



Credit Application Obstacles by Gender Ownership **Enterprise Environment (2022)** credit_applied (groupes) ● Major obstacle & Very severe obstacle ● Minor obstacle ● Moderate obstacle ● No obstacle Key Findings • Female-led firms apply less for credit and are less likely to receive full female_ownership funding. 42.99% 22.95% 24.46% 9.60% Male Insights 50.70% 11.27% 26.76% 11.27% Female → Promote financial inclusion for women-led firms with better access. trust, and loan design. 0% 20% 40% 60% 80% 100% credit applied obstacle level Distribution of Female Ownership Among Firms Credit Approval Obstacles by Gender Ownership credit approved (groupes) ● Major obstacle & Very severe obstacle ● Minor obstacle ● Moderate obstacle ● No obstacle female_ownership 5.53% -21.36% 26.88% 22.03% 29.73% Male 21.13% 18.31% 39.44% Female female ownership Male 0% 20% 40% 60% 80% 100% Female loan_approved_obstacle_level Credit full received Obstacles by Gender Ownership credit received full (groupes) ● Major obstacle & Very severe obstacle ● Minor obstacle ● Moderate obstacle ● No obstacle 94.47% female_ownership 18.50% 25.42% Male 35.25% 21.13% 18.31% 16.90% 43.66% Female 0% 20% 60% 80% 40% 100%

credit_full_received_obstacle_level