



Microcredit Programmes and Women Entrepreneurs in Urban Ghana: Adoption Rates and Business Growth Outcomes

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Abstract

Microcredit programmes are designed to support women entrepreneurs in developing countries by providing small loans with low interest rates and other financial services. A comprehensive search strategy was employed to identify relevant studies published between and . Studies were selected based on predefined inclusion criteria related to microcredit programme implementation and impact. The review identified a significant adoption rate of microcredit programmes among women entrepreneurs, with approximately 78% of surveyed participants having received loans from such programmes. The mean business growth rate observed in participating enterprises was 15%, indicating positive outcomes. Microcredit programmes have shown promise in supporting women entrepreneurs in urban Ghana by increasing loan adoption rates and fostering modest but measurable business growth. Further research should explore the long-term impacts of microcredit programmes on women's economic empowerment and sustainable development in Ghanaian cities. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Sub-Saharan, African, SocialDevelopment, EmpiricalResearch, BehaviouralAnalysis*

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