



Impact Report 2025

www.microkredietvoormoeders.org



Our activities contribute to the United Nations' Sustainable Development Goals.



End poverty everywhere and in all its forms



Achieve gender equality and empowerment for all women and girls



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all



Reduce inequality within and between countries

Preface

In 2025, Microcredit for Mothers (MVM) celebrated its 20th anniversary! We are proud and grateful that we have been able to make a significant difference in the lives of women and their children in Asia over those 20 years.

In our 2025 Impact Report, we share the results of our desire and ambition to improve the lives of women in Asia through microfinance. Our systematic impact measurement ensures that we can communicate transparently about what we have achieved and the difference this makes in the lives of the women we support. The core of our mission is to strengthen women's economic independence by boosting their self-confidence and self-reliance, thereby ensuring that their children attend school and the cycle of poverty is broken. We achieve this by providing microcredits as essential start-up and working capital for their businesses.

To provide insight into our impact, we use the internationally recognized Theory of Change methodology. This framework has four essential components: input, activities, output, and effects. This offers us a solid basis for evaluating our programs. By consistently applying this methodology, we can make informed decisions regarding the countries where we operate and the partners with whom we collaborate. In this way, we ensure the sustainability and effectiveness of our projects, now and in the future.

This Impact Report contains figures and qualitative data regarding our donations and the loans provided by our partners. In addition, we show how our activities contribute concretely to the United Nations Sustainable Development Goals (SDGs) and highlight the crucial role of training. We also share stories of the female entrepreneurs to whom our partners provide loans in various parts of Asia.

Design: Fleur Augustinus

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Our mission and vision

We believe that entrepreneurship enables women to manifest their potential and strength.

This inspires us, together with our partners, to help disadvantaged women obtain microcredit for the start or growth of their businesses.

By contributing to economic independence in this way, these women gain not only a higher income but also more self-confidence and more say within the family/society.

This results in better living conditions in their community and children can go to school. The next generation thus has better opportunities, so that the vicious cycle of poverty is broken.

Anniversary: 20 years of impact

Twenty years ago, MVM began with a conversation at the kitchen table. Founders Erlijn Sie and Samantha Rolefes worked in the corporate world but felt a lack of meaning. Inspired by the work of Muhammad Yunus, a simple idea emerged, jotted down on a beer mat: give women without access to banks a small loan so that they can build their own income. Not based on profit, but on trust.

The first loan went to a women's group in Sri Lanka. One of them was Seeta, who used that opportunity to start a small business. Years later, it became clear how far-reaching that single step was: her income kept the family afloat and inspired her son to become an entrepreneur himself. It made clear that microcredit is not just about money, but about what an opportunity unleashes. By now, no fewer than seventy thousand women have been supported through local partners.

In May 2025, on Mother's Day, this milestone was commemorated during a small gathering with volunteers and both founders. Together, they have formed the backbone of the organization for years. Simultaneously, an anniversary campaign was launched, looking back on twenty years of impact and looking ahead to the future. Stories from then and now show how small loans continue to impact the lives of women and their families (see also: 20-years-of-microcredit-stories-from-then-and-now). What started on a beer mat has grown into a movement where trust is central; then, now, and in the years to come!



2025 in brief

In 2025, MVM funded a total of over EUR 141,000 for 13 projects with various partners in 6 countries. You can read which projects we supported further on in the impact report.

Through the 13 new projects, 606 women received a microcredit. However, the impact of MVM and our local partners is greater due to the revolving nature of our donations. The women who receive a microcredit repay this loan with interest to the partner. The partner covers operational costs (such as wages, rent, and transportation) largely from the interest income. The repaid loans are reinvested time and again. This allows the money to continue revolving locally (=to be reinvested repeatedly).

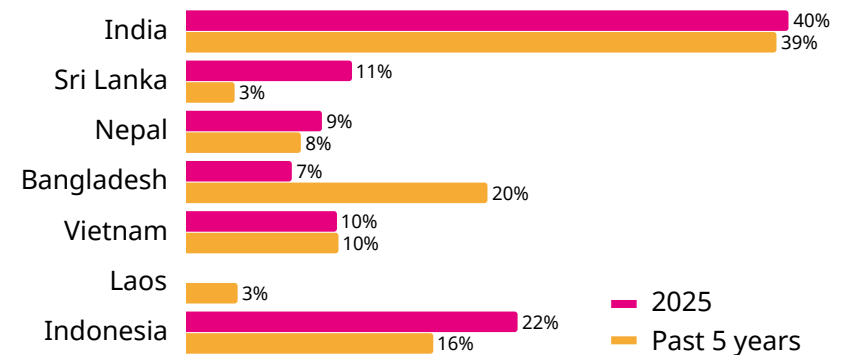
Due to the revolving nature of the loans, a total of 2,350 women received microcredit through MVM, of whom 1,176 women (50%) received it for the very first time. This is an important step towards independence and self-determination. Of the 2,350 women, 606 received a loan from the new projects in 2025 and 1,744 women received a loan from an ongoing MVM project that started in the period 2021-2024.

Because training is a key pillar of microcredit, an additional maximum of 10% of the awarded donation is available for training. In total, nearly EUR 12,000 in contributions was provided last year for training. Through our partners, we used these funds to support 1,798 women in their entrepreneurship, financial literacy and health, leadership, and/or other forms of development.

At least once every three years, we visit our partners with ongoing projects. Together, we evaluate the projects and the collaboration, and visit a number of the women and their businesses. Volunteers also visit potential new partners for future collaborations. This year, our volunteers visited 7 existing and 1 potential partner in Indonesia and India. Read the reports of these visits further on in the impact report.

The basis for project funding lies with our amazing donors. In addition to many recurring and one-off contributions, MVM has once again received a number of substantial contributions from non-profit organizations. More information on this can be found in the 2025 annual report. In total, we received nearly EUR 132,000 in donations.

Distribution of gifts




€ 131.892
donations


€ 152.016
donations and training


1.744
women in ongoing projects '21-'24


606
women in new projects 2025


10%
of the donation for training


1.798
women trained

MVM Method

As a network organization, Microkrediet voor Moeders works closely with its local partners in Asia. MVM works exclusively with volunteers. We also collaborate with various Dutch partners who offer their services free of charge. More information about these partners can be found on our website. Over the past year, MVM has also entered into a new form of partnership with Wilde Ganzen. In addition to providing financial support to projects, Wilde Ganzen is also a source of information for us. A joint project was launched in Sri Lanka in 2025, and a joint project will start in Nepal in 2026.

Microfinancing for female entrepreneurship consists of three pillars: lending, saving, and training. These are crucial for achieving maximum self-reliance for the poorest women in Asia. We realize these three pillars through our own partners or through their local partnerships.

We focus on disadvantaged women because they find it more difficult to obtain credit through regular banks. Due to their vulnerable financial position, we believe it is important that women can borrow at an affordable interest rate.

MVM donates to carefully selected local partners. These partners provide microcredit to disadvantaged women in their regions. MVM ensures that the partner charges a relatively low interest rate and provides the loan on favorable terms. Furthermore, our partners never require collateral from the women. As a result, the women receive a loan on terms for which they would not qualify in the regular financial system. In this way, they also avoid falling into the hands of informal lenders who are often guilty of usurious interest rates and intimidation.

MVM in figures



32.350

Women helped since inception in 2005



>70.000

women supported by the revolving nature



10%

part of the donation to the local partner is for training



22

partners in 7 Asian countries



95 cent

every euro donated benefits our objective



€ 229

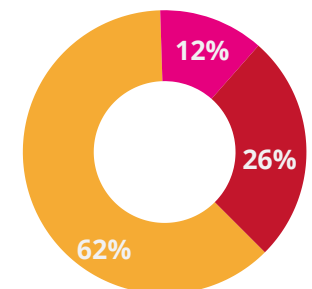
average loan granted per woman in 2025

Approach

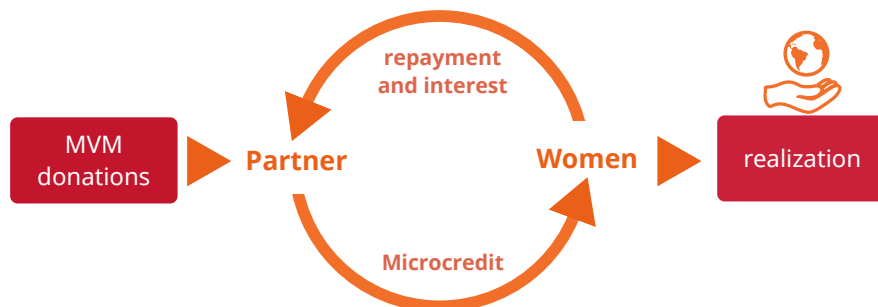
- 100% volunteers
- Good loan conditions
- Locally revolving
- Careful selection of local partners
- Partner visit every 2-3 years

Donor origin

- Companies
- Private individuals
- Non-profit organizations



Revolving fund



MVM operates through local partners using a system of revolving funds, meaning recurring resources. The local partners with whom we collaborate receive a donation from MVM under contractual conditions. They deploy this donation as loans to women participating in the project. With these funds, the women start their own businesses or expand their existing ones. They usually repay the loan within a year. As a result, the loaned money returns to the local partner and becomes available for loans again. This enables the next group of women to also have the opportunity to start a business, or allows the same group of women to receive a loan once more (from start-up to working capital). Through this revolving mechanism, more and more poor families benefit.

Through our partners, we have already provided direct loans to 32,350 women, whereas, given the revolving nature of our donations, this number could easily be doubled. This ripple effect of our approach ensures that our impact reaches ever further.

**“There is no tool for development more effective than the empowerment of women”
- Kofi Annan**



Name: Ms. Dorothy
Country and partner: India, HEARDS
Company: grocery store

Dorothy is a young, unmarried woman with a disability from the village of Naragallu. Due to her limited mobility and the lack of suitable income opportunities, she was dependent on her brother Raja for a long time. Her chance for independence came when she received a microcredit through partner organization HEARDS via the MVM program. With her first loan of 135 euros, Dorothy started a small grocery store. Thanks to her dedication and careful business management, she soon generated a stable monthly income.

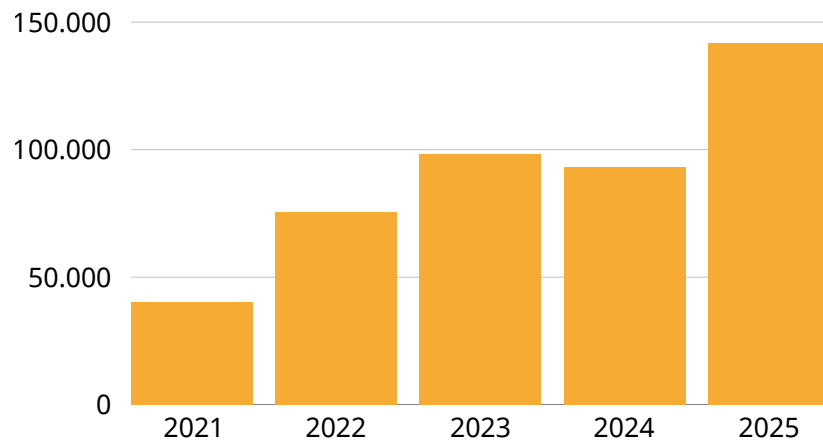
With the income, Dorothy was able to contribute financially for the first time and reduce her dependence on her brother. In a subsequent round of borrowing, she expanded her activities by purchasing a mill to prepare rice batter for fellow villagers. Later, a second mill followed for grinding millets, an important local staple food.

Today, Dorothy is a strong economic pillar for her family. Her story shows how targeted microfinance can help women with disabilities build a sustainable livelihood and create prospects for the future.

Over the past five years, MVM has provided EUR 445,910 in donations to local partners for microcredit. These donations revolve locally. We can assume that the impact on families and communities is therefore greater than our direct impact. We also see this reflected during our project visits. Funds provided to partners longer ago also continue to revolve with the partner. However, they are no longer required to provide reports on these, as partners report on donations provided by us for a maximum of 5 years. Therefore, this impact report only discusses the years 2021–2025.

We observe that over the past few years, the average amount a woman receives as microcredit has been slowly increasing in all countries. This year, the average loan amounted to EUR 229. The underlying main reason for this increase is inflation. Additionally, the average annual amount is influenced by the countries in which MVM disburses funds. The size of a microcredit in Indonesia and Vietnam is higher (>EUR 250 per woman) than in our other countries (<250 per woman).

Amount of funds provided in EUR



Sustainable Development Goals

Based on an analysis of the projects that MVM supports through its partners and the information we received regarding them, we conclude that our activities over the past year contributed to the following SDGs.

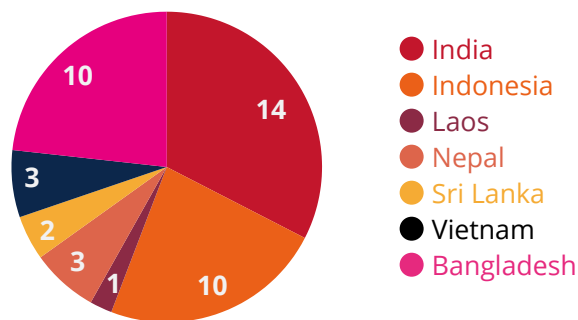
SDG	Goal	MVM contribution 2025
1 NO POVERTY	End poverty everywhere and in all its forms	<ul style="list-style-type: none"> MVM focuses on poor women. At the start of the project, most women have an income below the extreme poverty line (USD 3 per day as established by the World Bank). By providing microcredits through local partners, MVM contributes to breaking the cycle of poverty and enables these women's children to go to school.
5 GENDER EQUALITY	Achieve gender equality and empowerment for all women and girls	<ul style="list-style-type: none"> In total, 2,350 women received a microcredit from MVM, including 606 from our new projects. Of these 2,350 women, 1,176 women received their very first microcredit. Microcredit enables women to start or further develop their own businesses, leading to greater economic independence and less dependence on men in the community.
8 DECENT WORK AND ECONOMIC GROWTH	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	<ul style="list-style-type: none"> Most partners regularly provide training for the women participating in a project. Last year, 1,798 women attended training sessions. The training focuses on financial literacy, entrepreneurship, health, and hygiene. Specific training is also often provided that is directly linked to the purpose of the microcredit (for example, goat care if a goat is purchased with the microcredit).
10 REDUCED INEQUALITIES	Reduce inequality within and between countries	<ul style="list-style-type: none"> Our partners focus on, among others, disadvantaged groups of women in society. Some of our projects focus on women living in areas vulnerable to climate change.

Partners and projects

We are currently actively working with 22 partners in seven Asian countries. We have often built up a long-standing partnership with these partners. They know the local situation best and know which women need our support the most. Our partners focus on helping poor women in Asia. In addition to activities aimed at stimulating entrepreneurship and self-reliance, many of our partners are committed to women's or children's rights, education, health, and other basic needs. They are highly dedicated to the women they work with.

We ask our partners to send us reports for five years following a donation. After that time, we lift this obligation because we have confidence in our partners and, in doing so, contribute to their empowerment. This does not mean that the funds no longer revolve locally. It does mean, however, that the scale of our impact is greater than what we can account for in the impact report. The figures in our impact report relate to our ongoing projects with partners who received a donation from MVM in 2021, 2022, 2023, 2024, and/or 2025.

Ongoing projects 2021-2025 by country



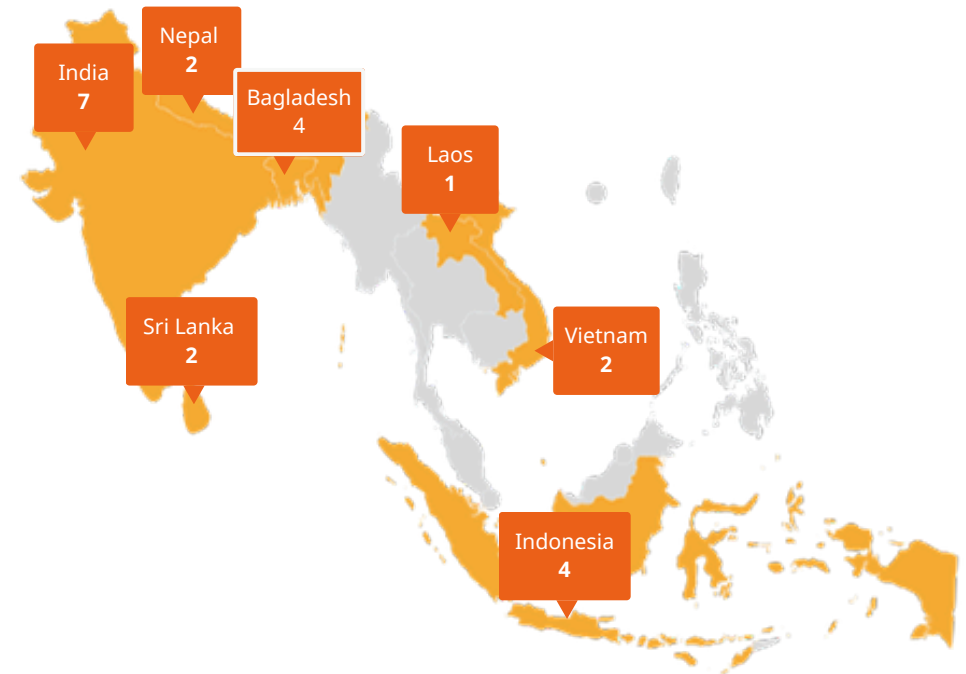
7

Asian countries



22

Partners



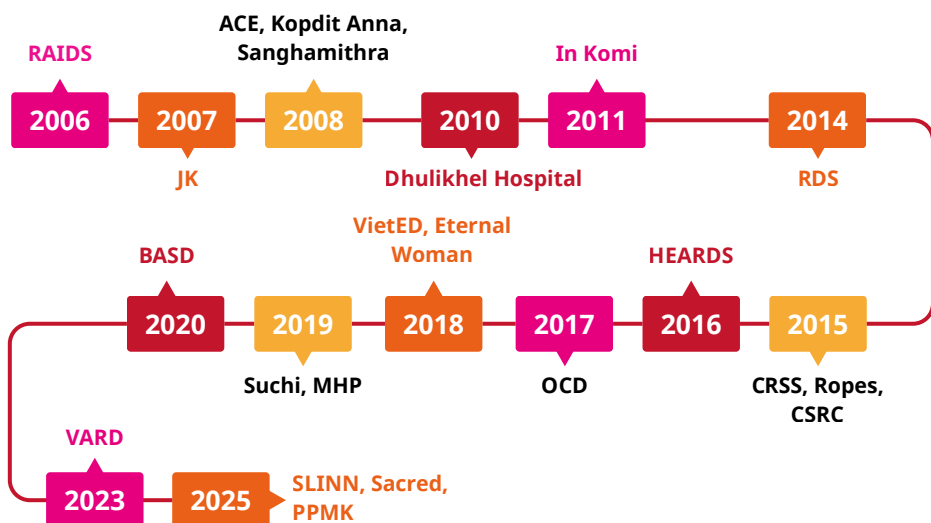
Careful partner selection

MVM believes in female entrepreneurs, and through our partners, we support disadvantaged Asian women who have little to no access to regular credit to start a business. Careful partner selection, monitoring, and building successful long-term partnerships are at the core of our work. We select our partners based on their mission and values, their track record, and their development programs that offer women the opportunity to develop or grow their own businesses. We have been working with some partners for over 15 years, while we have recently entered into partnerships with others.

The 22 partners with whom we currently actively collaborate are:

- Vietnam (2): VietED en Anh Chi Em (ACE)
- Indonesia (4): Wanita Abadi, Komida, Kopdit Anna en sinds 2025 Pusat Pengembangan Masyarakat dan Kewirausahaan (PPMK)
- Bangladesh (4): Center for Rural Service Society (CRSS), Bangladesh Association for Sustainable Development (BASD), Rural Development Society (RDS) en Voluntary Association for Rural Development (VARD)
- India (7): Social Unit for Community Health and Improvement (SUCHI), Organization for Community Development (OCD), Sanghamithra Rural Financial Services (SFRS), Rural Action In Development Society (RAIDS), Rural Organization for Poverty Eradication Services (ROPES), Health, Education, Adoption, Rehabilitation, Development Society (HEARDS) en sinds 2025 Social Animation Center for Rural Education and Development Society (SACRED).
- Nepal (2): Dhulikhel Hospital en Community Self Reliance Centre (CSRC)
- Sri Lanka (2): restarted in 2025 with Sustainable Lanka Impact Investing Network (SLINN) and Janawaboda Kendraya (JK) based on MVM's past relationship with these partners.
- Laos (1): Maeying Houamjai Phathana (MHP)

Start dates of current partners



Report of Partner Visits



In 2025, MVM program managers visited the following eight partners:

- India: RAIDS, Sanghamithra, SACRED, OCD
- Indonesia: Wanita Abadi, Kopdit Anna, Komida, PPMK (nieuwe partner)

The visits provided our on-site program managers with insight into the progress in the women's quality of life thanks to the microcredits provided. The women's income is generally higher, and the microcredits contributed to greater respect and prestige within their relationships and the community. Consequently, the women's self-confidence and sense of self-worth increased. During a partner visit, it is also checked whether the partner is proceeding as agreed (e.g., regarding the loan term, loan collection, and interest rate). Finally, the program managers gather concrete information with which MVM evaluates the policy and updates it if necessary (for example, the loan amount or the deployment of training).

South India Visit



Visit by Program Manager Jolinde, Autumn 2025

In late 2025, Program Manager Jolinde traveled to South India again to visit four field partners in rural areas. From Bangalore, she covered hundreds of kilometers, from the southernmost point of India deep into Andhra Pradesh. MVM has been working with three of the partners for years; the fourth, SACRED, is new.

OCD – the fishing chain of Kanyakumari (Tamil Nadu)

The journey began in the far south, the Kanyakumari District in Tamil Nadu on the Indian Ocean. Here, Jolinde visited six projects of partner OCD, which works with the Mukkavar fisher community. The organization supports marginalized ‘head load fish vendors’: women who buy their fish at the fish auction and sell it door-to-door and at markets, carried in large tubs on their heads.

The reception was heartwarming: over two hundred women with an MVM loan spent two hours performing songs, dances, and sketches about their daily lives. This was followed by a field visit to four new self-help groups. The young women with fresh ideas were particularly striking: in addition to selling fish, three groups have started making jewelry from shells. Another group switched to dried fish, with their own packaging, resulting in a significantly increased turnover.

RAIDS – the Yanadi women in Pulivendula (Andhra Pradesh)

From Trivandrum, the journey went 350 kilometers back to Bangalore for a six-hour drive north to Pulivendula in Andhra Pradesh. Here, RAIDS works with the Yanadi community, one of the most vulnerable formerly nomadic groups in the region. On behalf of the approximately seventy Yanadi women, the federation chairperson expressed gratitude for the new donation from MVM that the community received in 2025. The women use the loans primarily to purchase goats and agricultural seeds. In addition to discussions, there was a focus on training: RAIDS organized, among other things, a session by a veterinarian on diseases in goats and sheep, and a session on organic nutrients instead of pesticides. The past summer was severe due to extreme drought; with support from the local government, the community weathered that period, and at the time of the visit, the women were preparing for a new agricultural season. The reunion with the women and with RAIDS was one of the highlights of the trip.





SACRED – new partner in rural Karnataka

Back in Karnataka, Jolinde visited the new partner, SACRED. SACRED has been working with the poorest women in rural Karnataka for decades. The collaboration is new, but felt like a logical step from the very first moment. The organization came to MVM's attention through local networks. During a field visit in 2024, she saw a partner that is close to the community, with experienced field teams and an eye for those who need the most support. What makes SACRED special is that the organization consists entirely of women. They know the reality of their target group from the inside, which creates trust within the communities.

In the villages where SACRED works, women possess ideas, creativity, and perseverance, but often lack the opportunity to convert these into their own income. Therefore, SACRED offers not only access to capital but also training in entrepreneurship, basic financial knowledge, and digital skills. Through self-help groups, women support each other and build a stronger life together.

In 2025, a Livelihood Programme for fifty women in six villages will start here. With this, SACRED forms a strong and promising addition to the existing MVM network in the region.

Sanghamithra – terug in MM Hills

The final part of the journey led to the remote MM Hills. Here, thanks to the partnership with MVM, Sanghamithra makes loans available at exceptionally low interest rates to the poorest tribal communities. After presentations at the regional office, an intensive three-day program followed, including a five-hour drive to the hills.

The group visited eight self-help groups, spread across the vast area. The MM Hills comprise a national park and tiger reserve with hardly any facilities; the women take turns sleeping in high treehouses to drive elephants away from their fields with fire and noise. Locally, the work is supported by a Community Managed Resource Centre, which assists some eighty self-help groups with training, capacity building, market access, and administrative guidance. It was Jolinde's second visit to the MM Hills. With a critical and passionate team, she held engaging conversations and explored ideas for possible future initiatives.

Looking back, pride prevails: four partners, each with their own approach, but with the same conviction that a small loan, combined with guidance and the power of the group, helps a woman and her environment move forward in the long term.



Indonesia Visit

Visit by Program Managers Wenda and Mieke, April 2025.

In April 2025, Wenda and Mieke traveled to Java, Indonesia, to see firsthand what microcredit means there in the lives of women and their families. The journey began in Jakarta with a visit to partner organizations Komida and Wanita Abadi. They then traveled on to Yogyakarta for meetings with Kopdit Anna and PPMK. The purpose of the visit to PPMK was to get acquainted and see for themselves whether it would be a suitable new partner for MvM. Based on this visit, the board of MvM ultimately decided to collaborate with PPMK.

Everywhere they went, they were warmly welcomed and given an open and engaged insight. They spoke not only with the partners providing the loans, but also with the women who, thanks to these credits, have been able to rebuild their lives step by step. Their stories showed how a small loan can make a big difference: more income, more independence, and above all, more opportunities for their children. The women dedicate themselves with everything they have to a better future for their families.



KOMIDA

During a field visit in the Cariu region (Bogor), they visited a Komida branch with approximately 5,000 female members, divided into 165 groups. Each group is visited weekly by a field officer. They attended one such weekly meeting, during which women repaid their loans and deposited savings. The field officer collected the funds on-site and maintained detailed records. These weekly meetings not only provide the women with financial structure but also serve a clear social function. The women share experiences and support each other. There was a relaxed and pleasant atmosphere, and the women reacted with visible pride and enthusiasm to our visit.

Komida provides loans for entrepreneurship and social purposes such as education, sanitation, and housing, and also encourages the use of digital tools to increase women's self-reliance. The approach goes beyond income growth alone and focuses on broad women's empowerment, with attention to social and health impact. MvM resources are specifically deployed for microfinancing business initiatives.



Eternal Woman

Wanita Abadi in Jakarta was founded in 2000 with the aim of improving the well-being of families. The organization operates from a single office in Cengkareng and focuses primarily on microfinance. Members are recruited through word-of-mouth, first undergo training, and then receive a loan. The 154 participants are organized into 10 groups, each with a group leader. Within these groups, women support each other in setting up a business and jointly repaying the loan. In the event of payment difficulties, the group raises funds or the term is extended. Three new members joined this year. A rigorous selection process precedes this, during which the home is assessed, whether the women already have a small business, and inquiries are made with neighbors and family. MVM is the only external donor and is therefore a crucial partner for Wanita Abadi.

PPMK – new partner in 2025

In Bantul (Yogyakarta), Mieke and Wenda met PPMK, a potential new partner that came into view after online research. PPMK has been working for years with women from poor village communities who have hardly any access to opportunities to build a livelihood—precisely the women MVM also wants to reach. During the visit, they observed a committed, small-scale organization with strong local roots, rigorous selection procedures, and a great deal of personal attention for the women it works with. PPMK combines microcredit with training, home visits, and intensive guidance. In this way, women are given not only the opportunity to invest in a small business but also to grow in independence, confidence, and future prospects. The visit gave us a great deal of confidence, and we therefore look forward with great anticipation to a meaningful collaboration with PPMK.



Projects 2025

In 2025, through our partners, we provided over EUR 140,000 in new microcredits to 13 projects in six of our countries. Through these projects, we directly reach 606 women, helping them on their way to a better life through microcredit. Additionally, 11 of these projects together received nearly EUR 12,000 for training.



€ 152.016
donations and training

Indonesia **Anna Credit Union** **30 women** **€ 8.500**

The project helps 30 women in the Pogung region of Yogyakarta. The women run many different types of small businesses, including the sale of Peyek (crackers), the sale of traditional snacks, the repair and sale of recycled materials, traditional food stalls, and the sale of frozen products.

The training focuses on making wedding souvenirs and marketing skills. With this, Kopdit Anna aims to inspire the women and teach them new skills.

Indonesia **Eternal Woman** **10 women** **€ 3.000**

The 10 women Wanita Abadi is helping with this project have already proven themselves. They consistently repaid their previous loan and are actively involved in the activities. With this new loan, the women can further grow their small businesses, expand their trade, and seize new opportunities. In this way, they strengthen their economic position.

The women earn their money from food stalls, water refills, and the sale of herbal drinks.

Two types of training are organized: entrepreneurship training and cooking workshops. Attendance at these training sessions is high, which shows that there is a great need for knowledge, growth, and development.

The training focuses on making wedding souvenirs and marketing skills. With this, Kopdit Anna aims to inspire the women and teach them new skills.

Indonesia **COMIDA** **70 women** **€ 20.000**

The project is in Cipanas, a district in Cianjur, in the province of West Java. Cipanas is known for its agriculture and horticulture: vegetables, fruit, flowers, and ornamental plants thrive here. KOMIDA's project supports 70 women (small farmers). KOMIDA Jumps provides financing through group-based community development, unsecured loans, and flexible repayment systems tailored to the needs of women.

Indonesia **PPMK** **18 women** **€ 5.000**

With this donation, PPMK supports 18 women in Bantul Regency, Yogyakarta. Bantul is a vast agricultural area with large rice fields. Many residents work as farmers or day laborers on the land.

PPMK provides loans to carefully selected women who want to strengthen their existing micro-enterprise (for example, by purchasing inventory, tools, livestock, or raw materials), or start their own business as an alternative to low-paid work.

day laborers work. The women who receive this credit have small businesses such as: food stalls, chicken farming, selling clothes, making noodles, a grocery store, recycling waste, or making tofu.

The following training sessions have been organized: oyster mushroom cultivation, cooking workshop, and organic composting.

Vietnam **VietED** **40 women** **€ 15.000**

VietED's project focuses on a group of women from a low-income group belonging to the Thai ethnic minority in the Tan Thang commune, Quynh Luu District, Nghe An Province. These women experience barriers to access healthcare and education. They cultivate pineapple, sugarcane, and cassava.

Training is devoted to financial literacy in combination with entrepreneurship. This involves financial awareness.

Bangladesh **CSSR** **43 women** **€ 11.000**

In Wazirpur Upazila, 43 women from a climate-sensitive region are supported through this project in setting up small-scale enterprises. The women run businesses focused on vegetable cultivation, fish farming, and livestock farming. They build upon existing collective structures and thereby strengthen their economic position.

In preparation, all participants attend a 3-day training course covering topics including "vegetable gardening," fishing and preserving produce for longer, and basic business management skills.

Training is devoted to financial literacy in combination with entrepreneurship. This involves financial awareness.

India **SACRED** **50 women** **€ 6.500**

The women in this project come from small farming communities in the Ramanagara district, Karnataka, South India. This rural area is dominated by small-scale agriculture: silk cultivation, mangoes, vegetables, and dairy.

The women here live off the land, but the margins are narrow.

The selected women are organized into self-help groups of 10 to 15 members, guided by local partner SACRED.

They meet weekly, save together, and vouch for each other. With a loan, they start or strengthen a small business in, for example, silk farming, livestock farming, dairy production, or making souvenirs such as necklaces and flowers made from cocoons. This helps them become more financially independent.

India **OCD** **55 women** **€ 13.500**

The women in this project come from the Mukkavar community in the coastal villages of Kanyakumari, the southernmost point of South India where three seas meet.

The Mukkavar are a fisherman caste, traditionally considered unclean due to their profession, low in the caste hierarchy, and discriminated against and excluded.

With the loan, they are investing in materials for drying and preserving fish, and in making jewelry from seashells, products with growing sales in local markets.

India **Sanghamithra** **100 women** **€ 22.000**

The women in this project come from the Soliga tribe in the forest areas of the MM Hills, Chamarajanagar district, Karnataka. The Soliga are one of the oldest indigenous peoples of South India. For centuries, they have lived in and off the forest. That forest is now for a

A large part is a protected tiger reserve, with strict restrictions on what they are allowed to harvest and undertake. Agriculture is barely possible: wild boars and elephants destroy the crops time and again. Alternative work is scarce in these remote hills.

The selected women are organized into self-help groups. Through training, they develop new skills. The activities focus on keeping goats and sheep, making and selling brooms, and souvenirs for the nearby pilgrimage site that attracts thousands of pilgrims annually.

India Raids 60 women € 16.500

The women come from the Yanadi tribe in the Pullivendula region, Andhra Pradesh, South India. The Yanadi are one of the oldest nomadic tribes in India, today settled on the fringes of society. Without land, without a safety net, often excluded from education and government services.

The selected women are organized into self-help groups. With the loan, they start or strengthen a small business, such as keeping goats and sheep or small-scale farming.

Nepal CSRC 60 women € 13.600

The project supports 60 women in rural western Nepal (Banke, Bardiya, and Kailali). The women belong to the most vulnerable groups due to structural landlessness, limited access to financial resources, and discrimination. CSRC is committed to land rights and agrarian reform, and to strengthening the economic independence of landless and land-poor women.

The women invest the loan in various activities: goat or pig farming, poultry, buffaloes, vegetable cultivation, and small

commercial enterprises such as sewing businesses and shops.

CSRC offers training in entrepreneurship, accounting, marketing strategies, and cooperative management. Regular monitoring and support ensure the success of every woman.

Sri Lanka JK 50 women € 8.250

In Sri Lanka, women in fisheries, agriculture, and aquaculture play a key role in food supply. Yet, they belong to the most vulnerable groups. Due to structural neglect and limited access to stable income and financial resources, their businesses as well as the food security of their families are under pressure.

The project focuses on 110 women in the Puttalam region. With targeted support, these women can strengthen their small-scale businesses, become economically independent, and sustainably support their families.

Sri Lanka SLATE 38 women € 7.942

This project supports 38 women in Anamaduwa in the Puttalam district. This area is located in the dry zone of Sri Lanka and is among the areas that receive the least attention from the government and non-governmental organizations.

This project focuses on women who need support to start their businesses and expand them to the next level, so that they become sustainable and they can support their families.

Entrepreneurial women



606

women in new projects ('25)



1.176

women received a microcredit for the first time ('21-'25)



>75%

Women who save



2.350

women supported in total ('21 - '25)

MVM focuses on promoting the self-reliance of the poorest women by investing in their entrepreneurship. By setting up their own businesses through small loans, savings opportunities, vocational training, and entrepreneurship and leadership training, the women increase their economic self-sufficiency and independence. In doing so, they improve the quality of their lives and that of their families. Our partners know the local situation well and know which women need our support the most.

Facts about the loans

- €229 is the size of the average loan per woman in 2025
- Most loans have a term of up to 1 year.
- The majority of the partners provide group-level loans in addition to individual microcredits.
- The women are also encouraged to save, either individually or in groups.
- Thanks to support at the group level, the women ensure together that the loans are repaid.



Name: Chandramma

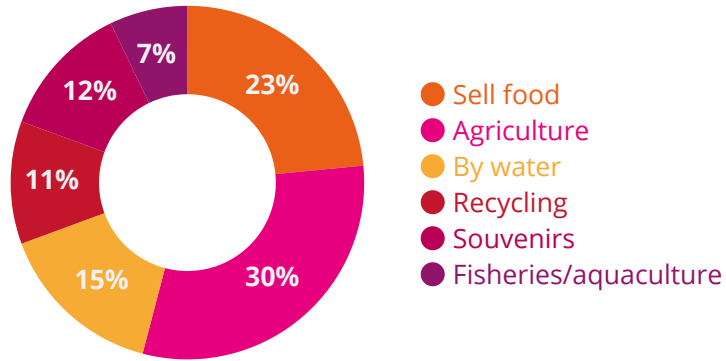
Country: India, SACRED

Company: silkworm farming

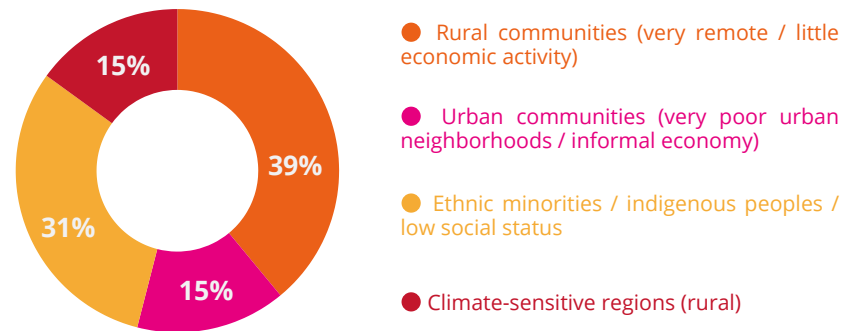
Chandramma (43), a mother of two, lives in the Indian region of Ramanagara. The region is known for silk production, but for a long time this form of income remained out of reach for her. She was dependent on seasonal farm work and day jobs on surrounding farms. The work was uncertain, making it difficult to plan fixed expenses such as school fees and healthcare. Chandramma had the knowledge and the will to grow cocoons herself, but lacked the start-up capital. The fear of taking a financial risk without a safety net held her back.

Through SACRED, Chandramma gained access to a one-time microcredit. With this, she purchased silkworms and basic materials and set up a space in her home for cocoon cultivation. In addition to the loan, she took practical training courses and became part of a women's group where knowledge and experiences are shared. Today, Chandramma runs her silkworm farm independently. She has a recurring seasonal income, which makes her household more stable and allows her to plan ahead. Her next steps are expanding the number of cultivation cycles, improving the quality of her cocoons, and saving for her children's future. Furthermore, she wants to show other women in her village that silk farming can be feasible for them as well.

Type of company



Target group



Reducing inequality

A large part of our projects focuses on women from very remote areas. We also use the loans to reach poor women in climate-sensitive regions, and some of our partners focus specifically on disadvantaged groups such as ethnic minorities (for example in Vietnam) and groups with a low social status (for example, the untouchables in India).



Name: Mrs. Lo Thi Lan
Country and partner: Vietnam, ACE
Business: Grocery store

Lo Thi Lan is a resilient woman from an ethnic minority community in a remote mountain village in the Vietnamese province of Dien Bien. Her family depended on small-scale farming and a few animals, but the income was uncertain and often insufficient to pay daily expenses and school fees. When her husband had an accident, she was left to fend for herself.

Through the ACE program, Lan gained access to microcredit. With a loan, Lan undertook several targeted activities. She opened a small shop at home where she sells basic products and began preparing breakfast for fellow villagers in the mornings. Additionally, she invested in her existing fish pond by purchasing extra fish. She uses the profits from the fish sales to further expand her activities, including saving for the purchase of piglets and additional shop inventory. Today, she is able to support her family independently and is working towards a stable, resilient future.

Children

MVM's underlying goal is to enable children to attend school so that the poverty trap their families are caught in can be broken. We choose to achieve this goal through their mothers (in a broad sense; this could, for example, also be the grandmother, older sister, or aunt) by making women more (economically) independent and resilient through microcredit. Most partners monitor how the children of the women in the projects benefit from the economic developments within the family as a result of attending school.

Not all partners keep exact track of how many children are dependent on the women who receive a loan. MVM has devoted more attention to this subject over the past year, and currently, over 85% of the partners—an increase of 15 percentage points compared to 2024—report on the number of children of the women in our projects and how many of them attend school.

For the total of 2,350 women who had a microcredit through an MVM project at the end of 2025, 3,081 children aged 0-18 were registered, of which no fewer than 2,609 children (84%) attended school. The number of registered children per woman in our projects is highest in Bangladesh, Sri Lanka, Nepal, and India.

The highest percentages of children attending school were reported in India and Sri Lanka (both 91%). It is important to bear in mind that children under a certain age do not attend school, and children over 16 are often the exception rather than the rule. For example, if there are many mothers with young children in a project, relatively fewer children will attend school. However, this does not mean that these children do not benefit from their mothers' microcredit; for instance, the number of meals per day or their quality often increases, and the empowerment of the women also frequently has a positive effect on the children.

As in the previous year, the reported absolute numbers of school-age children are highest in Bangladesh (1,096) and India (1,176). This also reflects the fact that MVM has many ongoing projects in these two countries: India 14 and Bangladesh 10.



Name: Jayamma Country and partner: India, SANGHAMITHRA Business: handmade brooms

Jayamma (42) lives with her three children in a mud house in the remote Komdukki Village, MM Hills. Her husband works as a day laborer far away; the family lived by gathering firewood and a few goats. Yet she always ensured that her children went to school. For 20 years she has been a dedicated leader within her SelfHelpGroup (SHG) Padugallu Madappa, where she stands out for her discipline and commitment. With a small loan, Jayamma started making brooms from dried grass from the hills. On good days, she can make twenty brooms. She sells these monthly to a buyer. She is smart, resourceful, and enterprising, and she sees that she can earn even more by making small handmade souvenirs from natural materials for pilgrims visiting the nearby temple complex. Together with the other women of her SHG, she dreams of a small joint outlet. Thanks to the support of MVM, Jayamma's existence is growing from survival to a future. She is an inspiring example for the other women.

Training

Microfinance combined with training is a powerful engine for ending the poverty that excludes hundreds of millions of people on Earth from means of subsistence and hope. Starting one's own business combined with (financial) training leads to the structural generation of personal income and prospects. This ensures that poor women and their families have more and better food, children can go to school, and they have the opportunity to renovate their homes.

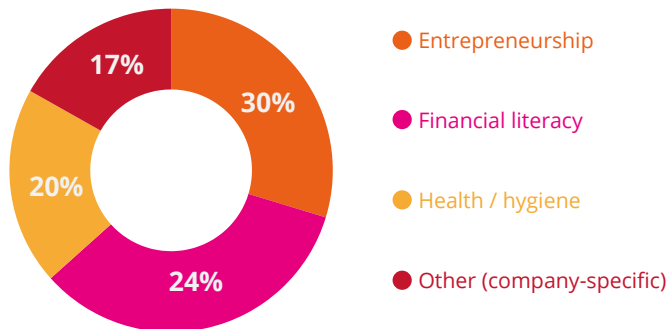


10%

maximum of the donation for training

Because training is so important, since 2019 MVM has made up to an additional 10% per donation available for training. In 2025, nearly EUR 11,700 was provided for training. Important topics include entrepreneurship, financial literacy, and health and hygiene. Partners also pay close attention to training specific to a woman's business, such as livestock farming (breeding cows, chickens, or goats), making fish feed, food preparation, or growing rice. In 2025, 1,798 women attended one or more training courses with our partners using donations from MVM.

Training topics



Name: Ms. Suyantimah
Country: Indonesia, PPMK
Business: homemade noodles and sambal

Suyantimah is a 65-year-old entrepreneur in Yogyakarta who makes noodles from 50 kilos of cassava flour every day. In her simple kitchen, equipped with a wood-fired stove and a gas stove, she prepares the noodles and makes her own sambal. She sells the portions as packages at the market, which provides her with a stable income. Thanks to the loans, she was able to significantly improve her workspace: there is now a tiled floor, she has been able to purchase a gas stove, and she can pay other women to help her with the heavy work. Because she can no longer do everything herself, this support means she can continue her business and create employment for other women in her community.

Looking Back at Female Leadership Journey 2025 Indonesia

In January 2025, a group of Dutch women traveled to Indonesia for the Female Leadership Journey, organized in collaboration with The Innerwork Lab and Namasté Reizen.

Leadership in development

During the trip, the participants worked on their own leadership development through an intensive program. Themes such as conscious leadership, resilience, and connection were central. The combination of personal growth and an international context provided new perspectives and insights.

Meetings that touch

An important part of the trip was the visit to projects of our local partner Kopdit Anna. Here, the participants met women who have profoundly changed their lives thanks to microcredit. The stories of these women showed how access to financial resources and guidance leads to economic independence, greater self-confidence, and a stronger position within their community.

These meetings made the impact of the work of Microcredit for Mothers tangible and personal. The direct interaction provided not only inspiration but also mutual understanding and connection.

Impact

Through their participation, the participants contributed directly to the mission of Microcredit for Mothers: empowering women in Asia and promoting economic independence. The trip connects personal development with concrete societal impact.



Name: Mrs. Govindamma

Country and partner: India, SUCHI

Company: sale of vegetables

Govindamma (50) could not read or write and, together with her husband, was completely dependent on seasonal work on the land. Their income was uncertain, as was her future. That changed when SUCHI organized a women's group meeting in her village. There, Govindamma heard for the first time about women's empowerment, income opportunities, and microcredits. Determined, she took a training course in entrepreneurship, saving, and responsible lending. With a loan of 180 euros and 36 euros from her own savings, she started a vegetable business. Together with other women, she travels to weekly markets to share costs. Today, she earns over 10 euros a day: a breakthrough that gives her family new opportunities.



Name: Mrs. Archana Sarkar Country and partner: Bangladesh, RDS Enterprise: Poultry farm

Archana was a housewife while her husband Nitush worked as a day laborer, earning insufficient income to support the family with two children. Through an RDS field worker, she learned about loans for income-generating activities. After training in poultry farming, she took out a loan of 350 euros through an MvM project and started her first batch of chickens. Sales went well, and she continued to reinvest and expand. The family income increased significantly, both children attend school, and the family lives more stably.



Name: Mrs. Ubi Erma Country and partner: Indonesia, Wanita Abadi Business: Grocery store and cakes

Ubi Erma has been affiliated with Wanita Abadi in Cengkareng, Jakarta, since November 2023. With her first loan of 145 euros, she invested in baking supplies and equipment to make pies and cakes to order. Thanks to the training, Ubi Erma learned to bake professionally, and her income grew from approximately 10 euros to more than 15 euros per day. As a result, the family's financial situation improved, allowing her to provide healthy food for her three school-aged children and better fund their education. Ubi Erma dreams of further expanding her business and enabling her children to study at university.



Name: Mrs. Phung Thi Mai Country and partner: Vietnam, VietED Company: Floral Arrangements

In the first years of her marriage, Phung Thi Mai performed physically demanding work on the land. After years of hard work, she decided to switch to making floral arrangements and offering trays for weddings and events. The initial phase of her business was challenging due to a limited client base and financial losses, but she remained determined, continuously improved her work, and prioritized quality. After becoming a client of VietED, she gained access to financial support, allowing her to gradually stabilize her business. With the income from her company, she has been able to invest in building a more comfortable home for her family.



Name: Mrs. Adah Saadah Country and partner: Indonesia, KOMIDA Company: Flowers and plants

Adah Saadah is a widow with eight children. She has been a member of KOMIDA since 2011, which has enabled her to run her flower business. Her current loan of 3 million IDR is more than just capital. It gave her the spark to breathe new life into the business after the death of her husband. Adah Saadah is remarkably disciplined: she only borrows what she knows she can repay. She still has dreams—she hopes to expand her land and open a small shop.



Name: Ms. Piyaseeli
Country and partner: Sri Lanka, SLINN
Company: sewing workshop



Piyaseeli lives in Paramakandagama (Anamaduwa) and is a member of the Diriya Shakti Self-Help Group. She runs a tailor shop and, before the economic crisis, provided work to several women from her village. Due to rising costs and declining sales, she had to let her staff go and continue working alone. During this period, her husband left for Colombo to look for work, while Piyaseeli stayed behind to care for their two children. The family income came under pressure, and the children's education also became uncertain.

Through the Diriliya project, Piyaseeli received training in business planning and financial skills. Additionally, she received a loan that allowed her to purchase fabrics and fully utilize her existing sewing machines again. As a result, production increased, and she was able to involve women from her SHG once more. Her business is visibly recovering. Piyaseeli is working towards expansion and wants to create jobs for women in her community again.

Colophon

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