

EUROPEAN
MICROFINANCE WEEK 2013

THE FUTURE OF MICROFINANCE:
INVESTING IN INCLUSIVE GROWTH

Women's World Banking's Global Footprint

+30 years being the largest network in microfinance

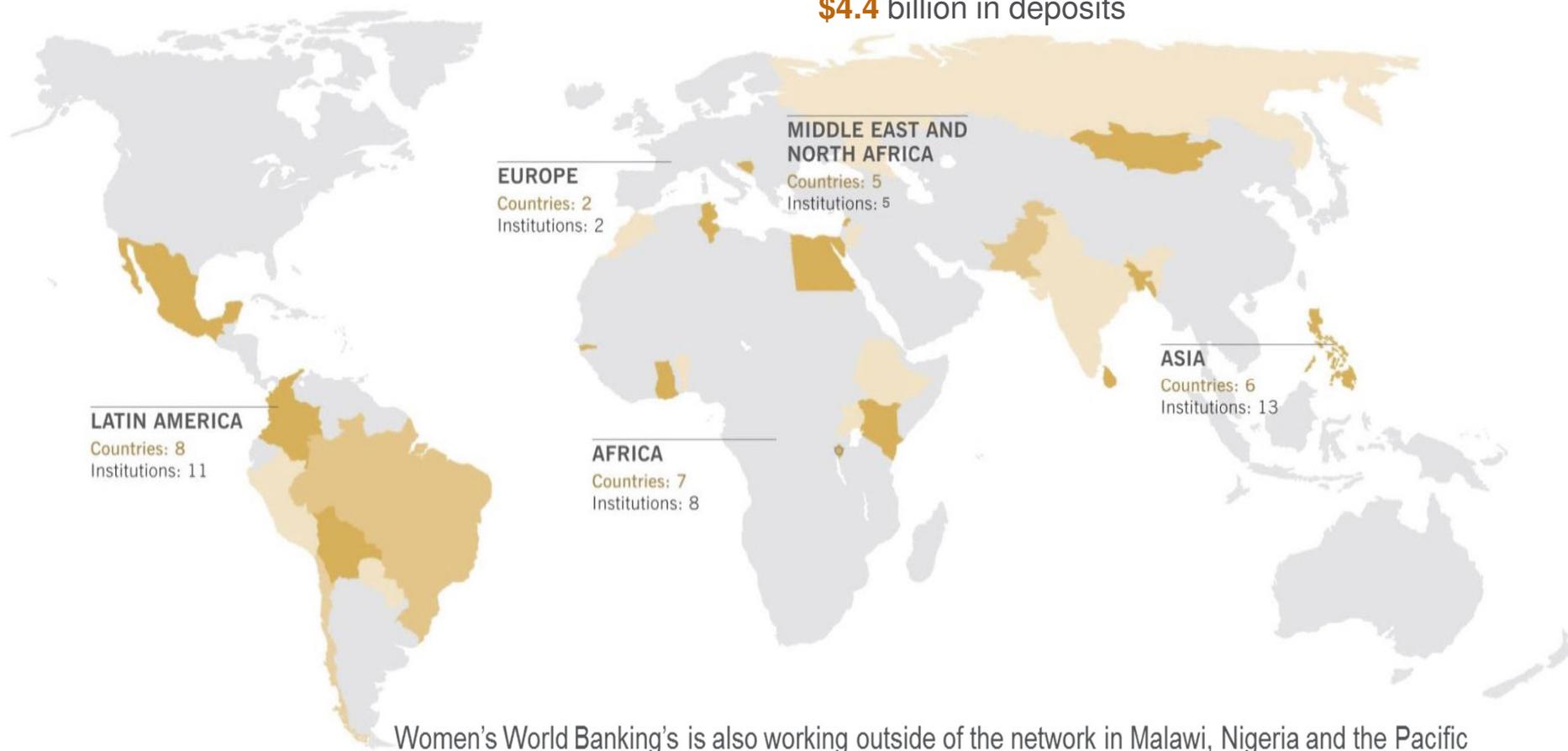
19 million active clients

73% women

39 institutions

\$6.9 billion in outstanding loan portfolio

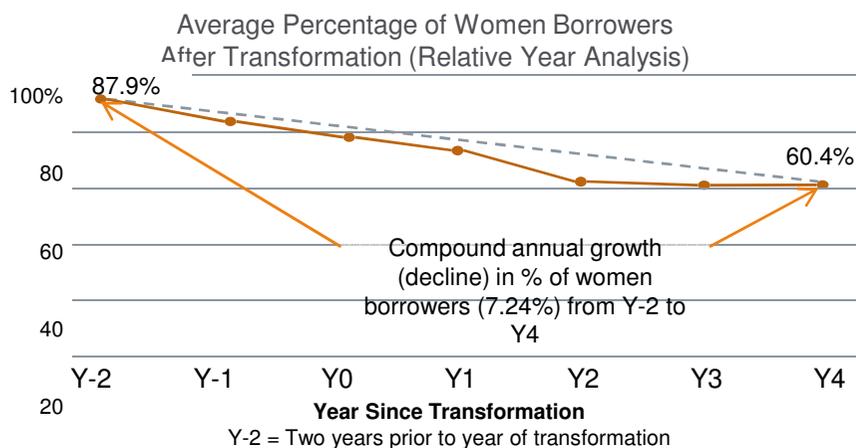
\$4.4 billion in deposits



Engaging women is key to advancement of families and societies

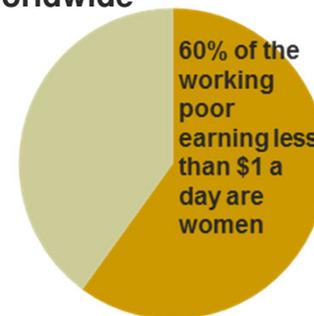
- Women tend to invest more of their income into the health, education, and well-being of their families (McKinsey)
- Increasing employment rates and education for women and girls in the Middle East and North Africa, for example, could add 1-2% per annum to GDP of those regions (McKinsey)

Commercialization of the microfinance sector has had dramatic consequences for women clients and leaders



Why Continue to Focus on Women?

Women account for majority of the poor populations worldwide

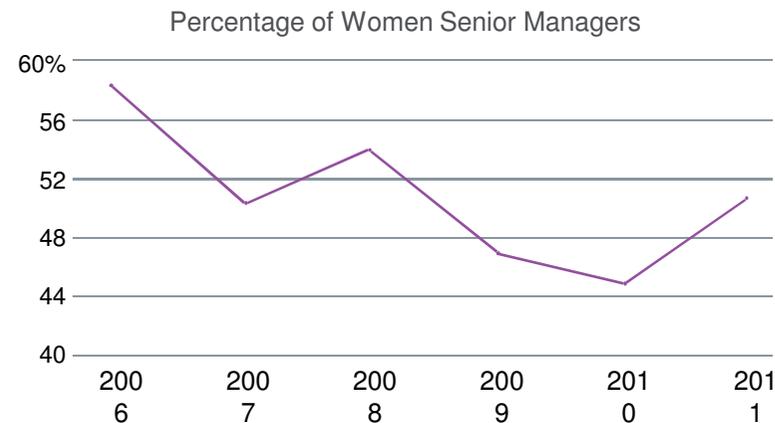


Excluding 51% of the population is bad economics

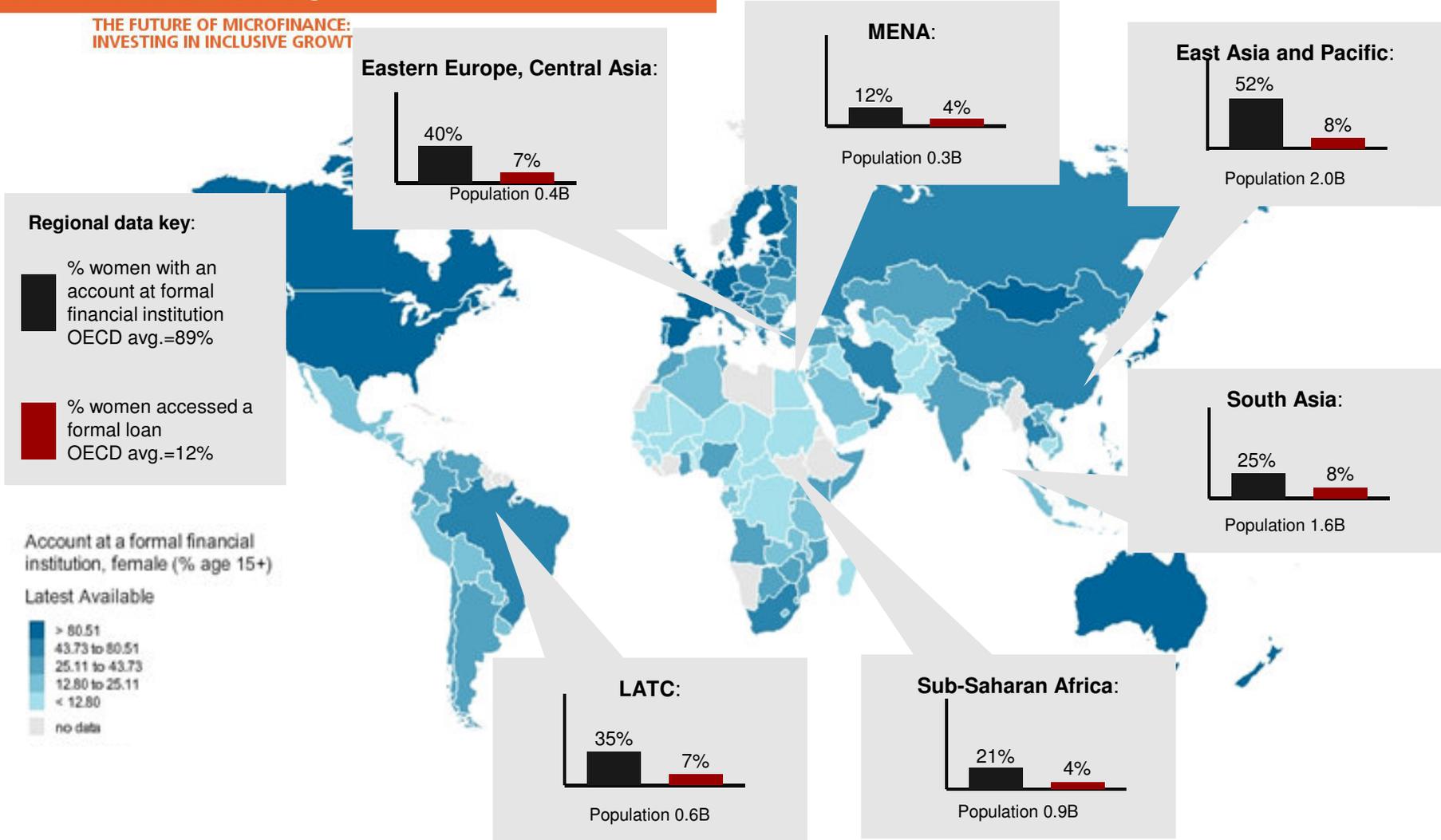


Historic link between focus on women and performance

- Women-focused MFIs outperform on growth, return and credit quality
- Women-led institutions earn 53% higher ROE than institutions with the least female representation (Catalyst)



Still, significant global need remains for women's financial inclusion



Source: World Bank FINDEX database

Notes: Map shows % women with account at a formal institution, 2011. Data points show total population 2010 and regional averages for % women who have accounts at formal financial institutions and % of women who accessed a loan from a formal financial institution within the last year, using 2011 data.

Women's World Banking's Theory of Change

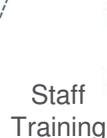
Understand

Understand women's needs, preferences, and behavior related to financial products



Develop, Scale and Replicate

Design and test innovations, while providing appropriate financial education and technical assistance to institutions



Staff Training



Expanding Marketing Capability

Strengthening Internal Systems

Maximize outreach to women



Influence

Encourage behavior change and enhance how other institutions serve women. Share lessons learned and best practices with network and other financial institutions and facilitate peer learning



Strengthen Leadership

Strengthen institutional leadership and gender diversity to increase women's financial inclusion

Build the Case

Build the business case for serving women clients and invest in financial institutions that do so

Women's World Banking is a network bound by a shared vision and common values. We partner with our network members and other institutions who are committed to serving women as clients, innovators, and leaders, to execute on our Theory of Change