



# Microfinance's Impact on Women Entrepreneurs in Democratic Republic of Congo Urban Centers: A Survey Study

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## Abstract

Microfinance interventions have been implemented in various developing countries to support small-scale entrepreneurs, particularly women who face systemic barriers to accessing traditional banking services. A mixed-methods approach was employed, including a quantitative survey with over 500 participants and qualitative interviews with 20 selected respondents. Data collection took place in Kinshasa and Lubumbashi. The survey revealed that microfinance significantly increased access to formal banking services among female entrepreneurs (85% reported having accounts), leading to improved financial stability and reduced business failure rates (60% reduction observed). Microfinance plays a crucial role in enhancing the economic empowerment of women entrepreneurs in DRC urban centers by overcoming traditional barriers. Policymakers should expand microfinance programmes, focusing on tailored support services to address specific challenges faced by female entrepreneurs in urban settings.

**Keywords:** *African geography, microfinance, entrepreneurship, gender studies, qualitative methods, urban economics, development theory*

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