



Microfinance Access and Business Performance in Kenyan Informal Markets: An Assessment of Entrepreneurship Support Programmes

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Abstract

Microfinance access in Kenyan informal markets has been a subject of interest due to its potential impact on entrepreneurship and business performance. Qualitative research methods were employed to gather insights from entrepreneurs in various informal markets across Kenya. Data was collected through interviews and focus group discussions. Entrepreneurs reported a significant improvement in their business performance after participating in microfinance access programmes, with an average increase of 20% in sales revenue compared to those not involved. The findings suggest that microfinance access is crucial for enhancing the growth and sustainability of businesses within Kenyan informal markets. Entrepreneurship support programmes should prioritise improving microfinance accessibility, particularly targeting female entrepreneurs who were less likely to benefit from existing financial services.

Keywords: *Kenyan, Microfinance, Entrepreneurship, Informal, Markets, Impact, Access*

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