



# Microcredit Success and Repayment Dynamics in Nigerian Borrowers: A Review of 2012 Perspectives

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## Abstract

Microcredit programmes have been implemented in Nigeria as a means to alleviate poverty by providing small loans to underserved populations. The analysis draws upon existing literature and secondary data sources without conducting new empirical research. Despite some promising outcomes, the review highlights persistent challenges in ensuring sustainable loan repayments, particularly among vulnerable populations. Future research should focus on understanding factors influencing repayment behaviour to enhance programme effectiveness.

**Keywords:** *Nigerian, Sub-Saharan, Microfinance, Poverty Alleviation, Repayment Analysis, Community-Based, Case Study*

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