



Women's World Banking

# Financing Irrigation for Women & Smallholders:

Lessons from Women's World Banking's  
financial inclusion research

---

**Megan Dwyer Baumann, PhD**

Global Qualitative Research Lead

Regional Research Lead, Latin America

The design, marketing,  
delivery, and structure  
of financial services and  
tools matter for equity.



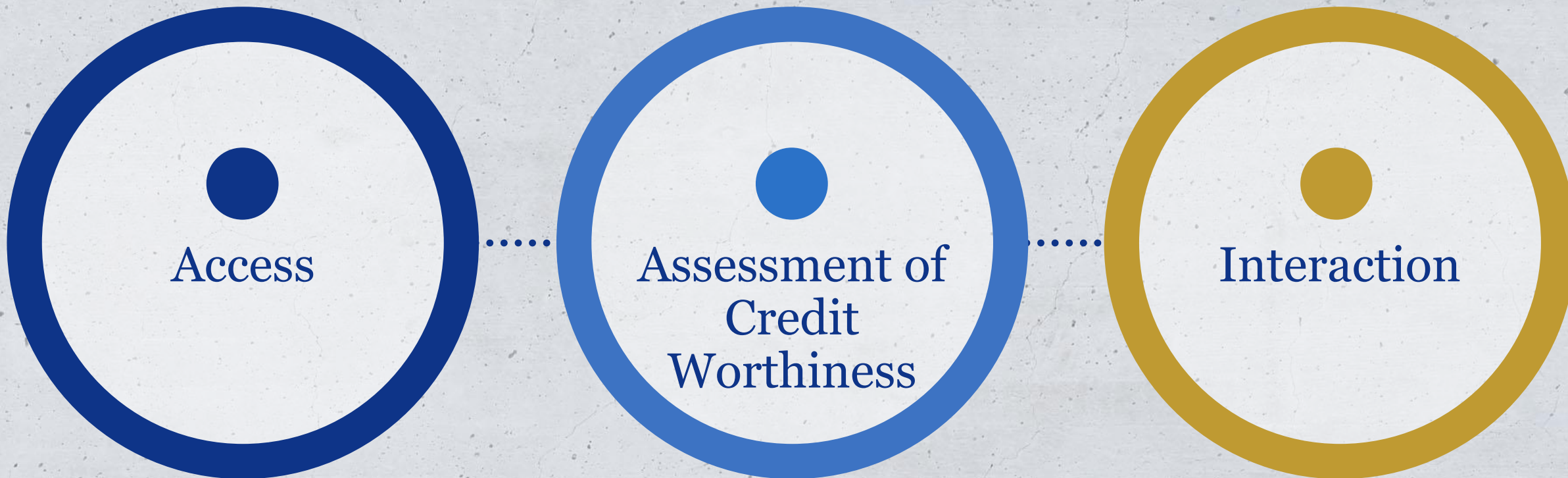
The design, marketing, delivery, and structure of financial services and tools matter for equity.

- **Impact investing**
  - **Loans**



# Financing that's fair, needs-responsive, and has a business case ●

---



# Access

- Women-centered design
- Marketing and communication
- Customer education
- Simple, clear, transparent language
- Cultural considerations of gender roles, legal barriers
  - Formal banking system
  - Loan without husband's signature



# Assessment of Credit Worthiness



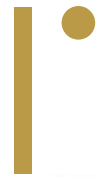
- Biases in assessment
  - Algorithm - \*data
  - Loan officer
- Collateral
  - Own property → movable collateral?
  - Group lending



# Interaction



- Platform: Digital (cell phone) or  
Traditional (loan officer)
- How and where payments are made
  - What works for her?
- Fixed repayment or based on seasonality, for example





# Moving Forward





Women's World Banking

# Women's World Banking

## Research Team

Megan Dwyer Baumann, PhD

[mdb@womensworldbanking.org](mailto:mdb@womensworldbanking.org)