



Microfinance's Impact on Financial Inclusion Among Rural Women in Zambia: A Gender Disaggregated Analysis

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Abstract

Microfinance programmes have been implemented in various developing countries to promote financial inclusion among marginalized groups. A mixed-methods approach was employed, including surveys and qualitative interviews with participants from a targeted microfinance programme in rural areas of Zambia. The analysis revealed that female participants reported higher levels of financial autonomy compared to male counterparts, indicating the positive impact of microfinance on gendered financial inclusion. Microfinance programmes have a significant and measurable effect on enhancing financial inclusion among rural women in Zambia, particularly for those who are part of targeted initiatives. Further research should explore long-term impacts and consider scalability to other regions with similar socio-economic contexts.

Keywords: *Geographic, Africa, Literature, SocialPolicy, Qualitative, Quantitative, Gender*

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