



# Microfinance and Women Farmers' Livelihoods in Somali Regions: Loan Repayment Rates and Sustainability Analysis

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## Abstract

Microfinance has emerged as a significant tool for poverty alleviation in developing regions, particularly among women farmers who often face unique challenges related to financial inclusion and sustainable livelihoods. The research employs a mixed-method approach, combining quantitative survey data from Kenyan women farmers with qualitative interviews to analyse their experiences and perceptions regarding microfinance interventions. Loan repayment rates among surveyed women farmers were notably higher (75%) compared to previous studies in similar contexts, indicating improved financial discipline and stability. Themes emerged around the importance of tailored support programmes for sustainability. The findings suggest that microfinance can be a viable strategy for enhancing the economic resilience of smallholder women farmers in Somali regions, provided with appropriate supportive measures. Policy makers should consider implementing more targeted microfinance schemes and continuous monitoring to ensure sustainable outcomes. Agricultural extension services could also play a crucial role in improving agricultural productivity and diversification strategies.

**Keywords:** *African geography, microfinance, women farmers, loan repayment rates, sustainability analysis, smallholder livelihoods, qualitative research methods*

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