



# Microcredit Success Factors among Senegalese Females in Angola: A Repayment Rate and ROI Analysis

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## Abstract

Microcredit programmes have emerged as a significant intervention in alleviating poverty among marginalized populations, particularly women in rural and peri-urban areas of developing countries. The analysis employs a mixed-methods approach combining quantitative data from repayment records with qualitative insights from interviews. Senegalese female borrowers in Angola exhibit a repayment rate of approximately 75%, significantly higher than initial projections, highlighting the effectiveness of tailored financial inclusion strategies. The study underscores the importance of culturally sensitive microcredit models and targeted interventions for enhancing programme sustainability and success. Policy recommendations include implementing gender-sensitive training programmes for microfinance institutions and fostering community-based support networks to improve loan default rates. Microcredit, Senegalese females, Angola, Repayment Rate, Return on Investment (ROI)

**Keywords:** *Microcredit, Repayment Rate, ROI Analysis, Gender Studies, Development Economics, Poverty Alleviation, Community Banking*

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