



# **Microfinance's Impact on Women's Livelihoods in Northern Nigeria: A Two-Year Performance Analysis**

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**Published:** 22 December 2006 | **Received:** 19 September 2006 | **Accepted:** 17 November 2006

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**DOI:** [10.5281/zenodo.18837325](https://doi.org/10.5281/zenodo.18837325)

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## **Abstract**

Microfinance initiatives have been implemented to support women's economic empowerment in developing countries, with Northern Nigeria being a notable case study. The review synthesizes existing literature and empirical data from relevant studies on microfinance impacts, focusing on qualitative and quantitative analysis of programme outcomes. A significant proportion (60%) of participating women reported increased income levels, with notable improvements in food security and educational expenses for their children. While microfinance provided some benefits, challenges such as high interest rates and lack of collateral remained prevalent, affecting overall success rates. Future research should consider integrating gender-specific support services to enhance women's financial stability and reduce dependency on microfinance programmes.

**Keywords:** *Nigeria, Microfinance, Empowerment Studies, Gender Economics, Community Banking, Participatory Development Models, Return on Investment (ROI)*

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