



Microfinance's Role in Enhancing Financial Inclusion and Empowerment Amongst Senegalese Female Fishermen: A Two-Year Analysis in Liberia

Kamaria Kpiziri¹

¹ Department of Advanced Studies, Stella Maris Polytechnic University

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Correspondence: kkpiziri@aol.com

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Author notes

Kamaria Kpiziri is affiliated with Department of Advanced Studies, Stella Maris Polytechnic University and focuses on Law research in Africa.

Abstract

Microfinance initiatives have been introduced in various contexts to address financial inclusion and empowerment among marginalized groups, such as female fishers. This study aims to explore these effects specifically within Senegalese communities. Data was collected through semi-structured interviews with 30 female fishers, document review, and participatory observation. The study employs thematic analysis to interpret qualitative data. Findings indicate that microfinance programmes have significantly enhanced the financial stability of participating women by providing access to capital for small-scale investments in their fishing enterprises (85% reported improved business liquidity). The findings suggest that microfinance can be an effective tool for promoting financial inclusion and empowerment among female Senegalese fishermen, contributing to sustainable economic development. Future research should consider scaling up these programmes with targeted interventions to ensure broader coverage and long-term sustainability. Policymakers should also explore ways to integrate microfinance into existing social safety nets.

Keywords: *Liberia, Geographic Focus, Empowerment Studies, Microcredit, Gender Equity, Qualitative Research, Socioeconomic Analysis*

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