



Microcredit Sustainability Among Women Farmers in Eastern Kenya: A Three-Phase Case Study

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Abstract

Microcredit programmes have been implemented in various settings to support women farmers in developing countries. However, their long-term sustainability remains a significant challenge. The research employs mixed-methods approaches including surveys and interviews with participants from different socio-economic backgrounds within the targeted community. In Phase II, it was observed that 75% of beneficiaries reported maintaining their agricultural activities despite financial challenges. Despite initial funding issues, most women farmers have adapted to changing market conditions and continue to engage in sustainable farming practices with support from microcredit institutions. Policy makers should focus on enhancing access to insurance products alongside microcredits to further stabilise the economic resilience of smallholder farmers.

Keywords: *Kenyan, Sustainability, Microfinance, Empowerment, Evaluation, Development, Participatory*

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