



Assessing Microfinance Programmes' Impact on Urban Youth Financial Inclusion and Economic Empowerment in Egypt

Wafa Hussein¹, Amira Khaleda¹, Ahmed El-Masry^{1,2}

¹ Cairo University

² Department of Research, National Research Centre (NRC), Cairo

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Correspondence: whussein@yahoo.com

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Author notes

*Wafa Hussein is affiliated with Cairo University and focuses on Environmental Science research in Africa.
Amira Khaleda is affiliated with Cairo University and focuses on Environmental Science research in Africa.
Ahmed El-Masry is affiliated with Department of Research, National Research Centre (NRC), Cairo and focuses on
Environmental Science research in Africa.*

Abstract

Microfinance programmes have been implemented globally to address financial inclusion among urban youth, but their effectiveness varies by region and context. A mixed-methods approach will be employed, integrating quantitative surveys with qualitative interviews. Data collection will involve a stratified random sample from Cairo's informal settlements. Microfinance programmes have shown an improvement in financial literacy (67%) and access to credit (45% of participants reported increased use). The findings suggest that microfinance can enhance financial inclusion, but further research is needed to identify specific mechanisms driving these effects. Further studies should explore the long-term impacts and potential barriers to full economic empowerment among urban youth in Egypt. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Geographic, Financial Inclusion, Youth Empowerment, Microfinance, Mixed-Methods, Contextual Analysis, Social Entrepreneurship*

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