



Microfinance in South African Informal Settlements: A Decade of Impact on Poverty Reduction Efforts

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Abstract

Microfinance has been recognised as a tool for poverty reduction in South Africa's informal settlements, where access to formal banking services is limited. The analysis draws from existing literature and qualitative data collected through interviews with MFIs and community members. MFIs play a crucial role in poverty alleviation but require tailored strategies to address specific community needs and challenges. Policy makers should support MFIs with financial incentives and regulatory frameworks that promote sustainable operations.

Keywords: *African, microcredit, informal, community-based, poverty, impact assessment, development economics*

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