

**WGEF Client Survey, Gulu, Uganda, 2014**

**Methodology**

Since 2008, Women’s Global Empowerment Fund (WGEF) has been providing economic social and educational opportunities for women in Northern Uganda. WGEF uses a credit-plus microfinance model that provides microloans to women alongside literacy, leadership development, agribusiness, and health initiatives. Clients do not need to have a microloan to participate in other programs, but many do. WGEF relies on a group (or solidarity) lending model[[1]](#footnote-1), borrowing to groups of 4-15 women with an average loan size of just $53 per woman. The organization has a growing number of clients and outstanding loan portfolio with a zero default rate. Since its start, WGEF has lent to over 4,800 borrowers. Additionally, 750 clients have completed the literacy program and other critical business development trainings. In 2010, WGEF launched an agricultural program to encourage increased food security, and to date, more than 350 agricultural loans have been lent.

WGEF as an organization routinely monitors its progress, success, and failure. Its annual survey is just one of its tools for doing so, and WGEF has found it immensely important in gathering and applying client feedback. This survey was conducted in January of 2014 at WGEF’s office in Gulu, Uganda. Respondents were randomly selected from program participants, and participation was voluntary. In total, we had 49 usable surveys completed although individual surveys had questions unanswered and omitted. Our local staff members, with the support of volunteers and interns, conducted the surveys in the local language. Respondents were not identified beyond their initials. Our Ugandan Country Director and US based Executive Director reviewed the surveys for discrepancies before they were compiled and analyzed.

**Client Demographics and WGEF Involvement**

Given that each WGEF loan cycle is roughly 3.8 months and most women take out more than one loan, the majority of respondents has participated in the program long enough to become reasonably familiar with the organization and its offerings. Of the women surveyed, the average involvement with WGEF was four years, with the majority of clients taking out their first loan from WGEF in 2009 or 2010. The average number of loans received by survey respondents was 4.5 loans, with the distribution below (please see **Figure 1**). Six participants left this question blank, many noting that did not currently have a loan with WGEF but were involved in other WGEF programs. Of the participants that responded that they had a loan from WGEF, 76% had sustained involvement in other WGEF program areas, as discussed below. This shows that our programs are providing valuable training and support to a region continuing to recover and rebuild from a period of conflict with a variety of development needs and are creating meaningful connections with our clients that go beyond just a microloan.

**Figure 1: Number of Loans per Borrower, n=48**

The wide majority of respondents (94%) said it had participated in another WGEF program beyond the credit (loan) program, whether it be the agricultural development program, literacy program, domestic violence training, peer counseling or the annual drama competition and found them helpful (please see **Figure 2**). The most popular programs were the literacy program and the stop domestic violence training. Additionally, more than in previous years’ surveys, participants noted their increased involvement in WGEF’s annual drama competition. This result indicated that WGEF’s additional programming, beyond microcredit, continues to be demanded and actively used by its clients. It also indicates an entry-point into WGEF, as many clients start in one of these programs while taking out an initial loan. Moreover, WGEF has previously found that client involvement in its complimentary programs contributes to successful repayment rates.

**Figure 2: Involvement in other WGEF programs, n=47**

The demographics of our clients continue to reflect our mission and the history of Northern Uganda, a 20-year conflict in which many people were taken captive or killed by the Lord’s Resistance Army (LRA), and their continual battles with a lack of human and health services along with economic opportunities. Of the women surveyed this year, most were married or living with a partner (53%) or widowed (43%). This follows past trends of WGEF’s clients. Many of the clients are responsible for raising their children and often times other relatives by themselves. Most respondents reported they had three (21%) or four (21%) children with an average of 5.3 children per woman and a median of 5 children per woman. The number of boys again slightly outscored the number of girls (a 0.2 difference) but is not statistically relevant due to several outliers. The women also reported that their households included more than just their immediate family members. Usually 6 or 7 additional people (not including the respondent herself but including spouse, children and relatives) lived with the respondents of whom the respondents cooked for on a regular basis.

**Economic Support and School Attendance**

The majority of respondents (65%) reported that the other people living with it in the home (spouse, relatives and children) were contributing to the family’s survival in some way or another (please see **Figure 3**). This was largely by working and earning money for the family. The remaining 35% reported that nobody in the home helped provide for the family, leaving the responsibility solely to our female clients.

**Figure 3: Who else helps provide for the family, n=48**

We then wondered if clients’ children were disproportionately working to help provide income for the family and if so, if it was at the expense of attending school[[2]](#footnote-2). The majority (67%) reported that none of its children were working to help provide income for the family. This indicated that most WGEF clients were making enough money and/or getting other support from other friends and family members so that the children did not need to work and/or that they were making a conscious decision to prioritize their children’s schooling instead. Future surveys will seek to further distinguish between these options.

Additionally, the majority also reported that its children attended school most of the time versus some of the time or none of the time. In line with previous years, when they reported that their children could not attend school frequently, a lack of money for school fees was often cited as the reason. That said, this is not to say that children weren’t contributing to the family’s income in some way, and there were also assumingly cases where the children were older and out of the house, having started families of their own, and may no longer be contributing to their parents’ household income. Of those that reported that their children were working to help provide income for the family (33%), the number of boys working slightly outweighed the number of girls but this was usually a reflection of the family having older boys who were able to work. More information would be needed to draw further conclusions.

**Food Security**

Our experience and that of other researchers demonstrate that microfinance can improve the food security of borrowers and their households. As borrowers utilize their credit toward income-generating activities, higher incomes have resulted in clients eating more food and more nutritious food on a daily basis. Not only does WGEF prioritize increased food security as a result of its microloans but it also offers its clients skills training in agriculture programs that encourage them to grow, eat, and sell their own food. Both programs—the business and agriculture loan programs—have been extremely popular among borrowers who have reported increased incomes and food security.

Of survey respondents, the average number of meals consumed per day for clients and their households was 2.37 meals. In line with previous surveys, this has continued to confirm that microloans, by increasing household income, have positively impacted the number of meals consumed by our clients and their families. We also noted a slight increase from previous surveys (**Figure 4** shows the progression of the data from survey to survey.) While the same women were not interviewed for each survey, the shared demographics and characteristics of the women show some general trends.

**Figure 4: No of Daily Meals**

Additionally, respondents continued to indicate that they cooked and ate more nutritiously and diversely as a result of increased profits from their businesses, catalyzed by the capital provided by the microloan. Of survey respondents, 80% said that their family eats differently now that they had started using a WGEF loan. Most indicated that they were now able to buy more food (quantity) and more nutritious food (quality). For example, many said they could now afford to buy meat, fish, and dairy products more often as a result of the increased income from the loan. They also reported that because of the improvement in food quantity and quality, rarely or never was anyone going hungry in their family after eating a meal (39% and 22%, respectively). While an improvement, the remaining 39% of our clients continue to report that someone in their family still went hungry (see **Figure 5** for the breakdown).

We also examined where our clients were getting their food from and how much it was costing them. This is important to us as the addition of our agricultural program has increased the number of clients growing their own food. Of respondents, 23% said that they grew their own food and 60% said that they got their food from a combination of growing it and buying it from the market. We were pleased to see that for most of our clients, they were at least able to meet some of their nutrition needs on their own. No surprise, the survey also revealed that food continues to be a large but important expenditure for our clients and rising global food prices is only exacerbating the situation. Clients reported that they spent an average of $47.39 per month on food with a median of $31.68.

**Figure 5: How often is someone in your family still hungry after eating a meal, n=46**

**Health Services**

Northern Ugandan continues to be a place where people face routine struggles with common, often preventable, illnesses primarily caused by a lack of adequate sanitation and infrastructure as well as malaria and HIV/AIDS. Maternal health resources also continue to be limited. While WGEF is not a healthcare organization, a WGEF microloan is often a catalyst to better and more accessible healthcare, and WGEF clients continue to report that healthcare is a large but prioritized expense for themselves and their families. Conversely, unforeseen, expensive illnesses can also take away from valuable time and resources that end up setting our clients economically back. While 58% said somebody in their family got access to health services always or often (28% and 30% respectively), 43% reported that rarely does somebody in their family get access to health services. Clients reported spending an average of $19.67 on medical services per month with a median of $11.88. Moving forward, WGEF will seek more information how frequently and what types of healthcare its clients are using.

**Transportation**

Transportation to and from our clients’ place of business as well as transportation for their routine errands is another large expense for our clients, largely as the cost of gasoline continues to rise. Of the respondents (n=45), 42% said that they accessed their business walking versus riding a bicycle or paying a motorbike and 16% said they used a combination of two or three forms of transportation (See **Figure 6** for a breakdown). Respondents reported spending $15.12 on average monthly for business transport, with a median of $11.70, and $7.90 on average for personal transport, with a median of $4.33. Moving forward, WGEF will seek more information on how this compares to other routine expenses for our clients.

**Figure 6: How do you access your business, n=45**

**Empowerment**

WGEF prioritizes not only the economic well-being of its clients but their social growth and empowerment. In order to measure our progress, we had to first define empowerment through measureable indicators. Through our experience, WGEF centers on the following:

* Increased decision making ability for herself and her family
* Increase in mobility, autonomy, community activism, education
* Improved health and wellbeing, including: nutrition, fatigue, reproduction
* Decrease in gender based violence

Past WGEF surveys and qualitative success stories have shown strong increases among clients in each of these areas as a result of participation in WGEF’s programs.

*Results of participating in WGEF*

Respondents were quick to tell us the many ways in which WGEF has positively impacted their lives. For those heavily involved in the loan program, they talked about how the access to capital and business training had been a catalyst to a better business and increased profits that now allowed them to buy necessities for themselves and their families. For those participating in our literacy program, they expressed appreciation for now being able to better read and write. Many felt a sense of pride in just being able to write their names. Across the number of women involved in several programs, respondents said that WGEF had allowed them to meet other women in their community and interact with them in ways in which they previously had felt prohibited to do so. In short, they felt less isolated and benefited professionally and personally from the meaningful and lasting friendships they were able to make as a result of their involvement with WGEF.

*Changes in self-confidence*

The majority of respondents (96%) reported that it felt more self-confident as a result of being involved in WGEF (**Figure 7**). The main reasons cited for the increase were newly acquired business acumen and additional income as a result of their involvement with the loan program as well as a renewed sense of purpose or contribution to their families and communities. Many expressed that they felt positive about now being able to voice their ideas, concerns, and questions in their households and groups without the fear of doing so. As one woman said, “I have reduced on being fearful because I am able to ask now where I don't understand.” The remaining 4% cited either no change in self-confidence or a loss in self-confidence largely as a result of no longer participating in the loan program and thus, an increased worry about their economic and financial situation.

**Figure 7: Has your self-confidence increased since joining the program?**

*Household Peace*

**Figure 8: Has your household become more peaceful since joining the WGEF program?**

The majority of respondents (93%) reported that it had experienced a decrease in violence or more peace in their household since joining WGEF (**Figure 8)**. The remaining (7%) reported a decrease or no change at all. Explanations for the decrease largely focused on a reported sense of calmness or peace they felt in their households as a result of training and or counseling that they received from WGEF’s domestic violence training and associated peer counselors. Several women also commented that the training made them feel more equipped to face uncomfortable and at times, violent, situations. As one woman said, “before violence in my family was high but now it has decreased and I thank WGEF for promoting us.”

Many respondents also referred to WGEF’s annual drama event that encourages the women to use theatre to openly discuss community social issues, including domestic violence, noting that the event makes it easier to address these issues in further conversations and in the privacy of their homes. Many women also mentioned that their increased economic role and financial value to the family had also reduced the amount of stress and/or violence they faced at home.

*Decision Making Capacity with Family*

**Figure 9: Has your decision-making capacity increased since joining the program?**

Most respondents (89%) said that their decision-making capacity within their family and/or their influence in making important family decisions had increased since join the program while 11% said it had stayed the same (**Figure 9**). Most respondents’ explanations of a reported increase touched upon having more economic influence as a result of increased profits. This gave them more control over and say so in how to best allocate resources for the family. In some cases, respondents also said that their family members, including husbands, were now relying on them completely to make such decisions. They also referenced the skills they received from the WGEF programming as a resource for better equipping them on how to just think through and make better decisions for themselves, their families and in their social circles. Illustratively, one woman said, “I can now decide on what is best for my family and myself or even for the members in group without fear”, and another said she was now able to make decisions around family planning for herself.

**Figure 10: Has your social involvement in the community increased since you joined the program?**

*Social Involvement and Community Participation*

The majority of respondents (98%) said that they had more social involvement in their community, and 91% reported its participation in the community had increased since joining the program. Several cited their increased involvement through their borrowing group, either as a member or a leader within the group, and participation in the WGEF annual drama event. These community groups and/or activities offered them a comforting place where they felt that they could communicate their ideas and receive support from other community members. As one woman said, “If something happens to one member (of their group) like death in the family, the other members support her.” As a result of this increased social involvement, many of the respondents also said that they no longer felt shy, alone, or fearful as they had in the past.

*Electoral Participation*

Finally, WGEF asked out its clients’ local and national political participation. This is an important area for WGEF as it provides routine leadership training for its participants within their loan groups and their communities. We’ve also seen that our clients tend to take on and value further leadership roles. Of survey respondents, 87.5% said they had participated in the last elections (national), largely by voting (62%), speaking in the community (18%) or in another way, such as campaigning or dancing at an event (21%) (**Figure 11)**. This result appears to likely be sustained as 85% said they would participate in the next elections, largely in the same way they had in the previous election.

**Figure 11: Did you participate in the last election?**

**Conclusion**

The 2014 findings of this survey is a continued attempt to gather data about the impacts of the Women’s Global Empowerment Fund’s programs. These findings reinforce the notion that along with expanding economic opportunities, participants in the *Credit Plus* program are experiencing increased food security, a more peaceful household environment, and an overall increase in community participation, less isolation, and increased status within their household. They expand upon the positive results found in these areas past surveys but show more deepening than in prior years. These findings help conclude that our program is continuing to target the essential programming and opportunities necessary to create economic activity and empowerment.

The findings of the survey fall in-line with other studies that suggest channeling money and resources to women through borrowing groups not only increases economic opportunity, but can also reduce domestic violence by increasing visibility through regular meetings and women sharing their lives with group and program members. To combat the pushback by men who may feel that their authority is being challenged, the *Credit Plus* program uses a comprehensive gender based violence training, offering women information, resources, and a chance to share stories and experiences. Our goal is to offer a meaningful attempt at intervention through the *Credit Plus* program by an extensive awareness-raising effort focusing on women, men and families, challenging the widespread acceptance of GBV.

Through group membership, participation in programming, and leadership opportunities clients reported increased status within their family. Increased mobility, community participation, and family status are used as measurements of empowerment; the survey results support that *Credit Plus* participants are experiencing these benefits.

In the future, Women’s Global will continue to expand and deepen its evaluation tools. Specifically, it hopes to look at empowerment. WGEF defines empowerment as “one’s ability to access resources, make choices and determine life outcomes.” While many definitions are focused on financial mobility, we contend it is much more complex, suggesting financial agency alone does not create empowerment but may be a catalyst to other variables that enable empowerment; other variables are contextually important and valuable in the process. Secondly, Women’s Global helps to analyze the question of food security further, examining the future impacts of recently made agro-loans. More than just reducing poverty, Women’s Global wants to know if it’s creating sustainable development.

Women’s Global was founded on the belief that the concept of empowerment gives life to the idea that a woman can be an agent of change in her own life, determining her own future. Our goal is to expand social and economic opportunities while reducing vulnerabilities. Women’s Global is committed to creating a relevant, provocative program, never forgetting our mission and the women we serve. We believe, based on the initial survey results, that we are providing increased human security, opportunities, and the potential for empowerment.

1. WGEF, along with other microfinance practitioners, finds that the group model provides not only incentive to pay back but also critical support mechanisms valued by its clients, such as less isolation and support. [↑](#footnote-ref-1)
2. As in many developing countries, children often take on the responsibility of helping provide income for the family. This is often at the expense of attending school and other extracurricular activities and tends to disproportionately affects girls as they are often taken out of school first in comparison to their male counterparts. [↑](#footnote-ref-2)