



# Access to Credit Amongst Rural Women Entrepreneurs in East African Highlands: A Policy Assessment in Uganda

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## Abstract

Rural women entrepreneurs in the East African Highlands face significant barriers to accessing credit, which hinders their economic growth and development. A mixed-methods approach combining qualitative interviews with quantitative data analysis of financial records from selected businesses. Women entrepreneurs reported that despite formal lending institutions being available, they often face challenges in securing credit due to collateral requirements and discriminatory practices. The policy assessment reveals systemic issues within the existing credit systems that limit women's access to finance, particularly in rural settings with limited resources and infrastructure. Introduce or strengthen microfinance programmes specifically tailored for women entrepreneurs. Implement policies that reduce barriers such as collateral requirements and increase transparency in lending practices.

**Keywords:** *East African Highlands, Rural Women Entrepreneurs, Credit Access, Microfinance Institutions, Gender Equity, Development Economics, Qualitative Research*

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