

## ***Giving to a Woman rather than a Man***

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

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

<b><i>Advantages</i></b>	<b><i>Disadvantages</i></b>
<input type="checkbox"/> 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.	<input type="checkbox"/> Sometimes loans to women could lead to jealousy among the men of their communities.
<input type="checkbox"/> Women tend to stay in a community and not move away, 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.	<input type="checkbox"/> Men are often leaders in their communities and lending to women could disrupt that balance.
<input type="checkbox"/> Loaning to women—and making them responsible for repayment—sends a strong message to communities that women are capable and important.	<input type="checkbox"/> In some locations where loans are made to women, there is a rise in violence towards women.
<input type="checkbox"/> Kiva's partners have found that in many areas where loans are made to women, there is a decrease in violence against women.	
<input type="checkbox"/> Helping women will also help the children that 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 a woman instead of loaning to a man?
- Overall, do you think the advantages of loaning to a woman outweigh the disadvantages? Why?
- What do you like the best about making a loan to a woman entrepreneur? What do you like the least?