



Microcredit Accessibility and Economic Empowerment Among Female Entrepreneurs in Nairobi's Informal Markets: A Comparative Study

Muhoro Murugi^{1,2}, Owino Okuto^{2,3}, Kibet Kiiri^{1,4}, Okoth Onyango^{4,5}

¹ Kenya Agricultural and Livestock Research Organization (KALRO)

² Kenya Medical Research Institute (KEMRI)

³ Department of Research, Kenyatta University

⁴ Strathmore University

⁵ Department of Research, Kenya Medical Research Institute (KEMRI)

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Correspondence: mmurugi@hotmail.com

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Author notes

Muhoro Murugi is affiliated with Kenya Agricultural and Livestock Research Organization (KALRO) and focuses on Arts & Humanities research in Africa.

Owino Okuto is affiliated with Department of Research, Kenyatta University and focuses on Arts & Humanities research in Africa.

Kibet Kiiri is affiliated with Kenya Agricultural and Livestock Research Organization (KALRO) and focuses on Arts & Humanities research in Africa.

Okoth Onyango is affiliated with Department of Research, Kenya Medical Research Institute (KEMRI) and focuses on Arts & Humanities research in Africa.

Abstract

Microcredit programmes have been implemented in various settings to address economic empowerment among marginalized groups, including female entrepreneurs in informal markets. The research employs a comparative design, analysing data from two distinct groups of female entrepreneurs: those who have received microcredit support versus those who have not. Qualitative interviews and structured questionnaires were utilised for data collection. Microcredit access significantly enhanced entrepreneurial activities in both income generation and business expansion among the study participants. Female entrepreneurs reported increased financial stability, enabling them to invest more in their businesses. The findings suggest that microcredit programmes play a crucial role in facilitating economic empowerment for female entrepreneurs in Nairobi's informal markets. Future research should explore long-term impacts and potential barriers to access. Policy-makers are encouraged to consider implementing tailored microcredit initiatives to better serve the needs of female entrepreneurs in informal markets, particularly focusing on financial literacy programmes and support networks.

Keywords: *African Geography, Microfinance, Empowerment Studies, Gender Studies, Development Economics, Participatory Research, Community-Based Initiatives*

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