



# Access to Finance as a Catalyst for Women's Entrepreneurship in Microfinance Institutions of Cape Town: A Theoretical Framework

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## Abstract

Microfinance institutions (MFIs) play a crucial role in providing financial services to underserved populations, particularly women entrepreneurs in Cape Town's microfinance sector. A comprehensive literature review will be conducted to analyse existing theories and case studies related to gender, finance, and entrepreneurship in the microfinance sector. This theoretical framework underscores the importance of tailored financing solutions for female entrepreneurs in MFIs, highlighting themes such as loan size, repayment terms, and interest rates that affect women's business outcomes. MFIs should consider implementing gender-specific lending criteria and offering flexible repayment options to better serve women entrepreneurs.

**Keywords:** *African geography, Access feminism, Gender economics, Microfinance, Participatory action research, Social capital, Women's empowerment*

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