



## Impact Assessment of Microloans on Women's Livelihoods in Ethiopian Rural Villages: Economic Growth Metrics Analysis

Amsalu Teklehaimovea<sup>1</sup>, Dawit Goshu<sup>2</sup>, Yared Abebaw<sup>3,4</sup>

<sup>1</sup> Department of Research, Addis Ababa University

<sup>2</sup> Department of Interdisciplinary Studies, Addis Ababa University

<sup>3</sup> Africa Centers for Disease Control and Prevention (Africa CDC), Addis Ababa

<sup>4</sup> Ethiopian Public Health Institute (EPHI)

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**Correspondence:** [ateklehaimovea@hotmail.com](mailto:ateklehaimovea@hotmail.com)

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### Author notes

*Amsalu Teklehaimovea is affiliated with Department of Research, Addis Ababa University and focuses on Law research in Africa.*

*Dawit Goshu is affiliated with Department of Interdisciplinary Studies, Addis Ababa University and focuses on Law research in Africa.*

*Yared Abebaw is affiliated with Africa Centers for Disease Control and Prevention (Africa CDC), Addis Ababa and focuses on Law research in Africa.*

### Abstract

Microloans are a form of financial assistance provided to individuals or groups with low credit ratings, especially women in rural areas, who lack access to traditional banking services. A cross-sectional survey was conducted among a randomly selected sample of 300 households comprising both men and women who received microloans from local NGOs over the past three years. Data were collected through structured interviews and analysed using descriptive statistics and regression analysis to measure economic growth metrics. Microloans led to an average increase in household income by 25% compared to pre-loan levels, with women reporting a significant improvement in their ability to invest in agricultural activities and education for family members. Loan repayment rates were consistently high at over 90%. However, there was no statistically significant change in gender-based disparities in loan access. The microloan programme has had positive effects on the economic growth of households led by women in Ethiopian rural areas, particularly in terms of income generation and investment opportunities. Future interventions could focus on enhancing financial literacy training for borrowers to further improve outcomes. Local governments should integrate microfinance programmes into existing development strategies to ensure sustainable support for women's economic empowerment. NGOs should expand their outreach efforts to reach more underserved communities, especially those with limited access to formal banking services.

**Keywords:** *African geography, microfinance, econometrics, gender studies, rural development, poverty reduction, impact evaluation*

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