In summary, microfinance has played a crucial role in economic development, particularly in empowering marginalized communities and promoting financial inclusion. By providing small loans and supporting savings groups, microfinance programs have facilitated entrepreneurship and contributed to poverty alleviation. Despite these positive outcomes, challenges remain, notably in the form of high interest rates and the risk of creating dependency among borrowers. Furthermore, gender-based barriers continue to impede the full participation of women in economic activities, necessitating more inclusive approaches. Therefore, the future effectiveness of microfinance in sustainable development will depend on addressing these issues and implementing policies that balance financial sustainability with socio-economic empowerment.