



# Microfinance Innovations and Credit Risk Assessment for Women's Microenterprises in Senegal 2005

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## Abstract

Microfinance has emerged as a significant tool for empowering women in Senegal's microenterprises. Despite its potential to reduce poverty and increase economic independence among women, it also presents challenges such as high default rates and credit risk assessment issues. The research employed a qualitative approach, gathering data through semi-structured interviews with microfinance practitioners, community leaders, and female entrepreneurs. Data analysis involved thematic coding to identify recurring themes and patterns related to credit risks and default behaviors. Findings indicate that women's microenterprises in Senegal experience higher default rates compared to male counterparts, often due to financial literacy gaps and market instability. Analysis revealed specific factors contributing to these high rates, such as fluctuating commodity prices and limited access to collateral. The study concludes with an understanding of the unique credit risk profiles of women's microenterprises in Senegal and identifies several areas for improving loan default management strategies. Recommendations include developing targeted financial literacy programmes, enhancing market stability through government intervention, and incorporating gender-specific indicators into credit risk assessment models.

**Keywords:** *African geography, microfinance innovations, credit risk assessment, qualitative research, Senegalese economy, women's empowerment, case study methodology*

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