

UNLOCKING GROWTH THROUGH CREDIT GUARANTEES

USAID'S DEVELOPMENT CREDIT AUTHORITY: LOANS TO WOMEN-OWNED SMES

The **8-10 MILLION** women-owned SMEs in emerging markets represent an important share of employment generation and **potential for economic growth**.

IFC-McKinsey Report, 2011

Since 2008, the DCA SME loan portfolio includes

142

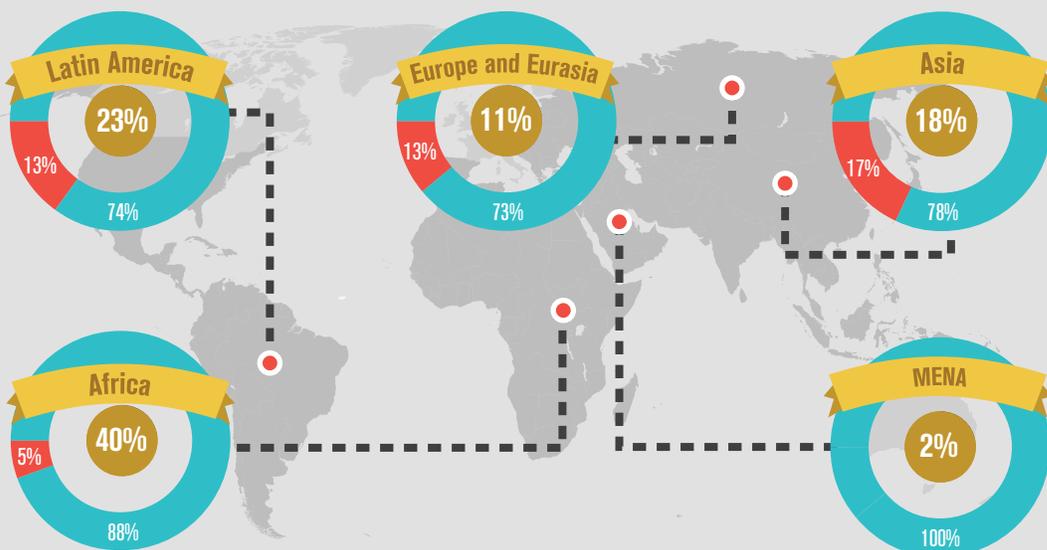
partners

19,599

loans

53

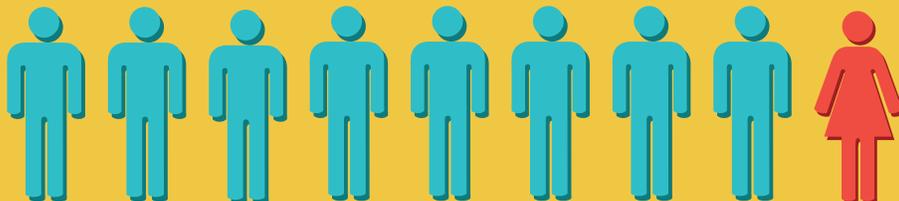
countries



Around the world, DCA offers partial **credit guarantees** to partner financial institutions to leverage private capital and spur economic growth in developing countries. Credit distribution in the DCA SME portfolio is strongly skewed toward men-owned SMEs.



Of the total value of the DCA SME portfolio, only **10%** goes to women-owned firms while **82%** goes to men-owned firms.



The **median loan value** varies across sectors and between men and women.



95% of loans to ♀ SMEs are **repaid on time** with an average tenor of

22 months



94% of loans to ♂ SMEs are **repaid on time** with an average tenor of

29 months

