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Danish Forum for Microfinance seminar 4 October 2022

Does microcredit actually transform women's lives?

At the DFM webinar you can hear NMI's senior investment manager Lone Søndergaard and political scientists Ida-Marie Olsen and Emma Siemens Lorenzen go behind the findings and discuss to what extent Indian microcredit deliver as promised. Sign up via the link provided and also to kristine.mikrofinans@gmail.com.

To what extent are female borrowers empowered in terms of resources, agency and achievements? Ida-Marie and Emma will provide us with their main insights from their study and give us their recommendations for microfinance practitioners. How do market-driven and humanitarian microfinance look in comparison?

Microcredit has survived despite critique and expensive lessons learned. BRAC, MFI and other large microfinance investors have explored the impact on their clients here: <https://app.60decibels.com/mfi-index>.

Ida-Marie and Emma have through their Master's Thesis dived deeper into the lives of the women. They uncovered that the women got more resilient and it was truly

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an increase in women borrowers' economic activities, better standard of living, and an increase in their influence in their households. Borrowing microcredits reduces vulnerability.

However, to what extent are the changes transformational? How can investors such as NMI help sustain a focus on social impact and help financial as well as institutional sustainability? What does it imply in practice that NMI actually sits on the boards of the MFIs?



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