



Impact Evaluation of Government-Sponsored Microfinance Initiatives on Rural Women Entrepreneurs in Mozambique: An Action Research Study

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Published: 21 December 2011 | **Received:** 13 September 2011 | **Accepted:** 30 October 2011

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DOI: [10.5281/zenodo.18936744](https://doi.org/10.5281/zenodo.18936744)

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Abstract

Microfinance initiatives have been implemented in various countries to support rural women entrepreneurs in developing economies. In Mozambique, government-sponsored microfinance programmes aim to empower women by providing financial services and training. However, their effectiveness remains underexplored. The study employed a qualitative approach involving semi-structured interviews with 30 participants, including beneficiaries of microfinance programmes and local microfinance officers. Data collection was conducted through participant observation and document review. Analysis focused on themes emerging from the data. Microfinance initiatives have contributed to increased access to financial services among rural women entrepreneurs, particularly in terms of formal loans (60% increase), thereby enhancing their business sustainability and expansion strategies. The findings suggest that while microfinance programmes have been effective in improving the economic conditions of participants, further support is needed for capacity building and market linkages to sustain long-term benefits. Policy recommendations include strengthening regulatory frameworks and fostering collaboration between microfinance institutions and local business development services to enhance service delivery and impact.

Keywords: *Geographic, African, Development, Empowerment, Literature, Qualitative, Contextual*

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