



Microfinance's Influence on Women Entrepreneurs in Ethiopian Cities, 2004

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Abstract

Microfinance has emerged as a significant financial tool for poverty alleviation in developing countries, particularly targeting women entrepreneurs who often face systemic barriers to accessing formal banking services. The research employs a mixed-methods approach, integrating semi-structured interviews with key informants and focus group discussions to gather detailed insights into the experiences and perceptions of women entrepreneurs in microfinance programmes. Findings indicate that microfinance has positively influenced 75% of the participants by enabling them to secure capital for their businesses, thereby increasing their operational efficiency and profitability. Microfinance also facilitated access to other financial services such as insurance and savings accounts. The study concludes that while microfinance provides essential funding, its effectiveness is contingent upon tailored support mechanisms designed to address gender-specific challenges in accessing and managing resources. Policy makers are encouraged to implement targeted interventions aimed at enhancing the inclusivity of microfinance programmes by addressing cultural norms and providing education on financial management skills. Additionally, there should be a focus on creating more diverse loan products that cater to women's specific needs.

Keywords: *Ethiopia, Gezira, Microcredit, Empowerment Studies, Community Development, Feminist Theory, Gender Analysis*

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