



# Microfinance Institutions and Women Entrepreneurs: A Theoretical Framework in Ethiopian Context, 2008

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## Abstract

Microfinance institutions (MFIs) have been pivotal in supporting women entrepreneurs globally, offering financial services to underserved populations. In Ethiopia, despite efforts by MFIs, there remains a significant gender gap in access and utilization of these services. A qualitative approach informed by existing literature on MFIs, women entrepreneurship, and gender dynamics will be employed. Theoretical frameworks grounded in social capital theory and resource mobilization theory will guide this research. Theoretical insights suggest that MFIs can be significantly leveraged to bridge the gender gap by fostering a supportive ecosystem tailored to local needs. Policy makers should prioritise the development of culturally resonant MFI products and services, while financial institutions must address high interest rates to ensure accessibility for all beneficiaries, including women entrepreneurs.

**Keywords:** *African geography, microfinance, gender economics, empowerment studies, social capital, qualitative research, feminist theory*

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