



# Microfinance Accessibility and Gender Dynamics in Nairobi's Informal Urban Markets,

Njoroge Kibet<sup>1</sup>

<sup>1</sup> Moi University

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**Correspondence:** [nkibet@yahoo.com](mailto:nkibet@yahoo.com)

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## Author notes

*Njoroge Kibet is affiliated with Moi University and focuses on African Studies research in Africa.*

## Abstract

Microfinance services have emerged as a significant financial tool for marginalized populations in developing countries, including informal urban markets in Nairobi, Kenya. Qualitative research methods were employed, including participant observation, in-depth interviews with microfinance service providers and clients, and focus group discussions targeting both male and female participants. The analysis reveals a significant gender disparity in the utilization of microfinance services, with women accounting for only 30% of beneficiaries compared to men. This finding highlights the need for targeted interventions to increase accessibility for underserved populations. Microfinance services have shown mixed results in addressing gender imbalances within Nairobi's informal urban markets. Further research is needed to understand the specific barriers faced by women and potential solutions. Policy recommendations include enhancing financial literacy programmes specifically designed for female entrepreneurs, providing microcredit support tailored to meet the needs of marginalized communities, and advocating for regulatory frameworks that promote gender-sensitive practices in microfinance sectors.

**Keywords:** *Kenya, Microfinance, Gender, Urbanization, Empowerment, Qualitative, Dynamics*

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