



Gender Disparities in Financial Access Among Urban Nairobi Microentrepreneurs: An Ethnographic Study,

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Abstract

This study examines gender disparities in financial access for urban Nairobi microentrepreneurs by analysing data collected from a survey conducted between and , contributing to the field of African Studies. A year-long ethnographic study was conducted using structured interviews, focus group discussions, and participant observation among microentrepreneurs across various sectors in urban Nairobi, employing a mixed-methods approach. The findings reveal that women face significant barriers such as limited access to credit, discriminatory practices by financial institutions, and cultural norms discouraging female entrepreneurship. Women often report lower loan approval rates and higher interest rates compared to men for similar business needs. This ethnographic study highlights the persistent gender disparities in financial access among microentrepreneurs in urban Nairobi, providing insights into the socio-economic challenges faced by women in accessing formal financial services. Recommendations include advocating for policy reforms that address discriminatory practices within financial institutions and promoting awareness campaigns to challenge cultural norms that discourage female entrepreneurship.

Keywords: *African geography, microfinance, ethnography, gender studies, quantitative analysis, qualitative data, urban sociology*

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