

Micro-Credits in Empowering Women in Al Kasim in the Kingdom of Saudi Arabia

Theme(s):

- Economy

Type of Program:

- Provision of Services (micro-credit)

Country/Region:

- The Kingdom of Saudi Arabia (local)

Submitting/Executing Organizations:

- King Abdulaziz Charitable Women Organization - Buraida

Author:

- AlJawhra Bint Mohamed Alwabli, director of an NGO

Human Resources:

- 8 Staff (3 micro-credit coordinators, 4 trainers, 1 project manager)

Initiative overview: The initiative offers micro-credits to women (housewives or limited income women) to improve their economic situation.

Social discriminatory practices targeted: Economic opportunities for women are considered limited because of the social view that limits the types of jobs women can do. Therefore, micro-credits are the starting point for providing women with an enabling environment that supports them and gives them the necessary tools to achieve economic independence.

Socio-cultural environment: In relation to the economic field, it is possible to argue that the socio-cultural context supports women in integrating economic activities through contribution to investment, but women still have to succeed and develop their technical skills and knowledge in the area of decision-making and planning.

Laws and policies: National policies support women's participation in various economic sectors, but such support remains limited because of the red tape involved in obtaining licences and registrations necessary to establish shops, engineering firms, legal counselling, tearooms, studios and the like. In addition, it is not possible for women to have a project that requires travelling abroad outside KSA without the guardian's authorization.

Objectives and Goals

The micro-credit project was launched in 2003 to respond to the need to ensure new revenue sources for the women who had lost them or for divorcees. In the first phase, the organisation allocated credits to 25 individual women (equivalent of 120 to 150 family members). The project is currently working on its second phase. The main objective is to improve women's living conditions and increase their income by creating employment opportunities.

Good Practices

Innovative Approach

In addition to credit provision, the project provides women beneficiaries with various services:

- Working with the local community to increase the credits allocated to women;
- Documenting women's experiences through video films to encourage other women to participate in the project;
- Consolidating women's links to other national and regional projects to help them expand their projects; and
- Providing incentives by rewarding successful projects;

Overcoming Challenges

The main challenge was basically the difficulty in mobilising the local community to support the project. This challenge has been overcome by disseminating positive examples that reflect the project's successes, and encouraging the participating women to talk about their positive experiences.

Immediate Successes

One of the important indicators of the initiative's direct success is number of women beneficiaries. Twenty-five women obtained micro-credits to help their families. The number of beneficiaries ranged between 120 and 150.

Monitoring and Evaluation

Many indicators were used to measure the initiative impact:

- Number of new established projects made possible through the micro-credits allocated by the organisation
- Number of projects requiring additional credits to expand their activities
- Number of job opportunities generated by the projects developed by women
- Women's capacity building in family decision-making
- Extent of women's contribution to the family budget
- Extent of women's influence over other women within the family framework.
- Women's savings from the project during the two year period

Ensuring Sustainability

Integrating economic concerns into other areas addressing women's issues in a more understanding manner made it possible to continue working within the initiative framework. For example, micro-credit allocation was tied to awareness-raising activities addressing gender-based violence.

Contribution to social transformations: The micro-credits clearly contributed to changing women's roles inside their families, thus impacting on their decision-making capacity in their families.

Lessons for Replication

The criteria adopted in allocating micro-credits to encourage women to manage income-generating projects are an easy lesson for replication in similar projects.