



Microfinance Access and Financial Management Practices Among Small Business Owners in Accra, Ghana: A Theoretical Framework

Sekyi Quarmyne Nyantiny^{1,2}, Kofi Yaw Mills^{2,3}, Asha Adowa Gyamfi^{2,4}, Yaw Afriyie Agbo⁴

¹ Accra Technical University

² University of Ghana, Legon

³ Noguchi Memorial Institute for Medical Research

⁴ Food Research Institute (FRI)

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Correspondence: snyantiny@hotmail.com

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Author notes

Sekyi Quarmyne Nyantiny is affiliated with Accra Technical University and focuses on African Studies research in Africa.

Kofi Yaw Mills is affiliated with Noguchi Memorial Institute for Medical Research and focuses on African Studies research in Africa.

Asha Adowa Gyamfi is affiliated with University of Ghana, Legon and focuses on African Studies research in Africa.

Yaw Afriyie Agbo is affiliated with Food Research Institute (FRI) and focuses on African Studies research in Africa.

Abstract

Microfinance access in Ghana has been a subject of interest for researchers aiming to understand its impact on small business owners' financial management practices and performance. The theoretical framework underscores the importance of understanding how microfinance access can be leveraged to enhance financial stability and growth among Ghanaian small business owners. Future research should focus on longitudinal studies to further validate these findings and explore potential policy interventions that could improve microfinance accessibility and utilization. Microfinance, Small Business Owners, Financial Management, Accra, Ghana

Keywords: *Sub-Saharan, microfinance, entrepreneurship, financial inclusion, asset management, qualitative research, performance metrics*

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