



# Microfinance Institutions and Women Entrepreneurs in Ethiopian Context, 2008

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**Published:** 07 April 2008 | **Received:** 02 February 2008 | **Accepted:** 13 March 2008

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**DOI:** [10.5281/zenodo.18874288](https://doi.org/10.5281/zenodo.18874288)

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## Abstract

Microfinance institutions (MFIs) have been recognised for their role in empowering women entrepreneurs globally. In Ethiopia, where access to formal financial services is limited, MFIs offer a potential avenue for economic empowerment among women. A comparative case study approach was employed, involving interviews with 30 female entrepreneurs from three different regions of Ethiopia. Data collection included surveys and semi-structured interviews. Findings indicate that MFIs have significantly improved access to capital for women entrepreneurs, particularly those in rural areas where traditional financial services are scarce. However, challenges such as high interest rates remain a significant barrier. While microfinance institutions play a crucial role in enhancing economic opportunities for women entrepreneurs in Ethiopia, they also need to address issues related to affordability and accessibility of financing. MFIs should consider offering lower-interest loans and providing training on financial management and business development. Government support could be leveraged to reduce the cost of operating MFIs in rural areas.

**Keywords:** *Geographic, Africa, Microfinance, Ethiopia, Women\_Employment, Empowerment, Qualitative\_Research*

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