



Microfinance Impact on Eastern Congolese Small Farmers' Livelihood Stability: A Three-Year Evaluation

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Abstract

Microfinance interventions have been implemented in various developing countries to enhance livelihoods of small farmers. However, their impact on Eastern Congolese small farmers' stability is less understood. A qualitative research approach was employed, involving semi-structured interviews with a purposive sample of microfinance beneficiaries and local community leaders to explore the dynamics of microfinance implementation and its outcomes over three years. Interviews revealed that microfinance facilitated improved agricultural productivity by providing seeds, fertilizers, and tools. Over one-third (34%) of respondents reported increased income from their farms, with a notable theme of enhanced market access through cooperative networks established by microfinance programmes. Microfinance interventions have positively impacted small farmers' livelihood stability in the study area, particularly through direct financial support and supportive infrastructure such as cooperatives. However, challenges remain regarding sustainability and scalability. Policy makers should consider scaling up successful microfinance models while ensuring long-term sustainability and addressing structural issues such as weak governance and market regulations.

Keywords: *Sub-Saharan, Congolese, qualitative, microfinance, poverty, sustainability, rural, anthropology*

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