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Women's empowerment in the context of microfinance services

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PROPOSITIONS
Belonging to the dissertation

Women's empowerment in the context of microfinance services
by Marloes Huis

1. Women's empowerment is a process starting from individual and collective awareness about being unempowered to developing beliefs and behaviors to strengthen women's position in relationships and in society. (*this dissertation*)
2. To understand women's empowerment, it is important to differentiate between three dimensions of empowerment: personal empowerment, referring to personal beliefs and actions; relational empowerment, referring to beliefs and actions in relation to relevant others; and societal empowerment, referring to women's position in society. (*this dissertation*)
3. To understand and investigate the impact of an intervention, which aims to strengthen women's empowerment, researchers need to draw on local expressions of women's empowerment, rather than assume that the meaning of women's empowerment is universal. (*this dissertation*)
4. The time between the implementation of an intervention and its evaluation influences whether and which impacts can be observed. (*this dissertation*)
5. Only offering microloans to female entrepreneurs is insufficient to stimulate women's empowerment. (*this dissertation*)
6. A gender and business training increases women's empowerment more because female microfinance borrowers develop awareness about gender equality than because they develop new business practices. (*this dissertation*)
7. Women can have strong self-esteem but at the same time not be able to influence larger financial household decisions. (*this dissertation*)
8. "[For the future of my daughter, she] should be somewhere better than I am today, [...] she should have a good job, her family life should be [...] a very peaceful life with a good husband." (*female microfinance borrower about her 5-year old daughter*)
9. Men may be both part of the problem and part of the solution to social change towards gender equality. (*Howson & Flood, 2015*)
10. "There is no tool for development more effective than the empowerment of women." (*Kofi Annan*).