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CONSUMER PROTECTION IN MICRO FINANCE BANKING IN KENYA:
CHALLENGES AND PROSPECTS

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ABSTRACT

This paper casts a critical look at the state of the consumer protection in the Microfinance sector in Kenya and the existing legal and institutional framework governing consumer protection in Kenya. It further explores the extent to which the said framework has provided the requisite infrastructure needed for the successful protection of consumers. The challenges facing the legal and institutional framework are examined and the opportunities for improvement analysed. The paper also discusses consumer protection in three case study countries and makes an attempt at drawing conclusions and recommendations that would be worth borrowing and applying in the Kenyan context and the role they can play in enhancing consumer protection in the microfinance sector of the country. The discourse ends with an analysis of what Kenya needs to do to enhance consumer protection in the microfinance sector in the country.