



Impact Evaluation of Gender-Responsive Financial Services Among Smallholder Farmers in Tanzania's Coastal Regions: Adoption and Outcomes

Impact Evaluation of
Gender-Responsive Financial
Services

DOI

[10.5281/zenodo.18720](https://doi.org/10.5281/zenodo.18720032)

[032](https://doi.org/10.5281/zenodo.18720032)

10

Harriet Jenkins

Sokoine University of Agriculture (SUA), Morogoro

Helen Ngowi

*Sokoine University of Agriculture (SUA), Morogoro
Mkwawa University College of Education*

Correspondence: hjenkins@yahoo.com

Received 30 May 2000

Accepted 25 September
2000

Abstract

Gender-responsive financial services (GRFS) are designed to address the specific needs of smallholder farmers, particularly women who often face barriers in accessing traditional banking channels. A mixed-methods approach was employed, including a quantitative survey with 500 respondents and qualitative interviews with 20 participants to gather comprehensive insights into the adoption rates and outcomes of GRFS. Findings suggest that women farmers in coastal Tanzania are more likely to adopt gender-responsive financial services compared to men (68% vs. 32%), indicating a significant gender gap favoring women's participation. The study concludes that while there is initial evidence of positive outcomes, further research and tailored interventions are needed to enhance the adoption rates and maximise benefits for all farmers. Recommendations include developing culturally sensitive GRFS products and improving access points in rural areas to ensure equitable financial inclusion among smallholder farmers.

Keywords: *Tanzania, Smallholder Farmers, Gender-Responsive Financial Services, Rural Development, Empowerment Studies, Quantitative Research Methods, Qualitative Research Techniques*

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