



Microloan Accessibility and Entrepreneurship Success among Southern Tanzanian Women Entrepreneurs: A Financial Independence Indicators Study

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Abstract

Microloans have been identified as a critical financial tool for stimulating entrepreneurship in developing economies, particularly among women entrepreneurs who often face significant barriers to traditional banking services. A quantitative survey approach was employed, utilising a structured questionnaire distributed across various regions in Southern Tanzania. Data collection involved over 500 respondents who were selected through stratified random sampling to ensure representation from different socioeconomic groups. Microloan accessibility significantly influenced the financial performance of women entrepreneurs, with a notable increase in business profitability among those who received microloans compared to non-recipients ($p < 0.01$). The study underscores the importance of microfinance initiatives in enhancing entrepreneurial success and financial independence for Southern Tanzanian women. Policy makers are encouraged to implement more accessible microloan programmes, focusing on underserved communities to promote sustainable economic development. Microloans, Entrepreneurship Success, Financial Independence, Women Entrepreneurs, Southern Tanzania

Keywords: *Microfinance, Entrepreneurship, Women's Business, Access, Constraints, Gender Equity, Empowerment, Rural Economies*

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