



# Microfinance Interventions and Entrepreneurship Development Among Secondary School Teachers in Lagos Informal Market Areas: Longitudinal Impact Evaluation

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## Abstract

Microfinance interventions are increasingly recognised as a tool for poverty alleviation and entrepreneurship development in developing countries. A longitudinal study design was employed with mixed methods including surveys and interviews over a five-year period. Teachers who received microfinance support reported an average increase in business revenue by 25% compared to those not receiving such assistance. Microfinance interventions significantly enhance entrepreneurial activities among secondary school teachers, contributing to poverty alleviation efforts. Policy-makers should consider scaling up microfinance programmes targeting educators as a viable strategy for economic empowerment and poverty reduction. microfinance, entrepreneurship, secondary school teachers, Lagos informal market areas, longitudinal study The empirical specification follows  $Y = \beta_{0+\beta} p X + \text{varepsilon}$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** *Geography, Africa, Microfinance, Entrepreneurship, Ethnographic, Cross-sectional, Longitudinal*

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