



Assessment of Microfinance's Impact on Economic Stability and Poverty Reduction Among Rural Women Entrepreneurs in Mozambique's Coastal Regions: Financial Health Outcomes and Repayment Patterns

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Abstract

Microfinance has been proposed as a tool for enhancing economic stability and poverty reduction among rural women entrepreneurs in Mozambique's coastal regions. A mixed methods approach combining quantitative surveys ($n=200$) with qualitative *in-depth* interviews ($n=25$). The survey results indicate that 65% of microfinance recipients reported improved financial health, while 40% experienced loan defaults. Microfinance significantly contributed to enhancing the economic stability and reducing poverty among rural women entrepreneurs in Mozambique's coastal regions, with repayment patterns showing variability influenced by socio-economic factors. Policy recommendations include targeted support for microfinance recipients and improved credit scoring systems to mitigate loan defaults.

Keywords: *African Geography, Microfinance, Mixed Methods, Rural Women Entrepreneurs, Economic Stability, Poverty Reduction, Repayment Patterns*

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