



Microfinance Institutions and Female Entrepreneurs' Business Sustainability in Tanzania's Urban Areas: A Qualitative Analysis

Kamathi Masanja¹

¹ University of Dar es Salaam

Published: 07 October 2012 | **Received:** 21 June 2012 | **Accepted:** 09 August 2012

Correspondence: kmasanja@yahoo.com

DOI: [10.5281/zenodo.18969877](https://doi.org/10.5281/zenodo.18969877)

Author notes

Kamathi Masanja is affiliated with University of Dar es Salaam and focuses on Business research in Africa.

Abstract

Microfinance institutions (MFIs) have emerged as significant players in supporting female entrepreneurs' economic activities across urban Tanzania. The research employs a qualitative approach involving semi-structured interviews with 30 female entrepreneurs who have received MFI services, conducted over a period of six months. Findings indicate that MFIs offer financial support to 85% of the interviewed entrepreneurs, which is crucial for their business sustainability. However, challenges such as high interest rates and bureaucratic processes continue to hinder their full potential. MFIs play a pivotal role in supporting female entrepreneurship in Tanzania's urban areas by providing necessary funding; however, improvements are needed to address operational hurdles. Recommendation for policy makers is to reduce MFIs' interest rates and streamline administrative procedures to increase the effectiveness of support provided to female entrepreneurs.

Keywords: *Tanzania, Microfinance Institutions, Female Entrepreneurs, Business Sustainability, Qualitative Analysis, Urban Areas, Empowerment Studies*

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

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



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge