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## FINANCIAL SERVICE ACCESSIBILITY STRATEGIES FOR FARMERS' ECONOMIC EMPOWERMENT IN KENYA: A SURVEY OF SMALL SCALE TEA FARMERS IN KISII COUNTY

Economic empowerment remains an important goal for any Government. Cognizant of agriculture as a major source of income for Kenyans, different state and non-state agencies have carried various interventions to ease financial access (FA). Based on this background the study used a sample of 398 Kenya Tea Development Agency (KTDA) registered tea farmers in Kisii County to investigate their economic empowerment in view of different focus areas of FA interventions, namely:- enhancing the Service levels of SA, Physical proximity of FA, creating favorable economic factors for FA, and addressing cross cutting social issues in Financial Access (such as engendering, financial literacy among others). It was guided by the Resource Based View Theory, Financial Inclusion Theory, Classical Theory of Interest Rate, Financial Deepening Theory and Imperfect Information Theory. The study adopted a descriptive research design and the findings were presented in descriptive and inferential statistics. The key findings showed that there was significant positive relationship between the financial service accessibility strategies and economic empowerment and the joint influence of financial service accessibility on economic empowerment among small scale tea farmers in Kisii County. Conclusion was that enhanced level of access to financial service providers, and adequate infrastructure development in the rural areas were important interventions for economic empowerment of the farmers. Further, a number of cross-cutting social issues including farmers' educational level and other demographic factors were causing variations in the success of FA interventions for economic empowerment of the farmers. Therefore the study recommends that financial institutions should develop financial products that are tailor made to the needs of tea farmers to increase financial their inclusion among farmers and adopt reliable information technology which will enhance financial inclusivity among tea farmers. The state and non-state actors should sustain their FA interventions for they were yielding significant contribution to the theme of economic empowerment.

### Keywords

Financial Accessibility Strategies, Economic Empowerment, , Tea Farmers

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