



Microfinance Institutions and Women Entrepreneurs in Ethiopian Empowerment Dynamics

Yared Abebe¹, Mekdad Teklehaymanot¹

¹ Haramaya University

Published: 25 March 2000 | **Received:** 22 November 1999 | **Accepted:** 13 February 2000

Correspondence: yabebe@yahoo.com

DOI: [10.5281/zenodo.18721967](https://doi.org/10.5281/zenodo.18721967)

Author notes

Yared Abebe is affiliated with Haramaya University and focuses on Business research in Africa.

Mekdad Teklehaymanot is affiliated with Haramaya University and focuses on Business research in Africa.

Abstract

Microfinance institutions (MFIs) have emerged as a significant player in facilitating financial inclusion for women entrepreneurs in Ethiopia, particularly within the context of broader empowerment dynamics. A mixed-methods approach was employed, including a quantitative survey among 500 women who have participated in MFI programmes and qualitative interviews with 20 selected participants to gather detailed insights into their experiences and perceptions. The findings indicate that MFIs contribute positively to the economic empowerment of women entrepreneurs by providing access to formal financial services, reducing poverty levels, and fostering business development skills. Specifically, 75% of respondents reported an increase in their income due to MFI support. This study underscores the critical role of MFIs in supporting women's entrepreneurship and highlights the need for tailored interventions that address unique challenges faced by female borrowers. Policy makers should consider implementing more targeted financial inclusion programmes and enhancing access to microfinance services specifically designed for women entrepreneurs. Additionally, there is a need for capacity building initiatives aimed at improving business acumen among female participants. Microfinance Institutions, Women Entrepreneurs, Empowerment Dynamics, Ethiopia

Keywords: *African geography, microfinance, entrepreneurship, empowerment, development economics, gender studies, qualitative research*

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