



# Microcredit Schemes and Livestock Yield in Kenyan Drylands: Adoption and Outcomes Study

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## Abstract

Microcredit schemes have been introduced to support small-scale farmers in Kenya's drylands, where livestock is a critical component of livelihoods. The research employs a mixed-method approach combining qualitative interviews with quantitative data analysis from farmer surveys conducted in selected dryland areas of Kenya. Findings indicate that while microcredit schemes have facilitated access to credit, the adoption rate varies significantly across different socio-economic groups and regions. Proportions suggest that about 60% of surveyed farmers reported improved herd yields due to financial support from microfinance institutions. The study concludes with evidence supporting the potential of targeted microcredit programmes in enhancing livestock productivity among Kenyan dryland farmers, albeit with notable disparities in impact across different communities. Recommendations include tailoring microcredit schemes to better meet the specific needs of rural smallholders and integrating complementary support services such as veterinary care and training into existing initiatives.

**Keywords:** *Kenyan Drylands, Microcredit, Livestock, Small-Scale Farmers, Mixed-Methods, Empowerment, Sustainability*

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