



Microfinance Integration in Nairobi's Informal Marketplaces: A Three-Year Empirical Analysis of Women Entrepreneurs' Financial Empowerment and Microeconomic Development Impacts

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Published: 02 December 2006 | **Received:** 16 August 2006 | **Accepted:** 18 October 2006

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DOI: [10.5281/zenodo.18829750](https://doi.org/10.5281/zenodo.18829750)

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Abstract

Microfinance initiatives have been implemented in various contexts to empower women entrepreneurs in informal marketplaces. However, understanding their long-term impacts and identifying effective mechanisms is crucial for policy-making. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed. Data were collected from 200 randomly selected women entrepreneurs, ensuring representativeness across different market sectors in Nairobi. Women entrepreneurs reported a significant increase ($p < 0.05$) of 34% in their average monthly income compared to the pre-intervention period, reflecting enhanced financial capabilities and business resilience. The study underscores the effectiveness of microfinance integration in fostering economic growth within Nairobi's informal marketplaces, particularly for women entrepreneurs. Policy-makers should consider scaling up microfinance programmes with tailored support services to sustain these benefits over time. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Sub-Saharan, Nairobi, Quantitative Research, Qualitative Analysis, Empowerment Studies, Gender Economics, Development Impact Studies*

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