



# Microfinance in Rural Ethiopia: Reducing Poverty Among Women Farmers, 2003-Present

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## Abstract

Microfinance initiatives have been implemented in rural areas to address poverty among women farmers in Ethiopia. A qualitative research approach was employed to collect data through interviews and case studies focusing on selected regions in Ethiopia where microfinance programmes operate. Microfinance initiatives have shown significant positive effects, particularly among women farmers who received loans for agricultural activities. The proportion of households that increased their income by more than 50% reached over 40%. The findings indicate that microfinance can be an effective tool in poverty reduction strategies targeting rural women farmers. Policy makers should consider scaling up microfinance programmes and integrating them with other socio-economic interventions to maximise their impact on poverty alleviation.

**Keywords:** *Ethiopia, Microfinance, Rural Development, Women Empowerment, Poverty Reduction, Participatory Research, Gender Equity*

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