



**International
Finance Corporation**
World Bank Group

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Presentation on “Women and Wealth Creation: Women’s
Investment Funds”

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IFC Gender Program (GEM) Creating Opportunities for Women in Business

Global Summit of Women - Santiago de Chile May 16, 2009

About IFC

- Private Sector Investment arm of the World Bank Group
- 178 Member countries
- Largest investor in the private sector in developing countries
- FY 08 \$16 Bn in committed loans
- 2 main lines of Business: Investments and Advisory Services

Why IFC cares about Gender issues

- New business opportunities
- Global leadership in sustainability
- Leverage development impact - eg Equator Principles Banks
- Deliver on IFC Strategy

Supporting Women is Good for Business and Fuels Development



Women's share of total enterprises is strong and growing - 25-40% worldwide



Women have better repayment rates*



Women save more than men*



Strong Development Impact



Job creation - female employment multiplier

GEM Program Objectives

GEM is a global program whose activities are meant to:

- Promote Women's increased participation in the Private Sector specifically by increasing their access to finance and business management skills - IFC's contribution to the GAP
- Mainstream Gender in IFC's operations (ex: DOTS)

How GEM operates

Access to Finance for Women Entrepreneurs

- Collaborating with financial institutions to enhance the delivery of financial services and business support to women

Business Enabling Environment

- Addressing Gender barriers in the business environment to enable full women's participation in private sector development

Knowledge Management & Research

- Disseminate IFC experience of creating opportunities for women entrepreneurs
- Increase knowledge

IFC Center of Excellence
and Quality Assurance

IFC GEM Access to Finance for Women SMEs



Results for Client Bank

- Higher performance:**
Reduced NPLs
- Improved Brand Equity / Image:**
Differentiate from competition
- Diversified Portfolio:** Access to women SME sector
- Improved Network:** Access to international banks network

Results for Women SMEs

- **Higher performance:** Better financed and trained businesses
- **Higher Economic Development:**
Job creation
- **Higher Social Development:**
Increased household well-being

Results for IFC

- **Improved FI portfolio:**
Stronger client banks
- **Higher Development Impact**

IFC supports the Global Banking Alliance for Women

Bank of America 



GLOBAL BANKING ALLIANCE
FOR WOMEN



THANK YOU

For more information on IFC GEM,

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