INVESTIGATING THE EFFECTS OF MICRO-FINANCE PRODUCTS IN WOMEN EMPOWERMENT IN DAGORETTI NORTH CONSTITUENCY, NAIROBI COUNTY, KENYA

BY

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ABSTRACT

The main objective of the study is to 'Investigate the effects of microfinance products on women empowerment by focusing on Dagoretti north constituency as a case study. Furthermore, the study aimed to investigate the determinants of access of microfinance products in women, assess the contribution of microfinance products in women empowerment, to examine challenges facing microfinance products and lastly to find out measures put in place to address challenges facing microfinance products in Dagoretti north constituency. The study took a descriptive research approach using primary data collection tools such as semi-structured questionnaires, key informant interview and focus group discussion. The researcher made use of secondary data from journals, research, books among others. The study engaged about 384 respondents mainly selected from members who have directly benefited from Microfinance products. Staff of the various Microfinance institutions were interviewed operating in Dagoretti north constituency using the key informant interview. As it has been presented in this study, it may be concluded that indeed some considerable number of women in Dagoretti North Constituency have been able to integrate microfinance products as part of their empowerment in the community. These processes have influenced the performance as almost a three quarter of the women 30.2% in Dagoretti North Constituency strongly agreed or agreed to the statement that their respective institution practice overall performance to its customers. The researcher recommends that the government and microfinance institutions' management in general have a mandate in setting up community forums and trainings in order to create awareness to the women who lack the information and opportunity of empowerment because they have inadequate skills and awareness. This will help in ensuring microfinance products provisions are geared towards financial and investment management skills essential for the women empowerment against social risks. Further, financial institutions need to adjust their registration and borrowing fee in order to attract more women to apply for loans without fear of high interests. This will enable them to implement their ideas and therefore empower them.

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