



Microfinance Institutions' Impact on Financial Literacy Among Rural Female Farmers in Eritrea's Dry Regions: A 12-Month Intervention Analysis

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Abstract

Microfinance institutions (MFIs) are increasingly recognised for their role in enhancing financial literacy among rural populations, particularly women farmers who often face unique challenges accessing traditional banking services. The study employed a mixed-methods approach combining quantitative surveys with qualitative interviews to gather data from 200 randomly selected female farmers across the targeted region. Data collection took place over three phases: baseline (pre-intervention), mid-term (midway intervention), and post-intervention (conclusion). Initial findings suggest a statistically significant increase of 35% in financial literacy scores among participants, particularly in areas such as budgeting and credit utilization. Qualitative insights highlighted the importance of ongoing support and tailored training programmes. The twelve-month intervention demonstrated promising results in enhancing financial literacy among female farmers in Eritrea's dry regions. These findings underscore the potential for MFIs to play a crucial role in empowering rural communities, especially women, through targeted educational initiatives. Given these positive outcomes, it is recommended that policy makers and MFI practitioners prioritise continued support and expansion of financial literacy programmes tailored to the specific needs of female farmers in Eritrea's arid areas. Enhanced collaboration between stakeholders could further amplify these benefits.

Keywords: *African, Microfinance, Gender Studies, Financial Literacy, Drylands, Quantitative Research, Qualitative Research*

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