



Microfinance Models for Women Landowners in Mozambique: A Thematic Analysis of Three-Year Financial Growth

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Abstract

Microfinance has been employed as a tool to empower women landowners in Mozambique by providing financial services tailored to their specific needs. The analysis employs a thematic approach, examining qualitative data from interviews with beneficiaries and detailed financial records over the study period. A consistent theme emerged regarding the significant increase in average monthly income of participants (by 30%) compared to pre-financing levels, indicating improved economic stability. The findings suggest that tailored microfinance models can effectively support women landowners' financial growth and contribute to broader socioeconomic development in Mozambique. Future research should explore scalability and replication of these successful models across other regions in Mozambique.

Keywords: *African Development, Empowerment Studies, Feminist Economics, Microfinance Models, Property Rights Analysis, Rural Financial Services, Thematic Approach*

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