



Microfinance and Poverty Alleviation Among Somali Women Entrepreneurs in Zambia, 2001

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Abstract

Microfinance initiatives have been implemented in various African countries to address poverty and promote economic development. In Zambia, microfinance programmes targeting Somali women entrepreneurs have emerged as a potential solution for alleviating poverty among this demographic. Qualitative research methods were employed, including semi-structured interviews with 30 randomly selected Somali women entrepreneurs who participated in microfinance programmes between and . Data analysis focused on themes related to business growth, financial resilience, and socio-economic improvements. The findings suggest that microfinance has positively influenced the financial stability of participating Somali women entrepreneurs with a significant proportion (78%) experiencing reduced debt levels and increased income streams over two years. Microfinance programmes have contributed to poverty alleviation among Somali women entrepreneurs by improving their financial health, enabling them to invest in their businesses and families. However, further research is needed to explore long-term sustainability and systemic impacts. Future studies should consider the establishment of comprehensive support networks for microfinance recipients, focusing on market access, skills training, and community integration.

Keywords: *Somali, Zambian, Microfinance, Empowerment, Gender, Community Development, Participatory Approach*

ABSTRACT-ONLY PUBLICATION

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