



Theoretical Foundations for Microfinance's Role in Empowering Female Rice Farmers in Coastal Mozambique: A Financial Performance Perspective

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Abstract

Microfinance initiatives in Mozambique have emerged as a critical component for rural economic development, particularly focusing on empowering female rice farmers who face unique challenges due to climate change and socio-economic barriers. The study employs a qualitative approach to explore existing literature and theoretical models pertinent to microfinance and its application in agricultural contexts. It synthesizes findings from previous research studies and integrates them into a coherent theoretical framework. Theoretical models indicate that microfinance can play a pivotal role in improving the economic resilience and sustainability of female rice farmers in coastal Mozambique through targeted financial support and capacity-building initiatives. Future research should focus on implementing and evaluating specific microfinance programmes tailored to the needs of female rice farmers, with particular attention to climate adaptation strategies and gender-specific interventions.

Keywords: *Sub-Saharan, Microfinance, Feminism, Empowerment, Development Economics, Gender Studies, Participatory Action Research*

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