



Digital Financial Services and Entrepreneurial Dynamics Among Nairobi's Youth in the Informal Sector: An Analysis

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Abstract

Digital financial services (DFS) have become increasingly prevalent in urban areas of developing countries, including Nairobi, Kenya. However, their impact on youth entrepreneurship within informal sectors remains understudied. Qualitative research methods were employed through semi-structured interviews with a sample of young entrepreneurs ($n=30$) *who use ∨ have used DFS services*. Data was analysed using thematic analysis. DFS users reported higher levels of financial stability, enabling them to invest more in their businesses compared to non-users. The findings suggest that DFS can act as a catalyst for youth entrepreneurship by improving access to funds and reducing transaction costs. Public policies should consider integrating DFS into existing support systems aimed at fostering youth-led economic development in the informal sector.

Keywords: *Africanization, Informality, Digital Divide, Microfinance, Entrepreneurship Theory, Community-Based Research, Participatory Methods*

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