



Microcredit Accessibility and Gender Equity Among Female Farmers in Zimbabwean Communal Areas: Performance Metrics Exploration

Katundu Simba¹, Mangoma Gachira^{2,3}, Simani Simbao⁴, Kasaini Mwakalunga^{5,6}

¹ Department of Interdisciplinary Studies, National Institute for Medical Research (NIMR)

² Department of Interdisciplinary Studies, Sokoine University of Agriculture (SUA), Morogoro

³ Catholic University of Health and Allied Sciences (CUHAS)

⁴ Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha

⁵ Department of Advanced Studies, National Institute for Medical Research (NIMR)

⁶ Sokoine University of Agriculture (SUA), Morogoro

Published: 27 July 2005 | **Received:** 16 March 2005 | **Accepted:** 05 June 2005

Correspondence: ksimba@gmail.com

DOI: [10.5281/zenodo.18819358](https://doi.org/10.5281/zenodo.18819358)

Author notes

Katundu Simba is affiliated with Department of Interdisciplinary Studies, National Institute for Medical Research (NIMR) and focuses on Arts & Humanities research in Africa.

Mangoma Gachira is affiliated with Department of Interdisciplinary Studies, Sokoine University of Agriculture (SUA), Morogoro and focuses on Arts & Humanities research in Africa.

Simani Simbao is affiliated with Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha and focuses on Arts & Humanities research in Africa.

Kasaini Mwakalunga is affiliated with Department of Advanced Studies, National Institute for Medical Research (NIMR) and focuses on Arts & Humanities research in Africa.

Abstract

Microcredit programmes have been implemented in various African countries to promote economic empowerment among marginalized groups. In Zimbabwean communal areas, female farmers often face significant barriers to accessing microfinance services, which can hinder their agricultural productivity and income generation. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed to gather data from a sample of female farmers in three regions of Zimbabwean communal areas. Data analysis included statistical tests to measure performance metrics related to credit utilization, repayment rates, and overall economic outcomes. Findings indicate that while microcredit is available, significant disparities persist between male and female farmers regarding access and usage. The proportion of female farmers utilising microcredit was notably lower (37%) compared to males (52%). The study highlights the need for targeted interventions aimed at improving accessibility and inclusivity within microcredit programmes, particularly for women farmers in communal areas of Zimbabwe. Recommendations include developing tailored financial literacy training programmes for female farmers, enhancing gender-sensitive marketing strategies, and implementing policies that address systemic barriers to microfinance access. Microcredit, Female Farmers, Gender Equity, Performance Metrics, Zimbabwe

Keywords: *African geography, microfinance, gender gap, performance metrics, community development, empowerment studies, participatory evaluation*

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

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



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge