

**THE IMPACT OF MICRO-FINANCE SCHEMES ON YOUTH
EMPOWERMENT IN NAKAWA DIVISION
KAMPALA CITY**

**BY
NVANUNGI SIMON HUMPHREY**

BPA/8652/51/DU

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DECLARATION

I, do declare that this project is my original work and has never been presented to any other university for award of any academic certificate or anything similar to such

Signature



NVANUNGI SIMON HUMPHREY

DATE:

16/07/08

APPROVAL

This report has been under my supervision as a university supervisor.

SIGNATURE



MR. MWESIGWA DAVID

DATE: 21/08/08

DEDICATION

This work is affectionately dedicated to my beloved parents Mr/Mrs Nvanungi Lastone, My Grand father Kyotanalya Febiano, My Uncle Mugabi Stephen, Brothers Hannison, Angus, Owen and sisters Olive, Victo and Brenda for their support, patience and understanding during this period of study.

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I wish to thank my family for their love, financial support and inspiration during my stay to Kampala International University (K.I.U).

Finally, I would like to thank all my respondents for returning the questionnaires within a short notice without which this work would not have been possible.

GOD BLESS YOU ALL

TABLE OF CONTENTS

DECLARATION	i
APPROVAL.....	ii
DEDICATION	iii
AKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS	v
LIST OF TABLES.....	vii
LIST OF CHARTS	viii
ABSTRACT	ix
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the study.....	1
1.2 Statement of the problem.....	2
1.3 Objectives of the study.....	2
1.3.1 General objective.....	2
1.3.2 Specific objectives	2
1.4 Research Questions	3
1.5 Significance of the study	3
1.6 scope of the study.....	3
CHAPTER TWO: LITERATURE REVIEW.....	5
2.0 Introduction.....	5
2.1 Micro finance and poverty	5
2.2 Impact of microfinance on household welfare	6
2.3 The role of Microfinance savings in reducing vulnerability and risks.	7
2.4 Microfinance and youth empowerment.....	8
CHAPTER THREE: METHODOLOGY	10
3.0 Introduction.....	10
3.1 Research design.....	10

3.2 Study Area.....	10
3.3 sample framework.....	10
3.3.1 Sample size.....	10
3.3.2 Sample technique	11
3.3.3 Data collection procedure.....	11
3.4 Methods for data collection	11
3.4.1 Instruments.....	11
3.4.2 Sources of data	11
3.5 Data processing and analysis.....	12
CHAPTER FOUR: PRESENTATION, INTERPRETATION AND DISCUSSION OF THE FINDINGS	13
4.2 Impact of Microfinance on Household Welfare	14
4.3 Income Generation.....	16
4.4 Health.....	17
4.5 Microfinance Savings and Vulnerability and Risks	19
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.....	20
5.2 Summary of the findings.....	20
5.1 Conclusions.....	21
5.4 Recommendations.....	22
5.5 Limitations of the Study.....	22
REFERENCES	23
APPENDIX A: QUESTIONNAIRE FOR THE YOUTH	25
APPENDIX B: INTERVIEW GUIDE FOR THE MICRO FINANCE OFFICIALS.....	29
APPENDIX C: MAP SHOWING OF KAMPALA SHOWING THE RESEARCH AREA.....	31

APPENDIX D: LETTER OF INTRODUCTION..... **Error! Bookmark not defined.**

LIST OF TABLES

Table 1: Distribution of the Respondents by Sex.....13
Table: 2: Strategies to cope with Risks and Shocks.....9

LIST OF CHARTS

Chart 4.1 Personal Savings.....	14
Chart 4.2 Savings in the last 12 months.....	15
Chart 4.3 Income over the last 12 months.....	16
Chart 4.4 Sick in the Household for the last two weeks.....	17
Chart 4.5 Participation in Microfinance programmes empowers the youth	18

ABSTRACT

This study examined the impact of micro-finance schemes on youth empowerment in Nakawa division, Kampala.

The objectives of the study were to determine the impact of micro finance programmes on the household welfare of the youth in Nakawa Division; Find out if micro finance savings reduce vulnerability and risks of clients in Nakawa Division; and to Find out how micro finance promotes empowerment of the youth in Nakawa Division.

Qualitative and Quantitative types of data analysis were employed where convenient sampling was applied to select the respondents used for the study

The main instruments used for the data collection were questionnaires; data collected was analyzed manually

The findings of the study included among others the fact Micro finance schemes had a positive impact on the welfare of the youth; Savings helped the youth overcome some of the vulnerable conditions that they found them selves in and that Micro finance actually empowered the youth in Nakawa Division.

This research recommended among other things the need for more future research that should focus on deeper understanding of poverty alleviation since microfinance is only treating the symptoms rather than attacking the real causes

CHAPTER ONE: INTRODUCTION

1.1 Background of the study

One of the biggest problems of Uganda like many other countries in Africa is poverty. The country ranks 158 out of 174 poorest countries in the world. Using international poverty measures, 82.2 percent of the population lives below US\$1 a day, 96.4 percent live below US\$ 2 a day (Hulme et al,1996). Poverty is not only widespread in rural areas but poverty is rural and yet this core problem has not been given the necessary attention it deserves. The majority of the people who live in rural areas are women and children and many are dependent on agriculture.

However, a large sector of agriculture is still subsistence and women are dominating. The poor in rural areas are in most cases not reflected in the macroeconomic interventions and because of this scenario poverty is growing. Society holds women responsible for all the key actions required to end hunger, nutrition, health, education, and increasing family income. (Ismawan, 2000)

The youth especially women are still enslaved by customs and traditions which systematically deny them access to resources and freedom of action to carry out their responsibilities. (Roth, 1997)

The youth operate mainly in the informal economy where the whole context for their lives and economic activities do not produce enough surpluses to lift their standard of living. As a consequence they lack the ability to generate incomes, to save, to start economic activities and to access credit from the formal sector is heavily restricted due to lack of collateral. The poor are traditionally disregarded as “unbankable” and “uncreditworthy

In the quest to promote youth empowerment and poverty alleviation, a study was undertaken to come up with possible solutions.

1.2 Statement of the problem

Lately the role of financial services in the struggle for youth empowerment and poverty reduction has been given increased attention given the informal economy where the majority of poor operate. However, it's not known how these programmes aimed at the youth have worked given the fact that most youth fear to go and borrow money from these financial institutions due to the fact that they may not be able to repay the loans. This is brought about by the fact that the youth have no security. It's upon this background that this study investigated the impact of the micro-finance scheme on youth empowerment in Nakawa Division Kampala city.

1.3 Objectives of the study

1.3.1 General objective

The overall objective of this study was to investigate the impact of micro-finance schemes on youth empowerment in Nakawa division Kampala.

1.3.2 Specific objectives

1. To determine the impact of micro finance programmes on the household welfare of the youth in Nakawa Division.
2. Find out whether micro finance programmes savings reduce vulnerability and risks of clients in Nakawa Division.
3. Examine how micro finance promotes youth empowerment in Nakawa Division.

1.4 Research Questions

1. What is the impact of micro finance programmes on the household welfare of the youth in Nakawa Division?
2. How do micro finance programmes savings reduce vulnerability and risks of clients in Nakawa Division?
3. How do micro finance promote youth empowerment in Nakawa Division?

1.5 Significance of the study

This study will be of great importance both at the macro and micro level;

At the macro level, informed decisions in policy formulation and in the building of the institutions aimed at participatory planning as a management tool for youth empowerment in the field of micro Finance institutions.

At the micro level, the local community leaders and a number of NGOs responsible for youth empowerment may adopt the recommendations put forth, and use the findings to address issues in the report.

The research will help researchers and academicians to increase on the available literature for further studies in the field of youth empowerment.

1.6 scope of the study

The study was carried out in Nakawa Division found in Kampala city. The study was limited to the objects of the study which are to determine the impact of micro finance programmes on the household welfare of the youth; to find out whether micro finance programmes savings reduce vulnerability and risks of clients and to find out how micro finance

promotes youth empowerment . Any other aspect of youth empowerment was not part of this study. The study was carried out between February, 2008 and April, 2008.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature as an account of the knowledge and ideas that have been established by accredited scholars and experts in the field of study. It is guided by the objectives of the study outlined in chapter one

2.1 Micro finance and poverty

The majority of the poor in Uganda especially women lack access to the basic financial services which are essential for them to manage their lives. The poor are excluded from the opportunities of financial services than the informal alternatives that are considered unsuitable.

Micro finance is therefore considered as a vital tool to break the vicious circle of poverty, which is characterized, by low incomes, low savings and low investment. According to Hulme et al (1996), most institutions regard low-income households as “too poor to save”. In order to generate higher incomes, savings and more investment, there is need to inject capital in form of microfinance. However capital is only one ingredient in the mix of factors necessary for a successful enterprise. Most importantly, it requires entrepreneurial skills and efficient markets to reduce poverty. This study intended to find out whether the youth, even if they are poor, can save the little they earn in order to improve their standard of living.

According to Ismawan (2000), the real idea of micro finance is to help the weakest member of society (who in this case is the poor). However Roth (1997) argues that micro finance programmes often treat the symptoms and not the causes of poverty. Poverty is frequently the result of powerlessness. The proponents of micro finance programmes as a

panacea of poverty ignore the complex matrix of power relations that circumscribe the capacities of the poor to run micro enterprises.

In regard to this contention this study concluded that if micro finance institutions design the necessary policies aimed at a particular group of the society (in this case the youth) it can work effectively.

2.2 Impact of microfinance on household welfare

The most positive impact of micro finance is registered in the education sector and the medical sector among others. Education is a human right and an important ingredient for any progress in any society. It contributes to the accumulation of human capital. (Brett E.A (1993). This study intended to discover the impact of micro finance in youth empowerment.

Education is one of the important components to fight poverty, disease and ignorance. Critical is also the health ingredient for the well being of the client since a healthy client is more productive in society and resources that go to health if a client is not sick can be saved or invested in income generating activities, hence progress in society and out of the poverty trap. The positive impact is viewed in improved diet and accommodation which became better because of the intervention. (Ledgerwood, 1999). But with out enough savings, all this can not be achieved. This study therefore sought to determine how the youth can be helped to improve their household welfare.

The poverty situations in the homes of the youth can be much improved by them selves and their families.

2.3 The role of Microfinance savings in reducing vulnerability and risks

It is true that microfinance savings can reduce vulnerability and risks as the majority of the clients have personal savings excluding the obligatory savings. This is the main reason given as to why people save is to enable them to cope with severe crises and vulnerability. Savings is critical as it can be used for the expansion of economic activities and another microfinance cycle(Hamze Imad A, 2000). If the youth in Nakawa can be helped to understand the need to have some money they will always overcome difficult and vulnerable situations given the fact they will have some money to take care of the problems at hand.

The problem is usually the general environment in which these women operate which has its demands. The savings can be subjected to both family and extended family pressures which can make it difficult to save for long term purposes. Moreover these savings are in most cases short term savings and its intended aim may not be achieved. The fluctuations in savings do not only obstruct the efforts to cope with risks and vulnerability in times of crises but also the efforts to break out of poverty. Another problem with savings is that it lacks comprehensive details because some clients mentioned that they had joint accounts with their husbands.(Mosley Paul, 2003) But having money always helps reduce risks that any person may encounter.

For one to draw a line of demarcation between savings accruing from the enterprise and that of the husband becomes complicated to measure in a quantitative manner. Moreover these savings were not established before starting the micro enterprise to give me the necessary data before and after to enable me to come with conclusive answers that the clients had really saved. In addition the clients lack written accounts. However the

obligatory insurance premium is difficult to use in case of risks because of the long cumbersome process which forces the majority to resort to their savings or to borrow.

2.4 Microfinance and youth empowerment

There are remarkable changes in the situation of women accruing to microfinance intervention. Women have had their voices strengthened, they have managed to set up their businesses and run them, they are no longer dependents on their husbands and their leadership as their business skills have been enhanced. (Paul Mosley, 1996) This implies that the youth in this regard are empowered.

They have gained more confidence that can enable them to stand in public and speak. Some of them have managed to join politics and have been elected on local councils. Now they can attend and speak freely in village meetings. Most of them can no longer be confined in the kitchen as the trend used to be. (Esaiasson, P.et al , 2003) This implies that the youth in this regard are empowered.

However, there is much discussion as to what empowerment of youth comprises and what relationship is there between microfinance and youth empowerment. There are still arguments which are not conclusive as to whether microfinance can break the structural sub ordinate position of youth given the existing socio economic, cultural settings and mindset of society (Esaiasson, P.et al , 2003) This implies that the youth in this regard are empowered.

This line of argument calls for a more detailed study since to some conservative societies in Uganda, it is unheard of for a woman to ascend from a subordinate position as women are considered subservient to

men. These prejudices still exist in society and greatly compromise the promotion of empowerment. (Colman David et al , 1985) This implies that the youth in this regard are empowered.

It is true that changes in resources can lead to individual youth to enjoy, but the danger is that they leave intact the structures of inequality and discrimination. It may not help to improve the youth economic welfare without empowering them. In view of this analysis, one can argue that empowerment cannot be assumed to be an automatic outcome of microfinance programmes, especially given socio-cultural settings and mind set of some societies in Uganda. (Colman David et al , 1985) This implies that the youth in this regard are empowered.

In conclusion its always a challenge to teach the youth how to get out of poverty through teaching them how to save but given the introduction of micro finance institutions the work has been made a lot simple.

CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter explains the methods that the researcher used to select the geographical areas, from which research carried out and methods of selection of respondents. It also explains the methods that were used to collect process and analyze data.

3.1 Research design

The study used a case study approach. Given the duration of the study, the researcher felt that there would be a deeper penetration of the problem if a case study was used. This is because a case study examined one area which is Nakawa Division.

3.2 Study Area

The study was carried out in Nakawa Division. This is because Nakawa Division has a number of micro finance institutions targeting the youth on improvement of the economic conditions of the youth. This gave the study a broad coverage and made it representative enough.

3.3 sample framework

3.3.1 Sample size

A total of between fifty to one hundred respondents were targeted for this study as illustrated by the table 1 on page 12;

Table: Categories of Sample

Category of respondents	Targeted sample	Realized sample
Micro finance officials	10	6
Youth	80	50
Total	90	(62.3%)

3.3.2 Sample technique

Using a convenient sampling technique, a total of fifty six respondents were realized for the study out of the targeted ninety that were given questionnaires.

3.3.3 Data collection procedure

In carrying out research the researcher first got a release letter from the course administrators which he took to the organization under study. He was then given permission by the authority to access information from the organization which he visited.

3.4 Methods for data collection

3.4.1 Instruments

- **Questionnaires**

These were used to collect information from the youth who were the key informants of this study

- **Interviews guides**

Un structured Interviews were held with the micro finance staff to get their views on the topic under study.

3.4.2 Sources of data

This study used both primary and secondary data.

Primary data was got from the youth and from the members of staff of the micro finance institutions.

Secondary data was through Document analysis in the form of Reports, training manual, news papers, and journals and internet for the period under study.

3.5 Data processing and analysis

Quantitative data involved three sets of activities which include editing, coding and frequency tabulations. Editing was done by looking through each of the field responses from interview guides and questionnaires ascertaining that every applicable question had an answer and all errors eliminated for the completeness, accuracy and uniformity.

The researcher then proceeded to coding the various responses given to particular questions that lack coding frames, he then established how many times each alternative response category was given an answer using tally marks which later was added up. Data was then presented in frequency tabulations rendering it ready for interpretation.

CHAPTER FOUR: PRESENTATION, INTERPRETATION AND DISCUSSION OF THE FINDINGS

4.0 Introduction

This chapter discusses the presentation, interpretation and discussion of the field results. Results are presented in tables and in form of frequency counts and percentages.

4.1 Demographic Characteristics of Respondents

Sex of Respondents

During the survey 60 male respondents (67%) were given the instruments, while 30 female respondents (33%) were given the instruments. This selection was aiming at fair gender coverage. Out of 90 instruments distributed, 44 were returned by males giving 78.6% while females returned only 12 which is 21.4% as illustrated by table 2 below.

Table 1: Distribution of the Respondents by Sex

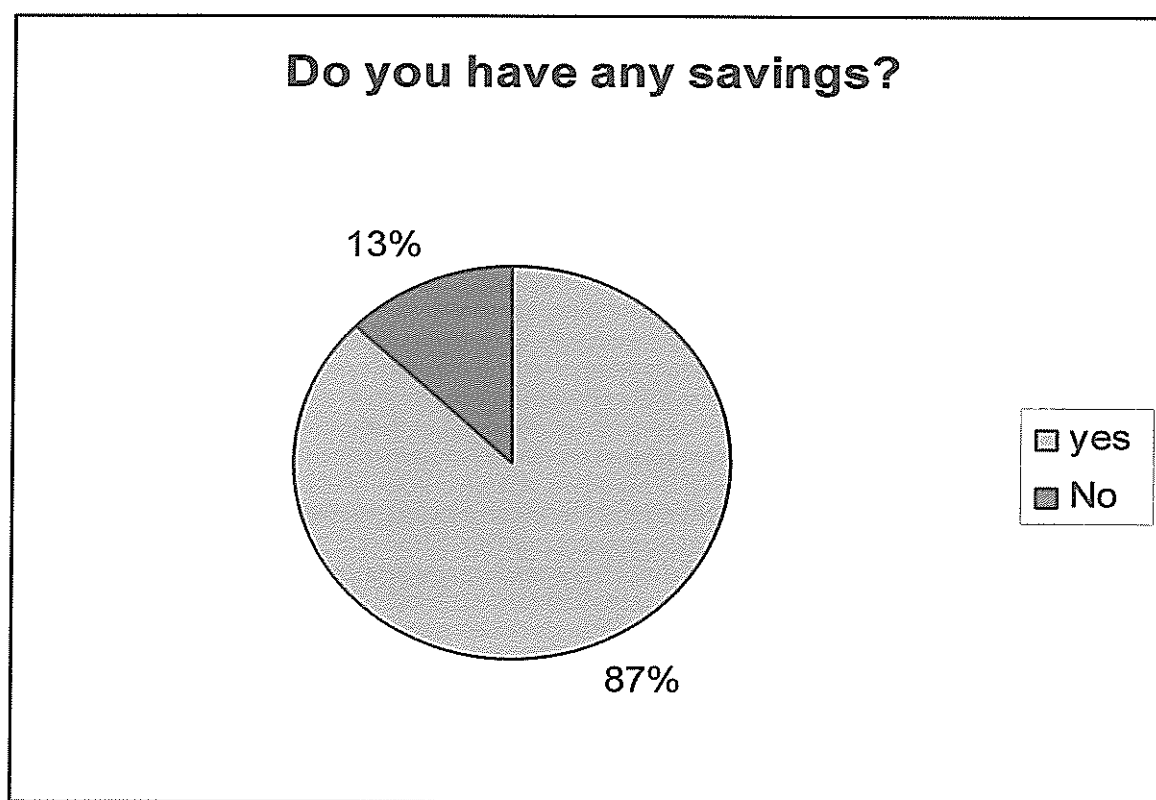
Sex	Respondents	Percentage
Males	44 out of 60	79
Females	12 out of 30	21
Total	56	62.2

Source: Fieldwork Nakawa Division (2008)

4.2 Impact of Microfinance on Household Welfare

The impact of the micro finance program was manifested in education, health, nutrition, accommodation and in savings mobilization. One of the components of the program was a requirement to save on a regular basis. The clients were asked if they had personal savings excluding the forced loan guarantee. The figure below reflects that the majority of the clients (87%) responded to have personal savings while 12% said they had no savings. The loan guarantee savings was 15% of the loan amount partly contributes to savings. If a client get a loan of 250 000 Ushs, the client will deposit a loan guarantee of 37 500 Ushs.

Chart 4.1 Personal Savings

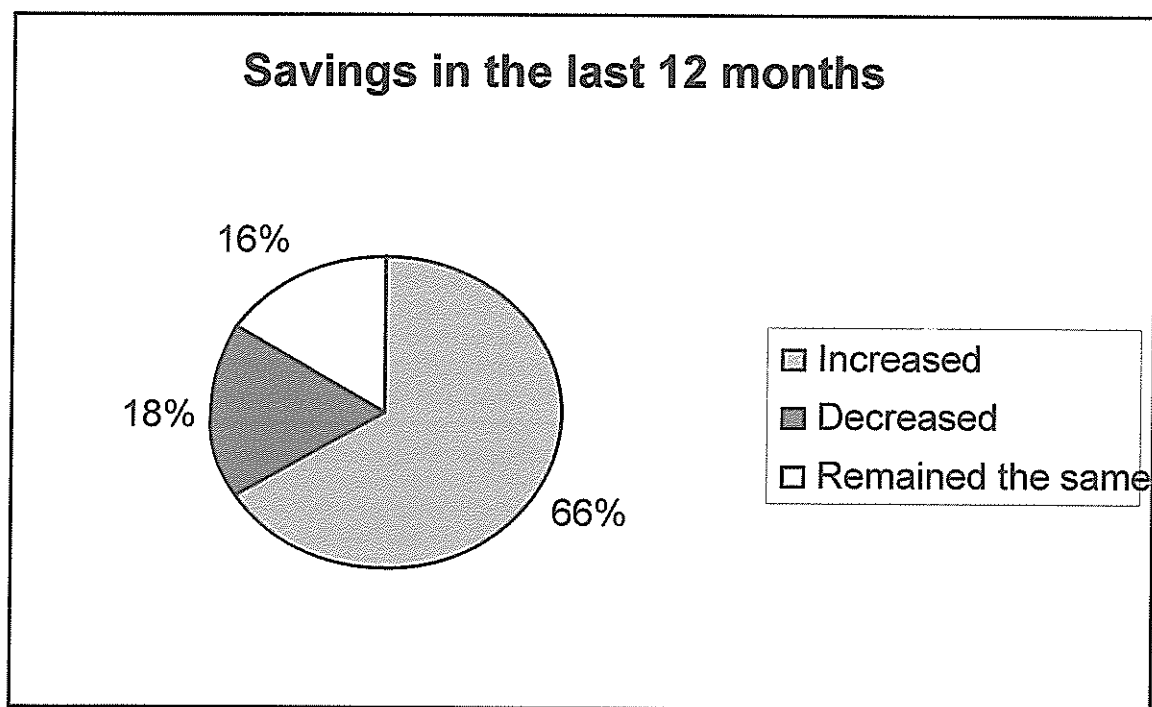


Source: Fieldwork Nakawa Division (2008)

Again with regard to savings, the clients were asked whether their savings in the last 12 months had increased, decreased, remained the same and the response is demonstrated in the figure 2.2 which shows

66% having increased savings while 18% said it decreased and 16% said it remained constant. The loans acquired by clients are mainly short term loan and to avoid accumulated interest, the clients are encouraged to make regular savings and this partly explains the increment because they work hard. The main reason given as to why people save is to enable women in case of severe crisis and to cope up with the shocks; savings can provide protection against risks, used to acquire another microfinance cycle and also to expand the existing economic activities. However some clients preferred to save in physical assets such as land, TV, radio, sofa set, houses and other valuables after the obligatory loan guarantee savings.

Chart 4.2 Savings in the last 12 months (2007 to 2008)

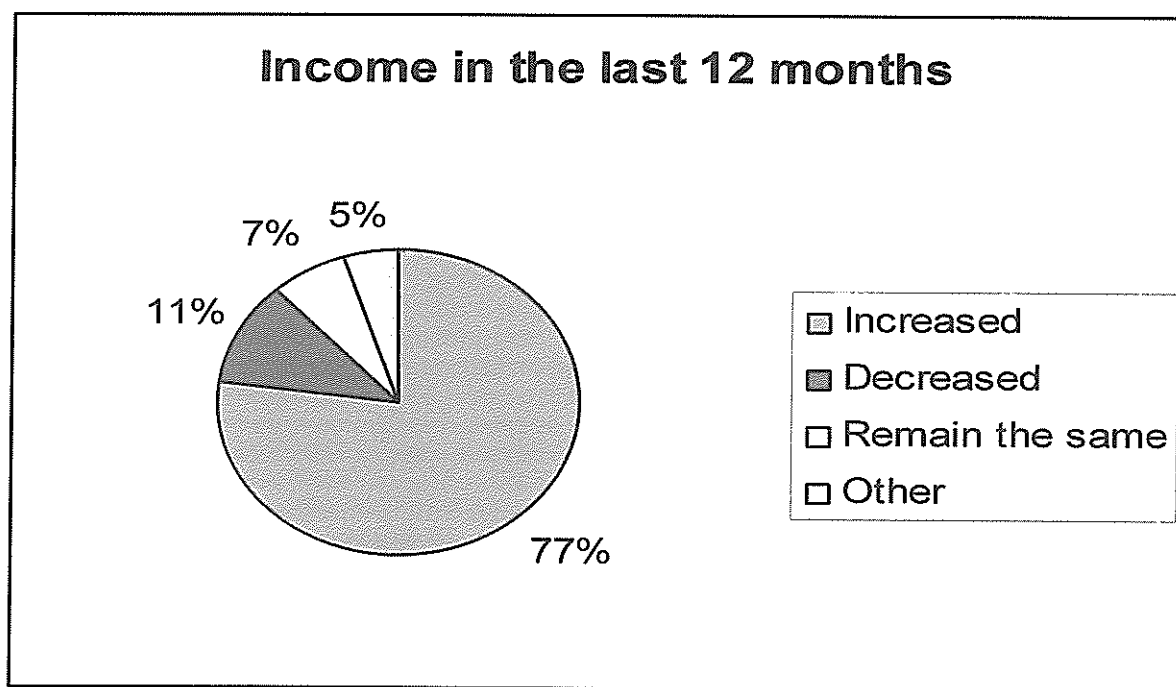


Source: Fieldwork Nakawa Division (2008)

4.3 Income Generation

The generation of income is another ingredient and the majority of the client's interviewed responded positively that they had registered 77% increment in incomes as shown in the figure below while 11% noted a decrease, 7% remained the same and the 5% never answered to this question or gave another answer. The clients were asked if their incomes had increased, decreased, remain the same or any other; the majority responded that their incomes increased. Business profits are an important income source for all groups. Those who run big businesses like traders have higher incomes than for example those selling fish in the market.

Chart 4.3 Income over the last 12 months

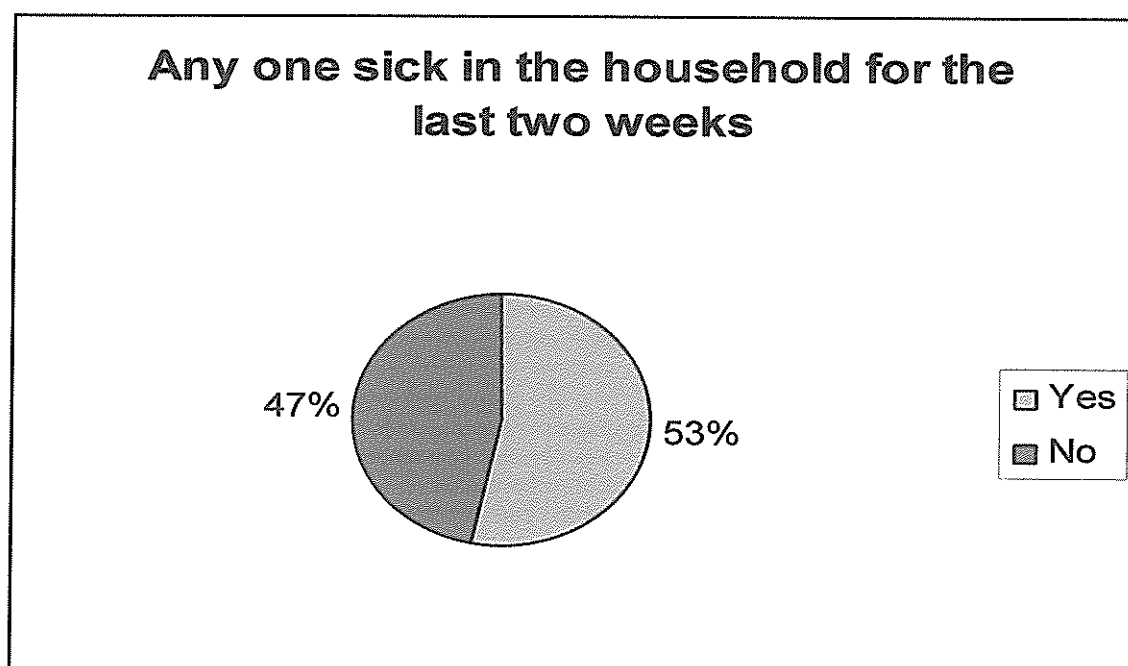


Source: Fieldwork Nakawa Division (2008)

4.4 Health

Health is an important ingredient for protecting the productivity of the household's effective use of the household resources. It is evident that most clients interviewed took household health as a critical issue for their continued well being. At least some of the households had a sick person in the household in the last two weeks of the interview and the most prevalent illness in the household was malaria. This could have been because of the rainy season. Some of the clients could afford to visit health clinics and hospitals and also could afford to pay the medical expenses every time a member of the household could fall sick.

Chart 4.4 Sick in the Household for the last two weeks



Source: Fieldwork Nakawa Division (2008)

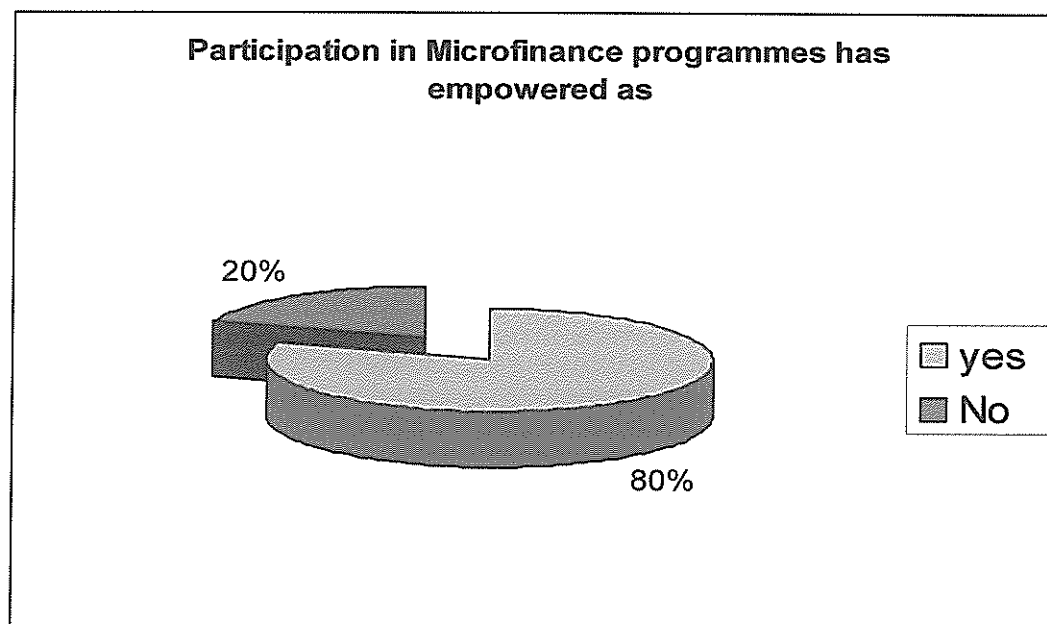
A question was asked to the clients if the household had a sick person in the previous two weeks of the interview and 53% of the households responded that they had a sick person in the household and the majority mentioned malaria as a common sickness. This could have been due to

the rain season. A question was asked to the clients if they can afford to pay their medical expenses. All the respondents answered 100% that they had the capacity to meet their medical expenses.

4.4 Microfinance and youth Empowerment

The youth clients were asked whether participation in microfinance programmes has empowered them. The majority who answered to this question felt that their position in the family had been strengthened, had attained a real change in their lives and self-esteem when they compare themselves to that period before they joined microfinance.

Chart 4.5 Participation in Microfinance programmes empowers the youth



Many felt that they can look after their children and educate them, afford a nutritious diet to the household and are no longer dependents on their husbands. Some women said that with the income they get, have managed to buy a plot of land and build a house while others said that their voices are heard in the household, their contribution in terms of

income, their involvement in the decision making process has increased. On a business level, several young women have managed to set up their businesses and run them. As a consequence of this their leadership and business skills have been enhanced. Generally, access to microfinance resources tends to improve people's bargaining position within and outside the household.

4.5 Microfinance Savings and Vulnerability and Risks

Risks and Shocks are the quantifiable likelihood of loss or less-than-expected returns. These are common features in any business undertaking. Therefore the poor households have to deal with this challenge. It is in this vein a question was asked to the clients how they respond to the risks and shocks and if they had faced any major unexpected challenge within the household in the last 12 months that led to a financial burden in the household. The clients affected by shocks were 38% of which 33% used their cash savings to deal with crises, 7% borrowed from relatives, 5% sold their assets, 2% reduced their expenditure and 15% gave no answers.

**Table: 2: Strategies to cope with Risks and Shocks
(Total Clients=60)**

Clients affected by loss	23	38%
Used savings	20	33%
Borrowed	4	7%
Sold assets	3	5%
Reduced expenditure	1	2%
Others (never answered)	9	15%
Total	60	100%

Source: Fieldwork Nakawa Division (2008)

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.2 Summary of the findings

5.2.1 Impact of microfinance on household welfare

The first objective sought to investigate Impact of microfinance on household welfare of the youth. The findings revealed that micro finances impacted positively on the welfare of the youth as it improved there savings and hence they youth were able to take care of there homes

5.2.2 The role of Microfinance savings in reducing vulnerability and risks of the youth

The second objective sought to investigate the role of Microfinance savings in reducing vulnerability and risks of the youth. The findings revealed that micro finance savings had helped the youth overcome some vulnerable situations which had threatened the lively hoods of the youth by solving those problems with the savings which they had in the micro finance.

5.2.3 How microfinance institutions empower the youth

The third objective sought to investigate how micro finance institutions empower the youth. The findings revealed that when the youth save enough money which can help them take care of there problems they become economically empowered to handle their problems.

5.1 Conclusions

The aim of this report was to investigate the impact of micro-finance schemes on youth empowerment in Nakawa division Kampala.

The first objective sought to investigate Impact of microfinance on household welfare of the youth. According to research findings, it is apparent that the majority of youth clients had registered increased incomes. It is these incomes that can help them to solve some problems of poverty like isolation, physical weaknesses and they can afford a good diet, can deal with vulnerability as they can save and now able to deal with crises, has the capacity to send their children to school and to pay for their health which is critical for their continued wellbeing and as a consequence break the poverty trap.

The second objective sought to investigate the role of Microfinance savings in reducing vulnerability and risks of the youth. The findings reported that clients had increased incomes which enable them to save and to buy property. The savings enables clients to deal with severe crises and to cope up with the shocks and reduce vulnerability and bought property can be sold also to deal with the crises; savings can be used to acquire another microfinance cycle and also to start and expand the existing economic activities.

The third objective sought to investigate how micro finance institutions empower the youth. The majority of youth felt that their position in the family had been strengthened, set up businesses and run them, could occupy a political office at local levels and had attained a real change in their lives and self-esteem when they compare themselves to that period before the program. Many felt that they can look after their children,

educate them, afford a nutritious diet to the household and are no longer dependents on their parents.

5.4 Recommendations

- There is need for more future research that must focus on a deeper understanding of poverty alleviation since microfinance is only treating the symptoms than attacking the real causes.
- The issue of youth empowerment as a result of microfinance programmes also requires more research.
- Critics of microfinance have emphasized the view that MF alone is like a drop in the sea bearing in mind the pervasive degree of poverty levels mainly in rural Uganda. I must acknowledge that Uganda is a rich country that requires vision and acumen to turn its resources into wealth in order to reduce poverty and the donor dependency syndrome.

5.5 Limitations of the Study

The researcher encountered the followings limitations:-

The bureaucracy within some organizations since the study at certain point required review of organizational documents. To minimize this problem, the researcher sought permission from the authority of the organizations and also explained to the relevant officers the purpose of the research.

Since top management staff with busy schedules were part of the respondents, the research did not get as much time from them as anticipated. This challenge was solved by seeking appointments with them at their convenient places and time.

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APPENDIX A: QUESTIONNAIRE FOR THE YOUTH

Dear respondent

I am NVANUNGI SIMON HUMPHREY, a student of Kampala International University carrying out an academic research on the topic "The impact of micro finance schemes on youth empowerment in Nakawa Division." You have been conveniently selected to participate in the study and are therefore kindly requested to provide an appropriate answer by either ticking the best option or give explanation where applicable. The answers provided will only be used for academic purposes and will be treated with utmost confidentiality.

NB: Do not write your name anywhere on this paper.

Put a (Tick) where appropriate

Individual level: Basic Information

2.2 Sex: _____

2.3 How old are you? _____

2.4 Marital status

Single/never married _____

Married _____

Widowed _____

Divorced/separated _____

Other (specify) _____

2.7.1 When did you join microfinance programmes?

2.7.2 How did you know about microfinance?

Individual Savings and Income

3.1 Do you have personal savings?

YES _____

No _____

3.2 Have your savings in the last 12 months

Increased? _____

Decreased? _____

Remained the same? _____

3.3 Has your income in the last 12 months

Increased? _____

Decreased? _____

Remained the same _____

Other (specify) _____

Health and medical services

4.1 In the last two weeks did you have any sick person in your household?

YES _____

NO _____

4.2 Where do you get treatment when a member of the household falls sick? _____

4.3 Do you afford to pay the medical expenses every time a member of the household falls sick?

YES _____

NO _____

4.4 If NO, what do you do?

Coping with shocks and risks

6.1 Have you had any major any major unexpected event within your household in the last 12 months that lead to an increased financial burden for your household?

YES _____

NO _____

6.2 How long did this period last?

Number of months _____

Don't know _____ -

6.3 How did you respond to the shocks?

Used my savings _____

Borrowed _____

Sold my household assets _____

Reduced my expenditure _____

Any other (specify) _____

Youth Empowerment

7.1 Has your role in terms of income contribution in the household after joining microfinance programmes increased? YES _____

NO _____

If YES how?

7.2 Does your role in decision making and your position in the family increased after joining microfinance?

YES _____

NO _____

7. In your view have the Micro finance Institutions helped you?

YES _____

No _____

Thank you very much

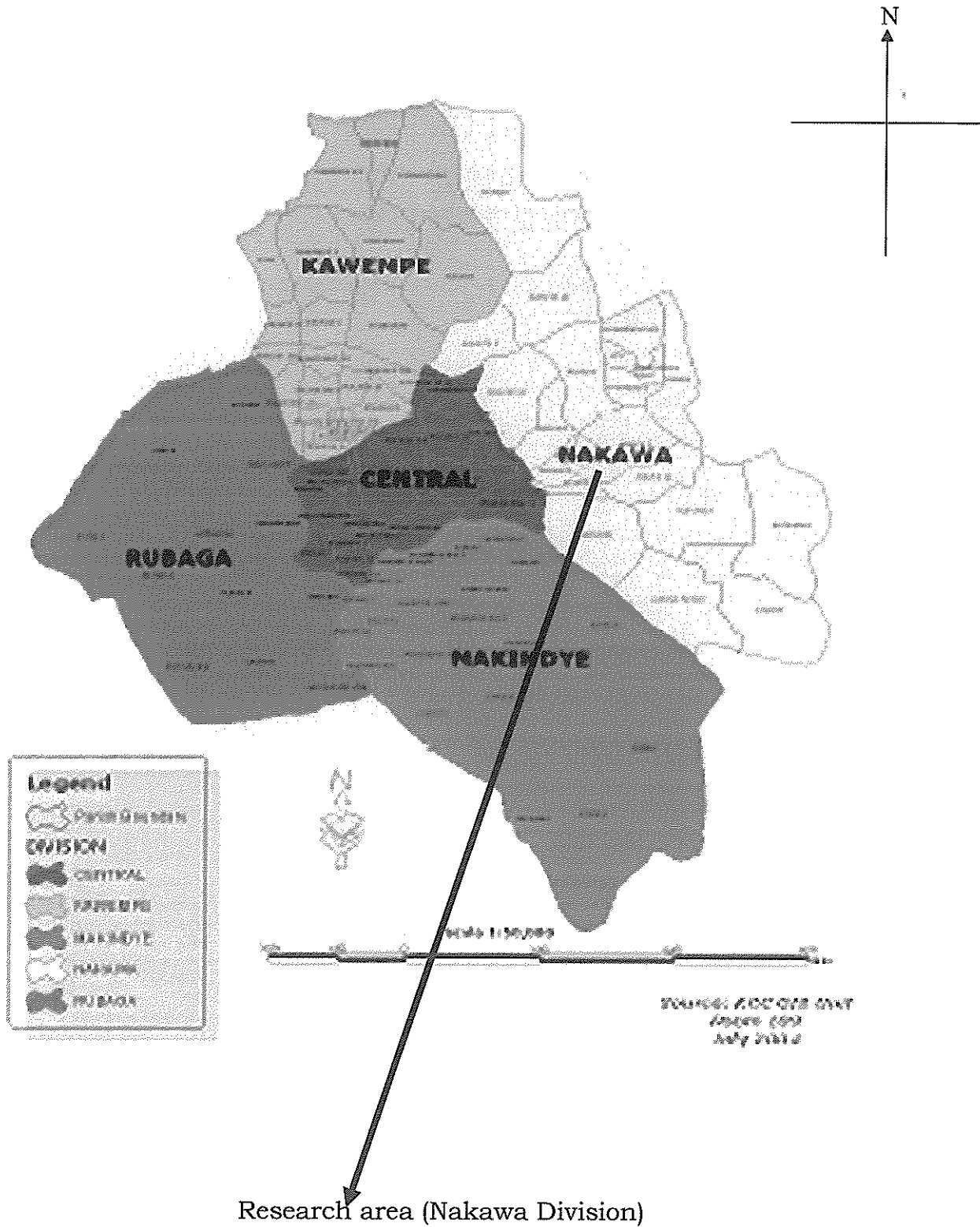
**APPENDIX B: INTERVIEW GUIDE FOR THE MICRO FINANCE
OFFICIALS**

What are the challenges facing microfinance Industry in Uganda?

1. Does the participation of the youth in microfinance programmes improve their quality of life?
2. What impact does microfinance have on the lives of the youth?
3. Give full details.
4. what is the criterion for the selection into microfinance programmes
5. Microfinance institutions have been subjected to severe criticism that the have not addressed the concerns of the poorest of the poor? What is your view?
6. How do microfinance clients respond to?
 - i. Structural crisis) Crisis factors? OR
7. Does participation in microfinance programmes Reduce Vulnerability? If YES, How?
8. What are the strengths and weaknesses of microfinance?
9. What are the biggest obstacles to women benefiting from traditional microfinance initiatives?
10. What are the social and cultural barriers to women participation in microfinance institutions?
11. Have microfinance institutions achieved financial sustainability and viability?
12. What are the lessons and experiences learnt from the pioneer Grameen Bank started in 1976 by Muhammad Yunus in Bangladesh?
13. To what extent has microfinance promoted youth empowerment in rural areas?
14. What has been the response of the youth towards microfinance?
15. What are the major factors/hinders that prevent the youth from acquiring loans from the formal banking system?

16. In which way has microfinance led to economic empowerment of the youth?

APPENDIX C: MAP SHOWING OF KAMPALA SHOWING THE RESEARCH AREA



*FACULTY OF SOCIAL SCIENCES*Date 20th - 03 - 08To NAKAWA DIVISION YOUTHAND LOCAL LEADERS

This is to introduce to you MR. NKANUNGA SIMON HUMPHREY who is a bonafide student of Kampala International University? He/she is working on a research project for a dissertation, which is a partial requirement for the award of a degree. I here by request you, in the name of the University, to accord him/her all the necessary assistance he/she may require for this work..

I have the pleasure of thanking you in advance for your cooperation!

Yours sincerely,


Ms. Sidonia Angom
Associate Dean