

**University of Westminster**

**The Role of NGOs Microloan  
Programmes in Women**

**Empowerment: a case study from  
sub-Saharan Africa**

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- ▶ This thesis aims to contribute to the discussion on poor women empowerment through Micro-finance scheme.

# Research Questions ?

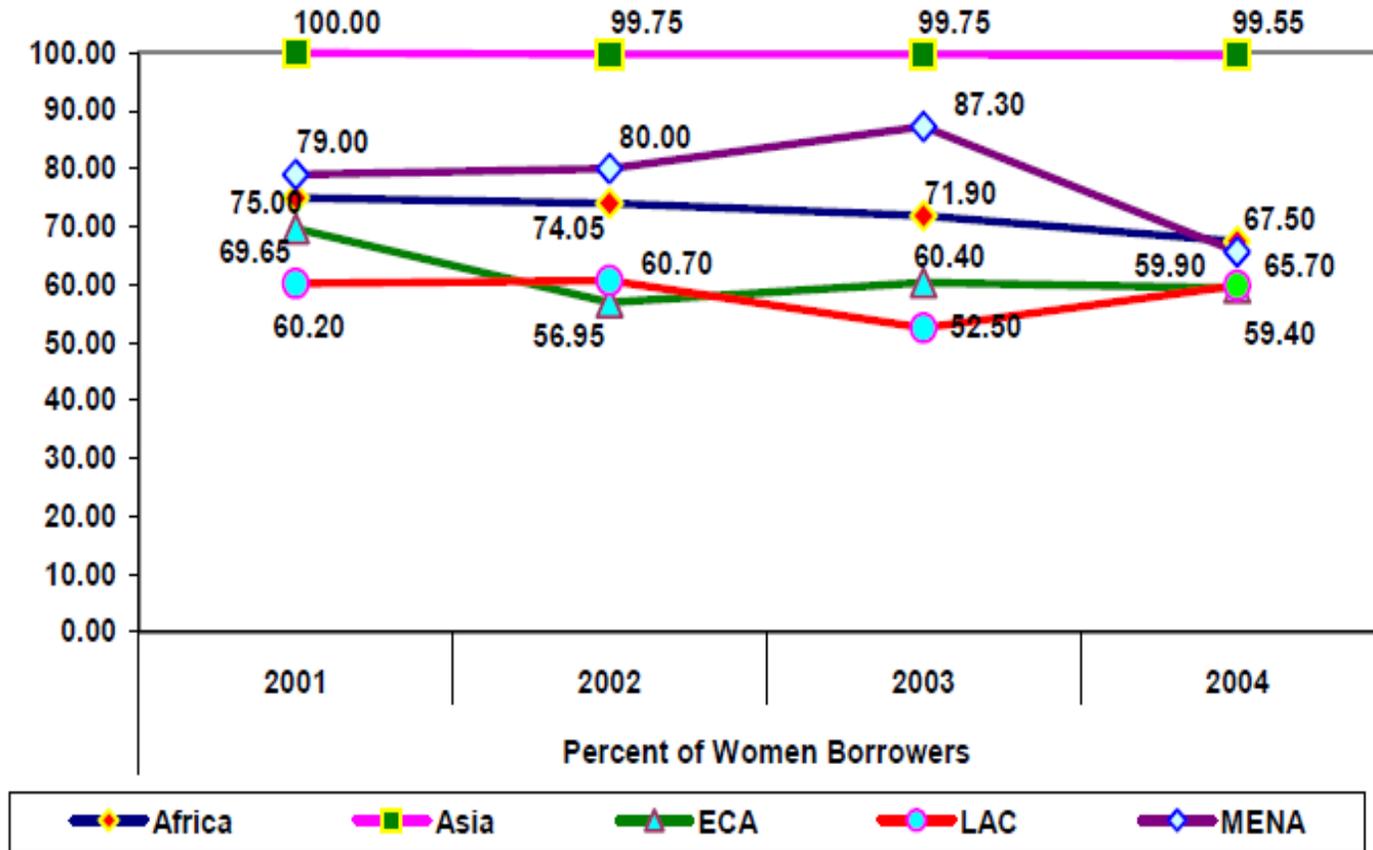
- ▶ 1. What is the relationship between successful women's micro-business and their empowerment?
- ▶ 2. What are the reasons behind the inability of some women to manage a successful micro-loan?
- ▶ 3. Could women with unsuccessful Micro-loans also be empowered and how?

# Literature review .....

- ▶ From a financial sustainability standpoint, women are considered safer investments, more reliable than men in repaying loans (D'Espallier, Gue´rin, & Merland, 2011), and more likely to allocate earnings to family nutrition and well-being (Hamad & Fernald, 2012).

# Outreach by Gender of Microfinance Programmes/ MFIs Across Regions and Years

Source: (Compiled from Mix Market Data, 2007)



# Research methodology

## Data collection

- ▶ A purposive survey questionnaire (sample size of 20 women)
- ▶ Semi-structured interview. sample size of 20 women.
- ▶ Interviews with 2 academic professors and two founders of development non-profit organisation who run women microfinance projects.
- ▶ Secondary data collected from Livingstone Tanzania Trust .

# Research methodology

- ▶ The questions represent different empowerment indicators that have been compiled from a variety of resources such as Kabeer (1999), Malhotra et al. (2002), and Santillan et al. (2004).
- ▶ The questionnaire was designed to cover three themes of empowerment: (1) Psychological Empowerment; (2) Economic Empowerment; and (3) Household Gender Empowerment

# Question based on empowerment theme

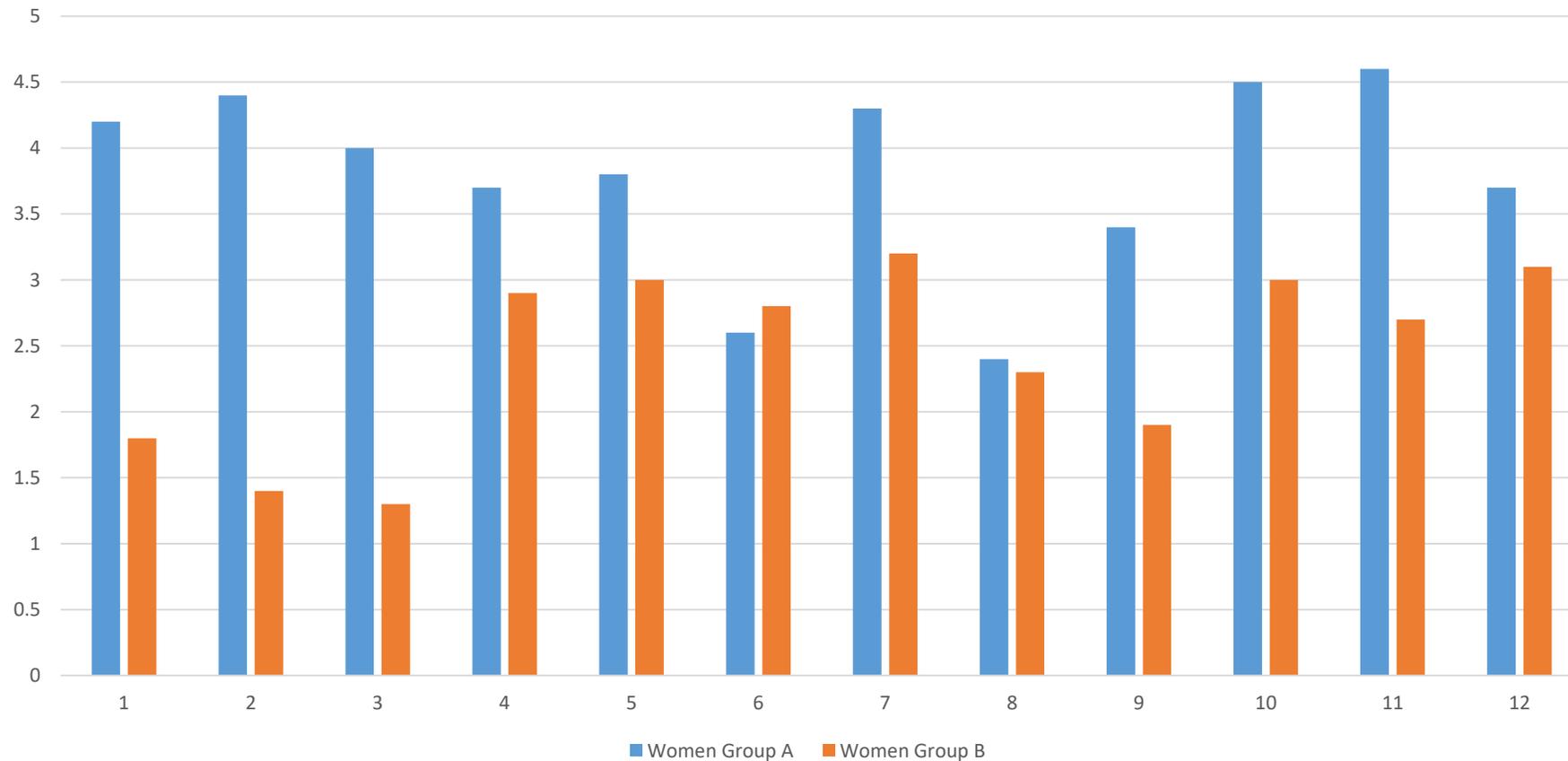
Economic	1	Women should contribute to household expenditure
	2	Women should have a full control over the loan and income spending
	3	Women should participate in kids health and education
Household Gender Relations	4	Women should have their voice heard in making household decisions
	5	Women should have a freedom of mobility and move freely
	6	Women should decide on family planning together with their spouse
Psychological and Social Empowerment	7	Women should have a plan for future
	8	Women should discuss domestic violence issues with people who are not family members
	9	Dignity and the right to privacy are important values to women in their family
	10	Dignity and the right to privacy are important values to women in society
	11	You are very confident to express your own personal views in a community meeting
	12	You are very confident to give advice to others in the village to solve daily problems

# Results and Finding

- ▶ Based on the 12 empowerment indicators, Group A are more empowered women than Group B especially those related to economic theme
- ▶ Some automatic empowerment spread over to all women group in terms of being a part of the microfinance programmes, joining group training activities, liability group, solidarity group, etc. and influence women's empowerment levels (OECD,2007).

# Graph on Empowerment Levels of Group A & Group B Based on 12 Empowerment Indicators

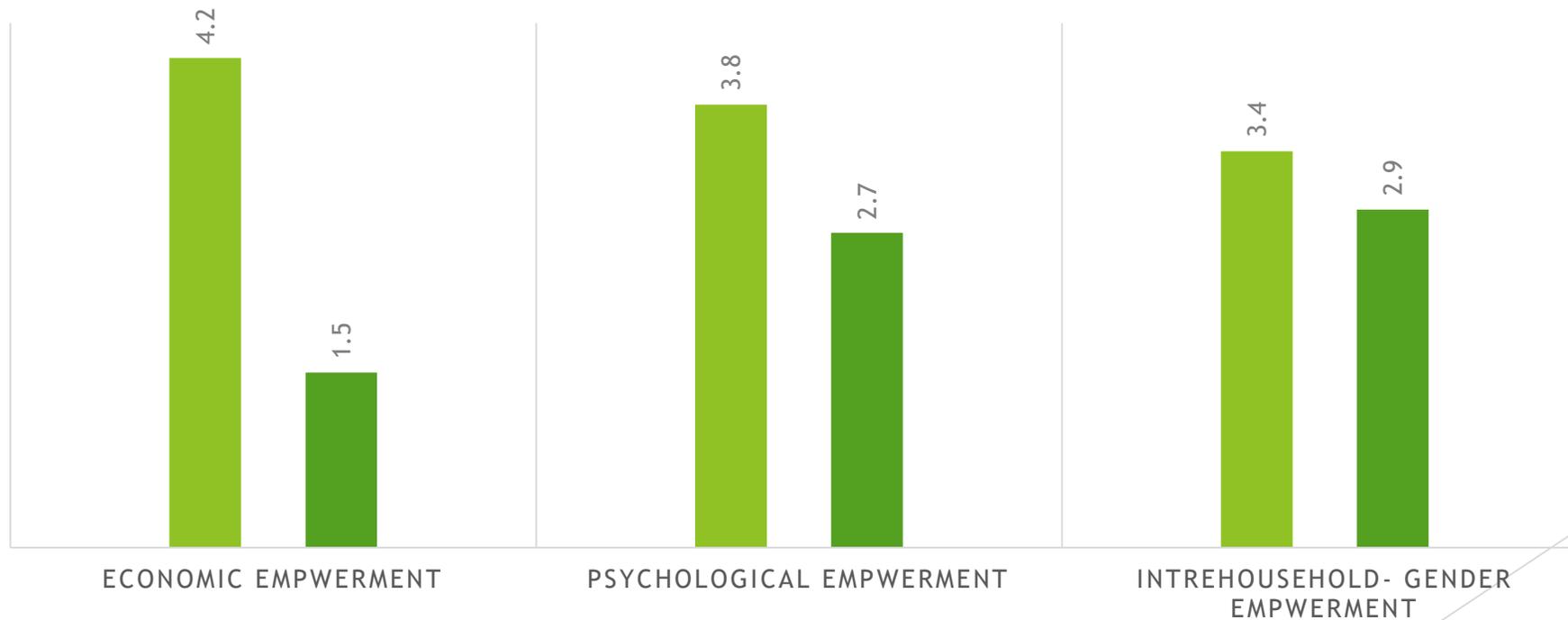
Women Empowerment Via Micro-loan Programme



# Graph on the Relationship of the three (3) empowerment themes with the Microfinance programmes

## EMPOWERMENT THEMES

■ Women group (A) ■ women group (B)



# Research implication and policy recommendation

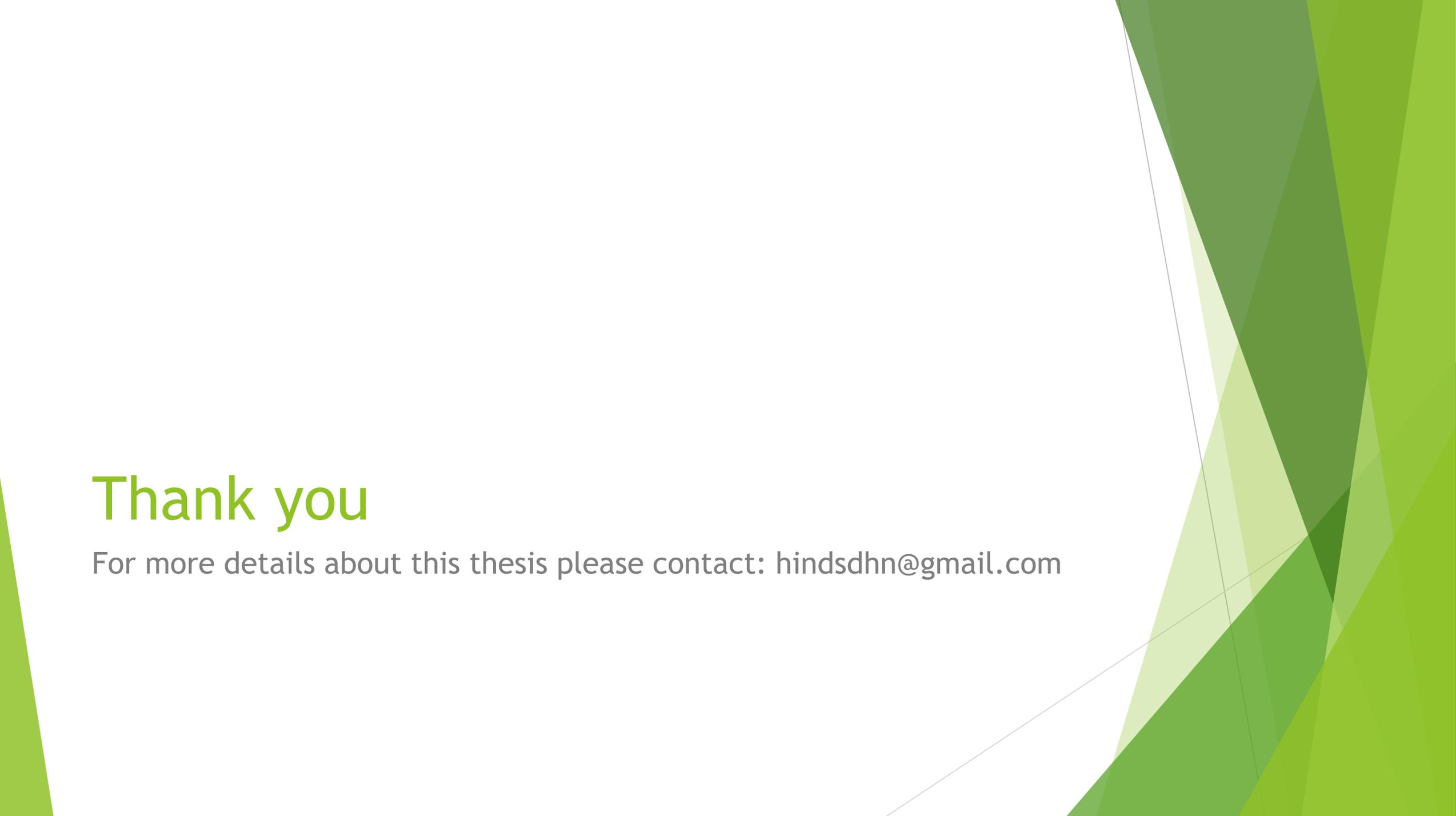
- ▶ Women empowerment has to function in both social and economic dimensions wherein NGOs could play a better role than a traditional MFIs.
- ▶ This research finding could be applied by providing business training and financial assistance to community members who are not able to or cannot afford to use the existing banking structure.

# Research implication and policy recommendation

- ▶ The nature of NGOs is that they are already well-experienced in social development but may need to enhance their expertise in financial management.
- ▶ National and international NGOs have important role of knowledge transfer, provide the system to these women to help them on many levels so they can empower themselves.
- ▶ A part of the solution is to design these programmes by NGOs and then pass it through the local authority to be implemented.
- ▶ It is recommended to include men in the microfinance programmes because it is important that they are not singled out.

# Research implication and policy recommendation

- ▶ It may also be valuable to standardise the process of women empowerment measures. The World Bank or the UN, NGOs, and the women themselves can work together in setting a defined standard or guidelines regarding women empowerment.

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# Thank you

For more details about this thesis please contact: [hindsdhn@gmail.com](mailto:hindsdhn@gmail.com)