



# Microfinance Access and Use on Financial Health among Somali Women Entrepreneurs in Sierra Leone: A Longitudinal Study

Foday Kamara<sup>1,2</sup>, Saliha Conteh<sup>1,2</sup>, Fatima Sesay<sup>3</sup>

<sup>1</sup> Department of Pediatrics, Fourah Bay College, University of Sierra Leone

<sup>2</sup> Njala University

<sup>3</sup> Fourah Bay College, University of Sierra Leone

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**Correspondence:** [fkamara@hotmail.com](mailto:fkamara@hotmail.com)

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## Author notes

*Foday Kamara is affiliated with Department of Pediatrics, Fourah Bay College, University of Sierra Leone and focuses on Medicine research in Africa.*

*Saliha Conteh is affiliated with Njala University and focuses on Medicine research in Africa.*

*Fatima Sesay is affiliated with Fourah Bay College, University of Sierra Leone and focuses on Medicine research in Africa.*

## Abstract

Microfinance services have been implemented in various contexts to support entrepreneurship among marginalized populations, including Somali women entrepreneurs in Sierra Leone. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed to assess changes in financial status and entrepreneurial activities. Microfinance users reported a significant increase ( $p < 0.05$ ) of 12% in their monthly income compared to non-users, indicating improved economic stability over the study period. The longitudinal analysis suggests that microfinance access positively impacts financial health among Somali women entrepreneurs by enhancing their income and reducing reliance on informal financing sources. Microfinance programmes should be tailored to meet the specific needs of Somali women entrepreneurs, focusing on capacity building and support for sustainable business growth. Treatment effect was estimated with  $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta^T p X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** *African Geography, Microfinance Services, Entrepreneurship Studies, Longitudinal Analysis, Gender Inequality, Quantitative Research, Qualitative Methods*

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