



Microfinance Institutions and Women Entrepreneurs in Ethiopian Development: A Survey Analysis

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Abstract

Microfinance institutions (MFIs) have emerged as significant players in supporting small-scale entrepreneurs worldwide. In Ethiopia, where access to formal financial services is limited, MFIs play a crucial role in addressing this gap by providing credit and training to women entrepreneurs. The methodology employed for this study involved conducting a comprehensive survey among a sample population of women entrepreneurs who have received financial assistance from Microfinance Institutions in Ethiopia. Data collection was conducted through online surveys and semi-structured interviews to gather qualitative insights on their experiences and challenges. Microfinance institutions (MFIs) provided essential credit support, with over 75% of surveyed women entrepreneurs receiving at least one loan during the study period. Training programmes offered by MFIs were effective in enhancing business skills, particularly in areas such as financial management and marketing strategies. However, challenges persist, including limited access to markets and insufficient collateral requirements. This study highlights the critical role of Microfinance Institutions (MFIs) in empowering women entrepreneurs in Ethiopia. The findings underscore the importance of tailored support programmes that address specific needs of female business owners. Policy makers should consider integrating MFI services into existing development frameworks to ensure a more comprehensive approach towards financial inclusion and entrepreneurship empowerment among women.

Keywords: *African geography, microfinance, entrepreneurship, gender studies, qualitative analysis, empowerment metrics, community development*

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