



CHALLENGE

To drive home the urgent need for assistance for impoverished women and their families and to illustrate the effectiveness of a program that is addressing this need.

SOLUTION

JMP® statistical discovery software from SAS is being used by a team of student volunteers with no previous statistical experience to create charts and graphs that are used in fundraising efforts.

RESULTS

The Women's Microfinance Initiative has been a resounding success. Ugandan women are provided with a springboard to entrepreneurship and, thereby, a sustainable means of improving the lives of their families and the potential of their communities.

“JMP gives us the ability to visually depict the data so that it's easily understood by foundations and corporations that want to support WMI, and that's so critical.”

Robyn Nietert, President of the Women's Microfinance Initiative

The Power to Visualize a Better Life

A program to provide financial credit to Ugandan women uses JMP® software to show the hardships and successes of loan recipients

Robyn Nietert, a telecommunications attorney in Maryland, is excited – as well she should be. A program she helped launch less than two years earlier is giving women in an impoverished region of rural Uganda the chance to become entrepreneurs and to gain independence, self-confidence and a better life.

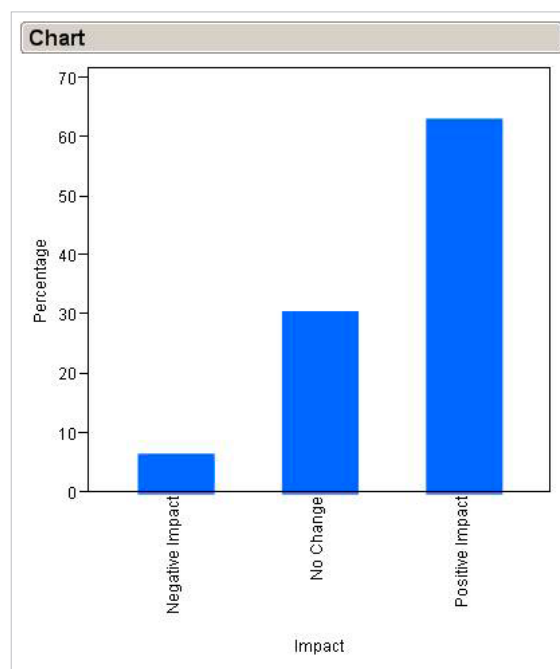
The Women's Microfinance Initiative (WMI) launched in January 2008 as a nonprofit organization that provides credit to women living in villages near Mbale, in eastern Uganda. WMI extends interest-bearing loans of \$50 to \$250 to help these women finance their own enterprises to generate revenue to support their families. In 24 months, WMI issued more than 700 loans to Ugandan women.

The idea sprang from a church project in Bethesda, MD, and was germinated by a core group of individuals who saw an opportunity to do good now. WMI today is making a dramatic and immediate difference in the lives of women and their families.

“I have a job and can touch money,” said one WMI beneficiary. “Before the loan, that was just a dream.”

“I [now] can solve [any] problem myself, or discuss it with a friend and find a solution,” said another.

“I am happier because it has helped me in health care, in providing food, and I am getting smarter,” said a third.



The Women's Microfinance Initiative visually shares key data about borrowers in its Fact Book, available online at the WMI Web site. This graph shows that a majority of borrowers reported that running a business has a positive impact on their families.

“Being able to show it in graphs and charts immediately gives people an image of the living standards of our borrowers and of the immediate impact our loans have on their lives.”

Robyn Nietert

President of the Women’s Microfinance Initiative

“This loan has made my life better in a way that I can now support my family.”

“It’s been a totally wild experience,” Nietert, President of WMI, says. “We said, ‘We can do this.’ And we could. Normal, intelligent human beings can go out there and put these kinds of programs into place. You don’t have to be a Nobel laureate – though it certainly wouldn’t hurt.”

What certainly did help was having the right tools – among them, JMP statistical software from SAS. JMP allowed WMI’s research volunteers to illustrate the nature and depth of the hardships the program was designed to confront, and its successes, with images that really hit home.

‘Let’s do this’

“My church, Bradley Hills Presbyterian, has an outreach ministry,” Nietert explains, “and they decided to build a mill in rural eastern Uganda because one of our church members grew up in that community, and she said that anything we could do would help. There’s no electricity and no running water, and people collect wood to burn for fuel.”

Niertert did a little further research, and she and a few friends then took the next step.

“I said, ‘There are women here who have business ideas. We’re talking about \$50, \$100 and \$150 loans. Let’s do this.’ And we did,” she says.

In that region of the world, a little help can go a long way. Only 1 percent of WMI’s borrowers live above the globally established extreme poverty level; a \$150 loan is approximately a year’s income.

In January 2008, Nietert traveled to eastern Uganda with her family and a few others. They coordinated with Olive Wolimbwa, head of the Bulambuli Widow’s Association, who chose the first potential borrowers to present their business ideas.

“We worked through their business plans to make sure they could make their loan payments,” Nietert says, “and we issued the first loans while we were there.”

“WMI is very much a village-based organization,” she says. “These women are growing and selling produce, chicken and cows; they’re selling milk. We have butchers, women who are drying and selling fish.”

WMI also provides training and follow up, support groups and an adult literacy and tutoring program, and it helped build a facility in the village in which to provide such services.

With the program in place, they were ready to show results.

JMP® is ‘too easy’

Niertert learned about JMP from Mira Shapiro, a biostatistician, whom she met at a neighbor’s luncheon. She told Shapiro of her vision for WMI and its

immediate objectives, and Mira volunteered on the spot to help.

“I told her we were just going to use spreadsheets,” Nietert says. “And she said, ‘Oh, you need to know about JMP.’”

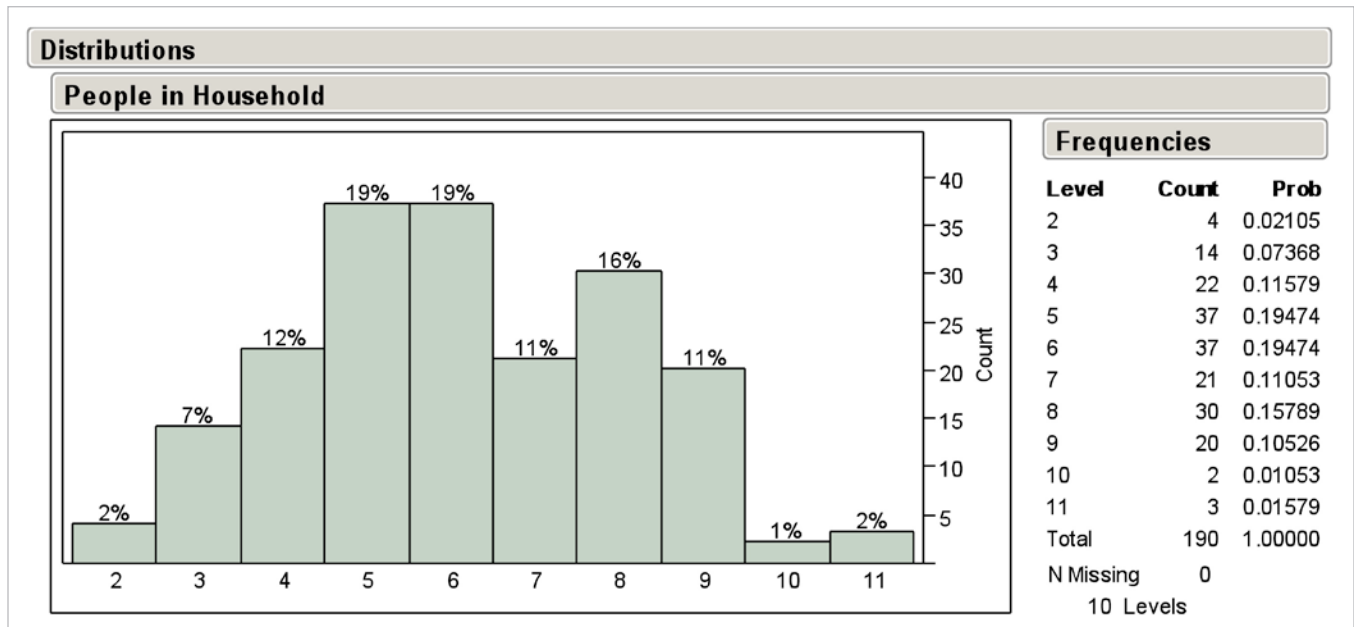
Six volunteer college students, liberal arts majors with little or no background in statistics, essentially taught themselves to use JMP. Shapiro provided some instruction, but she says, “It was too easy. I showed them the basics, and occasionally they’d call with questions. But they just ran with it. They were able to produce all the graphs they needed.”

They initially used it for descriptive statistics for data compiled the previous year from 200 respondents – nothing heavy-duty. And because the data was originally entered into a spreadsheet, Nietert was pleased to learn from Shapiro that it could be opened in JMP, a tremendous timesaver.

And as the results from the first year of the program began to come in, JMP brought this data to life.

“JMP gives us the ability to visually depict the data so that it’s easily understood by foundations and corporations that want to support WMI,” Nietert says, “and that’s so critical.”

WMI used charts and graphs to show such information as how impoverished the loan recipients are, how many of them have someone with malaria in their families and how many are caring for AIDS orphans.



The WMI survey revealed that nearly two-thirds of borrowers have five or more people in their households. Student volunteers with no background in statistics easily learned JMP and used it to create graphs and charts.

“Being able to show it in graphs and charts,” says Nietert, “immediately gives people an image of the living standards of our borrowers and of the immediate impact our loans have on their lives.”

Using those charts and graphs created in JMP, the volunteers compiled a book of facts and findings.

“When we sent out information to the first couple of foundations, we included our Fact Book,” Nietert says, “and they told us how much it helped them better understand these women and how much this program impacts their lives.

“I had no idea it was going to be so effective. That’s why I’ve found JMP to be so compelling,” she adds.

“I liked that it was really easy to import Excel spreadsheets into JMP,” says assistant project director Montana Stevenson, a student volunteer, “and that I could easily make graphs with it once I had imported the spreadsheets.”

Stevenson says she was able to do a lot of different types of analysis with JMP and appreciated the variety of graphics that were available.

“The formula section was easy to manipulate, and I didn’t have any trouble finding the functions I wanted to use,” Stevenson says.

Shapiro expects the student volunteers will make more advanced use of JMP: “As they go forward in analyzing the data, I think their comfort level and

enthusiasm with JMP will serve them very well. And I think they’ll be using JMP at school, as well.”

Shapiro further points out that, although the volunteers were using both PCs and Macs, old and new, that posed no problems for JMP.

Joining the formal economy

Niertert is now appreciating the synergies born of a community-based initiative.

“It’s remarkable how quickly word has traveled,” she says. “We now have traders coming from other parts of Uganda, from southern Sudan and western Kenya, because they know the women here have started these businesses.

In addition, many widows' associations across Uganda have written to WMI to ask if it can start a similar program with them.

The next step of the program is already under way. WMI has reached an agreement with a Ugandan bank to create a transition program for women who've received a loan from WMI. Starting in January 2010, experienced borrowers, who then will have been in the program for two years, will receive loans directly from the bank of up to 50 percent more than WMI has loaned them, and WMI will guarantee those loans for a year.

"If the women pay back their loans during that year, and they have a certain amount of revenue and save a certain amount, they will qualify to go into totally independent banking with the bank," Nietert says.

"So we basically will be graduating our women out of this user-friendly, village-based microfinance environment and into the formal economy," she says.

"And to me, that's the goal. The money WMI has loaned goes back to the bottom of the pyramid for a new loan for an impoverished woman who has not yet had a chance. How cool is that?"



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