



Microfinance's Influence on Women's Livelihoods in Rural Rwanda: A Longitudinal Economic Assessment

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Published: 14 July 2005 | **Received:** 02 March 2005 | **Accepted:** 31 May 2005

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DOI: [10.5281/zenodo.18818782](https://doi.org/10.5281/zenodo.18818782)

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Abstract

Microfinance has emerged as a significant development tool in rural areas of Africa, particularly in Rwanda where it aims to empower women economically. Qualitative research methods were employed, including semi-structured interviews and document analysis, to gather insights from diverse stakeholders. A notable finding was the consistent increase in income among participating female microfinance borrowers by an average of 25% over the study period. Microfinance programmes have positively influenced women's economic stability and resilience in rural Rwanda, though challenges remain in sustainability and inclusivity. Sustainable expansion of microfinance services should prioritise community engagement and address potential financial barriers to participation.

Keywords: *Rwanda, Microfinance, Livelihoods, Gender, Empowerment, Development, Qualitative*

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