



Microfinance and Entrepreneurial Success Among Urban Youth in Nairobi: A Financial Independence Assessment

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Abstract

Microfinance interventions have been implemented in various African cities to support small business owners, particularly among urban youth who face financial constraints and lack of collateral for traditional loans. A qualitative approach using semi-structured interviews was employed to gather data from a sample of participants who received microfinance support. The analysis suggests that microfinance can enhance the financial stability and entrepreneurial success of urban youth entrepreneurs in Nairobi. Further research should investigate long-term impacts and explore how microfinance might be tailored to meet diverse needs within this demographic.

Keywords: *Africanization, Entrepreneurship, Financial Inclusion, Microfinance, Urbanism, Youth Studies, Development Economics*

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