



Microfinance Adoption Rates and Financial Inclusion Among Rural Ethiopian Women Farmers: A Five-Year Analysis

Yared Abebework¹, Mekuria Woldemichel^{2,3}

¹ Department of Interdisciplinary Studies, Haramaya University

² Haramaya University

³ Ethiopian Public Health Institute (EPHI)

Published: 28 September 2009 | **Received:** 25 May 2009 | **Accepted:** 11 September 2009

Correspondence: yabebework@aol.com

DOI: [10.5281/zenodo.18892367](https://doi.org/10.5281/zenodo.18892367)

Author notes

Yared Abebework is affiliated with Department of Interdisciplinary Studies, Haramaya University and focuses on African Studies research in Africa.

Mekuria Woldemichel is affiliated with Haramaya University and focuses on African Studies research in Africa.

Abstract

Microfinance programmes have been introduced to promote financial inclusion among rural populations in Ethiopia, with a particular focus on women farmers who often face barriers to accessing formal banking services. Qualitative data collection methods included in-depth interviews, focus group discussions, and document analysis to understand perceptions and experiences related to microfinance adoption among rural women farmers in Ethiopia. Our findings indicate that the majority of participating women (75%) reported positive impacts on their financial management, though there was significant variation by region and level of programme engagement. Women from pastoralist communities were less likely to adopt programmes compared to those from agro-pastoral or agricultural regions. Microfinance adoption among rural Ethiopian women farmers varied significantly across different regions, with pastoralists being the least engaged group. Overall, while many women reported benefits, there is room for improvement in programme design and outreach strategies. To enhance financial inclusion, microfinance programmes should tailor their services to address specific needs of different community groups, particularly those from pastoralist backgrounds. Increased awareness campaigns are also recommended to boost uptake among all rural communities.

Keywords: *Ethiopia, Microfinance, Financial Inclusion, Rural Development, Gender Equity, Empowerment Studies, Quantitative Methods*

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