



Microfinance and Women Entrepreneurs in Ethiopian Microcommunities: A Decade of Empowerment Initiatives

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Abstract

Microfinance has emerged as a critical tool for empowering women entrepreneurs in Ethiopia's microcommunities, particularly through specialized financial institutions designed to support women's economic activities. The study employs a mixed-methods approach combining qualitative interviews with quantitative data analysis to assess changes in entrepreneurial activities among female participants over ten years. A significant proportion (75%) of women entrepreneurs reported increased access to credit, which facilitated the expansion of their businesses and improved financial stability. Microfinance initiatives have been instrumental in enhancing women's economic capabilities, though challenges such as limited collateral remain. Future research should focus on addressing these barriers for more inclusive growth. Policy makers should consider implementing targeted support programmes to increase access to formal credit and business training for female entrepreneurs.

Keywords: *African geography, microfinance institutions, gender economics, empowerment strategies, community development, participatory methods, feminist theory*

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