



Gender-Responsive Banking and Microfinance among Nigerian Female Borrowers: An Ethnographic Study on Performance Outcomes

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Abstract

Gender-responsive banking services have emerged as a critical area of interest in microfinance, particularly among female borrowers who face unique challenges and opportunities in accessing financial resources. An ethnographic approach was employed to gather qualitative data through participant observation, in-depth interviews with borrowers and microfinance institution staff, and focus group discussions. Data were analysed using thematic analysis to explore themes related to gender dynamics, financial inclusion, and service effectiveness. In the study area of two Nigerian cities, it was observed that women benefited significantly from services that addressed their specific needs, such as flexible repayment options and business training tailored for female entrepreneurs. The proportion of successful loan repayments was notably higher among beneficiaries who received these specialized services compared to those in traditional microfinance programmes. The findings suggest that gender-responsive banking can enhance economic outcomes for women borrowers by meeting their unique needs and fostering sustainable livelihoods, contributing to broader socio-economic development. Microfinance institutions should continue to develop and refine gender-specific services based on empirical evidence from this study. Policymakers could also consider implementing policies that support the expansion of such initiatives across Nigeria's urban landscapes. gender-responsive banking, microfinance, female entrepreneurs, economic empowerment, performance outcomes

Keywords: African, Feminism, Anthropology, Gender, Ethnography, Development, Microfinance

ABSTRACT-ONLY PUBLICATION

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