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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