



Microfinance Initiatives and Women's Empowerment in Northern Ghana: A Longitudinal Study

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Abstract

Microfinance initiatives have been implemented in various parts of Africa to promote economic development and empower women. This study focuses on Northern Ghana, a region where such programmes are less studied. A longitudinal study design was employed, tracking participants over a five-year period from to . Data collection involved semi-structured interviews, focus group discussions, and community surveys. Women reported increased financial stability and improved access to healthcare services as key outcomes of microfinance participation. There was a significant improvement (35%) in household income among beneficiaries compared to non-beneficiaries. Microfinance initiatives significantly enhanced women's economic status and community engagement, though challenges persist related to social norms and institutional support. Policy makers should prioritise capacity building for microfinance institutions and community organizations to ensure sustainable development outcomes. Enhanced gender-sensitive policies are also recommended.

Keywords: *African geography, empowerment studies, longitudinal analysis, microfinance, community development, qualitative research, gender economics*

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