



Youth Economic Empowerment Through Microfinance in Botswana: Financial Literacy and Borrower Outcomes in Informal Markets,

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Abstract

Microfinance initiatives have been implemented in various African countries to empower youth economically by providing small loans and financial literacy training. A qualitative approach was employed to collect data through semi-structured interviews with youth participants and focus group discussions. Data analysis involved thematic content analysis. Young participants demonstrated significant improvements in financial literacy skills following microfinance programme participation, particularly in budgeting and saving strategies. Microfinance programmes have the potential to improve financial stability among young people in Botswana's informal economy by enhancing their financial knowledge and management abilities. Future research should investigate long-term impacts of these programmes on youth economic empowerment and broader social outcomes, such as poverty reduction.

Keywords: *African geography, microfinance, financial literacy, youth empowerment, informal markets, qualitative approach, development economics*

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