

**EFFECTS OF MICROFINANCE INSTITUTIONS ON
SUSTAINABILITY OF WOMEN'S LIVELIHOOD:
A CASE OF LUANDA DIVISION IN
EMUHAYA DISTRICT**

BY

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A research Project Report submitted in partial fulfillment of the requirements
for the award of a Master of Arts degree in Project Planning and
Management of the University of Nairobi.

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DECLARATION

This research project is my original work and it has not been submitted for any degree or examination in any University.

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DEDICATION

I dedicate this research project to my loving husband Benson, daughters Karen and Michelle, sons Eugene and Nigel for their support and patience during the time of writing this work.

ACKNOWLEDGEMENT

I express my heartfelt gratitude to my family and friends who have supported me both financially and emotionally for their contributions towards the completion of this project report. Their systematic goodwill and encouragement has helped me to press on even in difficult times when I lost my two parents during my course work.

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ABSTRACT

This study was designed to establish effects of microfinance institutions on sustainability of women's livelihood in Luanda division. The researcher aimed at finding out why there is increasing poverty amongst women despite the presence of the mainstream banking institution which was hoped to provide finances to all members of the nation.

This study adapted a descriptive survey design as a major method of research where data was to be collected by the researcher from members of a population under study. Stratified sampling technique was used to single out women groups from other groups mixed up of men and women. Other methods included simple random and purposive sampling techniques.

Data was collected by use of questionnaires, interview guides and observations. It was then analyzed by use of descriptive statistics constituting frequencies and percentages. The results of this study indicated that women in their women group despite the presence of the mainstream banking institutions in Luanda division were unable to access credit due to collateral requirement. They depended on merry go rounds within their group which was consumed by their basic needs.

The macro- credit institutions required collaterals like land title deeds and vehicle logbooks, which most women do not possess. This denied most women who could move far in business chances of obtaining credit from such institutions. Therefore, continued to survive below the poverty lines.

The emergence of microfinance institutions that mobilized women in small group and gave them credit opened the eyes of many women towards the business world. However, there are factors that hinder the expansion of economic activities of the low-income women. Such factors were among them illiteracy levels, poverty, lack of access to land and ownership of other sources of production, marital status, lack of funds, the size of the family and family problems and culture.

The research revealed that most women in these groups had engaged themselves in small businesses which did not last long. They lasted up to the repayments of a V^* or $V/2$ of the loans credited to them leading to loan defaults which eventually results in auction of property by creditors or forcing the guarantors to repay for the loan balances a situations that left many women poorer than they were.

The results of the study revealed that a high percentage of women had low levels of education. It was also noted that most of them were house wives with large families which posed as a challenge in the lives of many women. Majority of these women borrowed capital with which they initiated and expanded their small businesses hence improved the sustainability of their livelihoods.

Women in Luanda division depended on small businesses, farming activities and Merry-go- rounds as sources of capital. The study concluded that women need to be educated on how to utilize loans borrowed from MFIs so as to exit loan defaults. Illiteracy has been a barrier to many of the women's activities leading to poor management of loans borrowed hence great losses. The study recommended that MFIs should open more branches to reach those in the remote areas of the division, to increase field officers and also to reduce the interests imposed on loans so that they can also enjoy the profits they get from their businesses. Most important the government should initiate and include women groups in disbursement of funds to boost the women group projects and economic activities since they benefit not only the women but the society at large.

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ABBREVIATIONS AND ACRONYMS

ASCAs	: Association of Saving and Cumulating Accounts
DDO	: District Development Organizations
GOK	: Government of Kenya
K-REP	: Kenya Rural Enterprises Programmes
KWFT	: Kenya Women Finance Trust
MFIs	: Micro Finance Institutions
MSEs	: Micro and Small Enterprises
NGOs	: Non Governmental Organizations
ROSCA	: Rotating Savings and Credit Associations
SEWA	: Self Employed Women's Associations
UNECA	: United Nations Economic Commissions for Africa

CHAPTER ONE

INTRODUCTION

1.1 The background of the study

Microfinance institutions and agencies in the world focus on the rural poor in developing countries. Dillani (2009), noted that developing countries like Bangladesh, Brazil, India and Indonesia where microfinance originated in the early 1970s targeted the rural poor. This is where small loans were given to the poor without collateral requirement. This enabled most poor people to engage in small-scale economic activities like selling of foodstuffs and agricultural activities like horticulture which could generate some income and enable them repay back the loans borrowed.

According to Kojo and Moyo (1995), poverty is a bottleneck to economic development in most African countries especially the sub-Saharan Africa. A high percentage of people living in this situation are said to be women as noted by Oanda (1999). Women become vulnerable to so many problems because they are not able to say "no" to unfavorable demands from relatives or those they depend on for their survival, this is because they are living under poverty lines (Riria 2004). This is particularly caused by lack of financial empowerment which can enable them expand their assets and capabilities of participating in, negotiate with and hold accountable institutions that affect their lives. (Binswanger and Swaminathan 2003). They asserted that given access to credit women can be raised from such frustrating situations.

Musinga and Ong'ayo (2002), pointed out that the emergence of microfinance in Kenya in the early 80s showed a beam of great light to Kenyan women who had depended on Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs). These are locally known as Merry go Rounds which was done in their informal groups. Lack of enough finance has held most women pinned to petty economic

activities like selling of mitumba, ripe fruits, running of small food kiosks and small scale farming activities which are not sustained for long (Kokurirwa, 1982).

The aim of women engaging in these income generating activities is to empower themselves and create space within which awareness can be campaigned for. This has led to women forming informal groups where women appoint their own leaders who exercise authority by consent of members. The activities they engage in have no defined procedures but depend on what is required at a particular time. These women in their groups have different visions, missions, objectives and characteristics. Microfinance institutions realized that giving women access to credit loans generates a multiple effect that increases the impact of microfinance institutions' activities thus benefiting multiple generations (Maanen 2004). That is why most microfinance institutions in Kenya like Kenya Women Finance Trust (KWFT), FAULU Kenya and Kenya Rural Enterprise Programmes (K-REP) target low income women whom they believe are the economic actors of the nation. They mobilize them in groups and give them financial services in form of small loans which are repaid back with interest.

According to Morduch (1999) microfinance plays a very important role in fighting multidimensional aspects of poverty in various parts of the country. For instance an earlier study done by Kinywa in Maseno in 2006 showed that the emergence of KWFT in the year 2000 made low income women in Nyanza Province to realize some change in their economic status by increasing the house hold income of some women which enabled them to afford the basic needs including quality education for their children.

The study sought to establish whether the microfinance institutions found in Luanda Division in Western province have had any effect on the livelihood of women in the area. It is suspected that lack of management skills and techniques where women are not able to plan coordinate and control their individual or group projects and how to handle the finances

credited to them in their groups has led to the stagnation and collapse of many projects which could have been of great benefit to group members and the society. Earlier studies carried out by Oanda (1999) revealed that most women live in the rural areas, a situation which has brought wide spread illiteracy among women as most of education facilities in most of the world are forced in urban areas. Information collected from the social services office in Emuhaya District showed that the level of education of the group leaders and most members in these groups was very low. The collapse and stagnation of women group projects is suspected to be caused by low levels of education of most members in these women groups where members have not acquired the necessary skills and techniques that can make them be able to survive or fit in the rapidly changing society. Research done by Ong'ayo (2002) showed that most of the women seem to be semi illiterate like the Ekwanda Jijenge women group which dealt with fish ponds and Khwiliba bidii women group which specialized in indigenous poultry farming. Projects for these two groups collapsed some years back and groups dismantled which led to members joining other groups in their locations. It was suspected that the collapse of these groups was due to illiteracy of leaders and members of these groups. Illiterate women cannot read and write with understanding of short simple statements on their own in their everyday life (Skilbeck 2000). Most illiterate women lack numeracy skills which is very important to those involved in microeconomic activities like small-scale businesses, where exchange of goods and money is done (Kwesiga 2002).

Luanda Division is an area with high population growth rate where people live on small pieces of land which are non-productive where no good yields come out of the farms due to over tilling with no proper agricultural skills. This has led to the persistence of crippling poverty in the area. Though women in their registered groups have been able to access finances from the microfinance institutions present in Luanda division as small loans to boost their businesses there was a high rate of loan defaulting by members in these groups.

From the KWFT manual showing the statistics of 2008 / 2009 on performance on loan repayment in Emuhaya District, it was noted that thirty groups in Luanda Division experienced defaulting of loans the worst of it was noted in five groups in Ebukolo Location where three quarters of the members in these groups were unable to repay back the loans they had borrowed.

The macro- credit institutions impose limits on loan transaction to unmarried women within these groups, a situation which has left some women most frustrated since they cannot acquire loans to their desires yet the argument remains that the single and unmarried women are less committed than married ones that they can spend a lot of time on their businesses and the loans they borrow are not deviated to other issues (Ong'ayo 2002). Other factors including family problems income status and the types of projects which individuals and groups involve in may pose as challenges faced by women in repayment of loans borrowed from micro finance institutions.

It is very necessary for the rural women to be empowered by the necessary skills knowledge and techniques on how to effectively use the finances obtained from the MFIs so that they can improve their livelihoods.

1.2 The statement of the problem

Women being economic actors in the country have had financial constraints leading to set back in expansion of both individual and group projects. Despite the presence of the main stream, banking institution (Commercial bank) situated in Luanda town which was hoped to give credit to all members of the nation either individually or in groups has failed to do so due to its collateral requirements where items like land Title Deeds and pay slips are required of which most women did not possess Riria (2004).

Musinga (2002), noted that emergence of micro finance institutions like KWFT,

K-REP and FAULU Kenya has enabled women in their registered groups to acquire loans without collaterals requirement. The aim of these micro finance institutions was to empower low income women financially by giving them affordable loans with little or without collateral so that they can be able to improve their livelihoods. Though these low income women access credit from micro finance institutions they are faced by many challenges which make their livelihood sustainability very difficult (Morduch 1999).

From the KWFT journal showing the (2009) annual reports and financial accounts with some information on the seminar held in Kakamega (Western Kenya) in 2009 on micro investors revealed that women engaged in small businesses are faced with the problems of loan defaulting, stagnation and collapse of projects. This was realized in several places in the country. It was observed by Kinyanjui that the capital given out as loans to most members is not utilized effectively leading to failure to repay back the loans borrowed. It was sighted in that meeting by Mr. Kinyanjui who is the manager of KWFT Western region that so many projects operated by women either individually or in groups which were viable and productive between 1998 - 2002 in Western province, had collapsed, that there were only 232 out of about 500 women group projects which were still surviving though their sustainability was still being doubted. Kinyanjui sighted that the most affected areas included Emuhaya District where Luanda Division is part. Therefore there was need to establish effects of micro finance institutions on sustainability of women's livelihood in Luanda Division.

1.3 The purpose of the study

The purpose of this study was to establish effects of micro finance institutions on sustainability of women's livelihood in Luanda division.

1.4 The objectives of the study

The study was guided by the following objectives

1. To investigate whether microfinance institutions have enhanced women economically in Luanda division.
2. To establish the contributions of microfinance institutions on the living standards of women in Luanda division.
3. To determine other services provided by microfinance institutions to women in Luanda division.
4. To identify the challenges faced by women in repayments of loans borrowed from microfinance institutions in Luanda division.

1.5 Research questions

1. How have micro finance institutions enhanced women economically in Luanda division?
2. What are the contributions of microfinance institutions on the living standards of women in Luanda division?
3. What are other services provided by microfinance institutions to women in Luanda division?
4. What are the challenges faced by women in repayment of loans borrowed from MFIs in Luanda division?

1.6 Significance of the study

Women get involved in income generating activities which help them meet the basic needs of their families. Women are said to be economic actors in that they participate a lot in economic productive activities which generate a lot of income. They only lack capital which can enable them expand their small projects and they also lack knowledge and skillsto use in

utilizing the capital they have to invest in viable projects which can generate more income (Riria 2004).

The findings of this study were hoped that they would be useful to the microfinance institutions that offer credit to low income women either individually or in their groups, to know the type of loan products to give to their clients. The study would also help the micro finance institutions to know who to target as their primary clients. It would also help financial institutions in creating more branches in several places in the country to help the poor and low-income women to acquire credit.

The findings from the study could be used by the government planners and the N.G.Os who may offer to give credit to the rural poor so that they can expand their small businesses and improve their income status thus raise the economy of the country. The findings of the study would enable the government to utilize funds as per planned ventures.

The findings would also enable members of the nations to know that education of people on how to use and manage finances was very important. That is if women were empowered with the necessary knowledge, skills and given access to credit to enable them move on with their projects, a rapid progress in the economic status of the country could be realized since they are primary producers through the economic activities they do.

Findings of the study would also be very useful to the organizations that intended to initiate micro credit institutions to fund group projects. They would know whom to target as primary members of their institutions. Members of the communities in the country would use the information to select the best projects that would enable them generate income and help them reduce crippling poverty that has persisted in their communities.

This study would also be helpful to other researchers who might have an interest in the same topic might attain knowledge on how micro finance institution operate, their

benefits to the poor and low in-come women and the benefits of women groups to the women entrepreneurs and the society.

1.7 Limitations of the study

The group leaders were reluctant to avail documents for analysis due to legal implications involved. The researcher explained to them the importance of the research and assured them of confidentiality of the information gathered from the documents. The study was not in all women groups within the district due to the limitations of funds and time hence only the sample groups were studied.

1.8 Delimitations of the study

The researcher had clear knowledge of the location for the research hence this speeded up the research. Most groups in the area were accessible hence when sampled for the study, transport cost was manageable and the research was carried in time. The study was confined to women groups in Luanda because: The researcher is conversant with the area and the language they speak.

1.9 Basic assumptions of the study

The study had the following assumptions:

It was assumed that the respondents would give true and accurate information to the questionnaires which were availed to them; that all the women groups found in Luanda Division had income generating projects; that all women in Luanda Division belonged to women groups; that all the women groups in Luanda Division were registered.

1.10 Definition of significant terms used in the study

Economic enhancement: Referred to a way of improving the living standards of the poor through micro saving and micro credit.

Education: Referred to women acquiring the necessary knowledge and techniques that can make them be able to survive in the rapidly changing society.

- Effectiveness:*** Refers to a process that takes into consideration the value of time, scope and money.
- Empowerment:*** Referred to the capacity to manage one's life.
- Illiterate:*** Referred to a situation where women in their women groups cannot read and write with understanding of simple statements on their own everyday life.
- Informal:*** Referred to an organization where there is no defined procedure of doing things but depends on what is required at a particular time.
- Management:*** Referred to women either individually or in groups can be able to plan co-ordinate and control their projects.
- Microfinance:*** Referred to a means of providing a variety of financial services to low income people based on the markets.
- Microfinance institutions:*** Referred to institutions that bring credit, savings and other essential financial services within the reach of people who are too poor to be served by mainstream banking institutions because they cannot meet the collateral requirement for the regular banking institutions.
- Paradigm:*** It referred to a representative form or pattern.
It is also referred to as: the generally accepted perspective of a particular discipline at a particular time.
- Participation:*** Referred to the active involvement of all members of the group in every stage of the project.
- Standard of living:*** Referred to a level of material comfort as measured by the goods, services and luxuries available to an individual or the women group members

Sustainability: Referred to continuity and general overall expansion of women groups in terms of resources accumulation.

Sustainability of livelihood: Referred to economic and sociological measure of an individual or families economic and social position relative to others.

Women group: Referred to a formally registered organization by more than two women who have come together to achieve or work together towards a common aim which each cannot achieve while working alone. It is characterized by formal registration, common aims and a list of activities.

1.11 The Organization of the study.

This study was organized in five chapters. Chapter one described the background of the study, the problem statement, the purpose of the study, the objectives, research questions, significance of the study, the limitations of the study, delimitations of the study, basic assumptions of the study, definition of significant terms and the organization of the study. Chapter two highlighted on the literature related to the effects of microfinance institutions on sustainability of women's livelihood, microfinance institutions enhancement of women economically, the contribution of MFIs to the living standards of women, other services provided by MFIs to women and the challenges faced by women in repayment of loans. Chapter three presented the research methodology which was used in the study. It described the research design, target population, the sample size, and sample selection, research instrument their validity and reliability, data collection and data analysis and presentation. Chapter four consisted of data analysis, presentation, interpretation and the discussion of the findings. Chapter five presented the summary of the findings of the study, conclusion, and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter examined the literature related to effects of microfinance institutions and sustainability of women's livelihood in the world especially in less developed countries. The review for literature for this study was to be drawn from books, journals, newspapers, government publications and documents, reports that may have a bearing wholly or partially on the field of rural development. The literature for this study would review the effects of microfinance institutions on sustainability of women's livelihood, the enhancement of women's economic activities, contribution of MFIs to the living standards of women, other services provided by MFIs and the challenges faced by women in repayment of loans.

2.2 Microfinance institutions and enhancement of women's economic status

Data from Archives (April 14 2006), revealed that the origin of microfinance can be traced back in 1700s in Irish where one of the earlier and longer-lived micro-credit organizations namely "the Irish loan fund systems' provided small loans to rural poor with no collaterals who had been traditionally neglected by commercial banks. The initiator of this kind of lending was an author and a nationalist namely Jonathan Swift. Swifts idea begun slowly but later on became a wide spread institution of about 300 funds all over Ireland. Swifts' aim was to make small loans with interest for short periods.

Various more institutions begun to emerge in Europe organized primarily for the rural and urban poor. They acquired names like people's banks, credit unions and savings and credit co-operatives. For instance the "Peoples Credit Bank or the Bank Perkreditan Rakyat (BPR) which was opened in Indonesia in 1995 and became the largest microfinance system in Indonesia with close to 9, 000 units.

CGAP (2003), report had it that starting from the 1970 experimental programs in Bangladesh, Brazil and a few other countries extended tiny loans to groups of poor women to invest in micro business. This type of micro enterprise credit was based on solidarity group lending in the repayment of all members. These micro enterprise lending programs had an almost exclusive focus on credit for income generating activities (in some cases accompanied by forced savings schemes) targeting very poor (often women) borrowers.

Women worked very hard to come up with their own self-employed women's' Association (SEWA Bank) in 1973 which was registered as a trade union in Gujerat - India with the main objective of strengthening its members bargaining power to improve income employment and access to social security. Up to 4, 000 women contributed share capital to establish Mahila SEWA co-operative bank. The bank has been providing banking services to the poor, illiterate, self-employed women and has become a viable financial venture currently with around 30, 000 clients.

Hossain Mahabub (1988), noted that Mohamed Yunus founded a bank in Bangladesh. He asserts that Yunus was inspired during a terrible famine in Bangladesh in 1974 to make a small loan of USD \$ 27.00 to a group of 42 families so that they would create small items for sale without the burdens of predatory lending. Yunus believed that making such loans available to wide population would have a positive impact on the rampant rural poverty in Bangladesh.

Anderson (2009), asserted that many countries in the world have borrowed Yunus idea including African nations like Ghana where we have the Susus, and tontines of West Africa. African countries have initiated micro credit institutions where low income women are able to obtain finance without collateral like the land title deeds and vehicle log books which majority do not possess. This idea has enabled many women to start and expand their businesses. Most of them have improved their income status thus exit poverty.

Musinga*(2002), noted that most Kenyan low income women hadno permanent assets which could enable them get banking institutions like commercial banks which operate purely on commercial basis and are reluctant to lend to the MSE sector because the MSE borrowers have no credit or marketable assets to use as collateral. Musinga notes that in areas like Central Kenya, and Coast Province where microfinance institutions first reached in mid 1980s, women were able to rise up their economic status, afford basic needs for their families including food, shelter, education, clothing and medication.

Musinga (2002), concluded that these women work in groups giving one another advice and encouragement and financial support. This is supported by the study done by Bradley (1991), in Western Kenya which reveals that microfinance institutions became active in western Province in early 2000. Bradley notes that microfinance institutions came in when most women groups were in operation. Bradley's study revealed that women groups serve as an important social function within the community. They act on group basis whenever they are faced with a social problem beyond the capabilities of the individual. The group tackles collective problems such as helping each other out in times of sickness, hardships, or misfortunes, at funerals and weddings. They also perform tasks that require collective labor like harvesting, planting and so on. According to this studies women groups occasionally work together to raise funds. They accumulated funds through merry-go-rounds which took time to improve their livelihood.

Ong'ayo (2002), made an observation on the emergence of microfinance institutions in western Kenya particularly in Luanda division. Ong'ayo's observation indicated that the emergence of K-Rep in the year 2000 followed by KWFT within the same year were to provide an alternative source of credit to the micro entrepreneurs in the area who are unable to obtain loans from the mainstream banking institution (commercial bank) present in the division.

Maanen (2004), said that the microfinance is a service for poor and low income clients. In practice the term is often used more narrowly to refer to loans and other services from providers that identify themselves as microfinance institutions (MFIs). He notes that these institutions tend to use new methods developed over the last 30 years to deliver small loans to unsalaried borrowers taking little or no collateral. This method include group lending and liability pre- loan savings requirements, gradually increasing loans sizes and an implicit guarantee of ready access to future loans if present loans are repaid fully and promptly. He gives a more broad definition referring microfinance to a movement that envisions a world in which low income households have permanent access to a range of high quality financial services to finance their income producing activities building assets, stabilizing consumption and protect against risks. These services are not limited to credit but include savings, insurance and money transfers.

Anderson (2009), added that microfinance typically refers to micro credit savings, insurance money transfers and other financial products targeting at poor and low income people. He asserted that microfinance focuses on fostering better repayment disciplined charging interest rates that cover the costs of credit delivery both of which support development of sustainable institutions that can continue to expand their services in the future.

The Wikipedia, (2008-01-17), noted that typical microfinance clients are poor and low-income people that do not have access to other formal financial institutions. Microfinance clients are usually self-employed, household based entrepreneurs. Their diverse micro enterprises include small retail shops street venting artisanal manufacture and service provision. The same document confirms that in the rural areas micro entrepreneurs often have small income generating activities such as food processing and small scale farming activities.

Hard data on poverty status of clients is limited but tends to suggest that most microfinance clients fall near the poverty line both above and below. Household in poorest 10 percent of the population including destitute are traditional micro credit clients because they lack stable cash flows to repay loans. Most clients below the poverty lines are the upper half of the poor. Women comprise majority of the microfinance clients.

Research done by Rhyne and Otero (1994), revealed that women are a small credit risk, repaying their loans and tend more often to benefit the whole family. The two researchers note that microfinance is also another way of giving the low income women more status in a social economic way and changing the current conservative relationship between gender and class when women are able to provide income to the household.

Zachary (2006), supported this point by noting that women are in most cases responsible for children and in poor conditions. It results in physical and social under development of their children. He also notes that there are many reasons why women have become the primary target of microfinance services. A report from World Bank 2007 / 2008 had it that societies that discriminate on the basis of gender pay the costs of greater poverty, slower economic growth, weaker governance, and a lower unemployment rate than men in virtually every country and make up the majority of the informal sector of most economics. These poor and low-income women constitute of the bulk that need microfinance services. The report asserts that giving women access to microfinance credit loans may generate a multiplier effect that may increase the impact of microfinance institutions thus benefiting multiple generations. This study therefore sought to establish effects of microfinance institutions on sustainability of women's livelihood.

2.3 Contribution of microfinance institutions on the living standards of women

Maanen (2004), pointed out that microfinance is based on the premise that the poor have skills which remain unutilized or underutilized. He notes that it is definitely not the lack of skills which make people poor, that charity is not the answer to poverty but it only helps poverty to continue that it creates a dependency and takes away the individuals initiative to break through the wall of poverty. Yunus (2003), in a seminar in Bangladesh whose objective was to expand micro credit outreach to reach millennium development goals attacking poverty with micro credit noted that unleashing energy and creativity in each human being is the answer to poverty.

Fraser and Ian (2007), noted that micro credit belongs to the group of financial innovations under the term micro finance. It includes other services like micro savings, Money transfer vehicles, and micro insurance. Micro credit is an innovation for the developing countries. The two scholars point out that micro credit is a service for poor people that are unemployed entrepreneurs or farmers who are not bankable due to lack of collateral, steady employment, income and verifiable credhistory, because of these reasons they cannot even meet the minimal qualifications for an ordinary credit in the mainstream banking institutions. They have also noted that micro finance helps people with micro credit services which give them more available choices and opportunities with a reduced risk. That micro finance has successfully enabled poor people to start their own business generating or sustain an income and often begin to build up wealth and exit poverty.

Barua (2006), pointed out that micro-credit fits best to those entrepreneurs' capability and possibility. This translates to those poor who work in growing economies and who can undertake activities that generate income often. He adds that for those who don't qualify because they are extremely poor like destitute and homeless almost every micro-credit

institution have special safety programs that offer basic subsistence and later endeavors to graduate this members in their micro-credits available.

According to Morduch (1999), micro-credit plays a very important role in fighting the multi-dimensional aspects of poverty. He noted that micro finance increases household income which leads to attendant benefits such as increased food security, the building of assets and an increased likelihood of educating one's children and that it is also a means of self employment, it enables the poor to make changes when they increase income, become business owners and reduce their vulnerability to external shocks of life like illness. Therefore, this study sought to establish the contributions of microfinance institutions on the living standards of women in Luanda division.

2.4 Other services provided by microfinance institutions to women

Kokurirwa (1982), showed forms of groups contributions in Tanzania. A part from loan products women got from the MFIs we had other services that these women received which are vital. Riria (1995, pointed that training offered to low income women has raised many women from crippling poverty they have survived in. Kokurirwa (1982) supported these by showing how training offered by MFIs had empowered women in Tanzania with various skills and knowledge which made them become self employed in activities like; consumer Co-operatives, Shops, Canteens, Poultry raising, Bars and Restaurants, Pottery and Handicrafts. The study further points out that lack of skills and knowledge however have led to mishandling of funds and other group resources. This has led to the collapse of such rural women groups. This study borrows a lot from Kokurirwa's study noting that most of the sources of activities rural low income women have involved in are traditionally related to agricultural ventures which generate very little income that need to be boosted by micro credit. The study also indicate their activities and the effects of lack of knowledge and skills

presumably acquired through education and training also lack of credit and access to land and other sources of production.

Pala et al (1975), confirmed that women groups as a source of income varied to an extent depending on the geographical circumstance. Groups that are not well advantaged in terms of transport to various markets have their activities restricted for example as a means of producing income for the group; handicraft production has good potential due to proximity to tourists particularly in the open coast region. Despite this, the inadequate marketing skills and organization has become a hindrance in understanding market dynamics to facilitate good marketing for such products. This findings show that income by marketing of products and selling of articles is very much hampered.

Kinywa (2006) surveyed on women groups in Western Province particularly in Maseno Division of the bigger Vihiga District. According to her findings several women groups were involved in running different kinds income generating activities. Some of the activities were done individually and others were group projects. For instance, the Green hill women development group was involved in bakery which earned women some money for the monthly contributions. This implies that the desire for skill in women groups as bakery skill was seen as a success to the group. Mwamburi women group in Emuhaya had a tree nursery which helped the women to learn of soil erosion practices, types of trees suitable for their environment, how to care for the seedlings and the future benefits of these trees to the society.

Ndumbu (1985), also pointed out that women are involved in agricultural and non-agricultural activities. The agricultural activities are in the area of poultry projects, bee-keeping raising of grade cattle, fish marketing, running of posho mills and production of a variety of agricultural activities. The income generated from these women activities is used to

sought out several problems including repayment of loans borrowed from the lenders and also their livelihood.

A survey study carried out by Riria (1995), on women group's activities give a list of activities which women were involved in. These activities were boosted by acquiring credit from microfinance institutions like (KWFT) which is a loaning finance institution with branches in all Kenya's 8 Provinces. These activities include savings and credit welfare and social projects, educational projects income generating projects home improvement, health projects conservation of environment and leadership training. Riria's study is broad though it hasn't shown where women find other sources of capital apart from the KWFT an institution of which she is the director.

Evidence in the cited studies indicated that women in their women groups engage in activities which generate very little income and they seem to lack the capacity to borrow bigger loans to enable them to undertake more challenging forms of income generating activities. Consequently, this forms a setback for women in their women groups. Riria (1995), pointed out that MFIs has improved the Women's standards of living by training them on how to make choices, select and invest in better projects which can benefit them. They are also trained on how to be creative and innovative in their activities. These has led to most women becoming self employed and able to manage and sustain their own lives.

2.5 The challenges faced by women in repayment of loans

According to Narayan (1994), women face many challenges including illiteracy, lack of ownership and access to other sources of production, poverty, the size of the family and family problems, marital status, lack of funds, and cultural barriers pause as great challenges to their economic activities.

2.5.1 Illiteracy as barrier to economic empowerment

Oanda (1999), noted that in most countries of the world majority of the women population live in rural areas. This has brought wide spread illiteracy among women as most of education facilities in most parts of the world is forced in urban areas. Men due to economic crisis have been forced to migrate to towns and plantations in search of salaried employment. The situation has made women take on increasing burden of managing households and in some instances the increase of female headed households.

According to Oluoch and Ayado (2008), education has been found to be a key determinant to earnings and therefore important exit route from poverty. This is because education improves the people's ability to take advantage of opportunities that can improve their well being as individuals to participate more effectively in the development of the community. Oluoch (2008), emphasized that a higher educational attainment for a household head has been found to significantly reduce the likelihood of the household being poor, thus educational levels of women also significantly affect the health of the entire family.

Ekudayo (2002), had it that the majority* of illiterate people are women and more knowledge about the women's motivation can help encourage them to pursue education stressing on the benefits they can expect from it and helping them through relevant educational programs to make suitable career opinions and improve their income generation capacities.

Mendel (1997), noted that specific efforts must be made to encourage women to participate in the programs as most women have been denied access to schooling literacy and their educational opportunities. Many women in the third world countries have been discriminated and effectively denied their right to education. This has produced a gender gap that adult literacy program should bridge so as to demystify the "neutrality" of male domination.

According to bishop (1989), the purpose of education is to provide everybody including women with relevant knowledge skills, attitudes and ideas which will enable them lead a more fulfilling, productive and satisfying lives. Kwesiga (2002, supports this idea by noting that education is the most sufficient means to achieving women's empowerment and gender equality particularly in the field of UNESCOs competencies such as humanistic sciences, culture and communications. Education influences a woman's earning capacity her own and her families' health, the number of spacing of her children as well as the quality of her children's education.

The United Nations Economic Commission for Africa (UNECA 1983), examined the effects of lack of formal education for African women. It points out that lack of formal education makes it difficult for women to increase family resources through productive work in the fields' for instance, small businesses and informal income generating activities. UNECA also confirms that lack of knowledge and skills has often kept women from realization of their economic goals. It is therefore important to document that illiteracy is a hindrance if not a barrier to women's economic activities.

Joyce and Segun (1994), put more emphasis on the education of the girl child and women so that the knowledge and skills acquired can prepare them for a wholesome life and for living well. They conclude that education is a sum total of what goes on to make a whole person.

Research done by Kokurirwa (1982), revealed that lack of education or having low levels of education make women to lack important skills like numeracy skills which are very vital where the exchange of money and goods is involved. It is suspected that a lot of capital is lost through such exchange and also lack of proper management skills. He notes that women have been unable to manage well loans given to them by the microfinance institutions leading to difficulties in repayment.

Very little has been done to improve the earning power of women to integrate them in the efforts to modernize rural economy. Literature has it that experience from industrialized countries is that female educated elites remain an isolate group while other women continue to be untrained and suitable for unskilled jobs or traditional activities. To obtain integration of women in development it is therefore necessary to give high priority on the usually neglected problem of providing skills to the unskilled women mainly found in the rural areas.

2. 5.2 Lack of ownership and access to land and other sources of production

According to Ayako (1996), land is Kenyans most important natural resource where almost all economic activities revolve around agriculture.

Women continue to play a leading role as food producers and make up 80 percent of labor force in the rural agricultural sector but they are still denied the opportunity to make crucial decisions affecting farm production.

Studies conducted by women and law in Africa (1995), revealed that in Kajiado, Kisumu, Mombasa and Murang'a districts majority of women do not possess or own any immovable property or productive resources or they do not control or make any crucial decisions affecting household property. This has made women to be in insecure positions with respect to land which has major implications for their economic empowerment. Most women in the African communities do not own title deeds or permits belonging to the family assets which are the major collateral required for attaining credit in the mainstream banking institutions. This means that women cannot obtain loans from commercial institutions.

Boserup (1970), documented the fact that in much of Africa a large share of family enterprises in informal income generating are operated by married women, divorcees and widows. However, the access of such enterprises is beset by problems as women are not autonomous. Their husbands and male family members have legal rights to dispose such properties. He points out how men still have direct and manage proceeds from women's

efforts. Debra (1995, explained that lack of autonomy is enhanced by dynamics of the market and the state that gives men advantages in access to reproductive resources over women.

McCormick (2001), concluded that the gendered patterns of business operations are supported by incorporation of wife into the husband's family. The divisions of labor within the household, the division of assets ownership which is affected by the traditions that vest ownership of land on males remain strong even though the woman can purchase and inherit land, the sharing of household expenditures and allocation of educational opportunities. Therefore, it is necessary to let women own productive property which can enable them raise their income status.

Gachira and Onyango (1990), noted that commercial lending centre and industrial development Banks have constrained women with the high capital outlays and too many procedural requirement that many women find prohibitive.

Ayako (1996), noted that women inability to access credit for economic empowerment results into lack of confidence in venturing into large commercial enterprises or dealing with banks and financial institutions; unfavorable customs and practices relating to inheritance, lack of regular and sustainable income from employment and general commercial circles that see women as bad risk or as consumers rather than producers.

In recent years however there have been attempts at addressing the above constraints encountered by women and poor communities as a whole. A number of NGOs such as FAULU Kenya, the Kenya-Rural enterprises program (K-REP), the Kenya Women Finance Trust (KWFT) have started lending schemes for small scale entrepreneurs who have no tangible securities. The strength of lending of these organizations lies in the friendship and trust that exist among the groups which are given loans. Women mobilize themselves in formally registered groups and individual members in these groups guarantee each other.

The microfinance institutions set up by the NGOs have replaced the methods previously used by women in their groups to accumulate funds such methods included the Rotating Savings and Cumulating accounts (ROSCAs) and Association of Saving and Cumulating Accounts (ASCAs) which were usually referred to as the Merry-go-rounds. These were very difficult ways soliciting credit. They were very much affected by the sizes of the groups and the economic status of members.

2.5.3 Poverty as a bottleneck to women's economic activities

According to World Bank (1997), report Kenya ranks among the 22 poorest countries in the world. It is estimated that between 30 to 50 percent of Kenyans live below the poverty line. Narayan and Nyamwaya (1995), noted that women and children have continued to dominate the poor population. This is shown in the most current information on poverty data indicating that one third of the rural household are female headed and over a fifth of all households have no male support. The female headed households account for 44 percent of households categorized as poor and 80 percent of female headed-households are either poor or very poor. Gita and Maryam (2001), supported this by saying that 50.2 percent population of Kenya constitute of women. The population of women in a nation makes development levels and levels of productivity vital to the country's economic development. They note that women in rural areas account for 60 percent labor input in agricultural activities as either unpaid family workers or poorly remunerated ones. Women dominate the sector because they are often left behind in rural areas while their husbands migrate to urban centers in search for the better paying employment opportunities. Women are left to suffer since remittances from their husbands may not be adequate and may not come regularly. The transformation of economy depends very much on the quality of women's contribution.

Efforts have been made by the government through the NGOs to look into matters concerning the livelihood of women for instance the United Nations Women's Decade

Conference (NWDC) in Nairobi in 1995, its' efforts aimed at improving the status of women. This included the strengthening of women groups and women bureau and promotion of economic and social activities targeting women.

2.5.4 Lack of funds

The Government of Kenya (1995) (a) report revealed that lack of employment opportunities has also been a major contributing factor to women's low income and social status. This means that most women are not salaried. This has in turn affected their welfare and sustenance and those of their families and eventually the communities they come from. Gita and Maryam (1998), noted that unemployment rates are on the increase especially amongst the youth and women. It is noted that women who are able to and willing to work often find no work. Consequently the society loses the goods and services that those women would be able to produce if employment and the economic and social well being of these women's families are affected.

Researches done by Gachira (1991), revealed that a high percentage of women reside in the rural areas. Despite their participation in rural economy, they remain disadvantaged because they are unable to secure loans, have little access to farm income and remain generally unaware of their legal rights. More so women in rural areas lack access to relevant business information and opportunities; also lack of support coupled with all other problems women generally face when they try to access finance makes it difficult for the rural business women to participate meaningful in the economy.

Mpande and Mpofu (1995), had it that lack of recognition of women's technical knowledge and their contribution to family livelihoods has led to neglect of important subsistence crops usually grown by women on which families and communities survive. Poor women's access to land where such crops can be produced has been restricted by



developments favoring cash cropping and involving irrigation improved seeds and chemical fertilizers.

Crewe and Harrison (1998), pointed out that the introduction of new technologies to men in sectors previously controlled by women has brought about loss of women authority over activities from which they once gained an income. The evidence suggests that in the invention and development of technology women's technical expertise has been displaced with a particular efficacy. Therefore this study was suitable in investigating whether microfinance has had any influence on the livelihoods of women in Luanda Division.

2.5.5. Marital Status

Women from all economic strata face differing forms of disempowerment caused by their marital status. Nafukho, Amutabi and Otunga (2005), noted that, in most African countries married females will often need the permission of their husbands in order to do anything. For instance, those wanting to start businesses have to consult their spouses who may or may not grant them permission for a go ahead. Gita (2001), asserts that a woman's duty to obey her husband reduces her to a subordinate status because her husband can order her to do anything that he considers to be lawful even if the act is against the woman's wishes.

Fimbo (1973) noted that women are economically and socially marginalized from access to enabling resources, with the result that they constitute the majority of the poorest of the poor. Because of lack of access to resources, many women are forced to marry early, live at margins of their families, and take up the unskilled tenuous and low paying jobs and other unfavorable jobs like sex work which leads to shocks of life like HIV and AIDs.

Maanen (2004), supported this by saying that women do not own property in marriage and therefore do not have the collateral banks need. Even if she has paid for the property herself. All property belongs to her husband because he has paid dowry for her. Consequently

her husband will claim as his whenever she works for in her marriage, Therefore a woman cannot use a house she has paid or partly paid for as collateral without her husband's consent.

According to Musinga (2004), historically a woman could not enter into legal contracts to purchase property without a man. She needed husband, brother or father to sign. This has meant that most women who are told enough and free to pursue business interests fall into the group that has never legally owned any property which makes it impossible for them to access funds through financial institutions that require collateral.

2.5.6. Family size and family problems

According to Nafukho (2005), African families tend to have large families with several children in addition to extended family members. The responsibilities of large families place pressures on the economic resources thus very little can be saved from the businesses the household heads are engaged in.

Amutabi (2005), supported this by saying that most of the income that comes out of the women's businesses is spent on the basic needs of the family including food, health and education. That when it is not enough the household head has to take part of the business capital to sustain the family. Such situations have caused many women not to be able to expand or grow in businesses.

Studies done by Kokurirwa (1982), revealed that men migrate from rural areas to urban centers in search for the better paying employment opportunities. They leave their wives a burden of taking care of the household responsibilities. These responsibilities which include looking for basic needs for the family including health and education for the children among others place pressures on the women's time, finances and energy. This limits their attendance of their small businesses hence set back is experienced by many.

Kojo and Moyo (2008), asserted that women are very much constrained whenever Problem crop up in their families. Marital and family problem that lead to divorce or

separation or widowhood have destabilized and affected women's economic activities making many to survive below the poverty lines. A study done by Riria (1985), in Central province showed that, women have lost their property and wealth through divorce and separation. Men claim to have legal rights over all property in their homes even if it is not them who bought it. Thus, women have no say when it comes to property acquisition since they are not autonomous.

2.5.7. Culture

Gita and Maryam (1998), noted that culture has continued to blackmail women to accept oppression and allow men and society at large to trivialize women's role. Muigai (1997), supported this point by saying that culture has been used by men and society not only to trivialize but also to place no value on the roles that women play. Culturally a woman's place is in the kitchen, bare-footed and pregnant. Muigai asserts that men do not think that women who venture into business can produce as much as men can even if women were equally or better educated than men.

According to Narayan (1994), women are constantly expected to attend to all home emergencies and duties which interrupt their businesses and affect them negatively. Their businesses include sawing, knitting, hawking and selling of small items which are usually conducted from home for most women. Men consider these businesses to be hobbies rather than serious work.

Ayako (1996) noted that culturally men are usually threatened by women who are aggressive, ambitious, self-confident, firm, independent, or assertive. They find it unacceptable for a woman to have such qualities thus to protect themselves they sideline them in business and society. Therefore this study will sought to identify the challenges women face in the repayment of loans they borrow from microfinance institutions.

2.6. Theoretical perspective.

Theories are guidelines which help to organize our explanations, interpretations and predictions about a phenomenon under study (Palia and Olds 1992). This study is discussed under three paradigms, which include the feminist empowerment paradigm, the financial self-sustainability paradigm also known as the sustainability approach and the poverty alleviation paradigm.

The feminist empowerment paradigm is rooted in the development of some of the early micro credit programs in the world including the Self Employed Women's Associations (SEWA) in India (Bangladesh Institute of Development (BIDS 1999). The underlying concerns of this paradigm are women's rights and gender equality. The paradigm promotes microfinance as an entry point within a wider context and as a strategy for women's economic and socio - political empowerment within an emphasis on gender awareness and feminist organization. Under this paradigm, microfinance must be part of a sectorial strategy for change that identifies opportunities, constraints and bottlenecks within industries which if addressed they help to raise returns and prospects for large numbers of women possible strategies including linking women to existing services and infrastructure, developing new technology such as labour saving food processing , building information networks, shifting to new markets and policy level changes to overcome legislative barriers and ammonization (Rosenberg 2001).

The paradigm is based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change. Many organizations go further than interventions at the industry level to include gender specific strategies for social and political empowerment. Best and Khan (2004) observed that some programs have developed very effective means for integrating gender awareness into programTs for organizing women and men to challenge gender discrimination . at the same time, some also

have legal rights support for women and engage in gender advocacy. These interventions to increase social and political empowerment are seen as essential prerequisites for economic empowerment (Mayoux 1998). Economic empowerment itself is defined in more than individualist terms to include issues such as property rights, changes intra household relations and information of the microeconomic context.

The financial self sustainability paradigm (often referred to as financial systems approach or the sustainability approach) has very different views on many of these issues its definition of empowerment is essentially individual choice or capacity for self reliance. The paradigm assumes that increasing women's access to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro - enterprises and increasing incomes under their control. It is then assumed that this increased economic empowerment will lead to the increased well being of women and also to social and political empowerment (Ryne and Otero 1994). The ultimate aim of this paradigm is large programs that are profitable and fully self supporting in competition with other private sector banking institutions and able to raise funds from development agencies. The main target group, despite claims to reach the poorest of the poor is the bankable poor; small entrepreneurs and farmers.

Policy discussions have focused particularly on setting or interest rates to cover costs reparation of microfinance from other interventions to enable separate accounting and program expansion to increase outreach and economies of scale, reduction of transaction costs and ways of using groups to decrease the cost of delivery Recent guidelines for funding and best practice focus on production of a financial sustainability index that charts the progress of programs in covering costs from incomes. This emphasis on financial sustainability is seen as necessary to create institutions that reach significant numbers of poor

people in the context of declining aid budgets and opposition to welfare and redistribution in micro - economic policy.

Within this paradigm gender lobbies have been able to argue for targeting women on the grounds of female repayment rates and the need to stimulate women's economic activity as hitherto under utilized resource for economic growth. Moreover Bryman and Walker (2007) noted that they have had some success in ensuring that consideration to female targeting are integrated into conditions of microfinance delivery and program evaluation. Alongside this focus on women, the term empowerment is frequently used in promotional literature.

The poverty alleviation paradigm also differs in many of its interpretations and understandings of empowerment in microfinance. Poverty alleviation under this paradigm is defined in broader terms than market incomes to encompass increasing capacities and choices and decreasing vulnerability of the poor people. The main focus of programs as a whole is on developing sustainable livelihoods, community development and social service provisions like literacy healthcare and infrastructure development. There is not only a concern with reaching the poor, but also the poorest. Policy debates have focused particularly on the small savings and loans provisions for consumption and production; group formation and possible justification for some level of subsidy for programs working with particular client groups or in particular contexts (Susan and Rogally 1997). Some programs have argued that for targeting women because of higher levels of female poverty and women's responsibility for household well being. However, although gender inequality is recognized as an issue, the focus is on assistance to households and there is a tendency to see gender issues as outside intervention. Although the term empowerment is often considered best avoided as being too controversial and political (Mayoux 1998). Poverty alleviation and women's empowerment are seen as inherently synergistic. The assumption is that increasing women's Access to microfinance together with other interventions to increase household well being will translate

into improved sustainability of women's livelihood and enable them to bring about wider changes in gender equality.

One of the reasons why gender issues particularly women's empowerment, frequently become marginalized in microfinance institutions is because of perceived conflicts between women's empowerment and the development of aims of the financial sustainability paradigm, women's empowerment strategies are seen as entailing unacceptable costs as the paradigm explicit aim is to develop fully financial self sufficient Microfinance institutions in poverty alleviation paradigm. Women's empowerment is seen as an external imposition by western influenced middle class feminist elite with relevance to the needs of poor women. It is also seen as policy sensitive and involving conflicts within households and communities that may undermine organizational sustainability.

Given the tensions and perceived possible benefits of each paradigm many actors in the micro credit field are somehow satisfied that there is no need to adopt empowerment approaches to their service delivery method. Many are the ones who assume that access to micro credit on us own leads to sufficient empowerment of the beneficiaries thereby rendering the development of specific empowerment of the beneficiaries thereby rendering the development of specific empowerment strategies alongside credit provision barely useless. However Barger (1995) observed that many are the times when micro credit has not been very empowering to the people who seek these services simply because individual attributes are not favourable.

The study used the three paradigms to show effects of microfinance institutions on sustainability of women's livelihood. The feminist empowerment paradigm was used to help bring out the mission of microfinance institution. The financial sustainability paradigm was used in order to look at the financial systems within the microfinance institutions afltl bring °ut indicators of successful systems. The poverty alleviation system was applied in order to

stress the fact that ultimate goals of microfinance programs worldwide were to alleviate poverty.

The theory postulates that a strong financial system is paramount in the sustainability of microfinance institutions programs in Africa. However the gap that the study sought to fill was how microfinance institutions have affected the livelihoods of women in Luanda division.

The theory also confirmed that women who drew credit from the MFIs for their business are economically empowered by it. It is however not clear to what extent they are empowered. The study sought to find out whether access to credit from MFIs empowers women economically through growth of their income generating activities by improving their livelihood sustainability.

2.7. The Perceived Conceptual Framework

This study was guided by the following perceived conceptual framework;

(IV)

Intervening variables

- | | |
|-------------------|---------------------|
| Culture influence | Government policies |
| Family background | Religious factors |

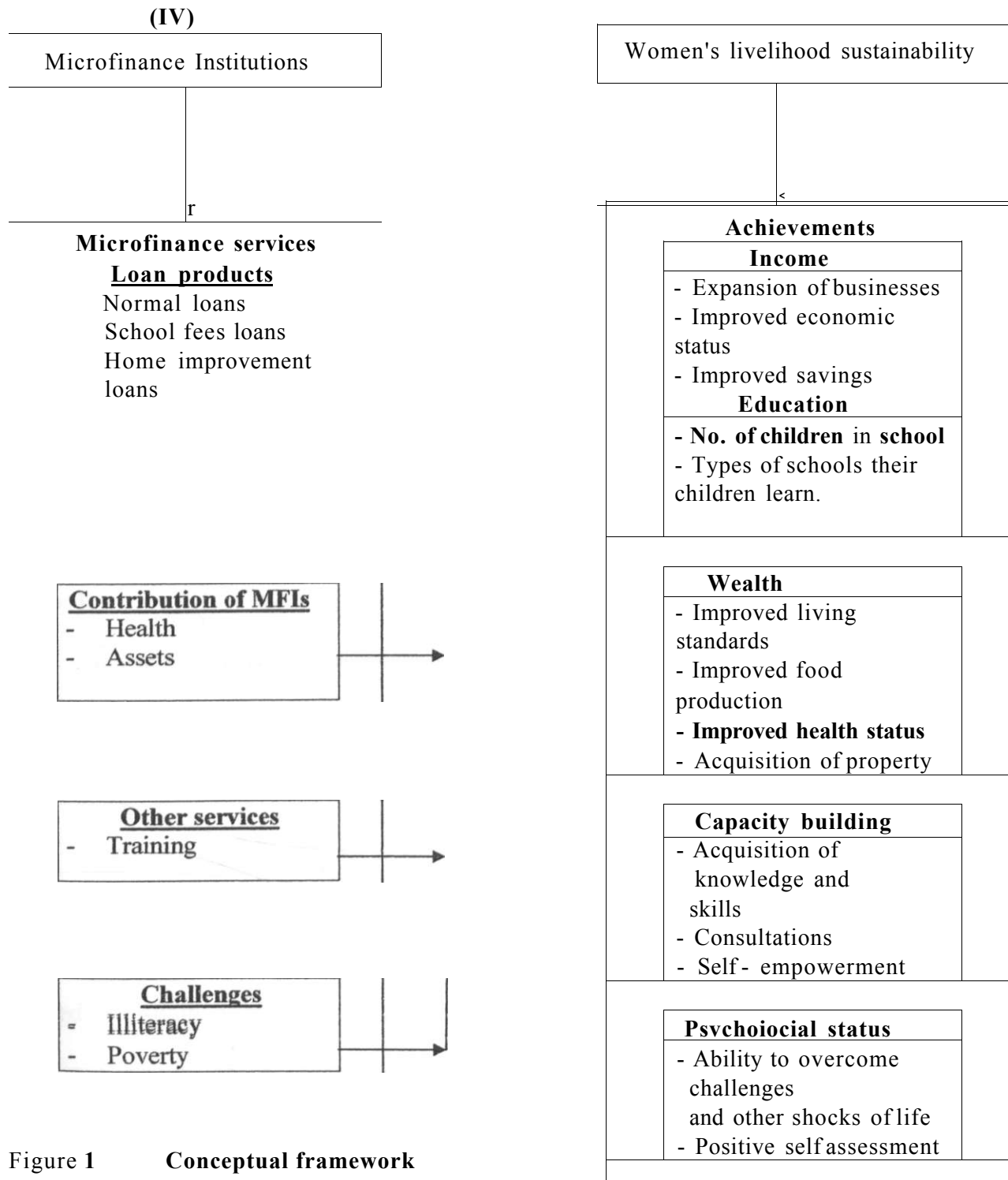


Figure 1 Conceptual framework

KEY -Independent Variables (IV) -Microfinance Institutions
 -Dependent Variable (DV) -Livelihood Sustainability
 -Intervening Variables (IV) -Government policy, culture influence, family background and religious factors.

2.8 Operationalization of variables under conceptual framework

The study was guided by the following conceptual framework.

Microfinance institutions (Institutions that bring credit, savings and other essential financial services within the reach of people who are too poor to be served by mainstream banking institutions because they cannot meet the collateral requirement for the regular banking institutions) is the independent variable. Sustainability of women's' livelihood (Characterized by education, income, wealth, capacity building among others) is the dependent variable. Oso and Onen (2008) presented a straight forward model of conceptual framework where variables are contained in unit boxes connected with arrows. This model was found suitable for this study because of its simplicity and also it allowed the relationships between the variables to be easily visualized. The relationship was depicted as shown in figure 1.

The one way arrow indicates cause-effect relationships. A → B indicates that A was responsible for B. A straight line (_____) indicates different characteristics of a variable. Sizes of the arrows indicate their valances: arrows of the strength or valance have the same sizes.

The frame work postulates that the services provided by microfinance institutions may have an impact on sustainability of women's livelihood. Microfinance institutions viewed as institutions which provide credit which causes effect on economic status, living standards, acquisition of assets and challenges faced in loan repayment by women and sustainability of women's livelihood as improved economic status, improved living standards and self employment among others. It is thus hypothesized that women who borrow credit

from the MFI's should improve their economic status, become self employed, acquire assets, overcome challenges that face them and have better sustainability of their lives. But this relationship may be moderated by family background, religious factors and government policies, and the culture influence of the members of the group.

2.9 Summary

This chapter examines the literature related to effects of microfinance institutions on sustainability of women's livelihood in less developed countries. The literature has also reviewed how the microfinance enhances women's economic activities. It has also touched on the challenges faced by women in repayment of borrowed loans from the microfinance institutions. These challenges are among the illiteracy, lack of ownership and access to land and other sources of production, lack of funds, marital status family size and family problems and culture. It has reviewed on the other services provided by MFIs to women which include acquisition of new knowledge and skills, acquisition of assets and increased income among others. The chapter was backed by a conceptual framework showing the relationship that exist between the two variable, independent variable (microfinance institutions) and dependent variable (sustainability of women's livelihood) and the intervening variables which may moderate the relationship that exists between the two variables.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology that was used in the study. It included the research design, the target population, sample size and sample selection, research instruments and their validity and reliability, methods of data collection and data analysis and presentation.

3.2 Research design

The researcher used a descriptive survey design. Descriptive survey design describes a thing, situation or phenomenon and seeks to give complete and accurate description of a situation at hand. However, Harper and Boyd (2002) cautions that it shouldn't be concluded that descriptive studies should just be concerned with fact gathering expeditions. It also enables direct generation of information. It creates the in-depth responses through sharing on past, present and future possibilities that consequently provided a good understanding of the phenomenon under study. Kothari (2004), noted that the information gathered through survey design can also be used to answer questions that have been asked, to solve problems that have been posed or observed, to assess needs and set goals.

The descriptive survey design was appropriate since the study sought to describe effects of micro finance institutions on sustainability of women's livelihood in Luanda division.

3.3 The target population

The target population is a population to which the researcher wants to generalize the results of the study (Mugenda and Mugenda 1999). In this case, the target population for this research comprised of 70 registered women groups in Luanda division. The groups had an

average membership of 18 spread in the location bringing the total targeted population to 1,260 members (DDO Emuhaya 2009).

Luanda division happens to have a high population where inhabitants have small pieces of land which have been over used without proper agricultural techniques leading to poor yields. Members of the division have engaged themselves in small scale economic activities which could generate some income for their daily sustenance. Women got involved in petty trade of selling items like foodstuffs, agricultural produce and mitumba. These women are unable to expand these petty businesses due to lack of finance. The microfinance institutions have come in to assist the low-income women entrepreneurs by giving them credit as small loans which are repaid back with some interest.

3.4 Sample Size and Sample Selection

The sample size refers to the number of items to be selected from the universe to constitute a sample. These items should be optimum which fulfils the requirements of efficiency, representativeness, reliability and flexibility (Kothari 2004). This study targeted 70 registered women groups in Luanda Division.

According to Best and Khan (1998), the ideal sample should be large enough to serve as adequate as representation of the population which the researcher wishes to generalize and small enough to be selected in terms of subject availability, expense in time and money and complexity of data analysis.

Borg and Rumble (2001), pointed out that 10% of the target population can make a reasonable sample size. In this case the sample size was 126 women who were selected from 1,260 women group members. The study selected 126 women by use of simple random sampling including the 8 chairpersons. Out of the 126 members 5 did not return the questionnaire having the sample size to be 121.

According to Kidder (1981), sampling is a process used to study a response to an intervention by a small population that can be applied or generalized to a larger population. Singleton (1993), noted that sampling method defines that part of the research that indicates how cases are to be selected for observation. This study used stratified sampling technique, simple random and purposive sampling to select the sample.

Stratified random sampling involves dividing of the population into homogeneous sub groups and taking a sample in each group (Mugenda and Mugenda 1999). Stratified sampling was used to select the respondents from the sub locations that were included in the sample. The location comprised of four sub locations which were Ipali, Itumbu, Ebukolo and Emmabwi with a total of 1260 women respondents. (DDO. Emuhaya 2009)

According to Borg and Gall (1993), Random Sampling refers to selecting a number of subjects or the sample approximates the broad characteristics inherent of the total population. The researcher used simple random sampling technique to single out women groups from the four sub locations in Luanda division. She then selected two women groups from each of the four sub locations ending up with 8 women groups.'

Purposive sampling technique was used to select the 8 group leaders with the intentions of collecting specific information about their groups' organization, aims, and the general functioning of their groups through the interviews.

3.5 Data Collection Instruments

Instruments are tools used to collect data (Oso and Onen 2008). They include both primary and secondary data. The common tools include questionnaires, Interviews, Observation and documented analysis Kothari (1990). This study used questionnaires, interviews and observation techniques to collect data.

(a) Questionnaires

The study used questionnaire as one of the methods of data collection instruments. According to Mugenda and Mugenda (1999), questionnaire is a self report used for gathering information about variables of interest in an investigation. The questionnaires were used to collect data from the members of a population sample selected. The study employed open ended and closed ended questionnaires which were administered by the researcher to the group members that were selected at random for the purpose of searching information. The closed ended questionnaires were designed to capture personal demographic details of the respondents while the open ended parts were used to capture the respondent's views concerning the group.

(b) Interview Schedules

This is a person to person verbal communication where one person or groups of persons ask the other questions intended to elicit information (Oso and Onen 2008). The study used structured interviews to obtain information from the respondents. The interview schedule helped the researcher to get required information on women group leaders, the organization of their groups, how these groups functioned, their aims and the benefits they got from MFIs.

(c) The Observation Schedule

Observation as a research instrument tool provided information on the actual behaviors of the respondents. According to Kothari (1999), Observation is the use of all the senses to perceive and understand the experiences of interest to the researcher. When the researcher uses direct observation he is able to put behavior in context and understand it better. This study used non-participant observation where the researcher attended the group meetings to observe the records, the proceedings and other issues which were discussed in relation to the study.

3.5.1 Validity of research instruments

According to Mugenda (2003), validity is a measure of the degree to which data collected using a particular instrument represents a specific domain of indicators or content of a particular concept. After formulating the instruments the researcher gave them to the experts who were the researcher's supervisors to ascertain clarity of the instrument and determine if the questions were eliciting the expected responses. The instruments were pilot tested on ten women in the neighboring district, before the actual study was carried out.

Piloting is a process of administering the research instruments to a given group of people different from the selected population sample but with same characteristics as those of the real sampled group. The purpose of this pilot testing was to check whether the tools were measuring what they were supposed to measure. It was also used to yield suggestions for improvement to be done on the research tools.

3.5.2 Reliability of the research instrument

Reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials (Mugenda and Mugenda 1999).

Stempey and Wesley (1989), noted that test-re-test enables the researcher to receive important feedback on how questions can be reviewed to be more effective and relevant. The test-re-test was done to women who had some similarities to those who were covered in the actual study. The test-re-test was done after 2 weeks to ensure reliability of the questionnaires. After the test-re-test was done, the researcher checked on the consistency with which the questions generated responses, the flow of questions was analyzed. Questions which elicited same answers were removed from the questionnaires. The results were then be analyzed to ensure questions were properly designed and put across in simplest way possible. This enabled the research instrument to yield consistent results or data after repeated trials (Mugenda and Mugenda (2003).

In the process of test-re-test, the researcher noted down and discussed with the supervisors and interpreted the circumstances upon which arguments were made. This ensured that all sentiments are scrutinized before being accepted as valid findings of the study.

3.6. Data collection procedures

Data is anything given or admitted as a fact on which a research inference will be based (Oso and Onen 2008). It is said to be the end result of the research procedures. This study had primary data because it was collected for the first time from the source. The appropriate data for the study was collected through survey by use of questionnaires which were well designed for the study. After the proposal was approved by the experts, the researcher went to seek for permission for data collection from the ministry of education at Utalii house. At the time of the study the researcher made a courtesy call on the District Social Services office Emuhaya to get clearance. Letters of notification to carry out research were availed to the persons of various sectors where the researcher intended to obtain data from. The respondents in this case were the selected women groups who filled the respective questionnaires.

In the field, the researcher visited the sampled women groups and talked to the group leaders about the research. The chairladies of these women groups introduced the researcher to their group members informing them what the researcher intended to do and told them to offer necessary assistance.

The chairladies facilitated the delivery of questionnaires to respondents and the collection of the same on the same day by the researcher.

3.7. Data analysis techniques

According to Mingala (2002), data is a collection of facts and figures relating to a particular activity under study. Data once collected and kept has no useful purpose. It needed

to be analyzed in order to answer research questions. Leedy (2003), emphasized that data analysis was a whole process which started immediately after data collection and ended at the point of interpretation and processing of results. The raw data collected from this study was qualitative comprising of responses and suggestions from respondents

The researcher inspected the data pieces identifying the spaces left. She then classified and coded the data according to patterns of responses given by the respondents.

The data was then analyzed and presented by the use of descriptive statistics such as frequencies, percentages and tables, the data was then discussed. Singleton (1993) noted that the most commonly used method of reporting descriptive survey research is by developing frequency distributions, calculating percentages and tabulating them appropriately.

3.8 Ethical consideration

The researcher observed confidentiality especially from the information given on questionnaires. The respondents' information was not passed to a third party. The respondents' names were not written on the questionnaires. The respondents consent was sought before administering or conducting interviews. The researcher did personal identification before the respondents and explained her mission.

CHAPTER FOUR

4.0 DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter focuses on analysis, presentation, interpretation and discussion of collected data. It contains the demographic information of the respondents; enhancement of women's economic status; contribution of MFIs on the women's living standards; other services provided by MFIs to women and challenges faced by women in repayment of loans borrowed from microfinance institutions.

4.2 Questionnaire Return Rate

The researcher sent out 126 questionnaires to the sampled population this included questionnaires for the 8 women group leaders. Out of this questionnaires send to the women only 121 questionnaires were correctly filled and returned. This was 96% return rate which was taken as the 100% of the sampled population. 5 (4%) of the respondents did not return the questionnaires even after they were reminded to return them therefore the researcher concluded that the questionnaire were adequate for this analysis.

4.3 Demographic information of the respondents

In order to understand the characteristics of the respondents the researcher was dealing with in the study the background information was necessary especially in relation to the nature of income generating activities they were involved in for their livelihood sustainability.

The respondents were asked to provide information about their age, marital status, occupation, level of education and duration of membership. The study was done by use of questionnaires where 126 questionnaires were distributed. The findings of this study were illustrated in tables.

4.3.1 Age distribution of the respondents

The researcher wanted to know the age of the members who were in the women groups. The results were presented in table 4.1

Table 4.1 Age Distribution of the respondents

Women Groups	Age distribution in years					Totals	
	20-25	26-30	31-35	36-40	41-45		46+
Mulembe	.	.	.	7 (39%)	6 (33%)	5 (28%)	18(100%)
Buyanzi	.	.	.	8 (47%)	5 (29%)	4 (24%)	17(100%)
Huruma	.	3 (22%)	2 (14%)	4 (28%)	3 (22%)	2 (14%)	14(100%)
Sifa	1 (6%)	2 (13%)	4 (25%)	5 (31%)	4 (25%)	.	16(100%)
Inuka	2 (20%)	2 (20%)	2 (20%)	4 (40%)	.	.	10(100%)
Subira	.	1 (6%)	2(13%)	6 (37%)	4 (25%)	3 (19%)	16(100%)
Umoja	.	.	3 (22%)	8 (57%)	3 (22%)	.	14 (100%)
Jitahidi	.	.	.	10(62%)	4 (25%)	2 (13%)	16(100%)
Totals	3(2%)	8(7%)	13 (11%)	52 (43%)	29 (24%)	16 (13%)	121 (100%)

Generally it can be said that the majority (43%) of the respondents in each of the groups were above 35 years of age. Jitahidi women group had the highest percentage of 62% followed by Umoja women group with 57%. Buyanzi women group came third with 47%. The ages between 20-35 and 26-30 years had the least number of respondents giving 2% and 8% respectively. This shows that mostly mature women were capable of articulating issues raised by the researcher.

The study revealed that the very young women of between 20-35 years of age were less interested in groupings. They were less involved in group activities. But between 36-45 years were very much active in group associations. This shows that these women are mature

with more family responsibilities including education of their children in high schools and colleges which required one to look for ways of solving these problems. Therefore they ended up in forming groups where some of their problems can be sought out. Some of the respondents pointed out that the groups assisted them in soliciting funds to pay school fees for their children and also take care of other family basic needs. This was done through merry go round contributions and also the loans they were able to acquire from the microfinance institutions.

The study also revealed that the aged women of above 46 years were not also very active in groups. It was discovered that the group activities were too involving and needed very active persons. Observation revealed that the few who were involved had the no major income generating activities. When asked, they said that they had no major responsibilities since they got assistance from their siblings who were now adults and some of them had gotten employment.

4.3.2 The occupation of the respondents

The second characteristic captured through questionnaire was the occupation of the respondents. The researcher was interested to know the kind of activities these women were involved in, they included business, peasant, house wife, professionals and others. This element is very vital because it is also an indicator on the level of schooling and personal income. The results were presented in table 4.2 below.

Table 4.2: Occupation of the respondents

Occupation	Business	Peasant	House	Professionals	Others	Totals
Mulembe	6 (33%)	1 (6%)	10 (55%)	1 (6%)	.	18(100%)
Buyanzi	3 (18%)	5 (29%)	9 (53%)	.	.	17(100%)
Huruma	3 (22%)	2 (14%)	8 (57%)	1 (7%)	.	14 (100%)
Sifa	4 (25%)	3 (19%)	6 (37%)	2(13%)	1 (6%)	16(100%)
Inuka	3 (30%)	2 (20%)	5 (50%)	.	.	10(100%)
Subira	4 (25%)	2(12%)	10 (63%)	.	.	16(100%)
Umoja	2 (14%)	3 (22%)	9 (64%)	.	.	14(100%)
Jitahidi	5(31%)	2(13%)	7 (43%)	2(13%)	.	16(100%)
Totals	30 (25%)	20 (16%)	64 (53%)	6 (5%)	1 (1%)	121 (100%)

The distribution in table 4.2 gives information on the occupation of respondents. The findings have revealed that most respondents are housewives. Of all these respondents 53% are housewives who depend on their husbands for their livelihoods. Umoja women group has the highest with 64% followed by Subira women group with 63%. There were only 6 professionals with formal employment. This showed that most women groups comprised of women without formal employment.

At least 25% were engaged in small businesses and 16% were peasants. This can be interpreted to mean that majority of the members income is smaller hence a need to find ways of getting more income which can enable them initiate income generating activities or expand the little they have for better livelihood sustainability.

4.3.3 The level of education of the respondents

Another personal characteristic of the respondents captured by the researcher was the level of education. The researcher wanted to know the level of education of the members who were in these women groups. This element was very vital since it indicated the general performance of the women groups' activities. The results were presented in table 4.3.

Table 4.3: The level of education of the respondents

	University Graduate	College Graduate	Secondary Level	Primary Level	None	Totals
Mulembe	.	1(6%)	3(16%)	12(67%)	2(11%)	18(100%)
Buyanzi	.	.	3(18%)	9(53%)	5(29%)	17(100%)
Huruma	.	2(14%)	3(22%)	8(57%)	1(7%)	14(100%)
Sifa	.	1(6%)	2(13%)	13(81%)	.	16(100%)
Inuka	.	.	.	6(60%)	4(40%)	10(100%)
Subira	.	.	4(25%)	8(50%)	4(25%)	16(100%)
Umoja	.	.	4(28%)	7(50%)	3(22%)	14(100%)
Jitahidi	2(13%)	4(25%)	6(37%)	4(25%)	.	16(100%)
Totals	2(2%)	8(7%)	25(21%)	67(55%)	19(15%)	121(100%)

The distribution in table 4.3 indicated that the majority of respondents have low levels of education. Majority of the respondents attained primary school education which had 55% of the total number of respondents. All the women groups had members who could at least read and write. Jitahidi women group had members well spread in terms of education levels because it had 13% University graduates, 25% tertiary college graduates, 37% secondary level education and 25% primary level education. The group didn't have any member who could not read and write.

During the interview, the respondents were asked whether literacy of members had been of any benefit to them. The response was positive; they said that during meetings they required someone to write the minutes for the group, another one to record their contributions and also another one to make calculations on loan repayments and fill in the banking slips. Groups which had members with high education levels had no problems in doing such activities for their groups. The observations done by the researcher revealed that Jitahidi women group had very neat and well kept records including the attendance register, the group monthly contributions book where each member was recorded and how much she contributed. There were two files, one for the banking slips and bank statements and another one on general important information for the group. There was a cash book showing the loan repayment contributions on monthly basis which were well calculated and accurate totals indicated.

Disorganization was observed in some of the groups especially those which comprised of members with low levels of education. Buyanzi women group which had the majority of the members with primary level education and quite a number who were illiterate did not have clear records since the topmost leaders were illiterate and aged. The chairperson and the treasurer were illiterate, the secretary was semi illiterate. The details put in record were vague and could not be understood. It was therefore a fact that accuracy and proper record keeping skills depend on the education qualifications of both leaders and members of these women groups.

There was a question asked on marital status of the respondents. This question intended to find out whether the respondents were single or unmarried, single widowed or married.

4.3.4 Marital status of the respondents

Marital status of the respondents was personal information captured by the researcher. The researcher was interested in knowing whether the respondents were married, widowed or single. The results were presented in table 4.4.

Table 4.4: Marital Status of the respondents

	Single/Unmarried	Single Widowed	Married	Totals
Mulembe	5 (28%)	2(11%)	11 (61%)	18(100%)
Buyanzi	2 (12%)	3(18%)	12 (70%)	17(100%)
Huruma	1 (7%)	5 (36%)	8 (57%)	14(100%)
Sifa	4 (25%)	2 (13%)	10 (62%)	16(100%)
Inuka	.	4 (40%)	6 (60%)	10 (100%)
Subira	1 (6%)	2(13%)	13 (81%)	16(100%)
Umoja	2 (14%)	4 (29%)	8 (57%)	14(100%)
Jitahidi	2(13%)	5 (31%)	9 (56%)	16(100%)
Totals	17 (14%)	27 (22%)	77 (64%)	121 (100%)

The table shows that most of the respondents in the groups were married. Of the total respondents 64% were married. Subira women group had the highest percentage (81%) of married women followed by Buyanza women group which had 70%. From the illustrations given in this table, all the eight women groups are faced with the same problems of bringing up at least a family.

This common problem of bringing up a family consumes the little income generated from the business activities they do. This makes them to come together and find ways of accessing funds which can enable them improve their economic status.

The findings of this study have revealed that married women face many challenges in life including the burden of taking care of the families, in some situations they lose their property through divorce and separation. Interviewed leaders said that though most women in their groups were married, they were unable to access the collaterals for the family items like land title deeds, vehicles log books for those who had vehicles could not access them and use them to acquire big loans in the mainstream banking institution present in Luanda town. History has it that these items belonged to their husbands who are the heads of the houses. At the time for looking for the main guarantor to guarantee those loans, the study revealed that some of the men refused to sign the guarantor's forms for their wives in fear that their property will be auctioned if their wives failed to repay the loans. This made the microfinance institutions like KWFT to allow these women to use any relative or even a partner in business to act as a guarantor to enable them access the loans.

Microfinance has tried to raise the income status of many women whether married, single, or widowed thus making them improve their livelihood sustainability. Women have been able to acquire their own assets through the loans borrowed, they have been able to accumulate wealth, give quality education to their children and have desired standards of living through loans borrowed from microfinance.

From the records analysis done, it was noted that women who have been members of their groups for quite long have been able to save a lot of money as their monthly saving contributions like in Jitihadi women group, there is a woman who has saved more than Kshs 100,000/=. In Umoja there was one with Kshs 80,000/— as savings. The savings are refunded on request to boost business or on withdrawal of a member from the group.

There was also a question asked on the number of children that each respondent had. The number of children showed the size of the family one had, and the size of the family affected the living standards because of the quantity of responsibilities one was faced with.

4.3.5 The number of children the respondents had

On demographic information of the respondents, the researcher also wanted to know the number of children the respondents had. This aspect was very important since it indicated the size of the family one had and the added responsibility of taking care of these families.

The results were presented in table 4.5

Table 4.5 Number of children the respondents had

No. of children	0-3	4-6	7-9	10+	Total
Mulembe	1 (6%)	8 (44%)	6 (33%)	3 (17%)	18(100%)
Buyanzi	3 (18%)	4 (23%)	7(41%)	3(18%)	17(100%)
Huruma	.	.	9 (64%)	5 (36%)	14(100%)
Sifa	3 (19%)	5(31%)	6 (37%)	2 (13%)	16 (100%)
Inuka	5 (50%)	5 (50%)	.	.	10(100%)
Subira	1 (6%)	6 (37%)	7 (44%)	2(13%)	16(100%)
Umoja	5 (36%)	4 (28%)	5(36%)	.	14 (100%)
Jitahidi	2 (13%)	6 (37%)	6 (37%)	2 (13%)	15(100%)
Totals	20 (17%)	38 (31%)	46 (38%)	17 (14%)	121 (100%)

Table 4.1 shows the distribution of the number of children each of the respondent in the eight groups have. The study revealed that most respondents have six children and above meaning a large family with increased responsibilities of taking care of their needs. Of the total population 7-9 number of children leads with 38% followed by 4-6 number of children with 31%. Huruma women group had the highest percentage of 64% followed by Subira women group with 44% in the same range of 7-9 children. Huruma women group had the highest number of children with a percentage of 64%.

Generally we can say that most of the respondents in all the 8 groups studied had large families which made them face a common problem of bringing them up. This common problem led them to forming groups and looking for ways of improving their economic status.

4.3.6 The duration of membership of the respondents

The researcher also wanted to know the number of years that the respondents had been members of their groups. It was important because this could tell if the respondents have been able to see the growth, benefits and failures of their groups. The results were presented in table 4.6

Table 4.6: Duration of membership of the respondents

Period in Years	0-3	4-6	6-9	9-12	Over 12	Totals
Mulembe	.		3 (17%)	10(55%)	5 (28%)	18
Buyanzi		3 (18%)	6 (35%)	8 (47%)	.	17
Huruma	.		.	12 (86%)	2 (14%)	14
Sifa	3(19%)	5 (31%)	2(13%)	6 (37%)	.	16
Inuka	.		4 (40%)	6 (60%)	.	10
Subira	1 (6%)	4 (25%)	4 (25%)	6 (38%)	1 (6%)	16
Umoja		3 (21%)	4 (29%)	5 (36%)	2 (14%)	14
Jitahidi	2 (13%)	3 (18%)	4 (25%)	2 (13%)	5 (31%)	16
Totals	6 (5%)	18 (15%)	27 (22%)	55 (45%)	15 (13%)	121

The distribution in table 4.6 indicated that the majority of the respondents have been members of their groups for a total period between 9-12 years (45%). Among the eight groups only two groups, Sifa with 3 members (19%) and Jitahidi with 2 members (13%) who had members with less than 3 years. The membership of Jitahidi women group is well spread

over the years. This means there has been a gradual growth of the group. Huruma women group had retarded growth of the group. There were no new members joining the group for the last eight years. Generally the aspect of membership was important because the duration of membership is likely to have given members time to see the group grow or retard. Depending on the number of years one has been a member of a group, she has experience the functioning of the group and is able to conclude whether the group is of benefit or not.

Most of the groups studied have been in existence for a reasonable number of years. In all the eight groups we have members who have been in their groups for a period of 1-9 years. This is quite a reasonable period for a member to have witnessed all that pertains to her group activities. She is able to tell the failures and the successes of the group. They are able to narrate the history of their group and the benefits they have achieved as long term members of the group. New members who have stayed for less than 3 years like in Sifa, Umoja and Jitahidi women groups may not have much to narrate as far as group dealings are concerned, instead they have to learn and seek the advice of the old members of the group as

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noted by one of the group leaders. Group leaders when asked about their views on new members they said that new members are allowed to join the groups and the groups welcome new ideas from new members which may be of benefit to the group. They gave an example of initiating new projects and new ways of soliciting funds as it had happened in Jitahidi women group, where a new member came in with an idea of writing proposals and sending them out to the NGOs requesting for funds. The idea benefited all members of the group including both the new and the old members when the group was funded by an NGO.

Generally we can say that group members should allow the growth of their groups by welcoming new members to join the group. This will keep the group in existence and sustained for many years than maintaining the number of members for many years who

eventually may retire or die or leave the group which leads to retard ness or death of the group.

The other issue was the means of leadership choice where respondent were asked to give suggestions on what they base on when choosing leaders for their groups. It involved; trustworthiness, enterprising and literacy.

4.4 Enhancement of women's economic status

The study's major concern was to seek information on how microfinance institutions have been able to enhance the economic activities of low income women in Luanda division. From the findings done on the occupation of the respondents it was noted that most women had no formal employment. Majority of the respondents were engaged in small scale income generating activities. These activities included food kiosks, mitumba and retail shop keepers. Others depended on their small farm activities which generated very little income hence they required other sources of funds to boost their businesses. The only source they had was microfinance.

The questions asked by the researcher in this section intended to seek information on where these women got the funds to boost their businesses; the microfinance institutions then-groups belonged to: the systems of microfinance institutions their groups preferred; whether microfinance had improved the businesses of the respondents and the general assessment of the MFIs they belonged to. The results were presented in tables.

4.4.1 Sources of funds for the respondents

The researcher was interested in knowing where the respondents got funds with which they used to expand the small businesses they had. The results were presented in table 4.7

Table 4.7: The sources of funds for the respondents

Source	Frequency	Percent
Merry go round	10	8
Commercial bank	0	0
Microfinance	111	92
NGOs	0	0
Total	121	100

The distribution in table 4.7 above shows sources of the funds for the women group members which were sampled. The study indicated that most women group members had Microfinance with 92% as their major source of capital to boost their business. Merry go round as a source fund had 8% while commercial banks and NGOs were not indicated.

The analysis in the above table revealed that most women used microfinance as their major source of capital for their income generating activities. These women get capital from microfinance institutions in terms of loans which are repaid back with interest.

4.4.2 Types of microfinance institutions respondents belonged to

Another aspect that the researcher was interested in was the types of MFIs that the group members belonged to. They included KWFT, FAULU, KREP and others. The results were presented in table 4.8 below

Table 4.8: Types of MFIs respondents belonged to

MFIs	Frequency	Percent
KWFT	85	70
FAULU	14	12
K-REP	22	18
Others	0	0
Total	121	100

The above table gives the distribution on the types of microfinance institutions that the respondents belonged to. The study revealed that most women belonged to KWFT which had the highest percentage of 70%. K-REP followed with 18% and FAULU Kenya had a few respondents with a percentage of 12%. There were no other institutions that offered financial services to the women group members.

When leaders were interviewed about their members and the MFIs they belonged to, their response was that KWFT had services which were better as compared to those other institutions. That they had flexible rules which members could abide with and that their services could reach the poorest of the poor like the destitute found amongst this groups since their aim was to raise the economic status of such like people.

4.4.3 The systems of MF preferred by respondents

The researcher intended to capture information suggested by the respondents on the systems of MF they preferred. Among them were merry go round, village banking and loaning, and banking systems. The results were presented in table 4.9 below.

Table 4.9 The systems of MF preferred by respondents

Systems of MF	Frequency	Percent
Merry go round	9	7
Village banking and loaning	83	69
Banking system	29	24
Total	121	100

The table 4.13 shows the systems of MF preferred by the respondents. 69% of the respondents preferred village saving and loaning, 24% preferred banking systems and only 7% preferred merry go round.

When interviewed the group leaders said that village banking and loaning was appropriate for them because of its accessibility and accuracy in keeping their records and that they were also able to discuss their problems with their MFIs officers and reach a consensus which could not happen in main stream banking institutions. Most of them said that merry go round were not the best since the money contributed was little hence took a longer period of time to up lift ones economic status.

4.4.4 Improvement of the businesses of the respondents

The researcher wanted to know the effect of microfinance on the businesses of the respondents. The respondents were asked whether microfinance institutions had improved their businesses or not. The results were presented in the table below.

Table 4.10 Improvement of the businesses of the respondents

Improved lives	Frequency	Percent
Yes	114	94
No	7	6
Total	121	100

The distribution in table 4.10 above indicated that 94% of the respondents had a positive response towards microfinance having improved their businesses while only 6% of the respondents had a negative response.

The above illustration shows that majority of the women in their women groups have been able to benefit from the services microfinance institutions offer thus improved their living standards.

4.4.5 Respondents general assessment of the MFIs

In this aspect the researcher wanted to know the feelings of the respondents about the microfinance institutions they belonged to. The suggestions they gave included very satisfied, satisfied and dissatisfied. The results were presented in table 4.11 below

Table 4.11 Respondents general assessment of MFIs

Overall Assessment	Frequency	Percent
Very satisfied	93	77
Satisfied	21	17
Dissatisfied	7	6
Total	121	100

The results presented in the table indicated that majority (77%) of the respondents were very satisfied by the services microfinance institutions provided. 17% were satisfied by not quite much while 6% were dissatisfied.

The distribution in table 4.5 shows that majority of the respondents liked microfinance institutions as their source of credit and other services.

4.5 Contribution of MFIs on the living standards of women

In this section the researcher wanted to know whether microfinance institutions had improved the living standards of women group members who were their clients. One of the main aims of microfinance institution is to improve the living standards of low income women by giving them affordable loans and services. Low income women have lived in frustrating conditions where they are unable to afford even the basic needs for their families.

The study's concern is to determine how microfinance institutions have improved the living standards of women in Luanda division. The researcher asked the respondents to give information on where their children learned, how many workers the respondents had employed and whether MFI had improved their livelihoods. The information was presented in tables as shown below.

4.5.1 Effects of microfinance on the women's lives

The researcher wanted to know how microfinance had affected the women's lives. The intentions of the researcher were to find out whether microfinance institution had improved the lives of women in Luanda division. The results were as presented in table 4.12

Table 4.12 Effects of microfinance on the women's lives

Effect of MFI on women's lives	Frequency	Percent
Yes	108	89
No	13	11
Total	121	100

The distribution in table 4.12 above indicated that majority (89%) of the respondents had a positive response. They said that MFIs had improved their livelihoods. 11% responded negatively.

The illustration above indicated that majority of the respondents benefited from microfinance institutions. When leaders were interviewed they sighted that their group members had benefited from microfinance in the following ways:

a) Financial assistance

The women in their women groups were able to acquire loans from microfinance institutions since they got guarantors from their own groups. Microfinance institutions insisted on women being members of registered women group in order to access credit from their institutions. This helped to track down the client and assist in repayment of the loans. Women also benefited because whenever they faced difficulties in repayment the members of the group could contribute. Acquisition of loans has raised the economic status of women thus women have been able to sought out the many problems that have faced them including education of their children, expansion of their small business, health problems and finally improved their living standards.

b) Group projects

The study established that a part from individual projects that members of these women groups had, there were group projects managed by some of these women groups. These projects generated income that benefited all members of the group. Women groups in Luanda division were encouraged by microfinance institutions officers especially KWFT, FAULU, and K-REP to initiate income generating projects. These institutions gave loans to groups to boost their projects. The study revealed that a few of the groups managed their projects well and were able to repay loans back without difficulties.

Table 4.13 Income Generating Activities

Name of the group	Income Generating Activity
Mulembe	- Chicken selling.
Buyanzi	- Hiring of utensils, chair and tents.
Huruma	- Tree seedlings, firewood and charcoal selling.
Sifa	- Scones bakery and mandazi supply
Inuka	-Individual activities.
Subira	- Loaning.
Umoja	- Horticulture- growing of vegetables.
Jitahidi	- Poultry layers and fish 2 fish ponds.

Groups with high level education leaders (Jitahidi, Huruma and Sifa), had their projects well managed. However some groups had difficulties in repayment of the group's loans they picked because of mismanagement and poor choice of income generating activities. Such groups included, Subira, Umoja and Buyanzi. Inuka women group did not have a group project but members had individual projects. When interviewed, the group leader said that members felt that they were unable to manage repayment of individual loans

as well as group loans. Therefore they decided to have individual activities which included food kiosks, selling of fruits, mitumba among other small activities they were engaged in.

c) Merry Go Rounds

It was also noted that there were Merry go rounds as a source of income among the groups. This was encouraged by the microfinance officers, that groups to have merry go rounds to boost one another's business. Among the eight groups studied each group divided its members in smaller groups of 5-6 and named them group A, group B and group C. In these smaller groups, the members decided on how much to contribute and give to a member. The contributions were made twice a month that is end of the month and in the middle of the month. This idea has helped some members in these groups to expand their small business.

d) Improved standards of living

It was evident from the study done that microfinance institutions have improved the living standards of women in Luanda division. All the women in the eight women groups borrowed loans from the institutions. These loans were used to sought out various problems that this women encountered. The same loans were used to expand their businesses which led to increased income meaning that these women could afford to acquire what they needed as far as livelihood sustainability was concerned. The living standards of most women who acquired credit from microfinance institutions and utilized it well have improved. This is shown by the type of schools they take their children to, the number of children in school and the support given to them; the assets they have acquired and their ability to meet their emergencies that occur in their lives.

4.5.2 Where the children learned

The researcher was interested to know where the children of the respondents learned. This aspect was important because the types of schools where the respondents took their children indicated the class or the standard of life the respondents lived in. The results were presented in table 4.14 below.

Table 4.14 Where the children of the respondents learned

Types of schools/colleges	Frequency	Percent
Public primary schools	41	34
Private primary schools	8	7
Public secondary schools	22	18
Private secondary schools	6	5
Public colleges	32	26
Private colleges	12	10
Totals	121	100

The data presented in table 4.14 indicated that majority of the respondents took their children to public institutions. The public primary schools had the highest percentage of 34% followed by public colleges with 26% then public secondary schools followed with 18%. Private institutions had the least number of respondents where private primary schools had 5%, private secondary schools had 7% and private colleges had 10% respectively.

The illustration above implied that majority of the women can afford to educate their children in public institutions using the little income they have because public institutions do not demand a lot of money in terms of schools fees. A few could afford to educate their children in private institutions.

4.5.3 The number of workers employed by the respondents

The intentions of the researcher in this section were to know if the respondents had employees whom they were assisting financially. This aspect was vital because it detected the kind of lifestyle the respondents were living. From the responses given in the questionnaires it was noted that most respondents employed 1 or 2 workers to assist in daily activities. They were also asked to state the amount of money they paid their workers. From the figures given the study revealed that most of the workers monthly salaries ranged between Kshs 2,000/= - 3,000/=. This showed that if women could now raise the monthly salaries for their workers then we can generally conclude that microfinance has improved most of the women's livelihoods.

4.5.4 Property owned by the respondents

In this aspect the researcher wanted to know whether the respondents had their own property or not. The results were presented in table 4.15

Table 4.15 Property owned by the respondents

Property Ownership	Frequency	Percent
Yes	88	73
No	20	17
Not sure	13	10
Total	121	100

The illustrations given in table 4.15 indicated that majority (73%) of the respondents owned property of their own. 17% did not own any property while 10% were not sure whether they owned any property or not.

The researcher's major concern was to establish how microfinance institutions have enabled women who were unable to acquire assets they can call their own and take control of,

could now acquire them. Women have been unable to acquire assets because they lacked collateral with which they could access credit in the main stream banking institutions. Culture had it that family property and items like title deeds and vehicle log books belonged to the men since they were the heads of the families. Women had no say as far as ownership of family property was concerned. From this study it was noted that most women did not have formal employment to earn them good salaries which could enable them acquire their own assets, instead they engaged themselves in small scale income generating activities for their livelihood sustainability.

When leaders were interviewed on how their members had benefited from MFIs, they said that most women have been able to acquire their own assets for instance land, vehicles and others. The researcher also asked questions on how the respondents acquired property.

4.5.5 How the respondents acquired property

When leaders were interviewed on how members acquired property, they said that most of them acquired their assets through the loans they borrowed from microfinance institutions, a few acquired items like utensils and farm tools through merry go rounds carried out of these groups and others acquired some of their assets like land through inheritance.

4.6 Other services provided by MFIs to women

The researcher's major concern was to establish whether microfinance institutions present in Luanda division had other services they provided to these women apart from the loans. From the study carried out it was revealed that most women had acquired very low levels of education. Majority of them had primary school level of education; these implied that most of the women did not have proper knowledge and skills in management. It was realized from the analysis done those women groups which had leaders with low levels of education had vague and disorganized group records which could not be easily understood. Most of their documents had important information missing.

When leaders were interviewed if they had any capacity building from MFIs officers or the resource persons, the response was positive. The leaders said that the MFIs attached to each group an officer who attended their monthly group meetings. These officers gave advice and taught them on how to utilize the loans borrowed from MFIs. They assessed businesses of new members joining the groups and encouraged those who did not have to initiate income generating activities. Other services included; training, self employment and other home improvement items.

4.6.1 Training

The researcher wanted to know whether the MFIs offered any training to these women group members the response from the respondents was positive. When group leaders were interviewed they said that officers from MFIs attached to their groups carried out capacity building in their respective groups. Also once in a while, officers were sent from the regional centre to inculcate the women group members on how to utilize loans borrowed by investing them in income generating activities. They also taught these women on how to make better choices and selection of profitable income generating activities. They gave them advice on how they can manage well their already initiated projects.

4.6.2 Self employment

Through the trainings and seminars offered by MFIs the women group members have been able realize that the lessons learned were of importance to them and the society. When the researcher interviewed the group leaders on how the members had benefited from the microfinance institutions, the results were that most members have been able to engage themselves in income generating activities even though some of the activities fizzle out before loans they picked are paid which leads to loan defaults that is experienced in almost all the groups. Sifa women group leader said that; Microfinance opened the eyes of women in Luanda division, that they realized how important it is to keep themselves busy on activities

that will earn them even Kshs 50/= as profit in a day. Jitahida women group leader said that they have discovered that idleness is a disease whose cure is being creative, innovative and active to explore the talents one has and use the little loans they get from microfinance institutions to earn their living. Those who are house wives are being advised to initiate income generating activities which can earn them a living.

4.6.3 Other items provided by MFIs

The researcher wanted to find out if there were other items offered apart from being given loans inform of money by MFIs. The respondent's responses were as presented in the table 4.16 below.

Table 4.16 Other items provided by MFIs

Other services offered by MFIs	Frequency	Percent
Farm inputs	18	15
Gas cookers	10	8
Water tanks	93	77
Total	121	100

The distribution in table 4.16 indicated that a high percentage of the respondents which was 77% went in for the water for rain water harvesting. 15% went in for farm inputs while 8% went in for gas cookers.

When going round the groups sampled in the four locations, the researcher observed that there were very few natural sources of water which made women to walk for long distances to reach water sources. Therefore the acquisition of water tanks benefited a majority of women in harvesting rain water.

4.7 The challenges faced by women in loan repayment

The study aimed at seeking information on the challenges faced by the respondents in repayment of the loans they borrowed from MFIs. Women have faced so many problems that pose as challenges in their lives which have lead to difficulties in the repayments of loans borrowed from MFIs. Among these problems we have family size and family problems, interest imposed in loans, lack of education of group members, lack of employment and lack of monitoring of the income generating activities the women are engaged in.

The researcher asked the respondents whether they had bank accounts for the groups, whether they had taken any loans from MFIs they belonged to. They were to indicate the amount of loans they had borrowed from MFIs. The study also intended to find out if there were members who had defaulted in repayment of their loans and the measures that were taken against them. Finally the researcher also wanted to find out the areas that the respondents felt MFIs should improve on. The results were presented in tables.

4.7.1 Distribution on bank account holders

The researcher's intention in this section' was to determine whether these women groups had bank accounts on which they deposited their cheques or how safe they kept their money. The results were presented in table 4.17 below.

Table 4.17: Distribution on bank account holders

Bank account holders	Yes	No	Not sure	Total
	102 (84%)	19(16%)	0	121 (100%)
Total	102 (84%)	19 (16%)	0	121 (100%)

The table 4.12 shows the distribution of the account holders amongst the women group members. 84% had personal accounts and 16% did not have accounts. It was revealed through the study that those who did not have bank accounts sold their cheques to brokers at

an amount which was higher than the bank charges. When asked they gave a reason of the banks delaying with their cash when they needed the money urgently, brokers cashed them immediately they presented their cheques.

4.7.2 Loan amounts borrowed from MFIs

The researcher asked the respondents if they had ever taken any loan from MFIs they belonged to. The response was positive, that all the women who had been selected for the study had taken loans from MFIs. The result was presented in table 4.18 below.

Table 4.18: Loan Amount Obtained from Microfinance Institution Services

Amount (Kshs)	10,000-40,000	40,001-80,000	80,001-100,000	100,001 +	Total
Mulembe	12 (66%)	3 (17%)	2(11%)	1 (6%)	18
Buyanzi	3 (18%)	7 (41%)	3(18%)	4(18%)	17
Huruma	.	3 (21%)	5 (36%)	6 (43%)	14
Sifa	1 (6%)	2(13%)	4 (25%)	9 (56%)	16
Inuka	.	1 (10%)	2 (20%)	7 (70%)	10
Subira	.	8 (50%)	5(31%)	3 (19%)	16
Umoja	1 (7%)	3 (21%)	5 (36%)	5 (36%)	14
Jitahidi	.	4 (25%)	4 (25%)	8 (50%)	16
Totals	17 (14%)	31 (26%)	30 (24%)	43 (36%)	121

The respondents had been asked to indicate the range of individual loan amounts they had obtained from the microfinance institutions. It was established that all the members had taken loans from MFIs up to a range of Kshs 100,000/= and above. Inuka women group had the highest number of respondents (70%) picking loans amounting to Kshs 100,000/= and above followed by Sifa with 56%. We had very few respondents (14%) taking loans amounting from Kshs 10,000-40,000/=, apart from Mulembe women group which had highest 66% in the range of Kshs 10,000-40,000/=.

4.7.3 Loan defaulters

The researcher wanted to know the loan repayment rate of the women group members by seeking information on defaulters. This aspect was vital because it portrayed the ability of the individual in borrowing and repayment of the loans. The results were presented in table 4.19.

Table 4.19: Loan defaulters

Loan Amounts	Frequency	Percent
10,000-40,000	6	5
40,001-80,000	25	21
80,001-100,000	44	36
100,001 and above	46	38
Total	121	100

The distribution in table 4.19 indicated that women who borrowed Kshs 100,000/= and above had the highest number of defaulters of 38% followed by Kshs 80,001/= to 100,000/= with 36%. Kshs 40,001/= to 80,000/= had 21% while Kshs 10,000/= to 40,000/= had 5%.

This implied that the higher the loans borrowed the more the defaulters. The researcher was interested in knowing the factors that lead to this loan default amongst the women group members. The responses from the group leaders were as discussed below,

a) Family size and family problems

The interviewed group leaders said that some of the members in their groups had very large families. The group leader of Huruma women group said that her group which has 14 members, all the members had a family of above six children. Large families lead to increased responsibilities of looking for basic needs for the family like health and education. Such responsibilities chewed up part of loans borrowed leading to difficulties in repayment.

They also pointed out that most of these women were housewives and did not have any other additional source of income. They depended on their husband's income to repay their loans, which sometimes was not enough for the families up keep.

b) Interest on loans

Another issue raised by the group leaders was that the interests imposed on loans they were given were very high. The profit they made from the loans was taken up as the loans interest; hence they ended up getting very little. A leader of Mulembe women group who had taken a loan of Kshs 100,000/= said she repaid the loan in one year (12months), and in total she gave Kshs 120, 000/= to the MFI meaning she was charged Kshs 20,000/= as to be quite high. Most members found this interest to be quite high making many women fear taking huge amounts of loans from MFI.

c) Education of women group members

The level of education was a point of concern for women group members in the eight women groups. The study revealed that most women had primary school education with a total of 67%. This revealed that most of the womdn had not acquired management skills. They had no better ideas on how to plan, organize, coordinate and budget well for their activities which led to mismanagement of loans.

Analysis done on group and individual projects revealed that groups where we had literate leaders like university graduates, for instance, in Jitahidi women group which was well organized. The chairperson was a university graduate; the treasurer and the secretary were tertiary college level, some members 37% had attained secondary level education and few members 25% primary level. There was none who was illiterate in this group.

The group leaders raised a suggestion that the officers from the MFI should come up with ways of educating the new members who join these groups on how to manage the funds given to them as loans. They should also give advice on choice of income generating

activities that women group members can engage in which can generate quick income to enable them repay back loans in time. The findings revealed that education of members on how to utilize the loans to be borrowed was done seriously in early 2000 when microfinance first came to Western Kenya. Since then not much has been done on education of members

d) Lack of employment

Most women in these women groups are not salaried; this leads to their low income and social status. This has in turn affected their welfare and sustenance and those of their families. Analysis done on the occupation table shows that only 5% out of the total target population are professionals with salaried employment. This means that the rest depend on the petty activities they do which fizzle out within a short time. The findings of this study establishes that there is need for the microfinance institution to find out ways of empowering women economically so that they can be self employed and raise their standards of living from the income generated from their expanded businesses.

e) Monitoring of women activities

The study revealed through interview that not all women in these women groups have income generating activities. A member is given affidavit form to fill which has the details of collaterals. It is signed and the member is given a loan without the officers confirming the type of business this person is engaged in. Group leaders were of the opinion that members be encouraged to have at least a project which will generate income to avoid defaults which lead to auction of property leaving members in more frustrating situations.

The respondents were also asked questions on their achievements they had got from the women groups they belonged to. In this case the study intended to find out whether the targeted women had benefited from their groups. The questions asked were on increased food productions, information sharing, improved economic status and any other.

4.7.4 Measures taken on defaulters

From the responses given in the questionnaires the respondents explained that during group meetings the members who were unable to repay their loans were chased by the MFI officer in charge of the group to go and look for money and bring it before the meeting ended. Failure to do so resulted into penalties. Sometimes the group members were forced to share the amounts defaulted and contributed towards them since all the group members guaranteed each other loans. Notorious defaulters were noted and the property they indicated in their affidavit forms auctioned by the MFI officers and sold to the public to repay the loan balances.

4.7.5 Areas of service delivery that MFIs should improve on

The respondents also gave their suggestions on the areas that MFIs should improve on so that their institutions can be borrower friendly even to the poorest of the poor found in the remote areas of the division. The results were presented in the table 4.20 below.

Table 4.20: Areas of improvement in service delivery

Improvement	Frequency	Percent
MFI to increase loan officers	14	12
MFI to open more branches	23	19
MFI to process loans faster	11	9
MFI to reduce interest	73	60
Total	121	100

The respondents were asked questions on the service delivery that MFIs should improve on. The majority (60%) of the respondents said that MFIs should reduce the interests imposed on the loans women borrow to make it borrower friendly. 19% of the respondents indicated that MFIs should open more branches so that their services can be at the door step of the poor women even those in remote area of Luanda division. 12% of the respondents

said that MFIs should increase their field officers so that they can educate new members who join the groups on how to borrow and how to invest the borrowed loans in income generating activities. Finally 9% of the respondents indicated that processing of loans to be improved on, that the one month period seemed to be a longer time to many.

This interpretation implies that majority of the women would want MFIs to reduce the interests imposed on the loans they borrow so that much of the profit they make from the loans they borrow is not taken up as interest because it is these profits they make that can expand their businesses hence improve their livelihood sustainability.

CHAPTER FIVE

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Chapter 5 focused on the summary of the findings, conclusion and recommendations.

5.2 Summary of findings

The study has revealed that women groups in Luanda division comprise of mature women of above 35 years of age. Majority (43%) of the women had the age bracket of between 35-40 years. It was also noted that most (53%) of this women are house wives who depend on their husbands income for their livelihood sustainability. The study also established that the majority (67%) of the women in the sampled groups have attained up to primary level education which make them not to have proper knowledge and skills in the choice and management of their income generating activities. It was also revealed in the study that majority (64%) of the women are married and have added responsibility of taking care of their families.

The study revealed that microfinance institutions have played bigger roles in changing the livelihood of the low income women. As noted in table 4.7 majority (36%) have been able to borrow Kshs 100,000/= and above. They have used these loans to expand their businesses, acquire assets and have control over them. It was also noted that majority of the women in the sampled women groups have large families where (38%) of the respondents have above 7 children which poses as a challenge in the lives of many women.

The study revealed that micro finance institutions present in Luanda town have played bigger roles in changing the livelihood of low income women. As indicated in table 4.7 majority (92%) of the respondents acquired their capital from MFIs as compared to other institutions. It was also noted that amongst the MFIs present in Luanda division KWFT has majority (70%) of the respondents due to its flexible rules and good services they offered.

The study revealed that most (94%) of the women who access credit from MFIs in Luanda division had their lives improved, that they could afford the basic needs of their families. Majority (77%) were very satisfied with the presence of MFIs in the area. They had an opinion that MFIs could be there to serve them as long as they lived.

The study revealed that MFIs had contributed a lot to the improvement of the living standards of women in Luanda division. Majority (73%) of the women are able to own property of their own. They are able to acquire other assets from MFIs apart from the money they are given in form of cheques. These items include water tanks, gas cookers, farm inputs like fertilizers and water pumps for irrigation which have led to increased food production hence improved health status of families.

The study revealed that apart from the loans and assets given to women, MFIs has other vital services that they offer they include training. Trained field officers from MFIs especially KWFT offer training to women on how to choose and invest their money in profit making income generating activities to enable them sustain their livelihoods. Women attend seminars organized by these institutions. The leaders acquire knowledge and skills on how to manage their groups, keep clear records and maintain group activities. Other members also acquire skills which enable them to become innovative and creative hence self employed.

The study has also revealed that through women are economic actors of the nation through the activities they do they face difficulties which pose as challenges in their lives. Such challenges include illiteracy, lack of funds, poverty, and marital status among others. Such challenges lead to loan defaults which leads to the members being forced to pay the loan balances if not so then the property of the defaulter be auctioned hence leaving the defaulters more poorer than they were.

5.3 Conclusion

Women groups in Luanda division relied mainly on small businesses, farming activities, merry go round and funding raisings as sources of finance. These were found to be quite inadequate. Other finances got form lateness taxation and registration fees from new members joining the groups and loans borrowed from MFIs are relied on by the women groups for their recurrent expenditure and development. It was noted that the groups had gotten involved in a number of activities in a bid to supplement their operations. These activities differed from one group to another. Most members of these groups were found to have minimal education which makes the choice and management of their income generating activities difficult as literacy has been shown to be playing a major role towards the achievement of these activities. Scarcity of qualified personnel and inadequate capital make it difficult for most of the women groups to initiate and implement better projects which can generate high income and improve their livelihoods.

5.4 Recommendations

The study recommends that microfinance institution should open up more branches to bring their services at the door step of their clients. Spending money traveling to the microfinance institutions units proves difficult for the low income women.

The microfinance institutions should also come up with a scheme that is borrower friendly to benefit even the very low income women in rural areas and sensitize them on the benefits of getting the loans and how to repay them. Leaders of women groups should be trained to acquire skills on record keeping and group affairs management for effective use of funds and choice of income generating activities to ensure the group members livelihood sustainability.

Most important the government should come up with a strategy to initiate and include women groups in the disbursement of funds to boost the women group projects since they do benefit women groups and the society at large.

The study also recommends that the government policy on support for women groups should focus on the rural women groups. Maendeleo Ya Wanawake (MYW) policy should be extended to cover specifically the informal women groups as it has been shown that women are economic actors of the nation therefore if properly supported they can ably contribute to the improvement of the country's economy. The government should also facilitate training through holding seminars with group leaders and members to increase productivity.

Assessment and monitoring should be done by creditors on their client's income generating activities before loans are given. The size of the business indicates the ability of the individual's repayment of loans borrowed. This will help minimized if not exit loan defaulters.

5.5 Suggestions for Further Research

1. Further research to be carried out on microfinance institutions on enhancement of women groups' activities in rural areas.
2. A similar study to be done elsewhere with a larger population than the one covered in this study.
3. A detailed analysis to be done on the impact of non-governmental organizations in promoting women activities.
4. Further research needs to be done to capture extends to which the government support women group projects.

5.6 Contribution to the body of knowledge

The table below shows the contribution of the study to the body of knowledge. It highlights the gains to be realized from the study which will add knowledge to the present situation.

Table 5.6 Contribution to the body of knowledge

No	Objectives	Contribution to knowledge
1.	To investigate whether microfinance has enhanced women economically in Luanda division.	- The role of MFIs on the economic status of women.
2.	To determine the contributions of microfinance Institutions on the living standards of women in Luanda division.	- Effects of MFIs on the living standards of women.
3.	To establish other services provided by microfinance institutions to women in Luanda division.	- Acquisition of knowledge and skills and self employment through training.
4.	To identify the challenges faced by women in repayment of loans	- Factors that hamper the repayment of loans by women groups members.

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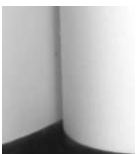
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APPENDICES

APPENDIX 1: LETTER OF TRANSMITTAL

OKWIRI GRACE,

U. O. N,

P.O. BOX 30097,

NAIROBI.

9/ 5/ 2010.

TO THE HEAD TEACHER,

KERONGO PRIMARY SCHOOL,

C/O THE D.E.O.OFFICE,

P.O. BOX 645,

MARAGOLI.

Dear Respondents.

REF: PERMISSION TO ADMINISTER RESEARCH QUESTIONS

I'm a student at the University Of Nairobi undertaking a Masters degree in Project Planning and Management. Registration No. **L50/ 72267/ 2009**. As part of the requirements, I'm carrying out a research entitled, **Effects of Microfinance institutions on sustainability of women's livelihood: A case of Luanda Division in Emuhaya District.**

I therefore kindly request you to respond to my questionnaires to enable me obtain data for my study. The questionnaires require duration of about one hour to fill. The information gathered is for utmost confidentiality. I will highly appreciate the contribution you will make towards the success of my study.

Thank you in advance for your cooperation.

Yours faithfully,

OKWIRI GRACE.

APPENDIX 2: QUESTIONNAIRE SCHEDULE FOR WOMEN GROUP

MEMBERS IN LUANDA DIVISION

The questionnaire was for collecting data for research concerning effects of microfinance institutions on sustainability of women's livelihood in Luanda division.

PART 1: PERSONAL DETAILS OF RESPONDENT

(Kindly put a tick (or (x) in any of these boxes given where applicable)

1. Please indicate the name of the women group

2. What is the name of your Sub- location?

3. What is your age bracket?

20 - 24 25 - 29

30 - 34 35 - 39

40 - 50 51 yrs and above

4. What is your occupation?

Business

Housewife

Professional

Others

5. What is the level of your education?

University Graduate College Graduate

Secondary Primary

6. What is your marital status?
Married Widowed Single

7. How many children do you have?

4 - 6
7 - 9
Above ten

8. How long have you been a member of this group?

Less than 4 years 4 - 8 years
8 - 12 years Above 12 years

PART 2: ENHANCEMENT OF WOMEN'S ECONOMIC STATUS

9. Where do you get funds to boost your business?

Merry go rounds Commercial bank
NGOs Microfinance Institutions

10. Which MFI does your group belong to?

KWFT FAULU K-REP Others

11. Which system of microfinance do you prefer in your group?

(i) Merry-go-round Yes No Not sure

(ii) Village - saving and loaning Yes Q] No Q Not sure [

(iii) Banking system Yes • no • Not sure •

12. Has microfinance improved your business? Yes No

If yes, how? Please explain.

13. Please give your overall assessment of your MFI.

Very satisfied Satisfied Dissatisfied

**PART 3: CONTRIBUTION OF MFIs TO THE LIVING STANDARDS OF
WOMEN**

14. Has microfinance improved your life?

Yes No Not sure

If Yes please explain

15. Where do your children learn?

Public Primary Schools Private Primary Schools

Public Secondary Schools Private Secondary Schools

Public colleges Private Colleges

21. Are there other items that MFIs provide to women?

Yes No

If Yes, which ones? Please name them.

PART 5: CHALLENGES FACED BY WOMEN IN LOAN REPAYMENT

22. Do you have bank account for the group?

Yes No

23. Have you ever gotten any loan from MFI?

Yes No

24. Please tick () to indicate the category of the individual loan amount (in Ksh.)

(a). 0-40,000

(b). 40,001-80,000

(c). 80,001- 100,000

(d).100, 001 and above

25. Are there members who have been defaulted to repay there loans?

Yes No Not sure

If yes how did you deal with them? Please explain.

26. What areas of improvement would you wish to see in the provision of services from your MFI? (Please tick the appropriate choice)

- MFI to increase loan officers
- MFI to open more branches
- MFI to process loans faster
- MFI to reduce interest rates

Thank you for your cooperation.

APPENDIX 3: INTERVIEW SCHEDULE

This was meant for group leaders.

1. What is your name?
2. What is the name of your group?
3. For how long have you served as a leader of this group?
4. What is the general level of education of your group members?
5. How has literacy assisted your group members to achieve their goals?
6. Has your group ever had any capacity building?
7. If yes explain in brief the impact of resource persons in groups' association income generation.
8. Do you keep any record in your group?
9. If yes, which ones?
10. Why do you keep records?
11. What are the sources of capital for your group members?
12. What is the name of the MFI your group belongs to?
13. When did your group members join this MFI?
14. What kind of service do they receive from MFI?
15. What are the benefits your group has received from MFI?
16. Has your group faced any challenges in repayment of loans borrowed?
17. What are the suggested solutions to these challenges?
18. Have the target women directly benefited from your group?
19. If yes then how?
20. What are the income generating activities for your group?

Thank you for your cooperation.

APPENDIX 4: NON- PARTICIPANT OBSERVATION SCHEDULE

The purpose of this instrument was to capture women in their group functioning and understand their organization. The groups were observed in some of their meetings and the following was noted.

- (1). Attendance, records and personal contributions.
- (2). The proceedings.
- (3). Issues which will be discussed in relation to the study.
- (4). Income generating activities of the members opt to initiate.



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

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254-020-3 10571, 2213123
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R.O. B cx 30623-00! 00
NAIROBI-KENYA
Website ww-.v.ncsc go ke

Our Ref:

NCST/RR1/12/1/SS/661

Date:

21 July.2010

Grace Ateka Okwiri
University of Nairobi.
P.O. Bo* 422,
KAKAMEGA

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Effects of Micro Finance Institutions on sustainability of Women's livelihood: A case of Luanda Division in Emuhaya District*" I am pleased to inform you that you have been authorized to undertake research in Emuhaya District for a period ending 31st December, 2010.

You are advised to report to the District Commissioner, the District Education Officer, Emuhaya District before embarking on the research project.

On completion of the research, you are expected to submit two copies of the research report/thesis to our office.

I hereby

"P. N. NYAKL'MDI
FOI: SECRETARY/CEO

Copy to: The District Commissioner
Emuhaya District

The District Education Officer
Emuhaya District

THIS IS TO CERTIFY THAT:

Prof./ Dr./ Mr./ Mrs./ Miss..... GI & CE

OKWIRI ATEKA

of (Address) . . . UNIVERSITY . OF . NAOOBI .

P . O . BOX 422 , KAKAHEGA

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has been permitted to conduct research in...

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£ Province,

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LUANDA,

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Research Permit Info ^ / R R I / 1 2 / 1 / S S / 6 6 3

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A handwritten signature in black ink, appearing to be 'P. G. ...'. The signature is written in a cursive style and is positioned above a horizontal dotted line.

*Applicant's
Signature*

*[Secretary
National Coimcilfor
Science and Technology*