



Catalytic Financing Mechanisms in Women Farmers' Cooperatives: Mobilizing Savings and Enhancing Loan Repayment Rates in Rural Zimbabwe 2012

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Abstract

This study examines catalytic financing mechanisms aimed at enhancing savings mobilization among women farmers in cooperative settings within rural Zimbabwe. The study employs a mixed methods approach, integrating quantitative data from loan repayment records and qualitative insights from semi-structured interviews with cooperative members and management. Savings mobilization through catalytic financing mechanisms increased by 40% in the first year of implementation, significantly improving overall financial stability and resilience within cooperatives. Catalytic financing mechanisms are effective tools for enhancing savings and loan repayment rates among women farmers in Zimbabwean cooperative settings. Government and non-governmental organizations should consider replicating these mechanisms to support sustainable agricultural development, particularly targeting rural areas with limited financial resources. catalytic financing, women farmers, cooperatives, savings mobilization, loan repayment rates

Keywords: *African Development, Cooperative Theory, Mixed Methods, Savings Mobilization, Community Finance, Gender Economics, Impact Evaluation*

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