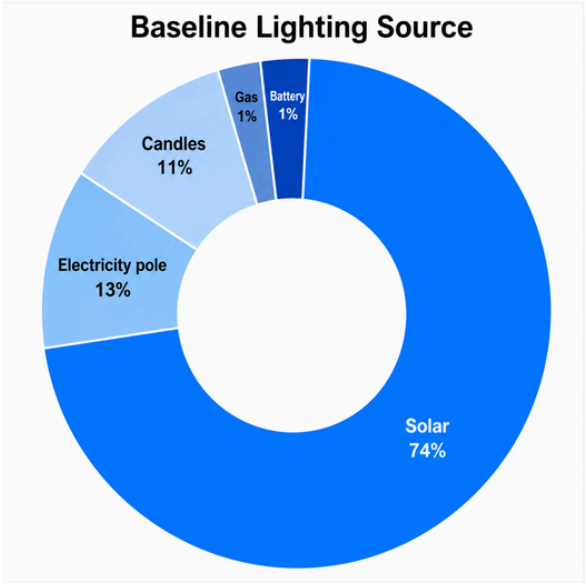
Why toilet facility matters. Pits are prone to flooding and collapse, contaminating groundwater, and spreading disease through flies and rodents, all risks which latrines mitigate.



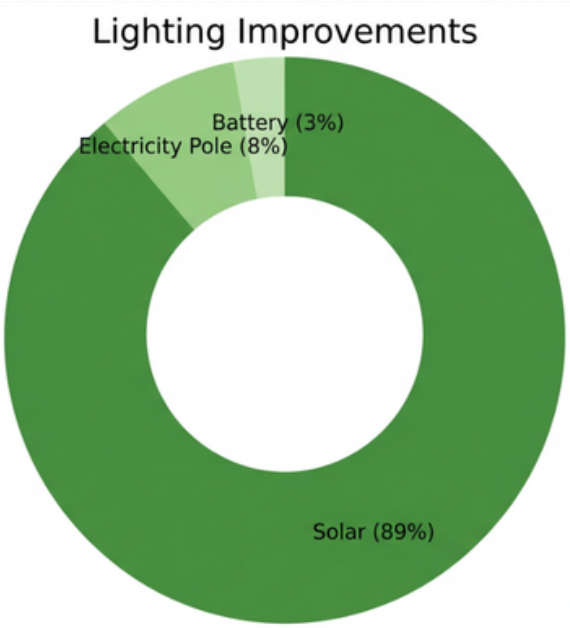
Drinking Water and Toilet



Lighting



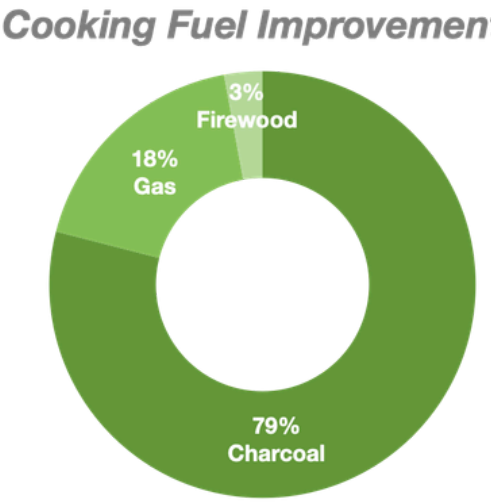
Prior to the loan program, 74% of women used solar panels to power their lighting, 13% used an electricity pole, and 11% used candles, while only 1% used batteries and gas respectively. Throughout the program, 36% of women improved their lighting, switching to batteries (3%), electricity (8%), and, mainly, solar (89%).

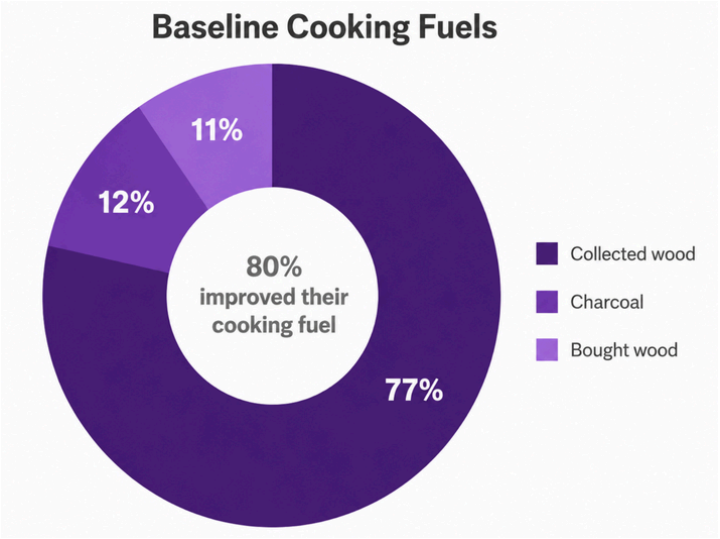


Why lighting source matters. Although candles and gas-powered lamps are cheaper and more accessible, they are less effective and, importantly, present a significant fire hazard along with producing toxic indoor air pollution. Other alternatives, especially solar which is increasingly common, are far less dangerous. Reducing fire hazards whenever possible is extremely important as villages do not have access to reliable fire emergency equipment or response teams.

Solar also provides cheaper electricity in the long term. By giving borrowers the capital to initially invest in their own solar panels, borrowers are able to get a consistent, clean, and efficient form of electricity for the next decade, with only minimal maintenance needed.

Before the loan program, 77% of women collected wood for their cooking fuel while 11% bought wood and 12% used charcoal. However, after the loan, 80% of borrowers were able to improve their source of cooking fuel.





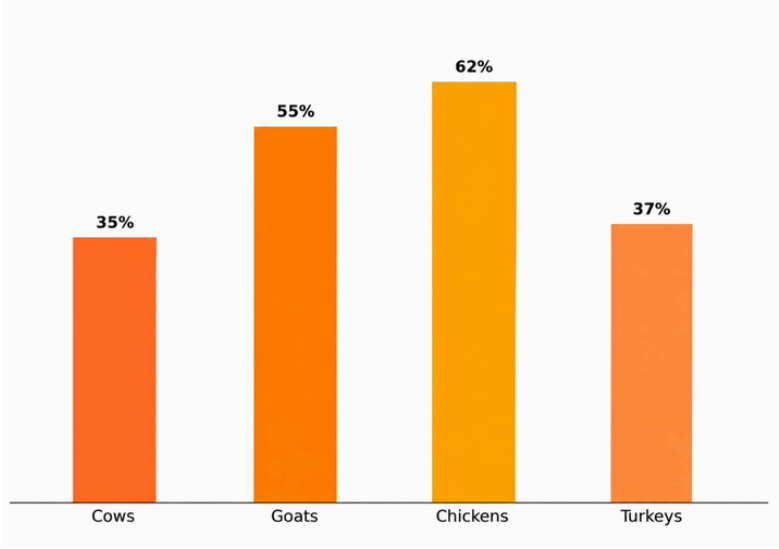
Why cooking fuel matters. Historically, firewood has been the dominant rural fuel source but is expensive, unsustainable, contributes to deforestation and global warming, and generates household air pollution, endangering families' lung and heart health. While charcoal, a common alternative, is made from wood and presents similar drawbacks, they are to a smaller degree.



Cooking Fuel

Livestock





By the end of the program, 35% of borrowers were able to purchase land and **99% purchased livestock** including cows (35%), goats (55%), chickens (62%), and turkeys (37%).

Why livestock matters. Enabling women to buy animals means enabling them to provide their families with eggs, milk, and meat, resulting in more meals and better nutrition. In rural East Africa, many animals, such as cows, are also seen as investments whereby women sell them after a period of time for a profit which can be put into other home improvements or expanding their businesses.





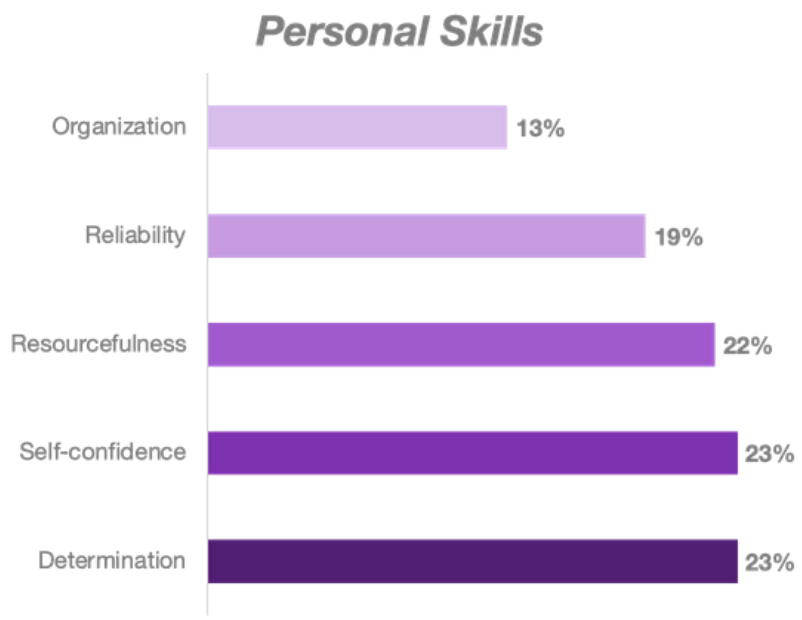
Social Impact

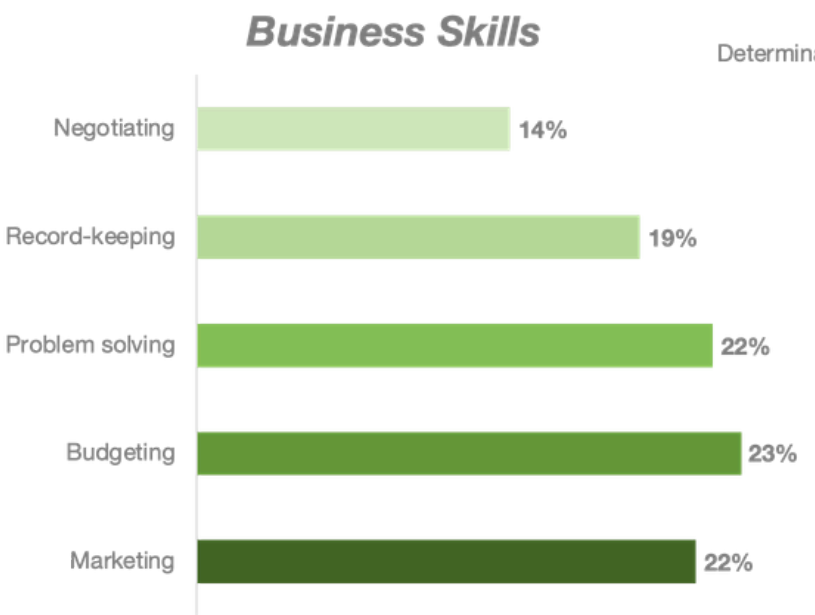


Skill-building

In addition to capital, WMI provides borrowers with training before their first and third loans to ensure that women have the personal and business skills to succeed in the program and beyond. Women are also counseled by their coordinator on an ongoing basis on how to handle their biggest challenges such as competition (24%), creditors (24%), and transportation (13%).

All borrowers improved their personal and business skills. While the majority of women (52%) were "slightly" or "not at all" confident in their reading and arithmetic skills entering the program, 89% improved them over two years.





When asked which personal skills they improved the most, most women said self-confidence (23%), determination (23%), or resourcefulness (22%), while also frequently mentioning increases in their reliability (29%) and organizational skills (13%). Regarding their most improved business skills, a significant number of women reported improving their problem solving (22%), budgeting (23%), marketing (23%), with many reporting improvements in negotiating (14%) and record-keeping (19%) as well.



Exit Questions

How has your business loan improved your life?



"My biggest problems have been solved." (10%)

"I am respected." (27%)

"I am organized, responsible, and self-reliant." (18%)

"I can meet my family's needs." (12%)

"I am healthier." (13%)

"My quality of life has improved." (20%)

How has your business loan impacted your family?



Business and Family. 99% of our borrowers receive some form of familial assistance with their businesses and household work. Almost all borrowers receive help from their husbands, 44% are aided by their children, and 4% work with another family member such as a parent or cousin. Making business a family operation presents significant advantages as family members provide labor (24%), encouragement (13%), money (5%), and transport (16%) and help with selling product (23%), keeping records (6%), doing chores (7%), and watching children (6%).



How has the business loan program changed the community?

"Women have their own businesses." (13%)

"Women are organized, smart, and can solve problems." (15%)

"Services are closer." (8%)

"There is community development." (13%)

"People admire women." (5%)

"Women can support their families." (12%)

"People are united and work together." (16%)

"There is less violence in families." (3%)

"Women are healthier." (7%)

How has your business loan allowed you to help others?



"I can pay medical and school fees for others." (15%)

"My business provides people with jobs and products." (11%)

"I can better educate others and myself." (10%)

"I can buy food or clothes for others" (27%)

"I can meet the basic needs of family members." (15%)

Male Sentiment. 73% of borrowers say that loaning just to women has not created any problems with men in their community. A big reason for this is the indirect employment created by the loan program. 94% of husbands help with their wives' businesses, with only 9% having another source of income. The new-found financial stability relieves stress at home, creating an environment of shared responsibility and mutual respect such that, ultimately, 96% of borrowers reported their husbands being home more after the loan.



Community Engagement



WMI has supported a wide array of ancillary programs over the years. While WMI primarily provides financial services for impoverished women, we also understand the impact other community-based interventions have in alleviating poverty. In the past year, WMI has continued its support of many existing programs and extended its involvement to new initiatives as well.

Water Tank and Solar Project. Maasai women in the Ngorongoro, Tanzania loan program face challenges in accessing both reliable energy and clean water. Many households rely on firewood and kerosene for lighting, which pose health risks and environmental concerns.



Water scarcity requires women to walk long distances several times a day to fetch water and leads to the use of contaminated water sources, increasing the risk of waterborne diseases. In collaboration with WMI's partners in Tanzania, Resilient Communities Africa Foundation (ReCAF) and the Village Community Banks (Vicoba), WMI is participating in a comprehensive solution that combines solar panel and water tank installation to enhance quality of life, support economic activity, and foster sustainability for our borrowers in the region.



Buyobo Digital Transition. Buyobo underwent a digital transition this past year in order to streamline the loan payment process for both the WMI and the borrowers. This transition required the WMI employees to input the information of every borrower into a database and given each a unique password, which connects them to their loan record and allows payments to be processed and tracked digitally. This transition is important, as the WMI Buyobo hub serves not just those in Buyobo, but also women in numerous nearby villages. While previously, borrowers in other villages would have to travel to Buyobo multiple times a year to make the payments on their loan, under the new digital transition, they can save money and time by paying in their own village.

Boys and Girls Group. Buyobo Boys and Girls Group is a program for children aged 11 to 17 years old. Led by Buyobo Primary School's Teacher Robert and Teacher Beth, Girls and Boys Group meets twice weekly at the WMI meeting hall to discuss important topics ranging from sexual health and the dangers of harmful substances to business skills and public speaking. The topics discussed are often ones neglected by school curriculums and family discussions, making the group a powerful source of information for Buyobo adolescents.



Keep Buyobo Clean. Keep Buyobo Clean is a community-wide trash clean-up and sanitation campaign, supported by WMI, designed to promote proper waste management and eliminate roadside litter. With the introduction of two trash containers, two local trash handlers, rakes, wheelbarrows and gloves, the initiative has been a shining success and emulated in surrounding areas.





School Lunch Program. In Uganda, students are charged additional fees if they want to have lunch during the school day, a cost many families cannot afford. These students are forced to endure entire school days without a meal, making it difficult to focus on learning. For more than ten years, WMI has funded school lunches for P6 and P7 students, whose school days are longer to prepare them for the examinations required for secondary school placement.

Coffee Co-op. BCDC's Coffee Project helps farmers build steadier, more sustainable income beyond their seasonal crops. The project will expand the Centre's demonstration coffee farm and grow seedlings in an in-house nursery, giving BCDC the capacity to support farmers directly. Through the cooperative, roughly 100 families will receive coffee plant cuttings, along with hands-on training and ongoing support from BCDC staff to help them improve their yields and market their coffee collectively. By diversifying away from reliance on seasonal harvests, the initiative aims to strengthen household earnings over time while also generating a source of income that can sustain BCDC's broader work.





Village Health Team. The Village Health Team (VHT) works to improve health and sanitary conditions in Buyobo and surrounding communities through the implementation of preventative care measures. VHTs operate in 44 rural villages throughout Sironko District, each team equipped with two medical professionals who conduct monthly home visits, facilitate educational initiatives, and distribute life-saving supplies such as vaccines and mosquito nets to rural populations.



Orphan Outreach Program. The Orphan Outreach Program provides resources to orphaned children in an effort to encourage positive development for those who have lost a parent. First launched in 2018 by WMI summer interns, the program is now operated by WMI staff in Buyobo, who provide orphans with school supplies, meals, emotional support, and safe living environments. As of 2025, 32 children participate in the program.

Buyobo Table Tennis Club. The Buyobo Table Tennis Club was launched in 2020 by professional player and Buyobo native, Kevin Mafabi, who teaches table tennis to local boys and girls in WMI's meeting hall. Players meet after school, on weekends, and during school holidays to practice and refine their skills. WMI provides the necessary equipment and supplies required to operate the club. In addition to the positive impacts sports have on youth development, participation in the club provides students with an avenue to continue their studies without financial burden. A handful of dedicated players from Buyobo Table Tennis Club have received scholarships to play table tennis at high-level secondary schools and universities.





Tree Planting Project. This year, WMI provided a grant to its local partner, Buseesa Community Development Center (BCDC), to kickstart a tree planting project. The recent emergence of plywood factories has caused unprecedented levels of deforestation in the greater Kibaale District where BCDC operates. For WMI borrowers who rely on agricultural land for their livelihood, the potential adverse environmental effects could be devastating. 30,000 seeds were distributed among 1,200 borrowers and planted in nursery beds to mitigate the tree loss and promote environmental responsibility among borrowers and the community as a whole.

Mobile Medical Clinics. WMI collaborates with its Tanzania partner, Maasai Partners, to facilitate the delivery of high quality, equitable, and gender-sensitive health services to the women in our loan service area through mobile clinics that bring medical staff directly to the community. Services include child vaccinations, TB testing, maternity and delivery care, family planning, and providing essential drugs and medicines.



Interns



Owen Brent-Levenstein is a rising senior at Davidson College, where he is pursuing a major in economics and a minor in mathematics. Last summer, he conducted statistical research on how West African tariff policy affects regional trade flows, traveling through Benin, Togo, and Ghana as part of the project. His time in the region strengthened his interest in economic development and inspired him to learn more about how microfinance and small business development can expand opportunity in developing communities.



Aadya Gattu is a Morehead-Cain Scholar at the UNC - Chapel Hill, studying Economics and Political Science. She cares deeply about community building and is involved in chartering a credit union at UNC as well as student government, and her business fraternity, AKPSI. Her past work includes interning in legislative offices at every level of government, and building citywide volunteer systems. She is driven by the belief that institutions can and should work better for people. She hopes to pursue a career in economic development and law, and eventually run for office. More than anything, she loves being with people and having conversations.

Conclusion

In its 19th year of operation, WMI's loan program continues to profoundly impact the lives of its borrowers, their families, and communities. From widespread increases in income and savings to investments in health and education, small injections of capital combined with effective training and support have, again, produced unparalleled advancements among East Africa's most marginalized women.

While this year's Factbook demonstrates meaningful gains in financial resilience and inclusion, it also demonstrates that empowerment stretches far beyond the economic. WMI loans have allowed women to live free from the threat of domestic violence, counsel others as respected mentors, and assume positions of local leadership.

WMI's community-based approach to development has connected tens of thousands of women to the resources they need to make their dreams reality, but millions more remain unconnected. As the number of rural women living in poverty grows, WMI grows as well. Please join us in bringing our mission to more women across East Africa.

Contact us. Use any of these avenues of communication to learn more about our mission, to receive updates from WMI on our programming and operations, and to find out how you can help.

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