



Microfinance and Adolescent Risk Takers: A Psychological Analysis of Girls' Entrepreneurship Motivation in Kenyan Coastal Areas

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Abstract

Microfinance programmes have been implemented in various parts of Kenya to support economic empowerment among vulnerable populations, particularly adolescent girls in coastal regions. The review synthesizes qualitative and quantitative studies conducted between and , focusing on empirical data from interviews and surveys among participants aged 15-19 years old. Findings indicate that microfinance programmes significantly enhanced entrepreneurial motivation among adolescent girls by providing them with financial resources to start small businesses, though they also revealed increased financial stress due to high expectations and competition in the market. Microfinance programmes have a mixed impact on adolescent girls' entrepreneurship, offering opportunities for economic empowerment while posing challenges related to financial management and market dynamics. Future research should focus on developing comprehensive support systems that address both entrepreneurial skills and financial literacy among adolescent girls participating in microfinance initiatives.

Keywords: *African Geography, Adolescent Psychology, Entrepreneurial Motivation, Microfinance Impact, Stress Management, Development Economics, Gender Studies*

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