



Microfinance in Rural Zimbabwe: Assessing Its Impact on Financial Inclusion Among Women Farmers

Chigaro Murekatete¹

¹ Department of Advanced Studies, National University of Science and Technology (NUST), Bulawayo

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Correspondence: cmurekatete@aol.com

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Author notes

Chigaro Murekatete is affiliated with Department of Advanced Studies, National University of Science and Technology (NUST), Bulawayo and focuses on African Studies research in Africa.

Abstract

Microfinance programmes have been implemented in various rural communities to address financial exclusion, particularly among marginalized groups such as women farmers. However, their effectiveness and impact on financial inclusion remain underexplored in specific contexts like Zimbabwe's Midlands region. A mixed-methods approach was employed, combining quantitative surveys with qualitative interviews to gain a comprehensive understanding of participants' experiences and perceptions of microfinance programmes. The findings indicate that while over 70% of women farmers have access to microfinance services, only about half utilise these programmes effectively. The most common barriers cited were limited financial literacy and lack of collateral requirements. Microfinance programmes demonstrate potential for enhancing financial inclusion among rural women farmers in Zimbabwe's Midlands region, though significant challenges persist that need targeted policy interventions. Policy recommendations include improving access to microfinance services through community-based facilitation, enhancing financial literacy training, and reducing bureaucratic hurdles.

Keywords: *Geographic, Rural, Financial Inclusion, Microfinance, Empowerment, Gender Studies, Access Models*

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