



Microfinance Impact on Gender Equity in Urban Cote d'Ivoire and Togolese Markets: An Evaluation Study

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Abstract

{ "background": "Microfinance has emerged as a significant development tool in urban markets of Sub-Saharan Africa, aiming to alleviate poverty and promote economic empowerment among marginalized populations. In Côte d'Ivoire and Togo, where gender disparities are pronounced, the impact of microfinance on gender equity remains under-researched.", "purposeandobjectives": "This study aims to assess the extent to which microfinance interventions have contributed to reducing gender inequalities in urban markets of both countries. Specifically, it seeks to evaluate how access and utilization of microfinance services affect women's economic participation and decision-making within households.", "methodology": "A mixed-methods approach was employed, combining quantitative surveys with qualitative interviews. The survey included a representative sample from urban areas of Côte d'Ivoire and Togo, focusing on microfinance clients who have been active for at least one year. Data were collected through structured questionnaires designed to capture both service utilization patterns and socio-economic impacts.", "findings": "The quantitative data reveal that women account for a significant proportion (45%) of microfinance recipients in urban markets, though their participation is often constrained by traditional gender roles and limited financial literacy. Analysis also indicates modest improvements in household income distribution when women receive microfinance support, with an average increase of 20% compared to non-recipients.", "conclusion": "While microfinance has demonstrated some potential for enhancing economic opportunities among urban women, challenges related to cultural norms and gender biases persist. These findings highlight the need for tailored interventions that address both supply-side (financial services) and demand-side (gender literacy education) barriers.", "recommendations": "Policy recommendations include expanding financial inclusion programmes specifically targeting female microfinance clients and integrating gender-sensitive training into service delivery models. Additionally, there is a call for cross-country collaboration to share best practices in overcoming common challenges faced by these markets.", "keywords": "Microfinance, Gender Equity, Urban Markets, Côte d'Ivoire, Togo", "contribution_statement": "This study provides

Keywords: *Cote D'Ivoire, Gender Studies, Microfinance, Empowerment Analysis, Development Economics, Quantitative Research, Social Policy*

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