

Center for Community-Based Resource Management (CBRM)

Natural Resources Institute, University of Manitoba

CBRM Database

Date:	03/01/2010	Entry Number:	1079
Case Study Name:	Gender, Self-employment and Microcredit Programs, An Indonesian Case Study		
Authors:	Rosintan D. M., Panjaitan-Drioadisuryo, and Cloud, K.		
Document Type:	paper in scientific journal		
Year:	1999		
Language:	English		
Document Location:	The Quarterly Review of Economics and Finance 39, 1999 769–779		
Full Citation:	Rosintan D. M., Panjaitan-Drioadisuryo, and Cloud, K. 1999. Gender, Self-employment and Microcredit Programs, An Indonesian Case Study. <i>The Quarterly Review of Economics and Finance</i> 39, 1999 769–779		
Region:	Southeast Asia		
Country:	Indonesia		
Ecosystem Type:	tropical rain forest		
Social Characteristics:	remote community, other (women)		
Scale of Study:	household		
Resource Type:	other (microcredit)		
Type of Initiative:	research-driven project		
Community- Based Work:	development planning		
Keywords:	microcredit programs, women, Indonesia, household resource allocation, gendered division of labor, nutrition		
Summary:	Credit is often the missing link for low-income families that		

	<p>try to make a living by operating small microenterprises. At the same time, the presumption that lending to the poor is very risky, the costs of operation are high, and the low repayment rates for such loans limit bankers' willingness to extend credit to the poor. This article, however reports on the results of a microcredit program in Indonesia which suggests that when agencies, government and non-government, in a developing country make credit available to low income women, they can reduce the costs of delivery, greatly increase repayment rates, and substantially improve the well-being of poor families. Other studies also suggest that such credit tends to increase women's participation in decision making, reduces fertility, substantially improves household nutrition and raises aspirations for children's education.</p>
--	---