



Microfinance Impacts on Employment and Savings Behaviour Among Senegalese Rural Households in Cameroon: An Ethnographic Study

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Abstract

This ethnographic study explores the impacts of microfinance on employment and savings behaviour among Senegalese rural households in Cameroon. Ethnographic methods were employed, including participant observation, semi-structured interviews, and document analysis. Fieldwork was conducted in rural areas of Cameroon over two years. Findings revealed that microfinance positively influenced employment opportunities for women by enabling them to start small businesses, with approximately 40% of households reporting increased income from these ventures. The findings suggest that microfinance can be a catalyst for economic empowerment in rural Senegalese communities. However, challenges such as high interest rates and community skepticism persist. Recommendations include the need to tailor microfinance programmes more closely to local needs and provide support for overcoming common barriers.

Keywords: *African geography, microfinance, ethnography, rural development, savings theory, employment patterns, cultural anthropology*

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