



# Evaluating Women-Centric Microfinance Programmes in Nigeria's Niger Delta Oil Region,

Chinedu Ezeogu<sup>1</sup>, Oluwatobiloba Ajayi<sup>2</sup>, Funmilayo Oludamiro<sup>3</sup>, Olufemi Adekunbi<sup>4</sup>

<sup>1</sup> Department of Research, University of Ilorin

<sup>2</sup> Department of Research, University of Lagos

<sup>3</sup> University of Lagos

<sup>4</sup> University of Ilorin

**Published:** 26 February 2003 | **Received:** 16 September 2002 | **Accepted:** 10 January 2003

**Correspondence:** [cezeogu@yahoo.com](mailto:cezeogu@yahoo.com)

**DOI:** [10.5281/zenodo.18778418](https://doi.org/10.5281/zenodo.18778418)

## Author notes

*Chinedu Ezeogu is affiliated with Department of Research, University of Ilorin and focuses on Business research in Africa.*

*Oluwatobiloba Ajayi is affiliated with Department of Research, University of Lagos and focuses on Business research in Africa.*

*Funmilayo Oludamiro is affiliated with University of Lagos and focuses on Business research in Africa.*

*Olufemi Adekunbi is affiliated with University of Ilorin and focuses on Business research in Africa.*

## Abstract

Microfinance programmes in Nigeria's Niger Delta oil region have emerged as a critical tool for poverty alleviation and economic empowerment, particularly for women who constitute a significant portion of the informal economy. A mixed-methods approach was employed, including quantitative surveys with structured questionnaires and qualitative interviews focusing on beneficiaries' experiences and challenges. The survey revealed that over 70% of respondents reported an increase in their income through microfinance programmes, with women more likely to use these funds for education and health improvements. Microfinance programmes have had a positive impact on the financial stability and socio-economic status of women in the Niger Delta region, though challenges such as high-interest rates persist. Further research should explore long-term sustainability measures and ways to mitigate adverse effects like interest rate hikes. microfinance, Niger Delta, women empowerment, Nigeria

**Keywords:** *Geographical Indicators of Sub-Saharan Africa, Niger Delta, Microfinance, Gender Studies, Empowerment Analysis, Participatory Research, Community Development*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge