



Microfinance Impact on Female Entrepreneur Financial Inclusion in Ghanaian Informal Markets: A Survey Analysis

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Abstract

Microfinance initiatives have been implemented in various parts of Africa to address financial inclusion challenges faced by female entrepreneurs, particularly in informal markets. A mixed-methods approach combining quantitative survey data with qualitative interviews was employed. The sample included 200 female entrepreneurs from different regions of Ghana. Microfinance participation significantly increased women's access to formal financial services and improved their business profitability by an average of 35% over two years. The findings suggest that microfinance can be a viable tool for enhancing economic empowerment among female entrepreneurs in Ghanaian informal markets, though further research is needed to explore long-term impacts. Microfinance programmes should focus on providing tailored financial products and services specifically designed to meet the needs of female entrepreneurs in informal settings.

Keywords: *Geographic, Africa, Tunisia, FemaleEntrepreneurship, FinancialInclusion, QualitativeResearch, Mixed-MethodsAnalysis*

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