



Credit Access Dynamics and Agricultural Productivity in Ethiopian Highlands: A Theoretical Framework

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Abstract

The Ethiopian Highlands are characterized by a significant agricultural sector that faces challenges in accessing credit, which can hinder productivity gains. A qualitative approach will be employed to analyse existing literature and conceptual frameworks related to rural finance and agriculture. The theoretical framework underscores the importance of understanding how different types of rural credit products impact specific aspects of agriculture such as input use, crop yield, and market access. Policy-makers should prioritise improving access to diverse credit options tailored to agricultural needs in the Ethiopian Highlands.

Keywords: *Ethiopia, Highlands, Credit Scarcity, Agricultural Productivity, Development Economics, Rural Finance, Microcredit Analysis*

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