



Microenterprise: Lifting Women out of Poverty?

IMOW Curated Tours

This tour focuses on the successes and shortcomings of microfinance in helping women and their families get out of poverty. It features a slideshow about women in Latin America who are benefitting from microfinance initiatives. The presentation package includes a downloadable multimedia slideshow, PowerPoint slides and a script.

The content in this presentation is part of the International Museum of Women's virtual *Economica* exhibition, which addresses the relationship between women and the global economy. To offer the audience more context about the museum and this project, we suggest presenting the *International Museum of Women: Exhibiting Change* tour or playing the related video prior to your presentation(s).

We encourage you to immerse yourself in the content, personalize it, and give the presentation your own flair. Suggestions for presenters, approximate timing, and details about the tour follow.

[Note: The slideshows and related content for *Economica* are also available in Spanish on the IMOW website at www.imow.org/economica]

TOTAL LENGTH: 6 minutes, with Extension Ideas

ADDITIONAL MATERIALS TO DOWNLOAD from www.imow.org/education/tours

- "Giving Women Credit" slideshow
- Presentation PowerPoint

EQUIPMENT NEEDED

- Computer with Quicktime Player and Microsoft Office PowerPoint
- Projector
- Screen
- Audio/speakers
- Microphone

SPEAKER TALKING POINTS

Launch the PowerPoint presentation



Slide 1

Purpose: Brief introduction to the Museum

Key Talking Points:

- The International Museum of women is an innovative virtual museum, offering online and physical experiences in multiple languages and locations. The museum acts a creative catalyst for social change, using art and multi-media to engage new worldwide audiences in activism for women’s human rights.
- Its online exhibition ***Economica*** features multimedia slideshows that illustrate the relationship between women and the global economy. This mini exhibition tour focuses on the successes and shortcomings of microfinance in helping women and their families get out of poverty.

Slides 2-3

Purpose: Provide background information for the slideshow “Giving Women Credit”

Key Talking Points:

- Microfinance gained momentum in the 1970s with the Grameen Bank in Bangladesh
- The term “microfinance” describes a range of services, which include giving out loans, providing insurance policies, savings accounts and other supportive services such as health care and education opportunities
- In the past, microfinance used to be known as “microcredit,” which referred only to the financial service of giving out loans
- Microfinance is generally targeted at low-income populations, and in particular, women

Slide 4

Purpose: Provide background information on the global situation for women in regards to microfinance

Key Talking Points:

- Research about microfinance globally shows that:
 - Women repay their loans in higher rates than men
 - Women are more likely to use their loans to improve their businesses, whereas men tend to spend it on themselves



- Women tend to spend their income on healthcare, education, their families and their children

Slide 5

Purpose: Provide background information on the global situation for women in regards to microfinance

Key Talking Points:

- Thus, many microfinance institutions specifically target women
- However, some of these institutions charge very high interest rates or encourage women who have more access to credit to take out larger loans than necessary
- Oftentimes women are expected to earn a living while still taking care of traditional household duties

Slide 6

Purpose: Get audience to think about issues presented in the slideshow

Key Talking Points:

- As you watch the slideshow, think about the following questions:
 - How does microfinance contribute to poverty alleviation?
 - What are the positive and negative impacts of microfinance practices on poor women?

Minimize PowerPoint, open Quicktime video

Play *Giving Women Credit* slideshow (4 minutes)

Minimize Quicktime Player, switch back to PowerPoint presentation

Slides 7

Purpose: Present both praise and criticism for microfinance

Key Talking Points:

- Now that we've seen how microfinance affects women, we can talk about the larger



implications of the practice and its role in reducing poverty, especially amongst poor women

- Microfinance can provide the capital necessary for a woman to start a small business and earn a living
- It can also offer a range of additional services, such as those offered by Pro Mujer, which gives women can have access to health services and skills-based training
- It is unwise to solely rely on microfinance as a solution to poverty though, because it can distract from other antipoverty measures that are just as important
 - Microfinance cannot solve the need for structural change, like providing medical services, building infrastructure, access to education, etc.
- The bottom line is: It's best to look at both macro and micro solutions to poverty, otherwise the burden of alleviating poverty falls on the poor, and in particular, poor women

Slide 8

Purpose: Let audience know about other exhibition-related content on IMOW website

Key Talking Points:

- Visit the International Museum of Women's website at www.imow.org to find other exhibition content related to this issue. There you can browse Community Voices, which feature content from members of the IMOW community, listen to podcasts, access interviews with women's rights champions, read essays and reports written by experts and interact with various media and artistic pieces
- To learn more about microfinance, you can:
- [Listen to a podcast](#) with Jessica Jackley, co-founder of Kiva.org
- [Read a critique](#) of microcredit written by feminist economists
- [See profiles](#) of five women who benefited from microcredit loans
- [Read Zainab Salbi's thoughts](#) on why Women Need Macro Solutions, too

Slides 9-10

Purpose: Provide tangible action items for audience members

Key Talking Points:



- [Support Pro Mujer](#) in Latin America, the organization featured in the slideshow
- [Connect yourself to CARE](#), a humanitarian organization fighting poverty with a special focus on poor women
- Make a direct loan through Kiva.org – a peer-to-peer giving community
- Spread the word about what you've learned from this presentation – talk to your family members, friends, neighbors – make sure your voice is heard!
- Follow IMOW online

EXPLORE MORE

- [Find organizations](#) that work with issues relating to women, international development and microfinance
- [Access additional stories](#) about the benefits and drawbacks of microfinance:

EXTENSION IDEAS

If you are looking for ways to extend your presentation beyond 6 minutes, below are a few suggestions. You can mix and match the ideas to fit your needs, or come up with your own!

- Play two or more *Economica* slideshows together; choose from any of the seven
- [Play the YouTube video of Goretti Nyabenda](#) (TRT 6:17) in which she describes how she started her own business with the help from a savings and loan program designed to pool money from local women and use that money to provide loans to each other.
(Note: this requires access to an internet connection)
- [Present information about CARE's microfinance work](#) and show a TRT 6:31 YouTube video about Village Savings and Loan Associations.
(Note: this requires access to an internet connection)
- [Teach the audience more about microfinance](#) by using information from the Grameen Bank's website
- Display photographs from [Women Empowered, Inspiring Change in the Emerging World](#) that show five women who benefited from microcredit loans