



Microfinance Programmes and Financial Inclusion Among Rural Ethiopian Women Farmers: Adoption Rates Over Five Years

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Abstract

Microfinance programmes have been implemented in rural Ethiopia to address financial exclusion among women farmers. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed. Data were collected from across four regions in Ethiopia. During the study period, adoption rates varied significantly between the regions, ranging from 45% to 65%, with a higher rate observed in the southwestern region. Microfinance programmes have shown varying levels of success in enhancing financial inclusion among rural Ethiopian women farmers, influenced by regional economic conditions and programme implementation effectiveness. Further research should focus on identifying factors that contribute to successful microfinance adoption rates, with a particular emphasis on the southwestern region's strategies.

Keywords: *Ethiopia, Geographic Differentiation, Feminist Theory, Quantitative Analysis, Qualitative Interviewing, Community Participation, Financial Empowerment*

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