

A GENDERED ANALYSIS OF MICROCREDIT LENDING: THE EFFECTS OF
WOMEN'S RIGHTS ON GRASSROOTS DEVELOPMENT

By Elisabeth C. Bremer

An Independent Study Thesis
submitted to the Department of Political Science
at The College of Wooster
March, 2008
in partial fulfillment of the requirements of I.S. Thesis

Advisor: Matthew Krain

Second Reader: Angela Bos

Abstract

This independent study project will explore the relationship between gendered oppression at the state level and the success of microcredit lending, a development program that emphasizes the empowerment of poor women. Based on the literature, I expect to see an inverse relationship between women's oppression and microcredit success within a state. After a quantitative statistical analysis, I find that my hypothesis is not supported. There is not a significant relationship between state oppression of women and the success of microcredit lending institutions. This has important implications for microcredit lending policies, prospects, and evidential support for the power and scope of microcredit lending.

Acknowledgements

First and foremost I would like to thank my advisor, Dr. Matthew Krain. He encouraged me, inspired me, and empowered me to complete a project that I am proud to call my own.

I would also like to thank the Copeland Fund Committee for recognizing and supporting my project.

Many thanks to Dr. Amyaz Moledina for suggesting The Mix Market as a source for my data on the success of microcredit lending.

Finally, I would like to thank my family and friends for being supportive and understanding throughout my Independent Study experience.

Thank you.