

Factors Affecting the Use of Microcredit among Women Entrepreneurs in the Samsun Province of Turkey

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ABSTRACT The aim of this study is to reveal the current status of women using microcredit, their level of awareness about it, the information needs regarding microcredit and to determine the factors affecting the use of microcredit by women in the Samsun province of Turkey. In the study, the women were selected using simple random sampling on the basis of their loan amount and a survey was conducted with 132 women. The researchers attempted to explain causal relationships between variables using a structural equation model. The model was statistically significant from calculations of multiple adaptation measures. According to the results, the women's positive thoughts about using microcredit had no impact, but the flexibility in the use of microcredit and the friendliness of the employees of microcredit firms had a significant impact. According to these results, microcredit employees should provide more information than they currently do and pay more attention to women customers.