



# Gender Disparities in Rural Ethiopian Women's Access to Microfinance Loans: A Five-Year Case Study Analysis

Wondimu Negash<sup>1</sup>, Tesfaye Mengistu<sup>2</sup>, Mulugeta Gebreab<sup>3</sup>, Fekadu Assefa<sup>3</sup>

<sup>1</sup> Department of Interdisciplinary Studies, Mekelle University

<sup>2</sup> Ethiopian Institute of Agricultural Research (EIAR)

<sup>3</sup> Mekelle University

**Published:** 05 November 2009 | **Received:** 14 June 2009 | **Accepted:** 06 October 2009

**Correspondence:** [wnegash@aol.com](mailto:wnegash@aol.com)

**DOI:** [10.5281/zenodo.18901232](https://doi.org/10.5281/zenodo.18901232)

## Author notes

*Wondimu Negash is affiliated with Department of Interdisciplinary Studies, Mekelle University and focuses on African Studies research in Africa.*

*Tesfaye Mengistu is affiliated with Ethiopian Institute of Agricultural Research (EIAR) and focuses on African Studies research in Africa.*

*Mulugeta Gebreab is affiliated with Mekelle University and focuses on African Studies research in Africa.*

*Fekadu Assefa is affiliated with Mekelle University and focuses on African Studies research in Africa.*

## Abstract

In Ethiopia, gender disparities persist in access to financial services, particularly microfinance loans, which are crucial for rural women's economic empowerment. A mixed-methods approach combining quantitative survey analysis with qualitative interviews to explore barriers and facilitators to loan access, focusing specifically on rural areas of Ethiopia. Microfinance institutions (MFIs) showed a significant gender gap in lending practices: women were less likely to receive loans than men. This disparity was particularly pronounced among younger borrowers (under 30 years old). Policy recommendations should focus on increasing MFI outreach, improving loan application processes for rural areas, and enhancing financial literacy training targeted at female borrowers. Implement gender-sensitive lending criteria in MFIs, increase community-based support networks for women entrepreneurs, and integrate digital platforms to improve accessibility.

**Keywords:** *Ethiopia, Gender Inequality, Microfinance, Empowerment Studies, Feminist Theory, Qualitative Research, Quantitative Analysis*

## 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](mailto: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](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge