

## **The impact of microfinance on rural China women's lives: a case study of the pucheng county women's sustainable development association**

**Kahamba, J. S., & Sife, Alfred S.**

### **Abstract**

In rural China, women have remained vulnerable to poverty and gender inequality is still widespread. Women's Non-Governmental Organizations (NGOs) including NGO-microfinance institutions have been established with the goal of helping women improve their socio-economic status both inside the household and in the wider community. This study took a case of the Pucheng County Women's Sustainable Development Association (PCWSDA) to explore the impact of microfinance on local women's lives. The study employed qualitative methods including interviews, focus group discussion and observations. A total of 15 women borrowers, five loan officers and one leader from PCWSDA were interviewed, and 13 women borrowers participated in a focus group discussion. Data were analyzed qualitatively by deriving categories to code the data directly and inductively. The results revealed that microfinance services have positively impacted women's lives through increased household income, improved living standards, increased capacity of sending their children to school, participation in entrepreneurial activities, and improved decision-making power. Lessons learnt from this study include the need to involve male partners and considering other gender characteristics in providing the loans, as well as providing microcredit along with technical services such as training and expert backup support.

### **Description**

Journal of Continuing Education and Extension (JCEE) (2013) Volume 4 Issue 1

### **Keywords**

Microfinance, Women empowerment, Non-Governmental Organizations, China

### **URI**

<https://www.suaire.sua.ac.tz/handle/123456789/720>