The Journey
from poverty to financial autonomy

Women's Microfinance Initiative

1 START
Rural woman living in poverty

2
Joins a 20-member WMI Loan Group

3

WMI trains new borrowers in business skills and record keeping

4
Loan Group members guarantee each other's loan

5
Each group member receives a WMI loan of up to $150 for a 6 month term

6

Borrower starts business and works her way out of poverty

7
Borrower can get follow-up loans every 6 months to help her business grow; after 18 months loan amount can increase to $250

8
After 24-months, Borrower repays last loan to WMI...

....and graduates to financial independence

9
WMI uses repayment to fund a new loan to a rural woman living in poverty