US Microenterprise Programs Under Scrutiny Study Revealed

Annmarie Edwards November 08, 2015

The U.S. Agency for International Development agrees that microenterprise creates opportunities for economically disadvantaged individuals.

(Newswire.net -- November 8, 2015) -- Enderson, NV -- A 2013 study conducted by Dr. Annmarie Edwards examined the impact of US Microenterprise Development Programs (MDPs) on low-income female microentrepreneurs who face challenges in their business. The US MDPs must show their effectiveness as a fraction of the low-income population remained underserved.

Edwards’s study titled “A Quantitative Quasi-Experimental Retrospective Study of Microenterprise Development Programs and Low-Income Female Microentrepreneurs,” examined if a statistical significant difference existed between the percentages of two groups of low to moderate household income female FY clients from rural and urban communities in the northeastern states who received one-on-one technical assistance compared to those individuals who received group-based training from Community Development Financial Institutions (CDFIs).

The federal government invested in MDPs as a way to relieve poverty by providing training and development for women microentrepreneurs. The U.S. Agency for International Development agrees that microenterprise creates opportunities for economically disadvantaged individuals. The debate to eliminate poverty continues with support from organizations in the US and other developing countries that see the need to close the poverty gap.

The United Nations Development Fund for Women indicated that although progress has been made to bridge the income and inequality gap between women and men, there remain 1.3 billion poor women, who represent 70% of the world’s population. Persistent poverty threatens the world economic stability and has far-reaching effects on production and economic growth.

Microenterprise development may help increase employment among low-income groups, by providing jobs for females who are underserved and live in the urban and rural areas of the northeastern US according to the Aspen Institute/Fund for Innovation, Effectiveness, Learning and Dissemination.

Edwards’s study findings are concurrent with other previous research studies that indicated the microenterprise field must continue to evaluate MDPs to show growth and its effectiveness in serving the needs of low-income female microentrepreneurs since no changes in outcome is documented to date. A need exists to readdress poverty issues among poor women in urban and rural communities as low-income female still face barriers in their business development. Female contribution to the field of entrepreneurship is well documented in the literature.

Please view study at http://gradworks.umi.com/35/83/3583237.html on ProQuest under the publication number 3583237.

Dr. Annmarie Edwards

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