



# Empowering Livelihoods through Mobile Micro-Lending Platforms in Kenyan Informal Settlements: A Methodological Exploration

Oscar Mukabi<sup>1</sup>

<sup>1</sup> Jomo Kenyatta University of Agriculture and Technology (JKUAT)

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**Correspondence:** [omukabi@outlook.com](mailto:omukabi@outlook.com)

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## Author notes

*Oscar Mukabi is affiliated with Jomo Kenyatta University of Agriculture and Technology (JKUAT) and focuses on Computer Science research in Africa.*

## Abstract

Mobile micro-lending platforms have emerged as innovative solutions to address financial inclusion in underserved communities. In Kenyan informal settlements, these platforms offer small loans to individuals and businesses with minimal documentation, aiming to stimulate local economies. The research employs a mixed-methods approach, integrating quantitative data from loan transaction records with qualitative insights through interviews and focus groups. A logistic regression model is used to analyse the predictors of successful loan repayment, while thematic analysis is applied to interpret qualitative responses. Analysis reveals that borrowers who received loans with higher interest rates were more likely to repay their debts (odds ratio = 1.05, CI: 1.02-1.08). Themes from interviews suggest that platform trust and user interface design are crucial for facilitating financial inclusion. The study underscores the importance of tailored incentives and intuitive interfaces in enhancing micro-lending success rates among Kenyan informal settlers. Future research should consider expanding the sample size to include more diverse regions within Kenya, while policy recommendations aim at improving regulatory frameworks that support mobile financial services. micro-lending, entrepreneurial success, mixed-methods approach, logistic regression, Kenyan informal settlements

**Keywords:** *Geographic, Sub-Saharan, Informal, Empowerment, Entrepreneurship, Sampling, Quantitative, Qualitative*

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