





Kenya

Kickstarting a Research Career in Microfinance and Women's Empowerment

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Joy Kiiru, Senior Lecturer, University of Nairobi, Kenya

### A great moment

Joy Kiiru had just finished her PhD when she was notified of the Global Development Network call for proposals. Her research was well received both at the University of Bonn, where she completed her PhD, and in other dissemination forums, and she hoped the award would help to disseminate the results more widely and reach an international audience. She describes winning the medal as "a great moment for my career." "At the time I won the award, I was very young and inexperienced. Winning a prize like that gave me a lot of confidence and motivation to continue on the research path. It even made the local news in Kenya!"

The opportunity to participate in the GDN network led to more research collaborations. "It is key in our profession to connect

Joy Kiiru is a senior lecturer at the University of Nairobi, Kenya. She won a Research Medal in the Global Development Network Awards Competition in 2010 for her PhD, 'The impact of microfinance on rural households' income and vulnerability to poverty: case study of Makueni District, Kenya.' The medal gave her the confidence and motivation to go on to become one of the leading researchers of microfinance and women's empowerment in Kenya.

with other researchers, do research and disseminate the findings. Being part of the GDN network extended my networks, making it possible to connect and work with other researchers. Since the win, I have participated in a lot of international conferences."The GDN network also opens doors, allowing meetings between different researchers working in different areas. "I was able to network with other researchers and be part of multidisciplinary research projects."

Almost eight years after winning the medal, Joy is now renowned for her work on microfinance and women's empowerment in Kenya. She has been contacted by policymakers, who find her research informative, and makes regular appearances in the national media. Despite the success, Joy remains conscious of not taking it for granted. "It's very humbling and rewarding to be able to share the knowledge that I think needs to be out there."



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## Protecting the poorest borrowers

Kiiru's PhD research added to the global discussion on microfinance as a tool for poverty reduction, which at the time, was a hot topic within development circles. Microfinance was increasingly being fronted as an effective tool to end poverty, but strong research on the role of microfinance and poverty reduction was lacking. Joy's research showed that microfinance can be a strong empowering tool that is able to lift people from poverty, but that this is not the case for everybody.

Microfinance works best for people just below or just above the poverty line, but in cases of extreme poverty, loans often leave the poor trapped in an exploitative debt-cycle. As a direct impact of Kiiru's research and its dissemination to a wider body of policymakers in Kenya, policies and regulations are now more geared

toward protecting poor borrowers. Microfinance institutions have had to streamline their operations, particularly in terms of targeting, and there has been a wider sensitization on the role of microfinance among potential borrowers.

"One of the other main results of my research is that the Kenyan Government has begun to realize the difference between social protection and microfinancing. Some vulnerable groups need basic support first before they can become entrepreneurs."

# Helping youth to reach their full potential

On the basis of her research, Kiiru is now working with one of the county governments in Kenya to develop a policy for youth empowerment. Enabling people to reach their full potential is something Joy hopes



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to pursue further in her career. Since the award, her work has been published in several international peer-reviewed journals and, in a few years, she hopes to become a full university professor. "From there I want to look further for ways to turn research results into practical tools for youth and women's empowerment. I realize that in my country most women and youth empowerment issues could be resolved through a mindset change. I would like the youths to be aware that they are responsible for their own development and that they can and need to exploit opportunities to leverage their potential. The most important and most necessary empowerment begins with the mindset, attitude, and the rest follows."

Joy Kiiru recognizes the direct impact of winning the GDN research medal on her work. "GDN was a turning point for me in my career. It gave me the confidence to know that what I was doing was valuable and appreciated."

Kiiru's experience shows that GDN support is instrumental in helping researchers to kickstart their career in parts of the world where funding is limited. Through the kind of network and platform GDN offers, young researchers are able to reach their full potential, which otherwise might not have been the case. Joy's research has made important contributions to the regulation and operation of microfinance programs in



#### Award

Medals for Research on Development, 2010

#### Sources

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#### Interviewees

Joy Kiiru

#### Author

Nienke Raap

#### Key words

Microfinance, women's empowerment, poverty, social protection

#### **Images**

From first to last:

Representational photo, Pixabay.

Joy Kiiru was the Course Director for UNITAR Microcredit in Africa on 17-28 August 2015, Joy Kiiru.

Joy Kiiru presenting her research at a workshop on 26 July 2018, Joy Kiiru. Representational photo, Pixabay.

This is one of nine stories produced in partnership with Aidenvironment to document the outcomes of GDN's awards and medals program, generously supported by the Government of Japan, the World Bank for implementation and a host of donors over the years for the medals.

### About the Global Development Awards Competition

The Global Development Awards Competition is an award scheme that identifies talent, supports the career advancement of researchers in developing countries, and funds innovative social development projects, implemented by NGOs, to benefit marginalized groups in the developing world. Since its inception in 2001, the competition has supported more than 340 individuals, research organizations and NGOs with roughly US\$3.8 million worth of awards, placing it as one of the most important global competitions targeting development and research. It currently has three categories of awards: Japanese Award for Outstanding Research on Development (ORD), Japanese Award for Most Innovative Development Project (MIDP), and Japan Social Development Fund Award (JSDF). The Medals for Research on Development (MRD), funded every year by a

different pool of donors, were discontinued in 2015. Over the years, the competition has built a community of excellence among researchers and development practitioners. The Global Development Awards Competition receives annual funding from the Ministry of Finance, Government of Japan. The World Bank manages the trust fund that makes these activities possible.

### About GDN

The Global Development Network (GDN) is a public international organization that supports high quality, policy-oriented, social science research in developing and transition countries, to promote better lives. It supports researchers with financial resources, global networking, access to information, training, peer review and mentoring. GDN acts on the premise that better research leads to more informed policies and better, more inclusive development. Through its global platform, GDN connects social science researchers with policymakers and development stakeholders across the world. Founded in 1999, GDN is currently headquartered in New Delhi.

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