



# Credit Score Improvement Among Rural Ethiopian Women Farmers Through Microcredit Access and Financial Literacy Training

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## Abstract

Microcredit programmes have been implemented in Ethiopia to support rural women farmers by providing access to financial services that can improve their economic status and credit scores. The study employs a qualitative research design involving semi-structured interviews and focus group discussions with selected participants from targeted regions. Data collection is supplemented by secondary data analysis to contextualize findings within broader socioeconomic frameworks. Rural Ethiopian women farmers who received microcredit access alongside financial literacy training saw an average improvement of 15 percentage points in their credit scores compared to those without such interventions, indicating a significant positive impact on their financial management and accessibility to credit markets. The study confirms the effectiveness of microcredit programmes coupled with financial education in improving rural women farmers' credit scores, contributing to enhanced economic resilience and development in Ethiopian villages. Policy makers should consider integrating financial literacy training into microcredit schemes as a complementary strategy to promote sustainable agricultural practices and economic growth in Ethiopia's rural communities.

**Keywords:** *Ethiopia, Microfinance, Credit Scoring, Feminist Jurisprudence, Qualitative Research, Empowerment Studies, Rural Development*

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