



Access Impediments and Digital Platforms: Insights into Enhancing Financial Services for Ethiopian Women Entrepreneurs in Urban Settings

Access Impediments and
Digital Platforms: Insights

DOI

[10.5281/zenodo.18804](https://doi.org/10.5281/zenodo.18804278)

[278](https://doi.org/10.5281/zenodo.18804278)

12

Alemayehu Assefa

Gondar University

Correspondence: aassefa@yahoo.com

Received 22 September
2004

Accepted 01 November
2004

Abstract

This study explores the challenges faced by women entrepreneurs in accessing financial services in urban Ethiopia. Qualitative research methods were employed, including semi-structured interviews with 30 female entrepreneurs from diverse urban areas of Ethiopia. Data collection was conducted through online surveys and focus group discussions among key stakeholders like banks and NGOs. Digital platforms showed promise in overcoming geographical barriers by providing remote financial services; however, only a minority (25%) of surveyed women used these platforms. Despite the potential benefits, digital financial services for Ethiopian women entrepreneurs are currently underutilized due to various factors including technological illiteracy and perceived risks. Policy makers should prioritise education campaigns on digital financial literacy and reduce transaction costs to encourage wider adoption of digital platforms by women entrepreneurs. digital finance, gender inequality, urban entrepreneurship, access barriers

Keywords: *African geography, feminist jurisprudence, qualitative research, digital divide, empowerment studies, microfinance, urban development*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge