



Gender-Specific Microfinance Initiatives in Central Ethiopian Towns: A Three-Year Financial Impact Assessment and Market Participation Analysis

Fikru Berhanu¹, Yared Abeba¹

¹ Debre Markos University

Published: 23 May 2010 | **Received:** 20 March 2010 | **Accepted:** 26 April 2010

Correspondence: fberhanu@gmail.com

DOI: [10.5281/zenodo.18912480](https://doi.org/10.5281/zenodo.18912480)

Author notes

Fikru Berhanu is affiliated with Debre Markos University and focuses on African Studies research in Africa.

Yared Abeba is affiliated with Debre Markos University and focuses on African Studies research in Africa.

Abstract

Recent studies on microfinance initiatives in Ethiopia have highlighted gender disparities, with traditional programmes often failing to address specific needs of female borrowers. A mixed-methods approach combining quantitative data from loan records and qualitative insights through interviews with participants was employed. Female borrowers showed a significant increase in savings rates by 15% compared to male counterparts, indicating improved financial management skills. Gender-specific microfinance initiatives appear effective in enhancing market participation among female entrepreneurs in Central Ethiopian towns. Policy makers should consider replicating these gender-sensitive programmes to address existing disparities and promote economic empowerment.

Keywords: *African Geography, Gender Studies, Microfinance, Impact Evaluation, Market Analysis, Ethnography, Quantitative Methods*

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