



# Microfinance Impact on Women Entrepreneurs in Congolese Border Zones: A Two-Year Evaluation

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### Abstract

Microfinance initiatives have been implemented in various contexts to support entrepreneurship among marginalized groups, including women entrepreneurs in border zones of the Democratic Republic of Congo (DRC). However, there is limited research focusing specifically on the impact of microfinance on female small-scale business owners operating in these challenging environments. The evaluation employs a mixed-method approach combining quantitative data from surveys and qualitative insights through interviews with selected beneficiaries. Data collection was conducted over two years to track the development trajectories of women entrepreneurs within the programme. During the study period, there was an observed increase in entrepreneurial activity among participants, particularly in sectors such as agriculture and local retail, reflecting their ability to adapt and diversify business operations in response to market opportunities. A notable theme emerged regarding enhanced financial independence and improved household income generation strategies. The findings suggest that microfinance programmes have a positive impact on the entrepreneurial capabilities of women entrepreneurs in DRC border zones, contributing to economic resilience and social stability within these regions. Based on this evaluation, it is recommended that microfinance initiatives in similar contexts should prioritise tailored support services, including financial literacy training and mentorship opportunities. Additionally, stakeholders are encouraged to engage with local communities for more effective programme implementation and sustainability.

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Democratic

Republic

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Terms:

Congo

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*Microfinance Impact Assessment*

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