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RESEARCH SEMINAR

organized by the

Centre for European Research in Microfinance

Prof. Sophie BRANA

(Université Bordeaux IV-Montesquieu, France)

***“Microcredit: An Answer to the
Gender Problem in Funding?”***

Tuesday, March 20th, 2012

From 12.30pm to 2.00pm

**At Seminar Room R42.2.110 (ground floor)
of the Solvay Brussels School of Economics and Management
Université Libre de Bruxelles - ULB**

Abstract:

Microfinance Institutions (MFIs) target people excluded from the traditional banking system. By providing start-up capital to these under-financed individuals, they enable a greater number of women to start their own business, particularly in sectors where initial capital requirements are high. Our study follows a portfolio of 3,640 microcredit applicants in France over the 2000-2006 time period, identifying MFI client profiles and bringing to light gender differences in borrowers compared to a wider sample of entrepreneurs. This study shows that the male-female gap found amongst company creators is also maintained amongst the clienteles of MFIs. Empirical results also suggest that gender is a decisive factor regarding the amount of credit provided to borrowers when comparing with other factors in the borrower and firm profile. Thus to a certain extent, MFIs are found to reinforce gender inequalities in France.

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