

A stylized illustration of a group of diverse women with various hairstyles and colors, positioned on the left side of the slide.

South-South Series: Empowering and Growing Women-led Business

Session 5: Access to Finance for Women-Led MSMEs

22 Octobre 2025



Breaking Barriers: The Power of Financing Women

22nd October, 2025





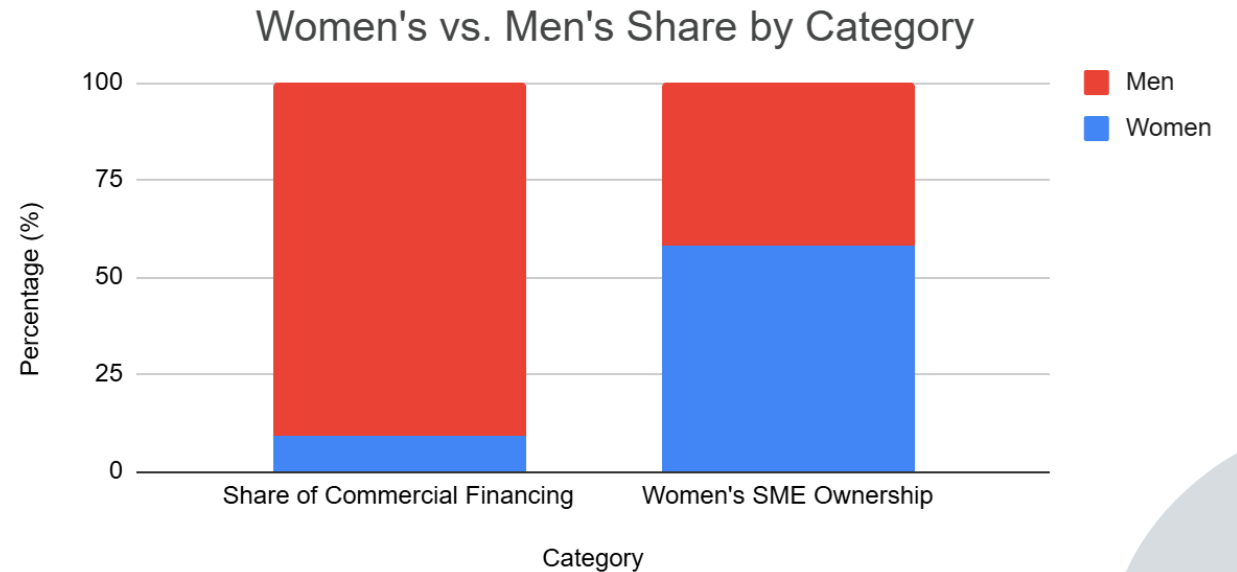
The Power of Financing Women

Unlocking Access to Finance for Women is Unlocking Africa's Economic Potential

Women lead over one-third of Africa's businesses, yet most remain underserved by formal finance.

The financing gap for women-owned SMEs exceeds USD 40 billion in Sub-Saharan Africa (IFC, 2023).

When women access capital, they create jobs, drive innovation, and strengthen community resilience.



Source: <https://openknowledge.worldbank.org/entities/publication/f4e8211e-7ce2-5115-8a05-2bbbac3fbaf0>



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The Financial Access Gap & Why it Persists

Women entrepreneurs face systemic barriers that go beyond lack of collateral



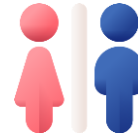
**Collateral and
Ownership Bias**

Fewer women own
titled property used
as loan security



**Limited Financial
Literacy**

Many operate
informally with
weak record
keeping



**Gender Bias in
Lending**

Credit assessment
tools rarely reflect
women's business
realities



Cultural Norms

Women's enterprises
are often viewed as
"small" or "risky"

Result: Women-led businesses receive less than 10% of commercial financing available to SMEs.



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Transformative Solutions

These innovative and inclusive financing models are changing the game.

Group lending and savings cooperatives (Chamas, SACCOs)	Build credit history and trust
Blended finance	De-risks women-focused investments by combining donor and private funds.
Digital finance	Mobile banking and fintech open access for rural women.
Credit guarantee schemes	Encourage banks to lend to women without heavy collateral.
Impact investment & gender-lens funds	Channel capital to women-led and women-impact businesses



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Empowerment Beyond Capital

Access to finance must be matched with skills, networks, and supportive ecosystems.

Business development services

- Training on financial management, record keeping, and compliance.

Mentorship & peer networks

- Strengthen confidence and negotiation power.

Policy reforms

- Promote gender-responsive banking and inclusive lending frameworks.

Partnerships

- Collaboration between government, DFIs, and private sector accelerators is key

Finance + Capacity = Sustainable Empowerment



The Power of Financing Women

Financing Her Future



Empowering women financially is smart economics, not charity.



For Financial Institutions: Design inclusive products and rethink risk.



For Governments: Create enabling policies and guarantee mechanisms.



For Development Partners: Support blended and impact finance models.



For Women Entrepreneurs: Build solid records, networks, and confidence to seek capital.



*“When you finance a woman,
you finance a nation.”*

Thank You!



Thank you

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