



Financial Inclusion Technologies and Microfinance Access Amongst Rural Ethiopian Women: An Action Research Study

Weyan Tekle¹

¹ Department of Advanced Studies, Ethiopian Public Health Institute (EPHI)

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Correspondence: wtekle@hotmail.com

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Author notes

Weyan Tekle is affiliated with Department of Advanced Studies, Ethiopian Public Health Institute (EPHI) and focuses on Business research in Africa.

Abstract

Financial inclusion technologies have gained traction as a means to bridge the gap between rural communities and traditional banking services in developing countries. A mixed-methods approach was employed, including surveys, focus groups, and interviews with a sample of 150 rural Ethiopian women who have used FIT services. Qualitative insights were triangulated with quantitative data to provide a comprehensive evaluation. There is a significant interest in using mobile banking applications for microfinance transactions among the sampled group (82% expressed willingness to use such services). User satisfaction was generally high, with themes of ease of access and cost-effectiveness emerging as key drivers. The findings suggest that FIT can serve as an effective tool for increasing microfinance access in rural areas by addressing barriers related to geographical distance and financial literacy. However, further research is needed to assess long-term sustainability and effectiveness. Rural banking institutions should integrate FIT services more comprehensively into their operations to facilitate wider adoption, while also investing in digital literacy programmes to ensure user proficiency and satisfaction. Financial Inclusion Technologies, Microfinance Access, Rural Ethiopia, Women Empowerment

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