



# Microfinance Access and Financial Stability Among Rural Women Farmers in Benin's Plateau Region: A Theoretical Framework

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**Published:** 14 June 2011 | **Received:** 31 March 2011 | **Accepted:** 11 May 2011

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**DOI:** [10.5281/zenodo.18934926](https://doi.org/10.5281/zenodo.18934926)

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## Abstract

Microfinance access is a critical factor for financial stability among rural women farmers in developing countries like Benin. In the Plateau region of Benin, despite improved agricultural productivity, challenges persist in ensuring sustainable income and asset accumulation. The study employs a mixed-methods approach combining qualitative interviews with quantitative data analysis from a sample of 120 female farmers. The theoretical framework is grounded in existing literature on microfinance, gender economics, and rural development. The theoretical framework underscores the importance of tailored microfinance interventions for supporting female farmers' economic empowerment and sustainable development in rural Benin. Policy makers should consider implementing targeted microfinance programmes that address specific needs of women farmers, such as capacity building and market linkages, to foster financial stability and productivity.

**Keywords:** *Geographical, Rural Development, Feminist Theory, Empowerment Studies, Microfinance Accessibility, Asset-Based Community Organisation, Gender Roles*

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