



# Microfinance Programmes' Impact on Credit Access and Repayment Rates Among Microenterprise Owners in Kampala, Uganda

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## Abstract

Microfinance programmes have been implemented in Uganda to support microenterprise owners by providing them with access to credit. However, there is limited understanding of their effectiveness on both credit access and repayment rates. The study employed a combination of qualitative interviews and quantitative survey data collection. Qualitative data were used to explore detailed experiences with credit access and repayment, while quantitative surveys provided metrics for assessing the impact of financial services on business performance. Qualitative analysis revealed themes such as difficulty in securing loans due to collateral requirements and inconsistent loan terms affecting microenterprise owners' ability to meet repayment obligations. Quantitative data showed that only 37% of surveyed entrepreneurs had fully repaid their loans within the study period, with repayment rates varying significantly across different types of loans. Microfinance programmes have significant challenges in ensuring timely and consistent credit access for microentrepreneurs in Kampala City, leading to suboptimal repayment performance. Policy makers should consider implementing more flexible loan terms and alternative forms of collateral suitable for microenterprise owners to enhance their financial stability.

**Keywords:** *Cultural Context, Quantitative Research, Qualitative Research, Empowerment Theory, Microfinance, Credit Access, Repayment Practices*

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