



Microfinance Success Among Female Farmers in Kenyan Highlands: A Two-Year Follow-Up Study

Moses Ochieng¹, Wanjiku Gitonga^{2,3}

¹ Kenyatta University

² Department of Interdisciplinary Studies, Kenyatta University

³ Department of Advanced Studies, Jomo Kenyatta University of Agriculture and Technology (JKUAT)

Published: 14 January 2011 | **Received:** 25 July 2010 | **Accepted:** 17 November 2010

Correspondence: mochieng@gmail.com

DOI: [10.5281/zenodo.18939874](https://doi.org/10.5281/zenodo.18939874)

Author notes

Moses Ochieng is affiliated with Kenyatta University and focuses on Law research in Africa.

Wanjiku Gitonga is affiliated with Department of Interdisciplinary Studies, Kenyatta University and focuses on Law research in Africa.

Abstract

Microfinance services have been implemented in various regions to support small-scale farmers, particularly women who often face unique challenges in accessing financial resources. A mixed-methods approach was employed, including pre- and post-microfinance intervention surveys with follow-up interviews. Data were collected from 150 randomly selected female farmers using structured questionnaires. Microfinance interventions significantly improved financial stability among the sampled female farmers (78% reported increased income), though challenges such as repayment difficulties persisted over time. The two-year follow-up revealed that while microfinance provided initial benefits, ongoing support and targeted assistance are essential to sustain these gains. Policy makers should consider extending financial literacy programmes alongside microfinance initiatives to enhance long-term success rates. Community-based interventions also show promise in addressing persistent challenges.

Keywords: *Kenya, Highlands, Microfinance, Female Farmers, Empowerment, Qualitative Research, Quantitative Analysis*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge