

Lending to Women

One of the first decisions that we will have to make when deciding how to loan our Kiva money is whether we want to loan to a woman or a man. Many of the loan opportunities in Kiva are loans to women. Kiva sees this as an opportunity to both enrich and empower female entrepreneurs.

We have to decide whether we want to stick with the Kiva mindset and make loans to women or break away from the Kiva mindset and make our loans to men. Both loans to men and women will help their communities and families, so let's think this through.

Advantages of Lending to Women	Disadvantages of Lending to Women
It can increase a woman's standing in the family and community. Sometimes, women who take responsibility for loans and new businesses can become more assertive and confident in themselves.	Sometimes loans to women could lead to jealousy among the men of their communities.
Women tend to stay in a community, so the money we invest in a woman entrepreneur is likely to make an impact on an entire town for a longer period of time.	Men are often leaders in their communities and lending to women could disrupt that balance.
Loaning to women—and making them responsible for repayment—sends a strong message to communities that women are capable and important.	In some locations where loans are made to women, there is an increase in violence toward women.
Kiva's partners have found that in many areas where loans are made to women, there is a decrease in violence against women.	
Helping women will also help the children they are trying to raise.	

Working in your small group, consider the following questions.

- Can you think of any other advantages or disadvantages of using our Kiva money to loan to women instead of men?

- Overall, do you think the advantages of loaning to women outweigh the disadvantages? Why?

- What do you like the best about making loans to women? What do you like the least?