ECONOMIC EMPOWERMENT
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NOTE TO READERS:
This discussion guide gives an overview of the entire two-hour *Half the Sky: Turning Oppression into Opportunity for Women Worldwide* film, and then provides specific background information and resources for the country segment that deals with Economic Empowerment in Kenya.

Using This Guide

Community Cinema is a rare public forum: a space for people to gather who are connected by a love of stories, and a belief in their power to change the world. This discussion guide is designed as a tool to facilitate dialogue, and deepen understanding of the complex issues in *Half the Sky: Turning Oppression into Opportunity for Women Worldwide*. It is also an invitation to not only sit back and enjoy the show – but to step up and take action.

This guide is not meant to be a comprehensive primer on a given topic. Rather, it provides important context, and raises thought provoking questions to encourage viewers to think more deeply. We provide suggestions for areas to explore in panel discussions, in the classroom, in communities, and online. We also provide valuable resources, and connections to organizations on the ground that are fighting to make a difference.

For information about the program, visit [www.communitycinema.org](http://www.communitycinema.org)
“We wanted to create a unique experience that goes beyond “issue” filmmaking to simply tell incredible stories”

From the Filmmaker
Maro Chermayeff

Working in documentary film has always been an adventure, a pleasure, and a roller coaster ride—but rarely does a project come along that changes one’s entire worldview.

Making *Half the Sky: Turning Oppression into Opportunity for Women Worldwide* has truly been a life-changing endeavor and an honor. The concept for the transmedia project was originally brought to me by my fellow executive producers: Jamie Gordon and Mikaela Beardsley. Mikaela had recently produced the film *Reporter* about the intrepid *New York Times* columnist Nicholas Kristof. She was very excited when, in conversations in the field, he talked about his upcoming book to be co-written with his wife Sheryl WuDunn addressing the struggles and triumphs of women and girls in the developing world that they had personally encountered over years of reporting.

That book turned out to be the groundbreaking work, also titled *Half the Sky: Turning Oppression into Opportunity for Women Worldwide*, which became an international bestseller. The game-changing element of the book is the focus on personal stories that allow readers to deeply connect with individual, true stories of women and girls facing horrendous difficulty and inequity. It tackles head on issues such as maternal mortality, sex trafficking, gender-based violence, and forced prostitution—and illustrates the hope offered by the life-changing opportunities of education and financial empowerment. The storytelling nature of the subject-driven narrative leant itself beautifully to documentary film.

As a New Yorker, I knew of Nick’s work as a journalist for *The New York Times*, and of the highly regarded Pulitzer Prize-winning articles that Nick and Sheryl had written together during their tumultuous years as reporters based in China, but I had never met either of them. Nick and Sheryl believe in the power of social media and the potential of this subject matter to reach new and diverse audiences through multi-platform content. This is where the larger concept of the transmedia project inspired by their book came from.

Now, the project is launching on multiple platforms, with a four-hour television series for PBS and international distribution through Fremantle Media; a one hour film for Community Cinema; free curricula developed for Community Classroom, over 20 short films and educational modules made in partnership with some of the project’s more than 54 NGO partners worldwide; mobile games for India and Africa (executive produced with Games for Change with the support of USAID); a social-action Facebook game; and two websites—one housed on PBS.org and another advocacy-based site at halftheskymovement.org.
As a filmmaker, the centerpiece of the project for me was the documentary series. Filmed in ten countries, the series is inspired by Nick and Sheryl's work—but also goes beyond the page to film new and immediate stories that lend themselves to the drama that television demands. Our approach was to orchestrate 2-week trips to six different countries, following Nick as he reported on an agent of change working to better her own life or the lives of women in her community. Joining Nick on each leg of the journey was a different actress who had experience advocating for social issues, but who was not an expert in the specific issue we were following in that location. Rather, she was there to act as the eyes and ears of the audience, allowing an intimate and honest way into some of these tough and demanding stories. We had the good fortune to be joined by Eva Mendes in Sierra Leone, Meg Ryan in Cambodia, Gabrielle Union in Vietnam, America Ferrera in India, and Olivia Wilde in Kenya.

The experience of the shooting was some of the most difficult I have ever experienced in over twenty years of producing and directing large and complicated series. Having directed a ten-hour series aboard the USS Nimitz on a six-month deployment to Iraq (PBS, Carrier), run away with a traveling circus (PBS, Circus), and made a film about toxic waste being dumped on a Native American community (HBO, Mann v. Ford), I was prepared for and yet still stunned by the conditions in which most people in the world live. I was especially affected by the experiences of women living under these conditions. From rough terrain to blistering poverty, the situations were incredibly challenging and the issues were often heartbreaking. For example, children being raped as early as two and three years old in post-conflict Sierra Leone or the staggering reality of trafficking and sexual slavery of young girls in Cambodia. But the women we worked with were some of the most amazing, courageous, and admirable women I have ever known. The tears often flowed. Two of the more emotional experiences occurred while trying to help the fourteen-year-old Fulamatu seek justice against the uncle who raped her and two of her friends, only to watch the case crumble, and during the harrowing brothel raid in Cambodia with the fiery Somaly Mam that freed several under-age girls being held in slave-like conditions where they were forced to work as prostitutes with 10-30 clients per day.

Working with Nick and Sheryl was an invaluable and amazing opportunity as a director. I was so impressed by Nick in the field as he tenaciously sought out the story and by Sheryl's incredible ability to see the big picture and address the large global issues. I knew I wanted to honor their work. We all felt from the start that it should be an epic production, visually stunning and visceral, showing the amazing places we visited and people we met in all their beauty. We wanted the reality of their world to be accessible and yet, at times, shocking—an edge-of-your-seat adventure with global significance. We wanted to tell true stories, yet also deepen people's experience and understanding of the issues women and girls face in the developing world. We also believed, and Nick and Sheryl were deeply committed to showing, that the stories could and should be uplifting and empowering. Even in the darkest of circumstances, we found the most startling humanity and confirmation of the human spirit's resilience. People who engage with all of our content—on the multiple platforms available—will be angry, motivated, inspired, and most important, feel connected to the subjects and themes. We wanted to create a unique experience that goes beyond “issue” filmmaking to simply tell incredible stories about the capacity of human beings to persevere against all odds and the restorative power of opportunity in parts of the world that are not “over-there,” but a small leap from our own backyard.
The Film

In 2009, Pulitzer Prize winning-journalists Nicholas Kristof and Sheryl WuDunn published a ground-breaking book about the oppression of women and girls worldwide. That book was *Half the Sky: Turning Oppression into Opportunity for Women Worldwide*—an instant bestseller that immediately catalyzed an already burgeoning movement to eradicate gender inequality.

The landmark PBS documentary series *Half the Sky: Turning Oppression into Opportunity for Women Worldwide* aims to amplify the central message of the book—that women are not the problem, but the solution—and to bolster the broad and growing movement for change. Using the story of the book and its impact as a launchpad, the documentary zeroes in on the lives of girls in some of the countries around the world where gender inequality is at its most extreme and explores the very real ways in which their oppression can be turned to opportunity.

Featuring six celebrated American actresses and the commentary of the world’s leading advocates for gender equality, the film is a passionate call to arms—urging us not only to bear witness to the plight of the world’s women, but also to help to decisively transform their oppression into opportunity.

### Episode One

- **Gender-Based Violence**
  - Sierra Leone | Eva Mendes

- **Sex Trafficking**
  - Cambodia | Meg Ryan

- **Education**
  - Vietnam | Gabrielle Union

### Episode Two

- **Maternal Mortality**
  - Somaliland | Diane Lane

- **Intergenerational Prostitution**
  - India | America Ferrera

- **Economic Empowerment**
  - Kenya | Olivia Wilde


Half the Sky: Turning Oppression into Opportunity for Women Worldwide is a production of Show of Force and Fugitive Films in association with Independent Television Service (ITVS). Independent Lens is jointly curated by ITVS and PBS and is funded by CPB with additional funding provided by PBS and the National Endowment for the Arts.

Half the Sky: Turning Oppression into Opportunity for Women Worldwide is inspired by Nick Kristof and Sheryl WuDunn’s book of the same name.
Episode One

In Episode One we follow Nicholas Kristof and three American actresses to developing countries where gender discrimination is at its most extreme. We explore the shocking extent of gender-based violence in Sierra Leone with Eva Mendes, the global crisis of sex trafficking as experienced by women and girls in Cambodia with Meg Ryan, and the need for and power of educating girls in Vietnam with Gabrielle Union, where she visits an innovative education program that is transforming, not only the lives of the country’s poorest and most vulnerable girls, but also the futures of their families and their communities. Featuring commentary from Sheryl WuDunn and interviews with some of the world’s leading advocates for gender equality—including Hillary Clinton, Michelle Bachelet, and Gloria Steinem—*Half the Sky: Turning Oppression to Opportunity for Women Worldwide* offers a nuanced and moving account of this century’s most pressing problems, and an uplifting, actionable blueprint for change.

**Gender-Based Violence**

Our first stop is Sierra Leone, a country recovering from years of colonial oppression and a terrible civil war and which is still suffering from rampant gender-based violence. Guided by Amie Kandeh, the passionate and dedicated coordinator of the International Rescue Committee’s Women’s Protection and Empowerment Program in Sierra Leone, Kristof and actress Eva Mendes come face-to-face with the enormous challenges women and girls face in a country where rape is practically the norm—challenges embodied by Fulamatu, a buoyant 14-year-old who hopes one day to become a bank manager. When we meet Fulamatu she was raped repeatedly by a local church pastor—a family friend who is close enough to be officially considered her uncle. She had risked the shame of telling her parents and the ridicule of her community to break her silence and press charges against the perpetrator. The outcome is a sobering object lesson in the insidious effects of gender-based violence, and the urgent need to end impunity for the violators.

**Sex Trafficking**

As interviews with WuDunn and some of the world’s leading advocates for gender equality explain, in many parts of the world cultural attitudes and traditions are used to justify the low status of girls, rendering them vulnerable to all manner of exploitation and abuse. This is nowhere more evident than in Cambodia, where the pernicious global problem of sex trafficking is perhaps at its worst. Actress Meg Ryan joins Kristof in Phnom Penh as he catches up with Somaly Mam, one of the women profiled in the book *Half the Sky: Turning Oppression into Opportunity for Women Worldwide*—a woman who was herself a child sex slave and who now has dedicated her life to rescuing and rehabilitating others. As Mam’s story merges and mingles with those of the girls in her charge, the horrors of sex trafficking are writ large—so too is the awesome resilience of the human spirit and the vast, untapped potential that resides in each and every one of Mam’s girls.

**Education**

That potential, WuDunn and our luminary advocates tell us, is the key to bettering our world: tap into those girls and they will change the future. The clarity of that equation, the elegant cause-and-effect of it, animates Episode One’s final sequence, in Vietnam, where former Microsoft executive John Wood’s organization Room to Read is transforming the lives of the country’s poorest and most vulnerable girls. Hosted by Bich Vu Thi, program officer of Room to Read’s Girl’s Education program, Kristof and actress Gabrielle Union get to know a few of the program’s stars and encounter firsthand the incredible obstacles which stand between these girls and their bright futures. Still, these girls are almost miraculously undaunted—and fiercely determined to change both their circumstances and those of their families. The ripple effect of their education even now is making itself felt—and there is no doubt that with a little bit of help, a little encouragement and support, these girls and the tens of millions of others like them in the developing world will be a powerful army for change.

Combining vivid, visceral on-the-ground stories with the commentary of a vast and impressive roster of experts, advocates, and agents of change, Episode One takes us deep into the lives of girls in the developing world and makes us witness to their seemingly impossible struggles—at once challenging and inspiring us to be a part of the vital, urgent project to empower them once and for all.
Episode Two

Episode Two continues our journey to the hot spots of gender oppression around the world and highlights the courageous work of some of the extraordinary women and men who are taking a stand in the face of incredible odds. This episode focuses our attention on the role of women in their families and their communities—examining the fundamental obstacles that hinder their potential, and charting the ripple effect that results when that potential is harnessed.

Veteran journalist and Half the Sky: Turning Oppression into Opportunity for Women Worldwide co-author Nicholas Kristof is once again accompanied by a three celebrated American actresses who offer fresh and personal perspective on the issues in each country. Kristof travels to Somaliland with Diane Lane to examine maternal mortality and female genital mutilation, to India with America Ferrera to explore intergenerational prostitution, and with Olivia Wilde to Kenya, where the transformative power of economic empowerment is changing women’s lives and is laying the groundwork for the next generation. In the process, the film considers the central role of women in the health and stability of their families and communities and establishes their critical role in the global efforts to eradicate poverty and achieve peace. Featuring on-camera commentary from Sheryl WuDunn and some of the world’s most respected and outspoken advocates for gender equality—including Melanne Verveer, Zainab Salbi, and Desmond Tutu—Episode Two underscores the fundamental obstacles to women’s progress and prosperity and celebrates women’s boundless capacity to better our world.

Maternal Mortality

The episode begins in Somaliland—an unrecognized country, populated mainly by nomads, where the average woman today has a 1-in-12 chance of dying in childbirth. Joined by actress Diane Lane, Kristof reconnects with Edna Adan, founder of the Edna Adan Maternity Hospital in Hargeisa. A spry 70-something woman often and rightly described as a “force of nature,” Adam is almost single-handedly revolutionizing the experience of childbirth in her country—providing medical care to women who would otherwise have none, training midwives, and fighting tirelessly against female genital mutilation—a traditional practice still common in much of Africa (and elsewhere), which deeply compromises a woman’s ability to deliver a child. In Somaliland, the challenges women face in the developing world are starkly apparent: Poverty and tradition conspire to undermine a woman’s health, directly threatening her life, and having a lasting impact on her children’s survival and ability to thrive.

Intergenerational Prostitution

As WuDunn and our cast of gender equality advocates argues, tradition is, in many ways, the greater evil. In too many places in the world, tradition still is used to marginalize women, to keep them down and in their place. This vicious cycle repeats itself generation after generation, damaging and ending lives and undermining the ability of thousands of women improve their quality of life and live their full potential. The key—as Kristof and actress America Ferrera discover in India—is intervention by someone from the inside: someone like Urmi Basu. A social worker and an educated, middle-class Bengali, Basu has dedicated her life to stopping the cycle of intergenerational prostitution in India, where 90 percent of girls born to sex workers follow in their mothers’ footsteps. What she is up against is neatly illustrated by one of the young girls in her care, Monisha, who is on the brink of being wrenched out of school and likely sold to a brothel by her own family—a family that belongs to a sub-caste of sex workers. What keeps Basu going is girls like Sushmita—and more to the point, women like Sushmita’s mother, Shoma, who has lived the utter brutality and desolation of prostitution every day of her life and desperately wants a different fate for her daughter. Shoma’s hope for her child is the seed of real and lasting change.

Economic Empowerment

When women have equal control over their finances and the financial decision-making on the personal, community, and national levels, everyone benefits. WuDunn and the many contributors who lent their voices and considerable expertise to Half the Sky: Turning Oppression into Opportunity for Women Worldwide stress that putting money in the hands of a poor woman changes everything. During their visit to Kenya, Kristof and Olivia Wilde witness the impact of the economic empowerment of women firsthand. In this episode’s final segment, they explore the impact and challenges of microfinance and the ways it is transforming the lives of women and those around them. We begin with Jane Ngoiri, a former sex worker-turned-dressmaker who is now able to send her four children to school, where they are each at the top of their class, and end with Rebecca Lolosoli, a Samburu woman who built a safe haven for women on the slender thread of a jewelry-making business. Kristof and Wilde see for themselves the dramatic and tangible transformation that can be set in motion by a woman with a little money of her own and a system of support to help her make the best use of her financial and personal resources. Replicate the experiment several million times, and the world will be an entirely different place.

The episode—and the film—ends with an urgent call to action, an invitation to the viewer to take up the central moral challenge of our time, and to join a movement that will tap the immense potential of women to create a more peaceful and more prosperous world for us all.
Background Information

Kenya Past and Present

Kenya is a relatively stable African country with a truly multicultural population, whose ethnic diversity has produced a vibrant culture. It is also a country that spent 80 years fighting for freedom from colonial rule, only to face four decades of political corruption that has undermined its economic and civic development and contributed to the disempowerment of millions of women.

The colonial period in Kenya was a time of vicious political and cultural oppression and economic exploitation for the indigenous communities who had lived in that region for centuries. In 1894, Britain declared protectorate over Kenya, and the new state’s boundaries were drawn without the consultation of Kenya’s people. This act arbitrarily brought together over 40 previously independent communities into one territorial entity. The ongoing civil unrest that Kenya faces finds its roots in the painful legacy of violence and ethnic tension from the country’s colonial era.

After achieving independence from Britain in 1963, Kenya’s leader, Jomo Kenyatta, consolidated the political parties under the Kenya African National Union (KANU) party, and by 1969, had banned all other political parties. He was succeeded in 1978 by Daniel arap Moi, who maintained one-party rule under KANU and remained in power for 24 years. In the early 1990s, violent unrest and international pressure led to the restoration of multiparty politics, but it took another decade before opposition candidate Mwai Kibaki ended nearly 40 years of KANU-party rule with his landslide victory in 2002’s general election.

Despite President Kibaki’s pledge to tackle corruption, mismanagement of international aid has been a continuing issue, with some donors estimating that up to one billion dollars was lost between 2002 and 2005 alone. In addition to high-level corruption and graft, Kenyans also face crippling daily challenges including high unemployment, widespread crime, reoccurring droughts, and extreme poverty, with most Kenyans living on less than one dollar a day.

For Kenyan women, poverty and pervasive traditionalism are the two major obstacles to obtaining equal rights. Although government policy, legislation, and the media favor women’s rights, the traditional view of women’s low status has proven difficult to overcome. Violence against women is a serious problem, with many traditional cultures permitting and even encouraging men to physically discipline their wives. The practice of female genital mutilation (FGM) is prevalent, with about 50 percent of Kenyan women having suffered FGM. Rape is also widespread despite legal prohibitions, and there is substantial evidence that incidence of child rape is growing. Underlying all of these violations of women’s rights is a deeply entrenched economic discrimination linked to cultural traditions and customary laws that deny women the right to make decisions about their own resources and to inherit and own land.

Recent political improvements—including the new constitution adopted in 2010 that delegates more power to local governments and gives Kenyans a bill of rights—have inspired cautious optimism for many Kenyans. These changes are especially important for women who hope to benefit from policies that seek to end gender discrimination and support women’s leadership and participation, such as a quota guaranteeing a minimum of 47 women members of Parliament in the National Assembly.
Savings for Women That Saves Women: Ingrid Munro and the Jamii Bora Microfinance Program

Jamii Bora is the largest and fastest-growing microfinance institution in Kenya. In 1999, Ingrid Munro, a retired civil servant from the Swedish Bureau of Housing Research and former head of the African Housing Fund (AHF), founded Jamii Bora with 50 Kenyan women whose only income at the time was made by begging in the street. Ingrid agreed to loan them twice as much as they agreed to save so they could invest in starting a business and acquiring resources that would empower them to generate income and improve the quality of life for themselves and their families. The project was a success, and since then Jamii Bora, which means “good families” in Swahili, has grown to almost two hundred thousand members.

Jamii Bora’s lending is concentrated on the needs of its members, and the majority of the loans are very small. The average loan size is around $90 and almost 80 percent of the loans are less than 10,000 Kenyan shillings (about $119). Many of them are starter loans that could be as small as a few hundred shillings.

The first loans usually have a dramatic effect on the lives of Jamii Bora’s members. As illustrated by the organization, a potato street vendor who has saved KSh 400 can borrow KSh 800 and buy twice as many potatoes from a wholesale vendor. She earns dramatically more for every potato she sells because she bought the potatoes at wholesale price and is still selling them at the same price as before. Normally, after three to four weeks she will come back for her next loan, now having saved KSh 800 and being able to borrow KSh 1,600 to buy two sacks of potatoes. Jamii Bora has many members who started with loans of less than KSh 1,000 and who in one to two years grew into big businesses.

Where most microfinance programs in Africa have failed, Jamii Bora has succeeded. This is due in part to its microsavings model, which requires every member to participate in the savings program for at least six weeks before receiving a loan and ensures that loans are never more than twice the amount of the borrower’s savings. Its facilitators also recognize that it is not enough to just lend money—as Ingrid Munro says in the film, “Starting microfinance with the poorest of the poor is not something you should do if you’re not ready to fight problems every day…. To get people out of poverty, you need to deal with every aspect of their life.”

Jane Ngoiri, a Jamii Bora member, is an example of the value of microfinance programs and how they can empower individual women and help break the cycle of poverty for their families for generations to come. Jane is a 38-year-old single mom who grew up in the slums of Nairobi, Kenya, and dropped out of school after the eighth grade. She married at age 18, but when she was pregnant with her second child, her husband informally took a second wife. She soon found herself with small children, no home, and no money. Jane became a commercial sex worker for five years in order to survive. In 1999, she joined Jamii Bora, where she was pushed to save for the future. She learned to sew, left prostitution, and used her savings and a small loan to buy a sewing machine so she could repurpose secondhand dresses into children’s clothes. Her business was a success and with the profits she bought a small home in a safe suburb and continues to provide for her children’s future. Jane still struggles with the costs of raising a family and has recently discovered that she is HIV positive, but now she has marketable skills, an established business, and a positive reputation that she can fall back on in times of crisis.

Sources:
- www.halfttheskymovement.org
- www.jamiibora.org
- www.ashoka.org/fellow/ingrid-munro
- aitecafrica.com/user/view/Ingrid+Munro
Umoja: Rebecca Lolosoli and Women’s Unity

Samburu women are among the most marginalized groups in Kenya.

The Samburu are a distinct ethnic group in northern Kenya with a culture and language closely related to the Masai. The area where the Samburu live is about thirteen thousand square miles, with a population of one hundred and sixty-seven thousand. The community lives in *manyattas*, traditional villages comprised of several huts made of palm leaves, wood, and roofs of cow dung. Development has been slow to reach this area and education is often not easily accessible. Women have a low status in the community and are the last to receive the few resources available.

Within this context, many women are subject to severe mistreatment by their husbands and the men in their families and some choose to leave in order to be spared the abuse, despite the fact that women have few opportunities to provide for themselves and their children independently. In addition to the risk of domestic violence, Samburu women are also vulnerable to violence from foreigners who visit their region. During the 1980s and 1990s, fourteen hundred women are believed to have been raped by British soldiers from training bases in the area.

Rebecca Lolosoli grew up in the Samburu tribe and attended primary school and then nursing school before dropping out early due to a lack of money for school fees. She married at the age of 18 and then started her own business selling goods. When she learned about the women who had been raped by British soldiers, she began to speak up in their defense. In retaliation, neighborhood men beat her, and when her husband did not protest the beatings, she left him.

In 1990 Lolosoli, along with 15 other women who were also survivors of violence, established Umoja, a women-only village. Umoja means “unity” in Swahili and this village provides women a place where they can live with their children in an atmosphere of collective security and cooperation. To sustain themselves, the women sell beadwork and open up their village to tourists.

Lolosoli and the women of Umoja have dedicated themselves to informing women about their rights and their health (including reproductive health, prenatal care, and protection against female genital mutilation) and have helped more women start their own income-generating programs. They have also cooperated with a UK human rights lawyer to have the rape cases against the British soldiers investigated and brought to trial. These investigations are ongoing. Their success has encouraged more women to join them but it has also drawn abuse and intimidation from men in the surrounding communities who are jealous of and threatened by the Umoja community.

Despite these challenges, Umoja continues to grow. Lolosoli has been repeatedly elected as chairperson of the village and is also chair of her local chapter of Maendeleo Ya Wanawake Organization (MYWO), a nonprofit, voluntary group working to improve the lives of women and youth in Kenya. She plans to run for local office and will be the first Samburu woman ever to do so.

Sources for Umoja: Rebecca Lolosoli and Women’s Unity

» www.umojawomen.org/history.htm
» www.halftheskymovement.org
» www.vitalvoices.org/node/1115
» www.thedailybeast.com/articles/2011/03/08/rebecca-lolosoli-the-beadmakers-refuge-for-women.html
What is Microfinance?

Microfinance is the practice of providing financial services—such as loans, savings, and insurance—to people with limited income and resources, who are typically excluded from the formal banking sector. These services include small loans (sometimes as little as $100) or savings plans to start a business or invest in income-generating projects.

Microfinance institutions (MFIs) are the organizations that provide these services; according to Women’s World Banking (WWB), clients use the loans in different ways: “Some purchase a bicycle to transport vegetables to a market, or use the money to buy fertilizer for their crops, or a sewing machine to start a tailoring business. However, they all have one goal: to make a decent living and support their families’ basic needs.”

Microfinance was once hailed as the best strategy for poverty reduction and a major step forward in international development, but aspects of it have met with mixed results. Microcredit programs in Asia have been far more successful than programs in Africa and serious concerns have been raised about the practices of the many for-profit lenders that have emerged in the past decade.

In contrast, microsavings programs have had promising results in regions around the world and economists and development experts have been working to identify the reasons for the disparity. One possible explanation is that microsavings programs require a client to spend past income whereas microcredit programs rely on future income that the borrower may not be able to earn and cannot afford to risk. Research also suggests the different results are due to the fact that the process of saving helps the client to establish a plan of action and economic discipline in advance of spending his or her resources. By creating a long-term plan and curtailing spending in order to achieve it, clients are better prepared to manage and invest their resources when funds eventually become available.

Sources for What is Microfinance?
- www.swwb.org
- www.opportunity.org/what-is-microfinance
- www.kiva.org/about/microfinance
- www.oxfamblogs.org/fp2p/?p=5161
- www.oxfamblogs.org/fp2p/?p=9489
Economic Empowerment

Women play a vital role in the economic prosperity of their families, communities, and countries, yet in every part of the world, women work longer hours than men, are paid less for their work, are at a higher risk of unemployment, and are far more likely to live in poverty.

Fast Facts

• Approximately 70 percent of the world's poor are women and girls.
• Women earn less than 10 percent of the world's wages, but do more than two-thirds of the world’s work.
• Women reinvest 90 percent of their income into their families, while men invest only 30 to 40 percent. In Brazil, when income is in the hands of the mother, the survival probability of a child increases by about 20 percent.
• According to a report by the World Economic Forum, the United States ranks 19th in the world in the area of economic participation for women and 46th in the area of economic opportunity.
• It is estimated that if women’s paid employment rates were increased to the same level as men’s, the U.S. gross domestic product (GDP) would be 9 percent higher; the euro area’s would be 13 percent higher, and Japan's would be 16 percent higher.
• Where women are better represented in national government, they also tend to be better represented in top administrative positions as well as in the labor force at large.
• Women remain severely underrepresented in occupations that are traditionally male-dominated (e.g., formal professions, skilled labor, civil service positions) even though these jobs pay 20 to 30 percent more than traditionally female jobs (e.g., caretaking, textile and garment work, retail, food preparation).
• Studies show that when women have secure rights to their land, their families’ nutrition and health improve. In addition, women may be less likely to be victims of domestic violence and children are more likely to receive an education and stay in school longer.
• In sub-Saharan Africa, women own less than 2 percent of the land, but produce more than 90 percent of the food.
• In developing countries, women and girls are most often responsible for household and community water management and travel great distances in search of water, which limits their time for other activities, including doing income-generating work.
• South African women collectively walk the equivalent of a trip to the moon (384,400 kilometers or 238,855 miles) and back 16 times a day to supply their households with water.
• Economically empowered women tend to have fewer children.
• In one out of three households around the world, women are the sole breadwinners.
• Each additional year in school raises a woman’s earnings by about 15 percent.

“If we empower women we empower society. There is a direct correlation. We are not just changing a life, we are changing a community.”

–Roshaneh Zafar, Founder and managing director of the Kashf Foundation
Benefits of Economic Empowerment

A growing body of research shows that enhancing women’s economic opportunities plays a critical role in reducing poverty as well as gender-based discrimination and violence, improving women and girls’ access to education and civic participation, and raising the quality of life for future generations. When women are in charge of their financial destinies, income, and capital—such as land and livestock—they gain more control over their own lives and personal security and as a result have greater access to decision-making and leadership roles in their homes and communities. Women are also consistently more likely to reinvest profits back into their families, which—in addition to improving their own children’s nutrition, health, and education—contributes to the economic growth and security of their communities and countries.

Barriers to Women’s Economic Security

- Financial dependence. Women who are denied the opportunity to earn and control their own income and participate in important decisions regarding their personal finances and the economic security of their families are at greater risk of poverty and domestic violence and are more vulnerable to reproductive and maternal health challenges.

- Limited participation in the workforce. Worldwide, women are more likely to be relegated to work in the informal sector (such as domestic services and child care) where wages are unregulated and workers lack basic rights and job security. Women who work in the formal sector are more likely to experience discrimination and occupy fewer leadership and decision-making positions than their male co-workers.

- Unequal pay. Despite doing the majority of the world’s work, women earn on average between 10 and 30 percent less than men. According to a 2009 report by the U.S. Census Bureau, women who work full-time, year-round earn on average 23 percent less than men who work comparable hours.

- Child care. Traditional gender roles limit women’s ability to participate equally with men at work and also limit men’s responsibility for child care and unpaid work duties.

- Access to land. Women’s ability to own and inherit land is limited or denied in many countries as a result of social and cultural traditions, legal restrictions, and the lack of information and education available to women.

“A community can never fly, a family can never fly, if one of its wings is broken.”

—Zainab Salbi, Founder of Women for Women International University Hospital
What is Needed?

Women have an essential role to play in the global campaign to eradicate poverty, but progress on women’s economic empowerment continues to be slow and uneven. Limited access to land and property, housing, credit, technology, and markets has undermined women’s livelihoods and restricted their ability to benefit from the economic growth they help to generate. The following strategies have been identified as critical to ensuring women’s economic empowerment:

• Promote equal opportunities for women in employment and tackle gender-based discrimination in all areas of the public sphere.
• Support professional development programs that target women and girls and provide leadership training and mentorship.
• Provide resources and enact policies that support women who are juggling paid work and family responsibilities and provide support for men, such as paternity leave, so they can take a greater role in child care and domestic tasks.
• Increase the number of women entrepreneurs and the size of their businesses by giving them greater access to financial services such as microfinancing, training, technical assistance, and networking to share best practices.
• Improve women’s access to a range of financial services—including savings, credit, and insurance—as well as the right to own and inherit land.
• Increase women’s leadership and participation in economic decision-making bodies at every level.

“The mothers are the key to getting their family out of poverty.”

–Ingrid Munro, Jamii Bora
Topics and Issues Relevant to the Film.

A screening of the Economic Empowerment in Kenya segment can be used to spark interest in any of the following topics and inspire both individual and community action. In planning a screening, consider finding speakers, panelists, or discussion leaders who have expertise in one or more of the following areas:

- Women’s empowerment
- Women’s economic equality
- Women and girls’ leadership
- Gender issues
- Human rights
- Global poverty
- International development
- Microfinance and microsavings programs

Thinking More Deeply

1. What insights did the Economic Empowerment in Kenya segment give you about the economic status of women and girls around the world? What information surprised you the most?

2. What role has the issue of economic empowerment played in your life? Were there different economic expectations for girls and boys in your community or family? Were you expected to be financially independent when you grew up? How did your experience compare to that of the women in the film?

3. Why is economic empowerment an important issue? Discuss how it affects children, families, communities, and nations. How can women’s economic independence break the cycle of poverty?

4. When we read about problems in communities, our minds tend to go immediately to aid programs and aid organizations, but what about business as a solution? What are the benefits and pitfalls of social entrepreneurship in comparison to traditional aid?

5. In the film, Nicholas Kristof explains that microfinance programs have not been as successful in Africa as they have in Southeast Asia. Why do you think that is? What challenges do women in African countries face that are unique to their regions?

6. Ingrid Munro suggests that one of the reasons microfinance programs are seen as being unsuccessful is that researchers are only examining the impact of programs on the mothers’ quality of life. She recommends that, instead of the mothers, researchers should be focusing on their children, who are the best indicators of a program’s success. Why is that?

7. Ingrid says that in order to “get people out of poverty you need to deal with every aspect of their life.” What does she mean by this? Do you agree with this statement? Is this holistic approach to economic empowerment sustainable? Why or why not?

8. While walking through the market, the women from Jamii Bora tell Kristof and Olivia Wilde that “the men buy the sodas, the women buy the milk.” Why is this exchange so significant? What does it reveal about the financial dynamics of Kenyan families?

9. Rebecca Lolosoli says, “We love our men, but our men are not lovers,” and later stresses the need to educate and empower boys as well as girls in order to improve quality of life for the next generation. What role do men have to play in women’s economic empowerment? How does empowering women improve quality of life for men?

10. In what ways would the impact of Umoja’s work be different if the women were integrated back into the Samburu community? Is it necessary for them to remain separate in order for them to have economic independence? What impact do you think the Umoja project will have on the next generation?

11. Kabeh S. Sumbo, the oil entrepreneur from Liberia, says that her economic empowerment has changed her life, “But not only my life, the life of my children and my colleagues at the market.” What ripple effect has her success had on her community?

12. Helene Gayle, president and CEO of CARE USA, says, “Just a small loan can start a revolution.” What does she mean by this? How does economic empowerment impact women’s progress in other areas, such as education, reproductive health, gender-based violence, and women’s leadership?
Suggestions for Action

Together with other audience members, brainstorm actions that you might take as an individual and that people might do as a group. Here are some ideas to get you started:

1. **Join the global movement for women's economic empowerment.** Visit the *Half The Sky: Turning Oppression Into Opportunity For Women Worldwide* movement website (www.halftheskymovement.org) to learn more about the issue and find out how to host a screening with your friends, family, community, or organization and facilitate a discussion of the film and the best-selling book that inspired it.

2. **Kick-start a conversation.** Women's World Banking (WWB) is a global network of 39 financial organizations from 27 countries and the only microfinance network with an explicit focus on women. Visit the WWB website to learn how you can host an event to kick-start the conversation about economic empowerment and find out how your organization or company can work with WWB to make a difference. The website provides complete details for planning the event and a multimedia tool kit to help bring the issue to life for your community.

   Women’s World Banking (WWB): www.swwb.org

   The “Host Your Own WWB Event” section of the WWB website: www.swwb.org/content/host-your-own-wwb-event

3. **Connect with communities and share your skills.** Kiva is a grassroots nonprofit organization with a mission to connect people through lending to alleviate poverty. Kiva relies heavily on their team of committed volunteers and offers a range of opportunities to get involved, including the Kiva Translation Program and the Kiva Fellows Program, which has offered over four hundred individuals an opportunity to put their skills to work in support of global microfinance. Visit Kiva’s website for more information: www.kiva.org

4. **Find out more about how women’s economic empowerment can help end global poverty.** In September 2000, the United Nations (UN) signed the Millennium Development Goals (MDGs) with the aim of halving the number of people living in poverty, reducing child mortality, fighting disease, and improving social and economic conditions in the world’s poorest countries by 2015. Learn more about the Millennium Campaign’s focus on women and find out how you can help:


   End Poverty 2015: www.endpoverty2015.org

   The “Get Involved” section of the UN MDGs website: www.un.org/millenniumgoals/getinvolved.shtml

   The “Millennium Development Goals” section of the UN Women website: www.unifem.org/gender_issues/millennium_development_goals

   MDG Monitor: www.mdgmonitor.org

5. **Help break the cycle of poverty by ensuring that women can own their land.** Studies show that when women have secure rights to their land, their families’ nutrition and health improve, they may be less likely to be victims of domestic violence, and their children are more likely to receive an education and stay in school longer. Landesa is an organization working to make land ownership accessible to women around the world. Talk to your elected representative about why you care about economic empowerment worldwide. You can request an information packet from Landesa by email: info@landesa.org, and the following website can help you contact your local elected officials:

   Women’s World Banking (WWB): www.swwb.org

   The “Host Your Own WWB Event” section of the WWB website: www.swwb.org/content/host-your-own-wwb-event

6. **Become a volunteer, mentor, or tutor.** Help support organizations that empower women and share your leadership and skills with the next generation. Volunteer in an area chapter of CARE and connect with the Girl Scouts of the USA to learn more about girls’ economic empowerment and mentoring opportunities. CARE and Girl Scouts of the USA are among the many organizations and campaigns that have partnered with the Women & Girls Lead initiative of the Independent Television Service (ITVS) to improve the lives of millions of people around the world. See www.womenandgirlslead.org for more details.

   The “CARE in Your Community” section of the CARE website: www.care.org/getinvolved/regional/index.asp

   The “Volunteering” section of the Girl Scouts of the USA website: www.girlscouts.org/for_adults/volunteering
Resources

www.halftheskymovement.org – This is the official website for the *Half The Sky: Turning Oppression Into Opportunity For Women Worldwide* movement, as well as for the book and film of the same name.

www.careinternational.org – CARE International is an organization that is fighting poverty and injustice in more than 70 countries around the world and helping 65 million people each year find routes out of poverty.

www.swwb.org – Women’s World Banking (WWB) is a global network of 39 financial organizations from 27 countries and the only microfinance network with an explicit focus on women.

www.cedpa.org – The Centre for Development and Population Activities (CEDPA) works through local partnerships to give women tools to improve their lives, families, and communities. CEDPA’s programs increase educational opportunities for girls, ensure access to lifesaving reproductive health and HIV/AIDS information and services, and strengthen good governance and women’s leadership in their nations.

www.girlsinc.org – Girls Inc. inspires all girls to be strong, smart, and bold through life-changing programs and experiences that help girls navigate gender-related, economic, and social barriers.

www.landesa.org/women-and-land – The Landesa Center for Women’s Land Rights recognizes that the lack of secure land rights is a root cause of global poverty. Their land law and policy experts help poor countries develop and implement land laws, policies, and programs that provide ladders out of poverty for their citizens and promote long-term economic growth.

www.kiva.org – Kiva is a grassroots nonprofit organization with a mission to connect people through lending to alleviate poverty.

www.camfed.org – The Campaign for Female Education (Camfed) fights poverty and HIV/AIDS in Africa by educating girls and empowering women to become leaders of change.

www.girleffect.org – The Girl Effect is a collective movement to lift 50 million women and girls out of poverty by 2030 through the education and empowerment of girls.

www.unicef.org – The United Nations Children’s Fund (UNICEF) is mandated by the United Nations General Assembly to advocate for the protection of children’s rights, to help meet children’s basic needs, and to expand their opportunities to reach their full potential.

www.womenforwomen.org – Women for Women International provides women survivors of war, civil strife, and other conflicts with the tools and resources to move from crisis and poverty to stability and self-sufficiency, thereby promoting viable civil societies.

www.worldvision.org – Recognizing women and girls as critical partners in development, the Christian humanitarian organization World Vision works to equip, protect, and advocate for women in nearly one hundred countries.

A Message from New Video

New Video, a Cinedigm company, is a leading entertainment distributor and the largest aggregator of independent digital content worldwide. New Video’s Docurama Films is proud to offer *Half the Sky: Turning Oppression into Opportunity for Women Worldwide* as part of its roster of acclaimed, award-winning documentaries. Here are ways in which grassroots organizers and home video consumers might utilize the DVD to spread the message of the film and benefit their organizations:

• **Affiliate Program:** New Video offers a free Affiliate Program that allows organizations or individuals to earn a 10 percent referral fee off every DVD purchased through a unique tracking link on their websites, social media properties, and signatures. (www.newvideo.com/about/affiliates) New Video is very hands-on with enrollees, helping them reach their highest potential within the program: calling out the “donation” from the program, messaging that purchasing directly supports the independent film community, etc.

• **Wholesale Orders:** Bulk orders start at just ten units (nonreturnable), with discounts increasing at tiered intervals. Great for fundraising incentives, membership premiums, etc.

• **DVD Giveaways:** New Video can offer a small quantity of DVDs for giveaways in exchange for promotion on social media and web properties

• **Member Discounts:** New Video can create unique discount codes for organizations to offer its members a discounted rate on the DVD

• **Social Media Engagement:** New Video can post or retweet organizations that are spreading the word about a release or engaging in a giveaway or screening event

Please contact Vanessa at vvarous@newvideo.com if you are interested in the above options.
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ITVS
Independent Television Service (ITVS) funds, presents, and promotes award-winning independently produced documentaries and dramas on public television and cable, innovative new media projects on the Web, and the Emmy® Award-winning series Independent Lens on PBS. ITVS receives core funding from the Corporation for Public Broadcasting, a private corporation funded by the American people. Women and Girls Lead is a strategic public media initiative to support and sustain a growing international movement to empower women and girls, their communities, and future generations. To learn more, visit itvs.org/women-and-girls-lead

SHOW OF FORCE
Dedicated to creating feature documentaries and television series events of the highest caliber, Show of Force is known for dynamic, character-driven storytelling that consistently engages, entertains, and inspires. Show of Force is a media production company represented by CAA (Creative Artists Agency), with 20 years of combined experience and excellence between partners Maro Chermayeff and Jeff Dupre. They have produced over 20 hours of television and media content per year with a staff of excellent young producers and are the recipients of numerous awards and accolades for their work on both U.S. and international media broadcasts. Show of Force is the production company overseeing the multiple platforms of the Half the Sky: Turning Oppression into Opportunity for Women Worldwide movement. To learn more, visit showofforce.com

Independent Television Service (ITVS) email: cinema@itvs.org web: www.communitycinema.org