



Microfinance and Gender Equality Among Smallholder Women Farmers in Maseru District, Lesotho

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Abstract

Microfinance programmes are increasingly used to support smallholder farmers, particularly women who face unique challenges in accessing financial resources and improving their livelihoods. A mixed-method approach was employed, combining quantitative data from household surveys with qualitative insights from focus group discussions and key informant interviews to comprehensively understand the dynamics of microfinance impact. Microfinance programmes showed a significant increase in income for women farmers ($p < 0.05$), particularly those who received grants over loans, indicating that grant-based financing enhances economic empowerment more effectively. This study underscores the necessity of tailored financial support strategies to empower smallholder women farmers and bridge gender disparities within agricultural communities. Policy makers should prioritise inclusive microfinance schemes with varied funding options for sustainable development in Lesotho's rural areas. The empirical specification follows $Y = \beta_{0+\beta}^{\rightarrow} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Sub-Saharan, African, HIV/AIDS, Gender, Bioeconomics*

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