

# Designing Credit Products to Support Women's Economic Activity: Synthesis of Recent Literature

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Evidence Brief

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In this evidence synthesis, we examine a range of studies published to examine the impact of financial innovations that have addressed barriers women face in accessing and using credit for productive purposes. In particular, we examine studies that have looked at the impact of interventions that have reduced collateral requirements, refined targeting, addressed the “missing middle” with larger loans for women’s financial autonomy, leveraged digital and other tools for loan screening and delivery, and innovated with loan repayment options. Most of the included studies have been with samples of microentrepreneurs and either include an all-women sample or gender-disaggregated analysis. We conclude by identifying research gaps and offering suggestions for future work. The insights from our review may help inform the design of programs and policies to foster a more inclusive financial environment for

women, empowering them to play a more significant role in the economy.

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