



Microfinance's Impact on Urban Youth Credit Scoring in Ghanaian Cities of Cape Verde

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Abstract

Microfinance programmes have become a significant tool for financial inclusion in urban areas of Ghana, particularly among youth who face challenges accessing traditional banking services. A qualitative study involving semi-structured interviews with participants from selected microfinance institutions and focus group discussions targeting young entrepreneurs in Cape Verdean cities. The study highlights the potential of microfinance in enhancing financial inclusion and improving access to credit for urban youth, especially in underserved areas like Cape Verdean cities of Ghana. Policy makers should consider integrating more targeted support mechanisms within existing microfinance programmes to further improve outcomes for urban youth.

Keywords: *Sub-Saharan, Microfinance, Youth, Credit Scoring, Participatory Research, Social Accountability, Gender Equity*

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