M.A: GENDER AND DEVELOPMENT

PROJECT

THE ROLE OF MICROFINANCE IN POVERTY REDUCTION AMONG SLUM WOMEN.

A CASE STUDY OF KOROGOCHO SLUM.
DECLARATION

This research work is my original work and has not been submitted for any diploma or masters award in any other university.

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Dedication

I humbly dedicate this work to my first born son Dennis Karaya who is source of my inspiration because I know his life depends on me wholly as his dear loving father.
Acknowledgement

I wish to acknowledge the help of my project supervisor Mr. Isaac A. Were who under his guidance I have successfully completed this project.

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ABBREVIATIONS

UN - United Nations

SAPs - Structural Adjustment programs

MDGs - Millennium development goals

NGOs - Non governmental organizations

UNDP - United Nations Development program

WID - Women in development

FPE - Free primary education

NCBD - Nairobi Central Business District
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CHAPTER ONE

INTRODUCTION

Poverty has been pressing issues in Africa where majority of the African countries are listed among the poorest nations in the world. Most of these countries lie in the sub-Saharan Africa. Women in these countries are believed to be more than men in the ranks of the poorest people on the earth. (Caroline Sweetman 2002). Lack of economic equality between men and women has led to women marginalization and subordination. Women continue to be poorer. In order to change this perception there is need to economically empower women. In this study microfinance intervention has been suggested as one of the ways in which to alleviate poverty among the slum dwelling women. Microfinance is promoted as the key poverty alleviation strategy to enable poor women to cope with adverse effect of economic and social impact of structural adjustment policies and globalization (Mayoux 2001).

Microfinance has enabled women to access savings and credit which gives them a greater economic role in decision making. (Mayoux 2001). The access to savings and credit facilities and women decision on what is being done with savings and credit strengthens women say in economic decisions of the household. This enables women to increase expenditure on wellbeing of themselves and their children.

The economic power of women will also improve the political power of women. Mainly because they will be motivated in policy and decision levels in society. (Mayoux 2001). Women will have more bargaining power.
1.2 BACKGROUND OF THE STUDY

It's widely held that women's experience of poverty is quantitatively and qualitatively different from men. Women are widely believed to outnumber men in the ranks of the poorest people on earth (Carol Sweetman 2002) because poverty measures focus on households, not individuals accurate figures are impossible to obtain.

In 1995 the UN human development report estimated that of the 1.3 billion people in poverty, 70% were women (1995-4). In the same year UNIFEM stated that women constitute at least 60% of world poor (1995, 7). It's therefore a fact that feminization of poverty is real and growing (Marcoux 1997, 4).

Most institutions which determine the economic and social environment in which women and men in poverty live are unlikely to allow anyone in poverty to shape their decision making (Carol Sweetman 2002).

Men in poverty are clearly excluded from participating equally in decision making at international and national levels and this is a profound impact on how they live now and their chances of escaping poverty in future. Majority of men in poverty are able to participate with their peers in formal decision making bodies at community level. If there is no male household head, women participation in these bodies may be difficult or impossible.

In Kenya women who comprise 51% of population are disadvantaged in many fields. Their endeavors to participate in development activities has been thwarted by S.A.P.s (Structural Adjustment Programs) that have affected females more than males and more so in low income groups (Kerre 1994) of this number, the most vulnerable are the
females who head households. Studies have found that female headed households constitute 30% of Kenya's households of whom 52.9% are poor (Mukui, 1994, Republic of Kenya 1999; World Bank 1980) in spite of comprising clean majority of population, women have lived a marginalized life in all spheres. The hard work by these women who head households not withstanding their incomes are limited and not always certain (Republic of Kenya 1995). Circumstances compel many of them to engage in illegal and usually risky activities such as prostitution, brewing of illicit liquor, hawking without license and in restricted places. In effect their children are potentially at a great risk of neglect and abuse upon these women’s arrest and imprisonment. Ultimately, these children find their way into the streets thus forming part of street children.

This situation is also experienced in Nairobi slums, where half of the households in Nairobi informal settlements (Slums) are living on just over three US dollar a day according to a new survey. Twelve residents of informal settlements in Nairobi gathered evidence of the cost of living in their neighborhood every month during 2004. The data were compelled and analyzed by Mungo Phares Kirrii a researcher at economic justice program of Jesuit Hakimain centre in Nairobi.

Hence there's need to establish a lasting solution to poverty levels in Nairobi slums.

1.3 PROBLEM STATEMENT

Poverty is a depressing subject to discuss but like death and taxes, it has become a continuing affliction with many Kenyans and Africans in general have to contend with on daily basis (Ayako et al 1997). Its argued that a sixth of the worlds people produce 78% of its goods and services receiving about 78% of the worlds income. 3/5 of the world’s population lives in the poorest 61 countries where they received only 6% of the world’s
income (Worlds Bank 2000). Poverty goes beyond income measurement. Besides low income poverty manifest itself inform of malnutrition, high mortality rates, illiteracy, lack of access to basic education, drinking water, main health facilities and shelter. It is a problem that manifests itself in many forms and at all levels of society threatening the very foundations of the society. The main forms of poverty include deprivation, isolation, alienation, insecurity and worst of all dependency.

In Kenya the number of people living below the poverty line have consistently remained high. Poverty has highly impacted on women. The deplorable situation of the African woman has become a major focus of attention at gender analysis throughout the continent and beyond. The reason being that she has limited access to education and productive resources. Lack of independence and autonomy in decision making, toil for long hours and has no control over her condition of life (Nuwagaba 2001). Women work 12-15 hours a week more than men and spend correspondingly less time on leisure and sleep.

In Kenya women comprise about 51% of the population are disadvantaged in many fields. Their endeavor to participate in development activities has been thwarted by SAPs that have effect more than males counterparts and more so those in low-income groups (Kerre 1994) of this number the most vulnerable are the females who head households, studies have found that female headed households constitute 30% of Kenya household of whom 52% are poor (Mukui 1994, Republic of Kenya 1999, World Bank 1980). In spite of comprising a clean majority of the population, women have lived a marginalized life in all spheres. The hard works by these women who head household not withstanding their incomes are limited and not always certain (Republic of Kenya 1995). Circumstances compel many of them to engage in illegal and usually risky activities such as prostitution, brewing of illegal liquor, hawking without license and in restricted areas. In effect, their
children are potentially at great risk of neglect and abuse upon these women's arrest and imprisonment, ultimately, these children find their way into streets thus forming part of the street children.

1.4 STUDY OBJECTIVES

- Main objective of this study is to inform the stakeholders and policy makers in the microfinance institutions to formulate policies and intervention measures that addresses poverty alleviation among the slum women.
- To inform stakeholders in microfinance institutions the need to educate women on business management skills to enable their micro enterprises to grow
- To inform stakeholders in the micro finance institution the need to sensitize the slum women on the importance of savings and credit services offered by their institutions.
- To inform the stakeholders in micro finance institutions the need to offer their services to slum women.
- To inform the stakeholders in micro finance institutions the nature of clientele they will be dealing with when handling the slum women in their institutions.

1.5 STUDY QUESTION

- Do micro finance institutions have polices and intervention measures that addresses poverty alleviation among the slum women?
- Do micro finance institutions offer training services to slum women on business management skills?
- Do micro finance institutions inform the slum women on the needs to save their earnings and access credit services from their institutions?
• Do microfinance institutions offer credit services to slum women and what are their conditions and rate of interest?
• Do microfinance institutions understand the nature of clientele they care handling when dealing with slum women in their institutions?

1.6 STUDY AIM
The aim of this project is to inform the stakeholders how the microfinance empowers women economically.
This will enable microfinance institutions to focus on women when investing. This will assist to eradicate poverty among women living in slum areas of Nairobi. As poverty is reduced women will become independent, self reliant and women subordination will be reduced.

1.7 RATIONALE/JUSTIFICATION OF THE STUDY
Poverty is a multi-dimensional phenomenon whose causes are complex and difficult to measure precisely. The need to articulate causes and solutions of poverty in developing world is paramount given its effects.

In an effort to achieve millennium development goals (MDG) this project is aimed at reducing poverty among women through encouraging them to save and invest in microfinance. Its backbone lies on MDG no 1 and 3 to eradicate extreme poverty and hunger and promote gender equality and women empowerment. The main focus is to eradicate poverty among the women living in urban by using micro-finance interventions. Majority of the poor urban dwellers live in slums. About 56% of this population is women (Kerre 1994) of this population the most vulnerable are the female headed households whom 52.9 are poor (Mukui 1994, Republic of Kenya 1999, World Bank 1980).
Majority of women living in slums engage themselves in small business enterprises which can be used as vehicles to eradicate poverty among them. What is required is to guide them on how to do it. The project is aimed at exploring some of strategies to boost women small business enterprise and enable them to grow to national or even multi national level business. Mainly encouraging women to save some profits which would later be ploughed back into the business.

The savings could also be used to acquire soft loans with a sole purpose of expanding their business.

1.8 DEFINATION

It is important to look at working definitions and links between poverty and microfinance. I shall start by looking at the definitions of poverty and microfinance.

1.8.1 Poverty

Narrow definition of poverty focus on economic want to a greater extent than broader definition. Broader definition emphasizes the connection between economic want and social- sometimes political marginalization or exclusion. This exclusion is seen as both a symptom and a cause of economic want.

The oxford dictionary if current English (1995) gives a broad definition very simple; poverty is described as want of necessities of life what the necessities of life are actually deemed to be obviously highly subjective. Beijing platform f action describes poverty as follows:- poverty has various manifestations including lack of income and productive resources sufficient to ensure a sustainable livelihood, hunger and malnutrition, ill health, limited or lack of access to education and other basic services, increasing morbidity and mortality from illness, homelessness and inadequate housing, safe environments and social discrimination and exclusion. It is also characterized by lack of
participation in decision making in civil, social and cultural life. Poverty occurs in all countries as mass poverty in many developing countries and as pocket of poverty amidst wealth in developed countries (UN 1996 Para 47)

Poverty is also defined by United Nations as denial of choices and opportunities. It is a violation of human rights and dignity. Poverty means lack of basic needs such as shelter, food and clothing that is living in absolute poverty. It also means lack of capacity to participate effectively in society.

Poverty has made mankind live in marginal and fragile environment without access to water sanitation and access to resources.

1.8.2 Micro financing

According to Robinson (1998) micro finance refers to small scale financial services for both credits and deposits. Micro finance includes self help groups. Micro finance institutions usually are not for profit, it's a regulated financial intermediary that directly provides savings and other financial services to its clients. Micro finance is often considered one of most effective and flexible strategies in the fight against global poverty. It is sustainable and can be implemented on a massive scale necessary to respond to urgent needs of those living on less than one dollar ($1) a day, the worlds poorest. Microfinance has a position of impact far beyond the individual client.

The vast majority of the loans go to women because studies have shown that women are more likely to reinvest their earnings in the business and in their families. As families cross poverty line and micro finance business expand. Their communities benefit jobs created, knowledge is shared, civic participation increases and women are recognized as valuable members of the families and community. (Human development report 1995)
CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK.

2.1.1 Poverty

According to Anthony Giddens (2001) there are two different approaches to poverty. These are absolute poverty and relative poverty. The concept absolute poverty is grounded on the idea of subsistence – the basic conditions that must be met in order to sustain a physically healthy existence. People who lack these fundamental requirements for human existence such as food, shelter and clothing are said to live in poverty. The concept of absolute poverty is seen as universally acceptable and applicable. It’s held that the standards for human subsistence are more or less the same for all people of an equivalent age and physique, regardless of where they live. Any individuals anywhere in the world can be said to live in poverty if he or she fall below this universal standards (Giddens 2001)

According to Giddens 2001 relative poverty relates poverty to the overall standards of living that prevails in a particular society. The advocates of the concept of relative poverty hold that poverty is culturally defined and should not be measured according to some universal standards of deprivation. It’s wrong to assume that human needs are everywhere identical in fact; they differ both within and across society.

Things that are seen as essential in one society might be regarded as luxuries in another.

The oxford dictionary of current English (1995) defines poverty as a want of necessities of life. However, a useful list comes from Beijing platform for action which poverty is described as follows; poverty has various manifestations including lack of income and
productive resources sufficient to ensure a sustainable livelihood, hunger and malnutrition, ill health, limited or lack of access to education and other basic needs/services, increasing morbidity and mortality from illness, homelessness and inadequate housing, unsafe environment and social and cultural life. It occurs in all countries as mass poverty in many developing countries and as pocket of poverty amidst wealth in developed countries (UN 1996 Para 47)

2.1 EXPLORING MEN'S AND WOMEN'S EXPERIENCE OF POVERTY.

It's widely held that women’s experience of poverty is quantitively and qualitatively different from that of men (Caroline Sweetman 2002) Women are widely believed to outnumber men in the ranks of the poorest people on earth. Because poverty measures focus on neither household nor individuals accurate figures are impossible to obtain. In 1995, the human development report estimated that of the 1.3 billion people in poverty, 70% were women (1995, 4). In the same year, UNIFEM stated that women constitute at least 60% of the world poor (1995, 7). It's admitted that a general trend towards the feminization of poverty is real and growing (Marcoux 1995, 7) in most societies, women living without a man are more likely to lack some of life basic necessities. This is due to multiple demands on the time which limit the time they can spend in productive activities as well as social norms which govern their behavior in public sphere and gendered prohibition on certain kind of work. Most institutions which determine the economic and social environment in which men and women in poverty live are unlikely to allow anyone in poverty to shape their decision making.

Men in poverty are clearly excluded from participating equally in decision making at international and national levels and this has profound impact on how they live now and
their chances in escaping poverty in future. Yet the majority of men in poverty are able to participate with their peers in formal decision making bodies at community levels if there’s no male household head women participation in these bodies may be difficult or impossible. In addition Social norms governing the sexual division of labor may mean that household with no adult men is not able to take advantages of full range of livelihood opportunities.

Poverty is qualitatively different for women than men. Poor men face social economic exclusion from government bodies and other institutions which shape their lives on the grounds of their poverty. Women are excluded twice over firm public institutions on the grounds of sexual discrimination as well as poverty. The fact that public institutions are male dominated means they are likely to reflect men’s priorities and interests assuming these to be shared by both sexes.

2.2 MICRO FINANCE AND WOMEN EMPOWERMENT

The access to micro finance services is highly unequal between men and women. Considerable advances were made in 1990s in the design of NGO - managed programs and poverty targeted banks to increase women access to small loans and saving facilities.

Micro finance is promoted as the key poverty alleviation strategy to enable poor women and men to cope with adverse economic and social impacts of structural adjustment policies and globalization (Mayoux 2001). Some researchers have questioned how far micro finance benefits women (Goetz and Sen Gupta 1996) some argued that micro finance programmes divert attention and the resources of donors from alternative and possibly more effective means of alleviation poverty (Rugaly 1996)
As much as donors like to see an immediate impact on empowerment and poverty they are at the same time concerned about the financial self-sufficient of the intermediary. Funding for micro finance is un increasingly dependent on progress towards financial self sustainability within a given time frame. The cost cutting measures in micro finance program may have potentially negative implications for poverty reach and contribution to women empowerment (Mayoux 1998, 2000, Raliman 1999). Even those donors' agencies are becoming aware that this may limit the potential of micro finance for empowerment or poverty alleviation (Buckley 1996, DFID 1998, Rosenberg 1998) this awareness has not however so far led to significant change in practice.

There are four basis views on the link between micro finance and women empowerment. There are those who stress the positive evidence and are essentially optimistic about the possibility of sustainable micro-finance programs worldwide empowering women. Another school of thought recognizes the limitation to empowerment, but explains those with poor programme design. Others recognize the limitation of micro finance for promoting empowerment, but see it as a key ingredient as important in themselves within a strategy to alleviate poverty, in this view needs to be addressed by other means.

Then there are those who see micro finance programs as a waste of resources.

2.3 WOMEN'S AND MICRO FINANCE: CONTRASTING PARADIGMS

From the early 1970s women movement in a number of countries identified credit as a major constraint on women ability to earn income and become increasingly interested in the degree to which poverty focused credit programs and credit co-operatives were actually being used by women. SEWA in India, for example set up credit programs as a part of a multi-pronged strategy for an organization of informal sector workers. Since
1970s many women organisation worldwide have included credit and savings, both as a way of increasing women’s income and to bring women together to address wider gender issues. The 1980s saw the emergence of poverty targeted microfinance institutions like Grameen Banks and ACCION and others. Many of these programmers see themselves as empowerment oriented.

In 1990s a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs lead to increasing emphasis on targeting women in microfinance programs (Linda Mayoux 2001).

According to Linda 2001 there are three paradigms on microfinance and gender.

These are:

2.3.1 Financial self sustaining paradigm

Currently dominant within most donor agencies and in the models of microfinance promoted in publications of USAID, world bank, UNDP, CGAP and the microcredit summit campaign. Here the main consideration in program design is provision of financially self sustainable microfinance services to large number of poor people, particularly micro and small entrepreneurs.

The focus is on setting interests rates right to cover costs, to separate microfinance from other interventions to enable separate accounting, to expand programmes so as to capture economies of scale to use groups to decrease costs of delivery. Gender lobbies have been able to argue for targeting women on grounds of high female repayment rates and contribution of women’s economic activity to economic growth. In this paradigm, it’s
assumed that increasing women's access to micro finance services will in itself lead to individual economic empowerment, wellbeing and social political

2.3.2 Poverty alleviation paradigm

Underlies poverty targeted programmes. The main considerations are poverty reduction among the poorest, increased wellbeing and community development. The focus is on small savings and loan provision for consumption and production, group formation e.t.c. this paradigm justifies some level of subsidiary for programmes working with particular client groups or in particular contexts.

Some programmes have developed effective methodologies for poverty targeting and/or operating in remote areas.

Gender lobbies in this context have argued for targeting women, because of high levels of female poverty and because of women's responsibility for household wellbeing.

Poverty alleviation and women are seen as two sides of the same coin. The assumption is that increasing women access to micro finance (together with other intervention to improve household wellbeing) will in itself increase women to bring about wider changes in gender inequality.

2.3.3 Feminist empowerment paradigm

The underlying concerns are gender equality and women's human rights. Micro finance is promoted as an entry in context of wider strategy for women’s economic and social political. The focus here is on gender awareness and feminist organization.
Some programmes have developed very effective means for integrating genders awareness into programmes and for organizing men and women to challenge and change gender discrimination.

Mayoux 2002 states that most of the micro finances cannot be neatly grouped under any of these three programs following the same model of micro finance provision may have very different policies or/and emphasizes and strategies for poverty alleviation.

2.4 THE IMPACT OF MICRO FINANCE ON WOMEN ECONOMIC

Women’s access to savings and credit gives them a greater economic role in decision making through their decision about savings and credit (Mayoux 2000)

When women control decisions regarding credit and savings, they will optimize their own and the household welfare. The investment in women economic activities will improve employment opportunities for women thus have a trickle down and out effect.

The financial sustainability and feminist empowerment paradigms emphasis is more on increasing income at the household level and the use of loans for consumption.

In the feminist is seen as dependent on social and political.

2.4. Increased well-being.

According to Mayoux 2000 access to savings and credit facilities and women’s decisions about what is being done with savings and credits strengthens women’s say in economic decisions of the household.

This enables women to increase expenditure on well being of themselves and their children. This is the main concern in poverty alleviating paradigm. Women’s control over
decision making is also seen as benefiting men through preventing leakage of household income to unproductive and harmful activities. Other welfare interventions are advocated in addition to micro finance, typically nutrition, and health and literacy campaigns to further decrease vulnerability and improve women skills. In the financial self sustainability and feminist empowerment paradigms improved wellbeing is assured outcome from increasing women economic activities and incomes.

2.4.2 Social and political (Linda Mayoux 2000)

A combination of women's increased activity and control over income resulting from access to micro finance with improved women's skills mobility, access to knowledge and support network. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self sustainability paradigm assumes that social and political will occur without specific interventions to change gender relations at the household, community or macro levels. By contrast, the feminist paradigm advocates explicit strategies for supporting women ability to protect their individual and collective gender interests at the household, community and macro-levels.

The available evidence does point to a considerable potential for micro finance for, one way or another. Women's demand for credit and savings facilities is high. Saving propensity as well as the loan repayment rates equals or exceeds those of men (Linda 2000). Many women, particularly in programmes targeting women entrepreneurs, decide on the loan use and invest in income generating; some are able over a cycle of several
Loans to increase incomes which they themselves control. Overwhelming evidence indicates that women spend much of their income on household wellbeing including daughter education and their own health. Even where women do not directly control incomes, perceptions of their contribution to the household have changed. Increased confidences through interactions with program staff and group have improved their role in decision making within the household.

Some programmes with an explicit feminist focus on gender awareness and organization have also effectively supported women’s micro finance groups to challenge unequal property rights, domestic violence, and alcoholism and dowry demands. Local authorities have been brought to provide essential for women. Some sex mixed programmes like CODEC in Bangladesh and CGT/CIPCRE in Cameroon built federations of women’s and men’s group and were particularly successful in promoting gender awareness for men and women and help to put an end to extreme form of gender violence. This made informal sector women workers more visible in national and international policy debates (Mayoux 2000).

Still, one need to question the assumed inter linkages between access to savings and credit purse and, since in some cases micro finance programmes may have disempowered women, particularly the disadvantaged, even within ‘best cases’ studies ACORD sponsored programmes which have not explicitly considered gender issues or in programmes that are rapidly expand their micro-finance portfolio in response to increased funding.
For once, it cannot be assumed that women have control, or even effective say, over loan use, whether they are targeted or not. Women may simply be used as low cost and reliable intermediaries between programme staff and male family members. The father find it more convenient to deal with women because they are at home during working hours, the latter have neither the time nor inclination to attend group meetings (Goetz 1996). In some reported cases women do not even know that men have taken a loan in their names (Harper 1995, 6).

Even where women control decision over loan use this may not result in significantly increased incomes. In south Asia particularly, a combination of male pressure and lack of income earning opportunities frequently leads women to make an economically rational decision to invest credit or savings in men’s activities (Basnet 1995).

Even where, as is predominantly the case in Africa, women use the loan for their own business they continue to be overwhelmingly involved in narrow range of traditional female activities i.e. low investment and low return. Micro-finance may accelerate market saturation by increasing the numbers of women competing in the same activities. Very poor women working within the same range of activities may be further disadvantaged because they do not have the resources or contact to get access to credit.

Even where there is an increased income from women’s or household economic activities, there may be no effective control by women over income going into the household and no material benefit for women. Men may control their income even from women’s economic activities and/or may expect women to use all their income for pre-
determined household expenditure. This allows men to use their own previous contribution to the household for their own personal expenditure and in some cases for set up new households. Men may be very supportive of women’s micro finance and other income generation activities for these very reasons (Basnet 1995)

Women may be focused to act their own – already inadequate expenditure on food and health for savings or to repay loans. Women’s expenditure decision can also be constrained by gender norms of rights within the household. Women may replicate gender in equalities spending little on them and discriminating against girls. Changes in expectation of women economic contribution to the household may seriously over burden women with adverse implications for their health and their children. The combination of low income, lack of control, greater burden of work and repayment pressure may do little to increase women bargaining power within the household as men withdrawal their income or women struggle to retain their control of their earning. In some cases, this leads to divorce, abandonment and domestic violence (Raliman 1999, Mayoux 1996)

Micro-finance may contribute little to social and political, for example if group meeting fail to address gender issues or if group repayment pressure increases tensions between women and/or exclude more disadvantaged women from important networks (Mayoux 2000). Time spend in savings and credit meeting automatically decrease women’s time for other social and political activities, programmes may also increase conflicts between men and women within communities and may not have adequate mechanisms to support women.
2.5 SLUMS OF NAIROBI: EXPLAINING URBAN MISERY.

According to Werlin Herbert 2006 majority of Nairobi and urban slums dwellers are women. The world has always been full of urban slums. We are approaching a time when the majority of the world population is urbanized and most of them are living in unregulated settlements without most basic urban services. Richard Stren of the University of Toronto pointed out that the chance of an African urban dweller having access to potable tap water is about one in three and to a sewage system about one chance in eight.

2.6 HOUSING SITUATION

Housing remains a major challenge in the slums of Nairobi. A study by United Nations centre for human settlement (Habitat) found an estimated 60% of 25 million people living in tiny shacks with hardly any basic services in some of most dense, unsanitary and insecure slums in the world (Paul M. Syagga et al 2001). This population is squeezed into 5% of the total municipal residential area. Although the government owns about 50% of this lands its ‘officially’ rented out to influential individuals (the so called absentee landlords) who erect structures and collect rents but who are under no obligation to maintain the premises and provide basic services. The ambiguous tenure status of these living and working in these informal settlements prevent them from enjoying their rights as urban citizens.

2.7 CRITICAL LOOK AT CREDIT AND SAVING SCHEMES (MF)

2.7.1 The pros and cons

According to Helen Pankhurst micro finance (credit and saving schemes) have much appeal for many different actors involved in development. They offer one of the few
economic blueprints for tackling poverty. However, there’s growing consensus that their gains are highly exaggerated. They don’t address structural issues such as inequalities created at the global level, which have a detrimental impact on equitable development. These schemes are also unsustainable seldom managing to cover costs and increase their capital base. If future credit and saving scheme are to be effective in poverty alleviation, they need to make strong linkages between macro and micro economies and understand economic intervention as part of wider programme of women empowerment.

The visibility of women in a particular development sector and even more unusually, the existence of some gendered rationale for increasing their involvement make a refreshing change in development practice. Women economic poverty is highlighted by the –quoted strategies that women represent 70% of the poor (UN 1995) and this is a common justification for targeting women in credit provision (Caroline Sweetman 2000)

However, there’s another reason for women’s greater visibility in credit and saving scheme (micro finance). Their involvement in the income generating is believed to be a more effective path to poverty alleviation in household and communities. Women are said to be prudent and trustworthy in terms of repayment and they are easier to find if they fail to repay their debts. The link between mothers income and family welfare is also made that is the fact that women are more likely than men to prioritize spending income needs of the family (Caroline Sweetman 2002)
2.7.1 The argument for (Pros) micro finance

According to Caroline Sweetman 2002, micro finances are seed as a useful support for many poor people. Its argued that the key benefit is that they can provide a resource to people otherwise left out of loop, who would have to resort to less favorable leading and saving possibilities, being forced, for example to bear the very high rates of money leaders, or having to put their savings under the bed. These schemes can allow people to pursue and protect their livelihood and repeat loans can be given, so that the scheme became part of a long term support system that reduces vulnerability. Access to loans of increasing size provides the possibility of stepping up economic ladder.

Proponents of micro finance argue that the scheme also avoid creating dependency, rather they promise on a business relationship, hence the focus on repayment with interest. Credit and saving schemes are widely understood to be a spring board for other forms of individual and communal capacity building, a means to a much greater end (Caroline Sweetman 2002). Joining a micro finance (credit and saving scheme) may increase levels of self esteem and self worth for women, whilst the process of coming together in groups developing a system of group management and so on can open doors leading to wider change and .Credit schemes are assumed to be a form of economic development which is cost effective and relative easy to administer. A group of clients (women can be inducted, trained and monitored together). Group collateral, guarantors and group management systems can be adopted and credit and saving operations can be consolidated into single accounts to maximize returns. The combination of group structure and individual reward fits well with the predominant global – liberal economic ideology and importance attached to community initiatives and active civil society. Credit schemes therefore offer
the best of both worlds seeming to meet both financial backers and development practitioners' ideological and financial interest.

Ideological interest because of long term development goals and financial interest in sense that a single injection of capital if managed properly can be seen to continue working by rotation indefinitely. This kind of development work is therefore seen to be good value for money (Caroline Sweetman 2002)

2.7.2 The argument against microfinance (credit and saving schemes)

Credit and saving schemes currently play a very visible role in poverty reduction strategies in developing world (Caroline Sweetman 2002). However, critics maintain that all they amount is a banking service. Credit and saving scheme, when offered on their own ignore the structural roots that make poverty stick. They do not tackle the underlying courses of poverty and vulnerability instead they assume that individuals can escape by pulling themselves up by their bootstraps. Credit schemes only offer an advance on earning. The money is not a grant, but a loan which carries a risk. Basic economic theory highlights the fact that a desire to avert and minimize risk is a key element of human behavior. Despite the clear association between poverty and particular reluctance to be exposed to risk, credit schemes are being heralded worldwide as a method of poverty alleviation. Ensuring the sustainability of credit and saving schemes is often a goal as elusive as poverty reduction (Helen Parkhurst 2002)

Tom between the goals of organization financial sustainability and poverty reduction comprises are often made, in true capitalist spirit the direct economic activity which credit is given tends to be decided upon by individuals who are motivated to work in
private endeavors. (Helen Parkhurst 2002) in a model of working within groups for individual financial gain, the issue of inter-household relations of power and rights are rarely addressed. The way these individuals and groups relate to other social economic structures is ignored. Yet it is these other structures that centrally affect people's access to key resources such as land labor and capital. The real cost of this form of economic support include the stress and strain of maintaining group cohesion and the issue of people, often the most vulnerable dropping out. Problems within the groups and issues of exclusion from them is rarely brought to the fore in assessment about credit and saving schemes.

A few micro finances schemes manage to cover costs and accumulate capital. However, most measure their success primarily on these terms as if there are no other valid measurements of success, despite the fact that the financial sustainability measure is rarely applied with such vigour for many other forms of development assistance (Hellen Parkhurst 2002) Although women are increasingly targeted in micro finance i.e. credit and saving schemes and language used is that of the rationale behind the interest in the women involvement is problematic. By increasing the burden on women and making them responsible for repayment such schemes use women as instruments to achieve efficiency and sustainability, which actually exacerbating their poverty and vulnerability. Promoting women involvement is rarely seen in terms of promoting their economic rights and the scheme fail to engage with root causes of women subordination. At different point in their life, women rights to property is subsumed by those if their husbands, fathers or sons. Likewise options open to them in terms of economic activity are often let down by traditional perceptions of sexual division of labor. Micro finances fail to address there needs for a more fundamental change in ownership rights in society.
Women micro finances involved in a policy role associated with repayment. The bald of the efforts of such women organization turns to issues of ensuring high repayment rates and difficulties of making schemes work profitably. The reason for women encountering problems with repayment that is constrains to individual women brought about by culture, traditions, laws and much else besides can cease to be the central concern.

Issues of limited markets and saturations of markers are a key constrain for almost all schemes. Poor women are likely to have a narrow choice of economic activities because of lack of resources, their existing reproductive and social roles cultural prohibition on women doing particular king of work. The markets for activities that are open to them tend to get saturated and profit margins are driven down. Under these issues are addressed and markets analyses made to identify new options, more money borrowed by groups of women in the same areas can yield limited benefits. (Hellen Parkhurst 2002). Credit schemes operate at the micro economic level without giving attention to the macro level reasons for poverty and inequality and ultimate goal removing the need such schemes. Work at the micro level must be undertaken with full realization that action for change to national and international policies is required.

Although saving and credit schemes provide banking services that can be useful to millions of people they do not engage centrally with the reality of poor people of experiences making money. A poverty eradication strategy related to people struggles and needs requires a more holistic approach, based on a more grounded overview of the constraints that people face (Hellen Parkhurst 2002).
2.8 THEORITICAL FRAMEWORK

The whole project is based on anti poverty efficiency and theories proposed by Caroline Moser. All these theories are attempted to ensure that equality is achieved as an end. Hence they are means to an end.

2.8.1 The anti poverty approach.

This can be identified as women in development approach (WID) in which economic inequality between women and men is linked not to subordination but to poverty with the emphasis thus shifting from reducing inequality between men and women, to reducing income inequality. Here women issues are separated from equity issues and linked with a particular concern for the majority of 3rd world women are the poorest of the poor. Buvinci (1983). The anti poverty approach to women focuses mainly on productive role on the basis that poverty alleviation and promotion of balanced economic growth requires the increased productivity of women low income household. Underlying this approach is the assumption that the origins of women’s poverty and inequality with men are attributable to their lack of access to private ownership of the land and capital and to sexual discrimination in the labor market (Moser 1989)

Consequently, it aims at increasing the employment and income generating options of low income women through better access to productive resources.

While the income generating projects for low-income women have proliferated since 1970s, they tend to remain in scale to be developed by NGOs and to be assisted by grants rather than loans from international and bilateral agencies, most frequently they aim to increase productivity in activities traditionally undertaken by women rather than introduce them to new areas of work.
In designing the project, fundamental condition to ensure viability are often ignore, including access to easily available raw materials, guaranteed market and small scale production capacity (Schmitz 1979, Moser 1984). Despite widespread recognition of the limitation of informal sectors ability to generate employment and growth in and independent or evolutionary manner, income generating projects for women continued to be designed as though small scale enterprises have the capacity for autonomous growth (Moser 1984, Schmits 1982).

Anti poverty income generating projects may provide employment for women and therefore meet practice gender needs to augment the income. But unless employment leads to greater autonomy it does not meet strategies gender needs.

2.8.1 The empowerment approach

It was identified by Caroline Moser. It's an approach through which southern women living in poverty are supported by development organizations to take collective action to challenge unequal power relations with me (Moser1993). The development role of development organization has been chequered. The terminology of have been co-opted easily by many governments and development organizations.

The purpose of approach is to empower women through supporting their own initiatives, thus fostering self reliance. Women subordinate is seen not only as a result of male oppression, but also as a consequence of colonial oppression.

The approach also recognizes that women experience is very varied, tempered by other factors such as class, race, age e.t.c. it argues that action is necessary at different levels to
combat the various aspects of women’s oppression. The approach openly acknowledges the centrality of power asserting that women have to get more of it in order to change their position.

It recognizes triple role and seeks to meet strategic gender needs indirectly, through grass root mobilization of women e.g. through organizing women groups which can make demands for their practical gender need to be met (Moser 1993, 231)

2.8.2 The efficiency approach.

In 1980s as economic crisis gripped many countries and structural adjustment policies led to cutbacks in state spending on health education, project based on the efficiency approach began.

The main goal was to harness women’s effort to make development more efficient and to alleviate poverty in wake of new liberal restructuring (Chant and Gutmann 2000, 7). Part of the poverty alleviation function of women has been substituted for health and education services, which were dwindling due to austerity spending by governments.

The purpose of efficiency approach is to ensure that development is more efficient and effective through harnessing women’s economic contribution. It seeks to meet women’s practical needs, recognizing all three roles.

The efficiency approach assumes that the women time is elastic and women are expected to compensate for declining social services by simply extending their working days.
The combination of the three approaches to fight poverty – women will ensure that their economic is sustainable. This approach will enable women to earn and control money. However there's evidence to show that money they earn more often passes to men.

2.9 HYPOTHESIS

1. The assumption is that the majority of the slum women will join the micro finance institutions where they will save some of profit earned from their small businesses.

2. The slum women will benefit from micro finance institutions in terms of training on management of their small scale enterprises. This will enable them to succeed and make profits.

3. The slum women from their savings will access loans and grants from micro finance institutions. The loans will attract low interest rates and enough repayment periods to make them affordable.

4. Having access to loans and grants the slum women business will have a going concern (prolonged life). They will they will grow to micro business enterprises which will make huge profits.

5. After the slum women succeed in their businesses they will graduate from poverty to stable lives. They will participate in all social activities in the community including political participation and marginalization will have been reduced.

6. Having access to financial grants and loans coupled with business management skills women will effectively and efficiently run their small scale businesses to big business entities and poverty among women will have been reduced significantly.
CHAPTER THREE
METHODOLOGY

3.1 AREA OF STUDY

This project is intended to be carried out in Korogocho slum in Nairobi.

Korogocho slum is located in Kasarani division in Nairobi. Its around 5km from the town centre i.e. Nairobi central business district (NCBD)

Climate condition is similar to Nairobi climate is tropical climate whereby they experience two rainy seasons. Long rains form March to May and short rains from November to December.

The mode of transport in Korogocho slum mainly is walking because majority of the residents are poor and cannot afford bus fare to their places of work. The residents usually work in Kariobangi light industries as casual labourers, others in industrial area, Gikomba market, Korogocho market and others as hawkers in town centre. Majority of women work as home cleaners usually was clothes, hawk vegetables, commercial sex workers, chang’aa brewers, criminals or harbor dangerous criminals or keep small businesses within Korogocho areas.

Majority of children in Korogocho slums hardly attend schools due to lack of school fees. But since FPE (free primary education) started a large number of children are now attending primary school. Also the government have started school feeding program in public schools which has acted as main attraction of children to attend the school.

Majority of Korogocho slum residents are people who earn less than Ksh. 4,000 per month. This income is mainly earn through casual labour hence it’s not constant.
The residents in this area are of different religions. Traditional regions cased on ethnic community of people living in this area, Christians, Muslims, gang groups which behave like regions e.g. mungiki sect Taliban e.t.c.

Insecurity is a major concern in this area. The crime rate is very high because majority of residents are jobless and idle around terrorizing visitors and residents.

Majority of the households are female headed. This makes these households poorest of the poor. These households with no adult men are not able to take advantage of full range of livelihood opportunities. Apart from female households, due to emergency of HIV.AIDS there is dramatic demographic change where child headed households are becoming common.

It becomes worse when the family is headed by a female child/girl child. This is because usually they face sexual exploitation from the adult men leading to either HIV infection, early child bearing which increase poverty in these households.

3.2 METHOD OF DATA COLLECTION

The data collection will be through personal interviews. I intended to personally interview the clients from whom I will gather the information that I need. The importance of personal interview is that I will get first hand information without any possibility of distortion from the third parties.

The population to be interviewed will be chosen through simple random sampling. Where the client will be picked at random from different parts of Korogocho slum and be interviewed. Simple random sampling is the most appropriate because its not possible to
study every member in the whole population. Such study would be impossible, costly and
time consuming.

3.3 TOOLS/INSTRUMENTS OF DATA COLLECTION

During data collection questionnaires will be used. The interviewer will be the one who
will be filling in information gathered from the interviewee. The interviewee should have
access to questionnaire forms before and after they have been filled to avoid any
suspicion. It should be explained to them the purpose/objective of information being
gather as purely for purpose of study but not to raise fund.

The purpose of these explanations is to make interviewee as open as possible, friendly
and frank.

3.4 DATA ANALYSIS TECHNIQUES

During data analysis descriptive technique will be used. Descriptive technique consists
measures of central tendency. These are mean, mode and frequencies. Descriptive studies
describe a sampled group of individuals. They describe “what is” or “what happened”.

Descriptions are derived from responses to items in questionnaires, tests and interview.

The responses are put into categories and themes so as to answer the research questions.

The percentage responses for each category of response are calculated.

These calculations are used to make statements about the results, identify findings and
make conclusions.

The conclusions have to be on subjective and objective knowledge obtained from
interactive review.
CHAPTER FOUR

DATA ANALYSIS

4.1 SECTION A: THE NATURE OF THE CLIENTELE

1) AGES

The survey covered 100 small business men and women. Fifty men and fifty women. This was for the purpose of the gender analysis. The mean age for women was 30 years and 31 years for men. All those who were interviewed ranged between 19 to 44 years of age both male and female. Females were found to have joined businesses earlier than males. All the respondents fall under young adults who are energetic and productive.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>31</td>
<td>30</td>
</tr>
<tr>
<td>Mode</td>
<td>31</td>
<td>28</td>
</tr>
<tr>
<td>median</td>
<td>30</td>
<td>29</td>
</tr>
<tr>
<td>range</td>
<td>19-41</td>
<td>19-44</td>
</tr>
</tbody>
</table>

2) Marital status.

All women interviewed, 50% were married and 50% were single while men 52% were married and 48% were single.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>52%</td>
<td>50%</td>
</tr>
<tr>
<td>Single</td>
<td>48%</td>
<td>50%</td>
</tr>
</tbody>
</table>
2) Family size.

While 50% of women were single only 44% had no children. Meaning 6% of women interviewed were female headed families. Women who headed households were single, divorced or windowed. Men had larger families compared to women.

<table>
<thead>
<tr>
<th>No. of children</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>50%</td>
<td>44%</td>
</tr>
<tr>
<td>1</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>16%</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>8%</td>
<td>6%</td>
</tr>
<tr>
<td>4</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>2%</td>
<td>45%</td>
</tr>
<tr>
<td>6</td>
<td>14%</td>
<td>4%</td>
</tr>
<tr>
<td>7</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>8</td>
<td>2%</td>
<td>0%</td>
</tr>
</tbody>
</table>

4) Education level.

About 60% of both males and females had basic education. That is they had gone through primary and secondary education.

More men 30% dropped out of school at primary level as compared to women 20%.

This might be the reason why crime levels at some slum areas are rising. Those are the men who are recruited in armed crimes and groups like Taliban and mungiki
sects. This is the 30% of men also are primary school dropouts. The number of who had further training after secondary was low. A few were university graduates.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>Secondary</td>
<td>32%</td>
<td>40%</td>
</tr>
<tr>
<td>College</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>University</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

5) Shelter.

Both males and females had equal access to shelter. Those who owned shelter were 16% and those who rented were 84%.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned</td>
<td>16%</td>
<td>16%</td>
</tr>
<tr>
<td>Rental</td>
<td>84%</td>
<td>84%</td>
</tr>
</tbody>
</table>

6) Income analysis.

All the respondents who were doing small business. The nature of the business indicated a high concentration of low capital base requirement type of business.

Males’ occupation included skilled labor like mechanic, welding, tailoring, painting, carpenter, key cutter, and artist while females’ occupations include tailoring, salon,
hawking, kiosk, green grocer. Most of those which don’t require serious training as compared to men occupation.

The majority of these businesses had no legal documents required by the government. This always put them in constant conflict with law enforcement agents.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tailoring</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Welding</td>
<td>8%</td>
<td>-</td>
</tr>
<tr>
<td>Mechanic</td>
<td>4%</td>
<td>-</td>
</tr>
<tr>
<td>Barber/salon</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Painter</td>
<td>4%</td>
<td>-</td>
</tr>
<tr>
<td>Hawker</td>
<td>165</td>
<td>8%</td>
</tr>
<tr>
<td>Paraffin venders</td>
<td>2%</td>
<td>-</td>
</tr>
<tr>
<td>Carpenter</td>
<td>6%</td>
<td>-</td>
</tr>
<tr>
<td>Food kiosk</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Key cutter</td>
<td>10%</td>
<td>-</td>
</tr>
<tr>
<td>Shop</td>
<td>2%</td>
<td>18%</td>
</tr>
<tr>
<td>Cobblers</td>
<td>10%</td>
<td>4%</td>
</tr>
<tr>
<td>Artist</td>
<td>10%</td>
<td>-</td>
</tr>
<tr>
<td>Miraa traders</td>
<td>2%</td>
<td>-</td>
</tr>
<tr>
<td>Butchery</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Boutique</td>
<td>4%</td>
<td>25</td>
</tr>
</tbody>
</table>
Chemist | 2% | -
---|---|---
Transport | 2% | -
Farmers | 2% | 2%
Green grocers | - | 12%
Phone services | - | 2%
Cereal shop | - | 6%
Hardware | - | 2%
Video library | - | 2%
Stationary | - | 2%

1) All respondent were small businessmen and women. Hence their source of livelihood is business.

2) Most have no alternative source of income. Thus business was a permanent source of livelihood i.e. they wholly depend on business.

**4.2 SECTION B: IMPORTANCE OF TRAINING SERVICES**

1) Those females who had basic businesses management skills compared to males. There were more males who trained in business management skills than females.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trained</td>
<td>58%</td>
<td>50%</td>
</tr>
<tr>
<td>Untrained</td>
<td>44%</td>
<td>50%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
2) Those females who keep business records compared to males. At least both males and females kept some kind of business records.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep records</td>
<td>86%</td>
<td>86%</td>
</tr>
<tr>
<td>Don't keep records</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

3) Those who keep their daily sales books. More women kept sales day records as compared to men.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep Daily sales books</td>
<td>90%</td>
<td>92%</td>
</tr>
<tr>
<td>Don't keep</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

4) Those who keep their daily expenses records. More women kept daily expenses as compared to men counterpart.

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep daily expenses</td>
<td>88%</td>
<td>96%</td>
</tr>
<tr>
<td>Don’t keep</td>
<td>12%</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
5) At least both male and females compute their profit or loss respective to their business are making.

6) Those females who have accounting skills compared to males. Men are more trained in accounting skills than women are.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skilled</td>
<td>46%</td>
<td>38%</td>
</tr>
<tr>
<td>Unskilled</td>
<td>54%</td>
<td>62%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

7) Annual trainings. How often they are trained. Men are more trained than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never trained</td>
<td>44%</td>
<td>58%</td>
</tr>
<tr>
<td>Once</td>
<td>38%</td>
<td>26%</td>
</tr>
<tr>
<td>Twice</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td>Thrice</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
8) The trainers i.e. the persons or institution which trained them. Men are trained by more qualified institutions than women. Majority of women are not trained, that is 47% as compared to 14% males.

<table>
<thead>
<tr>
<th>No.</th>
<th>Trainers</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Parents</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>2</td>
<td>Colleges</td>
<td>32%</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>N.G.O</td>
<td>22%</td>
<td>2%</td>
</tr>
<tr>
<td>4</td>
<td>Partners</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>5</td>
<td>No training</td>
<td>14%</td>
<td>44%</td>
</tr>
<tr>
<td>6</td>
<td>Relatives</td>
<td>-</td>
<td>16%</td>
</tr>
<tr>
<td>7</td>
<td>Friends</td>
<td>-</td>
<td>6%</td>
</tr>
<tr>
<td>8</td>
<td>Self</td>
<td>-</td>
<td>2%</td>
</tr>
<tr>
<td>9</td>
<td>Sponsors</td>
<td>-</td>
<td>6%</td>
</tr>
</tbody>
</table>

9) Those who paid respondent training. Male and female compared. Majority of sponsoring institutions are interested in men than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents</td>
<td>18%</td>
<td>12%</td>
</tr>
<tr>
<td>Sponsors</td>
<td>20%</td>
<td>6%</td>
</tr>
<tr>
<td>Bank</td>
<td>2%</td>
<td>-</td>
</tr>
<tr>
<td>N.G.O</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>Nobody</td>
<td>54%</td>
<td>68%</td>
</tr>
<tr>
<td>Relatives</td>
<td>-</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
10) Those females who felt they needed further training as compared to males.

More males felt they needed training than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need more training</td>
<td>70%</td>
<td>64%</td>
</tr>
<tr>
<td>Need no more training</td>
<td>30%</td>
<td>36%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.3 SECTION C: IMPORTANCE OF SAVING AND CREDIT SERVICES

1) Those female who were aware of the existence of the micro finance as compared to males. More men are aware of microfinance than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Were aware</td>
<td>98%</td>
<td>84%</td>
</tr>
<tr>
<td>Not aware</td>
<td>2%</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

2) Those females who are involved in savings and credit schemes as compared to males’. More males are involved in microfinance than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Involved</td>
<td>80%</td>
<td>64%</td>
</tr>
<tr>
<td>Not involved</td>
<td>20%</td>
<td>36%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
3) Where those who don’t have savings and credit schemes save their monies. Majority of women are saving their monies in Mary go rounds.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Those who don’t save</td>
<td>10%</td>
<td>2%</td>
</tr>
<tr>
<td>Mary go round</td>
<td>4%</td>
<td>22%</td>
</tr>
<tr>
<td>Home</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td>Husband’s account</td>
<td>-</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>20%</td>
<td>36%</td>
</tr>
</tbody>
</table>

4) Those had access to credit services. More men have access to loans than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have access</td>
<td>88%</td>
<td>64%</td>
</tr>
<tr>
<td>Don’t have access</td>
<td>12%</td>
<td>36%</td>
</tr>
</tbody>
</table>

5) The interest rates charged by the savings and credit schemes. Women are charged higher interest rates on loans than men.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>13.5%</td>
<td>15.5%</td>
</tr>
<tr>
<td>Mode</td>
<td>14%</td>
<td>18%</td>
</tr>
<tr>
<td>Median</td>
<td>14%</td>
<td>15%</td>
</tr>
</tbody>
</table>
6) Repayment period in month’s loan repayment period for both men and women was almost equal.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>19 months</td>
<td>20.5 mean</td>
</tr>
<tr>
<td>Mode</td>
<td>18 months</td>
<td>18 months</td>
</tr>
<tr>
<td>Median</td>
<td>19 months</td>
<td>18 months</td>
</tr>
</tbody>
</table>

7) Time before loan repayment i.e. grace period men got a longer grace period than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>42 days</td>
<td>35 days</td>
</tr>
<tr>
<td>Mode</td>
<td>60 days</td>
<td>30 days</td>
</tr>
<tr>
<td>median</td>
<td>35 days</td>
<td>35 days</td>
</tr>
</tbody>
</table>

8) Securities required before the loan is given/collaterals.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>50%</td>
<td>59%</td>
</tr>
<tr>
<td>Guarantors</td>
<td>41%</td>
<td>34%</td>
</tr>
<tr>
<td>Log books</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>Titles</td>
<td>-</td>
<td>6%</td>
</tr>
</tbody>
</table>
9) Those who have ever acquired loans. More men were to have acquired loans than women.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquired</td>
<td>82%</td>
<td>64%</td>
</tr>
<tr>
<td>Never acquired</td>
<td>18%</td>
<td>36%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

10) The purpose of loan acquired. More men needed loans for business expansion 76% than women 62%.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>School fees</td>
<td>17%</td>
<td>21%</td>
</tr>
<tr>
<td>Purchase of a new phone</td>
<td></td>
<td>3%</td>
</tr>
<tr>
<td>Medical bill repayment</td>
<td>7%</td>
<td>3%</td>
</tr>
<tr>
<td>Purchase assets</td>
<td>-</td>
<td>3%</td>
</tr>
<tr>
<td>Expand business</td>
<td>76%</td>
<td>62%</td>
</tr>
<tr>
<td>Purchase new furniture</td>
<td>-</td>
<td>5%</td>
</tr>
<tr>
<td>Purchase new cloth</td>
<td>-</td>
<td>6%</td>
</tr>
</tbody>
</table>
4.4 SECTION D: MICROFINANCE INSTITUTION POLICIES AND MEASURES THAT ADDRESS POVERTY AMONG THE SLUM WOMEN.

1. The average number of clients served by micro finances was twenty five members. Majority of organizations were serving twenty members.

2. The average number of men involved in microfinance savings was lower than that of women. For every seven men who were involved there are ten women who are involved. Ratio 7:10

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ratio</td>
<td>7</td>
<td>10</td>
</tr>
</tbody>
</table>

3. The average savings for men is Ksh 1000 per month as compared to an average of ksh 500 for females.

<table>
<thead>
<tr>
<th></th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average savings</td>
<td>Ksh 1000</td>
<td>Ksh 500</td>
</tr>
</tbody>
</table>

4. All these organizations operated in Korogocho slums. Their main clients are small scale businessmen and women. They are upper lower least people who can afford small business operators/investments in slum community.

5. All the organizations interviewed had no policy targeting slum women rather they had open door policy for all members interest in their services. Men and women are treated as equal.
6. 80% of organizations were not registered. Only 20% which were registered. But the 20% which were registered, they were registered as self help group but not as microfinance organizations.

<table>
<thead>
<tr>
<th>Registered</th>
<th>Not registered</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>80%</td>
</tr>
</tbody>
</table>

7. 80% of all the organizations interviewed they had no bank accounts.

<table>
<thead>
<tr>
<th>Had bank account</th>
<th>No bank account</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>80%</td>
</tr>
</tbody>
</table>

8. The interest charged on loan services provided was very high at average of 20% per month.

9. 50% of the organizations interviewed needed or preferred assets as security for loans. This was because it was easier to sell assets when members are not able to repay the loans.

10. 30% of the organizations needed no savings but only an asset of a higher value than loan given to members. One only becomes a member through acquiring a loan and when the loan is fully paid you ceases to be a member.
CHAPTER FIVE
DATA INTERPRETATION AND PRESENTATION

5.1 SECTION A: THE NATURE OF THE CLIENTELE

A) AGE
It was found out that majority of women start businesses in slum areas when they are younger than men. Most women start their business at 28 years of age while men start businesses at 31 years of age.
This means that women have a better opportunity to grow in business and have higher experience than men because of time spent in business, but ironically it’s not the case. Men prosper in business than women for reasons explained later in this chapter as it was discovered during interviews.
Both men and women who are involved in business in slum area of Korogocho are middle age persons. Their ages range between 19-44 years. This is the time majority of young people are energetic and productive. It is also the ages which majority starts the families or get married.

B) MARITAL STATUS AND FAMILY SIZE
Half of the women who were interviewed were married and half were single. While 48% of men were single and 52% were married.
While 50% of women were single and only 44% has no children. This means that 6% of women were in female headed households which are majority in slums. Female headed households were as a result of divorce, widowhood or were never married.
Men were found to have large families compared to women. This means that in house families women had a big burden of bringing up the children and they remained at home as housewives.

C) EDUCATION LEVEL
It was found out that majority of the men and women interviewed had basic education. But majority of men dropped out of school at primary level. This shows or explains the reason why there is high insecurity in Korogocho and other slums today
D) SHELTER
It was observed that although majority of men and women had shelters in the slum. The nature of these shelters was wanting. The houses were built with old iron sheets, mud walls and with no particular design. This explains the reason why in case of fire slum houses burn down in large numbers because the fire fighters have no road to pass through to put off the fires.

When it comes to electricity supply, there is no approved connection of electricity form the Kenya Power, but all supplied homes are illegally connected. As a result of faulty connections the houses get burned. There’s common occurrence of fires.

E) INCOME ANALYSIS

Majority of women were involved in smaller business as compared to men. Usually women in the slum were found doing businesses such as tailoring and dressmaking, salon, hawkers, food kiosks, small shops, green grocers and cereal shops. Men were involved in trained and skilled investments such as mechanic, welding, key cutters, artists and chemists.

The type of businesses that women were involved in could easily be associated with domestic roles they do at homes. They are just extensions of the roles to the wider community. For example a food kiosk; 16% of women were found to have invested in food kiosks this an extension of cooking services they offer to their family (i.e.) back at home even tailoring and dressing making is part of what they do on daily basis at home. There is no specialization when it comes to business for women. They carry their reproductive roles to business. Hence a higher probability of failure in business. This because they tend to run business like their home and also allow their husband to interfere with running of their business directly or indirectly.

5.2 SECTION B: IMPORTANCE OF TRAINING SERVICES

Majority of women lack basic business management skills. 50% of all women who were interviewed were not trained as compared to 42% men. This is a clear indication of why they fail in business. This is an area where the micro finance institutions should focus. They should emphasis on training women to ensure that they run successful businesses. The micro finance institutions should train women on proper book keeping which will assist them to access loans. This is because it was found out that only 38% of women had
basic accounting skills as compared to 46% of men who had accounting skills. A very high number of women 62% had no accounting skills as compared to 54% of males/men. When it comes to trainings a higher number of women is not trained or never trained, 58% annually as compared to 44% men.

It was also found out that majority of the NGOs and micro finances prefer dealing with men than women. Out of all interviewee 44% of women had no trainers compared to only 14% of men. NGOs trained 22% men and only 2% women.

Men felt they need more training 70% as compared to women who only 64% felt they needed more training.

This shows how women are disadvantaged when it comes to trainings. It results to poor performance of the businesses operated by women.

5.3 SECTION C: IMPORTANCE OF SAVINGS AND CREDIT SERVICES

16% of women interviewed were not aware of existence of savings and credit services as compared to 2% of men in Korogocho slum. This means that the 16% of women have no savings and credit schemes out of 84% of women who were aware of micro finances institutions only 64% were involved in the credit and saving schemes meaning 10% of those who were aware had no or were not involved in savings and credit schemes. This makes women to remain behind in terms of business growth.

Interestingly it was found that majority of women at 22% are involved in merry go round. Meaning that slums women have desire to save and access credit but no micro finance institution is willing to invest in slum women. This situation needs to be addressed savings and credit schemes need to invest in slum to assist the slum women to succeed in business.

Women who have access to micro finances are charged higher interest as compared to men. Majority of women are charged 10% interest while men are only changed 4%. On average women are changed high interests at 15.5% while men are changed 13.5% interest.
It was found that loan repayment period for both men and women were almost equal at 18 months. But the grace period for women was less 30 days while men had up to 60 days before they could repay their loans.

When it comes to securities most micro finance institution prefers assets as collateral because it’s easier to dispose the assets than other forms of securities. This is an area whereby women are greatly exploited because majority of micro finances are out to make super normal profits at the expenses of their customers.

Most of women who acquire loans had a wider usage of money/loans than men. Women have a wider social responsibility than men. While men only pay school fees 17%, medical 7% the rest 76% is used to expand business. Women use loans to pay school fees 21%, purchase new phones 3%, 5% and cloth 6% while only 62% is used to expand business. This clearly shows the reasons why their business fails to perform better as compared to those of men.

5.4 SECTION D: MICRO FINANCE INSTITUTIONAL POLICIES AND MEASURES THAT ADDRESSES POVERTY AMONG SLUM WOMEN

It was found that there are no policies or intervention measures that have been put in place to address the slum women in relation to micro finances.

In Korogocho slums in particular only 20% of the instructions operating in the area were registered. These were the only institutions which could operate bank accounts. Meaning that the rest of the institutions 80% had no bank accounts.

This raises the question of security or the customers’ deposits. The 80% of the institutions either kept their savings under chairperson’s account which posed a great risk of loosing their savings.

The only way to address the above challenge is the government to pass a law that will regulate micro finance institutions to ensure they are properly registered and regulated. Otherwise members of such institutions will continue being exploited or even end up loosing their money which is their livelihood.
CONCLUSIONS

Micro finances are vehicles to slum women economic empowerment but should be regulated. The government and other stake holders should set up rule of law to govern these institutions to ensure that slum women don’t loose their money to unfaithful investors in savings and credit institution as the recent incident of pyramid schemes. The government should give incentives and provide security to those institutions willing to invest in slum women savings and credit schemes. This will encourage big number of micro finances to open their business to slum women who are greatly disadvantaged.
CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.1 SECTION A: THE NATURE OF CLIENTELE

The people involved in small business enterprises in slum areas are aged between 19 and 44. Majority are 31 years for men and 28 for women. Women are seen to enter into business earlier than men. Out of all women who were interviewed 50% were married and 50% were single while 52% of men were married and 48% single. It emerged that out of 50% women who were not married 6% had children. Meaning that they were female headed household common in slum areas of Nairobi.

There were more males who had dropped out of school as compare to women. There was a difference of 10%. This is the number of young men who are recruited into outlawed sects such as Taliban and mungiki leading into high level of insecurity in the slum area. This has posed a high challenge to women who are doing business. This is because they are robbed of their income by thugs and rape, assault and other crimes.

The Korogocho slums are informal settlements where some of the slum dwellers who have been there for a long time own houses both males and females and they have rent some to new comers in the slum.

In training men were found more trained than women. They were trained in areas/occupation such as tailoring, welding, mechanic, painters, carpenters and key cutters while women were only trained as tailors/dress makers and salonists. Majority of women are involved in salon, kiosks and green grocers businesses.
6.2 SECTION B: The importance of training services.

There were more women who were not trained compared to men at 50% and 44% respectively. This means there is need of training women on business management skills. At least all the businessmen and women interviewed kept some form of business records though they were not appropriate.

Very high number of women 62% had no basic accounting skill as compared to 54% of males. This means women still lags behind when it comes to accounting skills. When it comes to annual training, majority of women are never trained 58% compared to 44% of men who were never trained. While 32% of men received their training from business Management Colleges, no woman had ever gone to a college. While 22% of men were trained by NGOs, only 2% were trained by NGOs. Only 14% of males were not trained. 44% of women were never trained. This is a very serious trend which means women will never do better or succeed in business not unless the trend is versed. Parents, sponsors, NGOs and banks were interested in paying males trainings than paying for females. This has killed the morale of women being involved in business in slum areas of Nairobi and especially Korogocho. Hence fewer women 64% felt they need more training as compared to men 70%.

6.3 SECTION C: Importance of saving and credit services.

98% men were aware of existence of savings and credit schemes as compared to 84% women. A fewer women were involved in savings and credit services at 64% and 80% respectively. Majority of women doing business in slum areas are involved in Mary go round which put their money in risk of being stolen by unfaithful members.
Out of all women in saving and credit schemes only 64% has accessed loans as compared to 88% of men. This means there is high probability of success for men in business than women. The 64% of women who access credit are charged high interest 15.5% than their counterparts male who are charged less than 13.5%.

Repayment period of loans/credits for men and women are almost the same but the grace period for women is shorter, 35 days than that for men 42 days. Those who give women loans pick assets as collaterals 59% which is easier to liquidate as compared to 50% of men.

Majority of men who acquired loans use the monies to boost their businesses 76%, as compared to 62% of women. While women had other uses such as payment of school fees, medical bills, purchase new furniture, clothe and mobile phones. This means that women have more social obligations compared to their counterpart males.

It was found that majority of female who were interviewed were not aware of the existence of micro finance institutions. 16% had never heard of microfinance in women where only 2% of men had never heard of microfinance.

Still majority of women had no savings and credit schemes. 36% of women had no saving and credit scheme as compared to 20% of males.

When asked where those who don't have saving credit schemes save their money women were found saving in Mary Go Round, home and their husbands' bank accounts.
But interestingly there were more men who don’t save a coin i.e. 10% compared to females 2% of males.

When it comes to access of credit services there were more males 88% as compared to 64% of females who have access to credit services.

The interest charges on credit offer to women were higher than that charged to men. This shows a high of exploitation on women by microfinance.

Credit repayment period for men and women were almost the same. But when it comes to grace period women had shorter period compared to men. Women were given only one month before payment starts but men had up to two months before paying starts.

When credit service provided needs security, it was found that majority of micro finances would like to attach assets especially movables assets which are easier to sell. Mostly the microfinance that provides credit to women preferred assets. This is also an avenue to exploit women as they had a perception that they may be enabled to pay their credit and sell the assets that could be of higher value compared to credit provided.

As a result majority of women had no interest in acquiring loans from microfinance. 36% of women had no interest as compared to only 18% of men. Women see microfinance institutions as economic exploiters but not as economic developers.
When it comes to the uses of the loans women had more uses compared to men. Majority of men took loan to expand their businesses 76%, only 62% of women took loan for the same purpose. A huge amount of loan acquired by women goes to school fees payment and general welfare of the family which includes the purchase of furniture, cloth, medical bills, other assets and even mobile phones. Men only pay school fees, few medical bills and use the rest in expanding the business.

6.4 RECOMMENDATIONS

There is a great need to empower women in skilled occupations. This is because majorities are in unstable business such as green grocers, kiosks, and salons. There is need to train them in livelihood skills as in the case of men. This will assist them in getting into serious business with high growth potential.

When it comes to training services, women should be trained in business management skills because majority of women are untrained. This risk the growth of their businesses. Women should be trained on proper records/book keeping. This will enable them to know whether their businesses are making profits or losses, that is, are they able to earn a living from their businesses.

Properly kept books will also give confidence to credit providers because they will be able to see the growth potential of a business hence easy approval of loan or credit to boost business.
The microfinance institutions should train their clients on basic accounting. This will help them employ cost effective measures that will enable them to earn more profits. Lack of basic accounting is a threat to business growth as it’s hard to track down the growth of business.

The microfinance institutions should educate the slum community and especially the women on the importance of their services. They should create a need among the women which they usually don’t see the need of being economically empowered. The microfinance should be able to capture the large number of women who some in Mary Go Round schemes and other places to avert them from obvious exploitation from such institutions or the risk of keeping their money under the bed. These way women will be able to pursue and protect their livelihood and reduce the vulnerability among women.

The microfinance institutions should encourage women to acquire loan through their institutions other than the banks and other money lenders. The will enable them to climb the economic ladder. It will reduce the dependency among the women, because microfinance institutions are springboards for other forms of individual and communal capacity building is mean to great ends.

Women should be made to understand that once they join the microfinance institutions they may increase the level of self esteem and self worth for individuals, whist the process of coming together in groups and developing a system of group management can open doors leading to wider change and empowerment.
The microfinance institutions should lower the interest rates which are currently very high and put off women from acquiring loans from their institutions. The institutions should not be seen as exploitative but should be seen to promote women empowerment. Actually the aspect of shorter repayment period for women seems to confirm the exploitative approach for microfinance on women. They should review their forms of interest and repayment period.

The microfinance should train women and explain to them about the conditions before loan are provided. It should include basic procedures, including how much can be borrowed for what interest rates, repayment schedules, grace periods and penalty costs. There should be transparency and sense of accountability.

There is need for women to be given some basic skills like maths, banking, and economic training including knowledge of notes, coins, banking procedures and options, inflations e.t.c. The training should be based on people experiences rather than learning through formal standardized course. This enables better understanding than the formal class training.

As learning moves on more complex areas of economic finance, business, marketing and entrepreneurship should be trained. The aim is to expand women understanding of the transaction they are involved in and their choices and their constrains, so as to maximize their chances of being able to succeed in their economic exchanges undertaken to make a livelihood.
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A SAMPLE QUESTIONNAIRE

SECTION A: THE NATURE OF CLIANTELLE

1. sex ------------------------------------ (M) (F)

2. What is your age .........................years

3. What is your marital status? ----------------------------

4. What is your level of education? -----------------------

5. What is the size of your family? ------------------------

6. What is your type of shelter? ----------------------------

7. What is your source of livelihood? ---------------------

8. Is your employment... permanent , casual or contract

9. If it’s business, what type of business ............

SECTION B: THE IMPORTANCE OF TRAINING SERVICES

1) Do you have basic training in business management skills? -------

2) Do you keep business records? -------------------------------

3) Do you know your daily sales? -------------------------------

4) Do you know your daily expenses? -----------------------------

5) Do you compute your profit or losses? -----------------------

6) Do you have basic accounting skills? ------------------------

7) How often are you trained annually? ----------------------

8) Who trained you in business management and accounting skills? ---

9) Who paid for their training? -------------------------------

10) Do you feel there is need for more training? -----------------
SECTION C: THE IMPORTANCE OF SAVING AND CREDIT SERVICES

1) Do you know of any saving and credit services institutions?  
   a) NO  
   b) YES

2) If yes do you have a saving scheme?

3) If no, where do you keep your savings?

4) Do the saving and credit institutions offer credit services?

5) What's the institution rate of interest on credit offered?

6) What's their payment period (in months)?

7) Do they have a grace period before the repayment starts?

8) What are the collaterals (security on loan) required before one acquires a loan?

9) Have you ever acquired a credit facility/loan?

10) What was the purpose of the loan?

11) What's your feeling about the micro-finance institutions?
SECTION D: DO THE MICRO-FINANCE INSTITUTION HAVE POLICIES/INTERVENTION MEASURES THAT ADDRESS POVERTY AMONG THE SLUM WOMEN.

1. What’s the number of clients served by your institution?------------------------

2. What is the number of,
   a) Male clients .......... b) Female clients -------------------------------

3. What is the average saving for
   a) Male clients .......... b) Female clients -------------------------------

4. What’s your area of operation?-----------------------------------------------

5. Who are your target group/clients?------------------------------------------

6. What’s the background of your clientele? Low class/middle class/upper class.

7. Do you have special focus on slum women? ----------------------------------

8. Do you have a specific policy intervention measure that addresses the slum women?-----------------------------------------------

9. Do you view investing in slum women as a risk or an opportunity?----------

10. Do you encourage women to save?--------------------------------------------