

# **ABSTRACT**

Women entrepreneurs are classified as emerging economic players in developing countries. Access to bank credit is considered important for the growth of women entrepreneur. However limited credit access restricted women efficacy in economic development. Current research aims to address this issue by establishing factors that influence women's access to bank credit with lenders' perspective. The qualitative research design is employed to gather information through personal interviews by using grounded theory and ethnography research strategy. The findings of this study provide key determinants of credit access which are identified as Perception of Business Women, Sound Business Knowledge and Financial Awareness, Management Capabilities, Networking, Familial & Community Moral support, Business Constitution & Industry Sector, Firm Age & Size, and Adequate Collateral.

The study will have a wealth of implications for Policy Makers, Women Entrepreneurs as well as Government-run programs.

**KEYWORDS:** Women Entrepreneurs, Credit Access, Lender, Gender.