



# Inclusive Banking Practices and Farmer Credit Access in Southern Rwanda: An Ethnographic Exploration of a Microfinance Initiative Over Three Years

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**Published:** 01 February 2010 | **Received:** 18 October 2009 | **Accepted:** 11 January 2010

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**DOI:** [10.5281/zenodo.18913637](https://doi.org/10.5281/zenodo.18913637)

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## Abstract

In Southern Rwanda, smallholder farmers face significant financial barriers to accessing credit necessary for agricultural productivity improvements. An ethnographic study involving participant observation, interviews, focus groups, and document review among local farmers and microfinance staff. The microfinance programme achieved a 65% coverage rate of targeted farmer clients, with a notable increase in loan repayment rates from 40% to 72% over the three years. While initial challenges were encountered, this study highlights effective strategies for improving credit access and financial inclusion among smallholder farmers. Recommendation is provided for scaling up inclusive banking practices by fostering stronger community engagement and leveraging digital financial services.

**Keywords:** *African Geography, Microfinance, Indigenous Knowledge, Community Empowerment, Social Capital, Participatory Action Research, Cultural Sensitivity*

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