



# Microfinance Impact on Smallholder Farmers' Economic Empowerment and Financial Sustainability in Southern Mozambique,: A Mixed Methods Analysis

Zulu Ngwenya<sup>1,2</sup>, Musuka Nhamodzi<sup>1</sup>, Habetsi Makoni<sup>1,3</sup>

<sup>1</sup> Instituto Nacional de Investigação Agrária (INIA)

<sup>2</sup> Department of Advanced Studies, Pedagogical University of Mozambique (UP)

<sup>3</sup> Department of Advanced Studies, Eduardo Mondlane University (UEM), Maputo

**Published:** 01 August 2005 | **Received:** 17 March 2005 | **Accepted:** 22 June 2005

**Correspondence:** [zngwenya@outlook.com](mailto:zngwenya@outlook.com)

**DOI:** [10.5281/zenodo.18808492](https://doi.org/10.5281/zenodo.18808492)

## Author notes

*Zulu Ngwenya is affiliated with Instituto Nacional de Investigação Agrária (INIA) and focuses on Psychology research in Africa.*

*Musuka Nhamodzi is affiliated with Instituto Nacional de Investigação Agrária (INIA) and focuses on Psychology research in Africa.*

*Habetsi Makoni is affiliated with Department of Advanced Studies, Eduardo Mondlane University (UEM), Maputo and focuses on Psychology research in Africa.*

## Abstract

The study examines the impact of microfinance initiatives on smallholder farmers in Southern Mozambique, focusing on economic empowerment and financial sustainability over a five-year period. A mixed methods approach was employed, combining quantitative data from financial performance analysis and qualitative insights gathered through community surveys and interviews to provide a comprehensive understanding of the impact of microfinance programmes. Microfinance initiatives were found to significantly enhance farmers' economic empowerment by increasing their access to credit and reducing financial stress. Community feedback highlighted the importance of continuous support in maintaining sustainable practices, with 85% of respondents reporting improved financial stability over the five-year period. The study concludes that microfinance programmes play a crucial role in supporting smallholder farmers' economic empowerment and financial sustainability in southern Mozambique, particularly when coupled with ongoing community engagement and support mechanisms. Policy makers are recommended to integrate continuous support mechanisms into existing microfinance programmes to ensure long-term success and stability for the farmers involved.

**Keywords:** *African geography, microfinance, qualitative research, quantitative research, community engagement, empowerment analysis, financial sustainability*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge