



Microfinance and Entrepreneurial Success Among Female Farmers in Northern Ethiopia: A Mixed Methods Study

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Abstract

Microfinance programmes have been introduced to support smallholder farmers in developing countries, aiming to enhance their entrepreneurial success and livelihoods. The study employed a combination of semi-structured interviews, focus group discussions, and a survey among 150 female farmers from six randomly selected villages. Data were analysed using thematic content analysis for qualitative findings and descriptive statistics for quantitative outcomes. Microfinance provided significantly more financial resources to participants (72% reported an increase in income), leading to enhanced agricultural productivity and market access, thereby contributing to higher entrepreneurial success rates among female farmers. The study underscores the effectiveness of microfinance programmes in bolstering female farmers' economic resilience and sustainability in Northern Ethiopia. Microfinance institutions should tailor their services specifically for female farmers by incorporating gender-sensitive approaches that address specific needs and challenges faced by this demographic. Microfinance, Female Farmers, Entrepreneurial Success, Northern Ethiopia

Keywords: *African Geography, Microfinance, Entrepreneurship, Gender Studies, Qualitative Research, Quantitative Analysis, Development Economics*

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