



# Success Factors of Microfinance Institutions Serving Urban Poor Women in Accra: A Three-Year Impact Assessment

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## Abstract

Microfinance institutions (MFIs) have emerged as a critical tool for poverty alleviation in urban areas of developing countries, particularly among women who face significant economic and social barriers. The study employed both quantitative surveys and qualitative interviews to gather data from MFI clients ( $n=100$ ) and community members ( $n=25$ ). Data analysis included descriptive statistics and thematic coding for qualitative insights. During the study, 78% of respondents reported improved financial stability, with a notable theme of reduced household food insecurity among beneficiaries. Findings suggest that MFIs in Accra have significantly enhanced economic empowerment and welfare outcomes for urban poor women through targeted financial services. Policy recommendations include expanding access to MFI services and integrating social support programmes to address broader socio-economic challenges faced by beneficiaries.

**Keywords:** *Geographic, Urban, Microfinance, Women, Development, Theory, Empirical*

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