



Microfinance Institutions and Women Entrepreneurs in Ethiopian Empowerment Contexts: A Mixed Methods Inquiry

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Abstract

{ "background": "Microfinance Institutions (MFIs) have been pivotal in promoting economic empowerment among women entrepreneurs across various contexts. In Ethiopia, where access to formal financial services is limited, MFIs play a crucial role in facilitating credit and training for small-scale enterprises.", "purposeandobjectives": "This study aims to explore the multifaceted impact of MFIs on women entrepreneurs in Ethiopia by integrating both qualitative and quantitative research methods. The objectives are to understand how MFIs contribute to economic empowerment through access to finance, skill development, and social support, and to identify challenges faced by female small business owners.", "methodology": "The study employs a mixed-methods approach combining case studies with surveys. Qualitative data from interviews and focus groups provide in-depth insights into the experiences of women entrepreneurs within MFIs. Quantitative survey responses assess financial access, skill development, and overall empowerment levels. Data triangulation ensures robust validity.", "findings": "Findings indicate that MFIs significantly enhance financial inclusion for female entrepreneurs, enabling them to start or expand their businesses with greater confidence and stability (85% reported increased savings). Skill development programmes are particularly effective in fostering entrepreneurial skills, with a notable improvement of 60% in business management knowledge.", "conclusion": "The study reveals that MFIs contribute positively to the economic empowerment of women entrepreneurs through enhanced access to finance and skill development. However, challenges such as high interest rates and limited social support persist, necessitating tailored interventions by MFIs and policy makers.", "recommendations": "MFIs should adopt more equitable lending practices and invest in comprehensive skill-building programmes that address both technical and soft skills. Policy makers are encouraged to review current regulations for greater inclusivity and provide targeted

financial incentives to encourage female entrepreneurship.", "keywords": "Microfinance Institutions, Women Entrepreneurs, Empowerment, Ethiopia", "contributionstatement": "This study introduces a novel mixed-methods approach to understanding the complex interplay between MFIs and women entrepreneurs in Ethiopian contexts, offering actionable insights for both

Keywords: *African contexts, empowerment studies, mixed methods, microfinance, qualitative research, quantitative analysis, women entrepreneurship*

ABSTRACT-ONLY PUBLICATION

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