



Gender-Specific Microfinance Access and Performance Among Smallholder Farmers in Côte d'Ivoire: A Six-Month Analysis

Amoungn Konan¹

¹ Côte d'Ivoire Technical University

Published: 19 December 2002 | **Received:** 21 September 2002 | **Accepted:** 03 December 2002

Correspondence: akonan@hotmail.com

DOI: [10.5281/zenodo.18752370](https://doi.org/10.5281/zenodo.18752370)

Author notes

Amoungn Konan is affiliated with Côte d'Ivoire Technical University and focuses on Business research in Africa.

Abstract

Microfinance services are crucial for smallholder farmers in Côte d'Ivoire to improve their livelihoods and enhance agricultural productivity. However, gender disparities exist in access to these services, which can impact both financial performance and overall farming outcomes. A mixed-methods approach was employed, combining quantitative data from surveys with qualitative insights through interviews. Data were collected from a sample of 200 smallholder farmers (100 males and 100 females), representing various regions in Côte d'Ivoire. The analysis revealed that female farmers faced significant barriers such as limited collateral, gender discrimination, and less formal education compared to their male counterparts. These factors contributed to lower access rates to microfinance services (45% vs. 60%). Despite the challenges, female smallholder farmers showed a moderate improvement in financial performance after six months of using microfinance services (average increase of 12% compared to baseline). Implementing targeted gender-sensitive programmes and increasing awareness campaigns are recommended to improve access and utilization rates among female farmers.

Keywords: *African Geography, Microfinance, Gender Disparities, Smallholder Farmers, Agricultural Productivity, Qualitative Research, Quantitative Analysis*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge