



# Microfinance Adoption and Outcomes in Nairobi Slums: A Policy Perspective

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## Abstract

Microfinance platforms have been introduced to Nairobi slums as a means of enhancing financial inclusion among vulnerable populations. Microfinance platforms showed a steady increase in adoption from 25% at baseline to 40% after one year, reflecting community engagement and regulatory support. Economic outcomes included modest savings growth but no significant reduction in poverty levels. While microfinance has contributed to financial inclusion, its impact on economic empowerment remains limited, necessitating further policy adjustments. Enhanced regulation, targeted subsidies for low-income clients, and integrated social services could bolster the effectiveness of microfinance initiatives.

**Keywords:** *Microfinance, Nairobi, Slums, Poverty Alleviation, Economic Empowerment, Microcredit, Development Economics*

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