



Microfinance Transparency and Accountability: Implications for Loan Repayments among Small Enterprises in Kenya

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Published: 12 December 2008 | **Received:** 02 September 2008 | **Accepted:** 14 October 2008

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DOI: [10.5281/zenodo.18881785](https://doi.org/10.5281/zenodo.18881785)

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Abstract

Microfinance has become a critical tool for providing financial services to small enterprises in Kenya, particularly microfinance institutions (MFIs). However, transparency and accountability measures are essential to ensure effective loan repayments. The analysis is conceptual, drawing from existing literature and case studies focusing on microfinance systems in Kenya, without empirical data collection or statistical testing. The findings suggest that more transparent and accountable microfinance systems can substantially improve the efficacy of loan repayments, thereby enhancing overall operational efficiency and trust between MFIs and their clients. MFIs in Kenya should prioritise the implementation of robust transparency and accountability measures to enhance financial performance and client satisfaction. This includes establishing clear reporting structures and regular communication channels with borrowers.

Keywords: *Microfinance, Transparency, Accountability, Microfinance Institutions (MFIs), Small Enterprises, Kenya, Community-Based Monitoring*

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