



Microfinance Initiatives in Kibera Slum Nairobi: A Three-Year Return on Investment and Financial Sustainability Analysis

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Abstract

Microfinance initiatives have emerged as a significant tool for poverty alleviation in urban slums like Kibera in Nairobi, Kenya. The analysis employs quantitative data from participant surveys and records of loan disbursements, focusing on key indicators of return on investment (ROI) and financial stability. Over three years, the average ROI for participants was found to be between 15% and 20%, with a consistent trend in increased business revenues and reduced operational costs among beneficiaries. The microfinance programmes demonstrated significant potential for generating returns and enhancing financial sustainability within the Kibera community, though challenges persist related to long-term income diversification and market access. Further research is recommended to explore strategies for increasing ROI and addressing persistent economic barriers faced by youth entrepreneurs in urban slums. Kibera Slum, Microfinance, Youth Entrepreneurship, Return on Investment, Financial Sustainability

Keywords: *Sub-Saharan, Kibera, Nairobi, Microfinance, Sustainability, Entrepreneurship, Development* □□□

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