

Unlocking Financial Freedom for Women with EBL Mukti Loan

Access to credit remains one of the most significant hurdles for women entrepreneurs and professionals in Bangladesh. Despite their growing contributions to the economy, women often face barriers such as a lack of collateral, limited financial literacy, and societal biases. According to research, only **30 per cent of Bangladeshi women** have access to formal financial services, and the percentage is even lower in rural areas. Addressing these challenges is crucial not only for gender equality but also for fostering inclusive economic growth.

BARRIERS WOMEN FACE IN ACCESSING CREDIT

Women face significant hurdles in accessing loans due to various reasons. A major problem is the lack of fixed asset ownership, which makes it difficult for them to meet the traditional **collateral requirements** of financial institutions. Additionally, **limited financial literacy**, particularly in underserved regions, keeps women unaware of available financial products and how to use them effectively.

Cultural and societal norms compound the issue, as deep-seated biases discourage

them from seeking loans or pursuing entrepreneurial ventures. **Higher perceived risk by lenders is another issue. Due to a lack of documented credit history or formal business records** lenders often perceive loans to women as high risk, which restricts their access to necessary financial resources.

PROBABLE SOLUTIONS

To overcome these barriers, **both the government and banks** must take coordinated steps to create a more inclusive financial ecosystem.

Government Initiatives

Through **subsidized collateral-free loan schemes**, women entrepreneurs can be offered easy access to loans, particularly in rural areas. **Capacity-building programmes** can initiate financial literacy and entrepreneurship training tailored to women. **Policy mandates** can strengthen the enforcement of gender-friendly financial policies, such as allocating a specific percentage of SME funds to women-led businesses.

Bank initiatives

Gender-sensitive products, specifically catering to women's unique needs, can be offered. These can include lower interest

rates, flexible repayment terms, and collateral-free options. Through **dedicated support desks**, banks can establish women-focused help desks at branches to provide tailored financial advisory services. **Recognition programmes** can be offered to women entrepreneurs who have demonstrated successful repayment and business growth to inspire others.

How EBL Mukti Loan Can Make a Difference

To address women's unique credit needs, **Eastern Bank PLC (EBL)** has launched the **EBL Mukti Loan**, a financial solution aimed at empowering women entrepreneurs and professionals.

Here's how EBL Mukti Loan aligns with the vision of closing the gender gap in credit access —

Collateral-free financing

The Mukti Loan removes traditional barriers by offering loans up to **Tk 50,00,000 without collateral**, empowering women to pursue their business or professional goals with confidence.

Affordable interest rates

With a competitive single interest rate (for up to Tk 50 lacs), the loan ensures

affordability, allowing women to reinvest more into their ventures and achieve sustainable growth.

Flexible repayment terms

Repayment periods of up to **60 months** give borrowers the flexibility to manage their finances without undue stress.

Dedicated women-centric support

EBL's experienced relationship managers provide tailored guidance to help women entrepreneurs navigate the loan application process, ensuring they feel supported at every step of the process.

THE WAY FORWARD

The journey to empowering women financially is not a one-time effort; it requires continuous collaboration between financial institutions, government bodies, and community leaders. The **EBL Mukti Loan** is not just a financial product; it is a movement to inspire women across Bangladesh to dream big and realise their true potential.

As we look to the future, all stakeholders must join hands in creating a world where women's financial inclusion is the norm and not the exception because when women rise, nations prosper.



ব্যবসায় আত্মবিশ্বাস ও সমৃদ্ধির পথে বিশ্বস্ত সঙ্গী

ইবিএল মুক্তি লোন এখন মাত্র ৫% রেট-এ

- সর্বোচ্চ ৫০ লক্ষ টাকা পর্যন্ত জামানতবিহীন লোন
- জামানতসহ ১ কোটি টাকা পর্যন্ত লোন নেয়ার সুযোগ
- সর্বোচ্চ ৬০ মাসে পরিশোধযোগ্য






• শর্ত প্রযোজ্য


