

1 Determinant Factors Affecting Loan Repayment Performance of  
2 Women Borrowers from Micro Finance Institutions in Southwest  
3 Ethiopia: Evidence from Four Woredas around Gilgel Gibe  
4 Hydroelectric Power Dam

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8 **Abstract**

9 The aim of microcredit is to help the poor and lower income group to get funds for their  
10 business activities and to improve their lives. Also Ethiopian government use and promote  
11 microcredit as a bridge to eradicate poverty and for women's empowerment. In reverse, many  
12 women's are loan defaulter than other borrowers. But, there are a limited number of  
13 researches attempted to explore determinant factors affecting loan repayment performance in  
14 the case of women borrower of micro finance institutions by using empirical data, especially in  
15 the study country and almost no for the study area. So to fill this gap, we conduct a  
16 cross-sectional study with overall aim of assessing determinant factors affecting loan  
17 repayment performance in the case of women borrowers from micro finance institutions. We  
18 employed a multi-stage sampling approach and a total of 182 women's, which 85 borrowers  
19 were defaulter and 97 non-defaulters.

21

22 *Index terms*— loan repayment, women borrowers, MFIs, binary logistic regression.

23 **1 Introduction a) Background of the Study**

24 Women constitute half of the world's population, accomplish nearly two thirds of its work hours but still receive  
25 only one tenth of income and one percent of world's property. Also gender discrimination is dissimilar and  
26 common in developing countries (Kalai, 2004).

27 Microfinance Institutions, financial services designed for poor people has been renowned for its ability to reach  
28 out to women and enhance their welfare. Study conducted in Kenya shows that, Women entrepreneurs in Kenya  
29 are the key to economic growth because they are generating employment. However, women owned businesses  
30 could contribute more than what they are doing today. A growing amount of research shows that countries that  
31 fail to address gender barriers are losing out on significant economic growth. Without increased attention to  
32 the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets. This  
33 leads to demonstrates that addressing gender barriers in Kenya could generate significant economic growth for  
34 the country (Omonywa and Muturi, 2015). Goetz and Gupta (1996) and Noponen (1990) argued that, impact  
35 on empowerment cannot be inferred from take-up of financial services or repayment levels. Women may repay  
36 through taking loans elsewhere and getting into serious debt while loans may be controlled by men. Some  
37 researchers have expressed concerns that women's micro-finance programs may be merely using women as unpaid  
38 debt collectors mediating between development agencies and male family members, increasing their dependency  
39 on men and/or conflicts between women to fulfill repayment targets.

40 According to Kabeer (2001), "these conflicting conclusions about the 'empowerment' potential of credit for  
41 women are both apparent and real. What appears to be contradictory findings concerning, for instance, the

## 4 LITERATURE REVIEW A) MICROCREDIT AND LOAN REPAYMENT

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42 extent to which credit exacerbates or lessens violence against women, enables or fails to enable them to acquire  
43 independent assets, is associated with an increase or decrease in their living standards is partly a difference in  
44 methodology. It reflects the fact that some studies relied largely on statistical data and significance tests for  
45 their findings while others relied on more qualitative, sometimes anecdotal, evidence. Conflicting conclusions  
46 about the impact of credit also reflect differences in the questions asked by different evaluations. "In conclusion  
47 she argued that, by and large, the negative evaluations focused on processes of loan use while the positive ones  
48 focused on outcomes associated with, and attributed to, access to loans. The validity of both sets of measures  
49 depends on their conceptual clarity and on the validity of their underlying grounds.

50 Undeniably women entrepreneurs around the world are making a difference. They contribute numerous ideas  
51 and a great deal of energy and capital resources to their communities, and generate jobs as well as create  
52 additional work for suppliers and other spin-off business linkages (Common wealth secretariat, 2002). Siwadi  
53 and Mhangami, 2011 adds that, it is undeniable that women entrepreneurs are the major actors in that sector  
54 and contributors to economic development and are becoming increasingly visible in the local economies of the  
55 developing counties.

56 Generally, the main objective of the study was to identifying determinant Factors affecting Loan Repayment  
57 performance of women borrowers from Micro Finance Institutions in South West Ethiopia, in the Case of four  
58 woredas around Gilgel Gibe Hydroelectric Power Dam.

### 59 2 b) Justification of the Study

60 According to many studies around the world Women entrepreneurs have been seen as a major force for innovation,  
61 job creation and economic growth. Even though the crucial role they play, women entrepreneurs continue to face  
62 a number of challenges. For example: loan repayment default (failure to repay their loans in time), discrimination  
63 (at household and organizational level), lack of access to finance, lack of education, and lack of training regarding  
64 to their business are few amongst to others. Though there is growing interest in women funding through women  
65 enterprise fund and a number of micro-financing institutions. Kamanza, (2014) state that, loan repayment by  
66 women is a big challenge which leads to reduction of their potential to positively contribute to the economy.

67 One way to tackle the loan repayment problem is to investigate the factors which affect the loan repayment of  
68 MFIs., although loan repayment is determined by willingness, ability and other characteristics of the borrowers;  
69 businesses characteristics and characteristics of the lending institutions including product designs, training, credit  
70 rationing and suitability of their products to borrowers. Regarding their characteristics, even if it is the only case;  
71 repayment of loans depends on the willingness and ability of the borrowers to repay was the main. Therefore,  
72 individual borrowers can either repay their loans or choose to default. It is also true that the factors influencing  
73 loan repayment capacity among borrowers are not only likely to differ by programs but also differ from country  
74 to country depending on the domestic business and economic environment (Tundui, C. and Tundui, W., 2013).

75 Study conducted by Fikadu G. and Wondaferahu M., (2016) stated that, even if micro finance institutions  
76 have a positive impact/role on women economic empowerment, loan repayment problem was seen on some women  
77 clients of micro finance institutions. Therefore, the researchers were motivated to look into the determinant factors  
78 affecting loan repayment performance of women borrowers of micro finance institution clients in the study area.

## 79 3 II.

### 80 4 Literature Review a) Microcredit and Loan Repayment

81 Microcredit is just a small credit given to the poor that engaged in microenterprise or for the purpose of income-  
82 generating activities. On the other hand, microfinance encompasses broad financial services given to the poor  
83 and low-income group for many reasons and not just for income generating activities. Woller& Parsons (2002)  
84 describe microfinance as the second revolution in credit theory and policy where the first revolution is microcredit.  
85 Microfinance institutions (MFIs) were established to fill the gap in the financial services sector by providing funds  
86 to the poor and lower income group and thus alleviating poverty and enhance their business activities. The  
87 Microfinance Institutions provide funds for start-up business or for working capital.

88 In addition, some Microfinance Institutions also provide funds for non-business activities such as for education  
89 and emergencies purpose. In the credit market, agency problem, moral hazard and adverse selection exist because  
90 of information asymmetries. Information asymmetries are the main obstacle for Microfinance Institutions to  
91 provide loans to clients. Financial institutions usually requires business proposal, borrower past credit information  
92 and collateral before approving the loan. MFIs offer credit through groupbased lending method to mitigate agency  
93 problems, moral hazard and adverse selection and to replace the collateral requirement. In group-based lending,  
94 borrowers must form a group before applying loans and they also responsible to other loan members. If one  
95 member default, the others will be responsible to pay the loan or they will be denied access for the next loans.

96 Microfinance Institutions are usually nongovernmental organizations (NGOs) who are not profitorientated.  
97 NGOs assume poverty is created through social processes that deprive the poor of their rightful access to social  
98 resources, including credit. These NGOs help the poor to find credits to support their small enterprises or income-  
99 generating activities. These institutions acted as a financial intermediation like formal bank. The difference  
100 between formal banks and microfinance institutions (MFIs) is the former focus on rich clients, while the latter to  
101 MFIs clients who are poor people. According to Remenyi (2000), subsidized credit and subsidized banking with

102 the poor are inimical to "best practice in microfinance". Moreover, Microfinance Institutions also offered skills  
103 training and marketing to their clients.

## 104 **5 b) Microcredit and Women Borrowers**

105 Beverly et al., 2011 states that, the government and the corporate world have come up with a number of financing  
106 schemes aimed at providing loans to women entrepreneurs. According to Kamanza 2014, this effort mostly turns  
107 to be unfruitful due to poor loan repayment. In addition, business failure influences loan, gender roles, borrower's  
108 entrepreneurial skills and diversion of loan funds by borrowers. These factors have made the financial institutions  
109 to be skeptical about the entrepreneurial abilities of women.

110 Lending to the poor or lower income group raises many debates among practitioners and academicians. The  
111 poor are usually excluded from credit facilities because of many reasons. These include insufficient collateral to  
112 support their loans, high transaction costs, unstable income, lower literacy and high monitoring costs. Usually  
113 they survive through involvement in micro business activities or informal activities that comprises food processing  
114 and sales, small scale agriculture, services, crafts and petty trading. However, these activities actually contribute  
115 a number of total employment and gross domestic product (GDP) to the country. Micro and small enterprises  
116 (MEs) have been recognized as a major source of employment and income in many countries of the low income  
117 country (Mead & Liedholm, 1998).

## 118 **6 c) Microfinance Program and Women's Participation in 119 Ethiopia**

120 According to Itana et al, 2004; until 1990s, the sources of finance for rural and urban poor and micro and small  
121 enterprise operators in Ethiopia were confined only to informal sources of finance like Arataabedar (local money  
122 lenders in local version), and relatives are the main sources. They also added that, starting in the mid-1990s,  
123 following the drought of 1984/85, some Non-Government Organizations (NGOs) introduced the idea of saving  
124 and credit among poor people as a strategy for rehabilitation and development, which the local people assumed  
125 as aid. But when government programs operated with in collaboration of international financial institutions came  
126 into the picture.

127 With the substantial measures taken to liberalize the financial sector, Ethiopian government take action  
128 for emphasizing the role of MFIs by made proclamation. Micro-financing is taken as a core to eradicate  
129 poverty through implying capital to subsistence agriculture and micro enterprises. Following the Agricultural  
130 Development Led Industrialization strategy of the Ethiopian government, financing rural community has been  
131 considered as an important tool for agricultural and food security (Belay, 2002).

132 In order with the development of micro-finance institutions, the Government of Ethiopia arrangement  
133 participatory rules and policies which gave room for women productivity. Padma and Swamy (2003) noted  
134 that, government has formulated and issued the Ethiopian Women's Policy to accelerate the economic and social  
135 improvement of women. This new policy gives special attention to rural women by 'facilitating the necessary  
136 conditions whereby they can have access to basic services and to ways and means of lightening their workload'.  
137 Consequently, all development programs at national and regional levels should be able to integrate gender concerns  
138 in their plans and programs to guarantee that women participate, contribute, benefit recognized.

## 139 **7 III.**

## 140 **8 Methodology of the Study a) Study Area and Design**

141 A cross-sectional Study design was employed to look Factors affecting Loan Repayment of Micro Finance  
142 Institutions borrowers in South West Ethiopia. Among the four woredas', two weredas, namely, Omo Nada  
143 and Sokoru was selected and from these two woredas', 6-pairs of villages are selected and paired based on  
144 various comparability factors, including similarity on, infrastructure availability, communication facilities and  
145 other socioeconomic characteristics, such as literacy rate, topography, access to electric power, and presence of  
146 other development programs.

## 147 **9 b) Sampling Method and Sample Size**

148 For this study multi-stage probability sampling techniques were used. Since the members are large in number  
149 they are divided by groups and randomly selected for data collection. 182 samples have been collected for the  
150 research from all selected areas for the study. All women at working age and residing in the selected kebeles for  
151 more than six month constituted as the study population.

## 152 **10 c) Method of Data Collection and Sources of Data**

153 A structured interview schedule questioner was prepared by the researchers and used for collecting data from  
154 the rural and sub-urban women who are member of Micro finance institution for more than one year. The study  
155 was undertaken in rural and sub-urban areas of the study region. Both primary and secondary data's were

## 14 B) ASSET OWNERSHIP OF RESPONDENTS AND THEIR HOUSEHOLD

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156 used. Primary data is enumerated from a field survey in the study area. Secondary data were collected from  
157 governmental and non-governmental organization reports, internet and related documents.

### 158 11 d) Data Analysis and Estimation Techniques of Econometric 159 Model

160 Data analysis was done after all the relevant data collection from the respondents. The empirical analyses of the  
161 study were conducted using both descriptive statistics and econometric regression model. Descriptive statistics  
162 discussion were made by using measures like percentages and cross-tabulation used for comparing borrowers not  
163 paid credit/defaulters/ and paid credit/ non defaulters /in various explanatory variables and to interpret the  
164 data.

165 To analyze studies that involves qualitative choice, especially to evaluate dichotomous variables most studies  
166 used logit and probit. The logit and probit formulations are quite comparable, the main difference being that  
167 the former has slightly flatter tails; that is, the normal curve approaches the axes more quickly ??Gujarati,  
168 1988). Logit model has got advantage over probit in the analysis of dichotomous outcome variable in that,  
169 it is extremely flexible and easily used model from mathematical point of view and results in a meaningful  
170 interpretation. (Hosmer and Lemeshew, 1989).

171 Therefore, binary logistic regression model was applied for analyzing the qualitative data which deals with  
172 loan repayment performance on nine explanatory variables that would be included in the study. Loan repayment  
173 status was a dependent variable, while different background characteristics of respondent, socioeconomic, business  
174 related and micro finance institution related factors would be considered as independent variables. In this case  
175 the value of this dependent variable (loan repayment performance) is 0 and 1, if borrowers paid a loan on time it  
176 takes 1 and otherwise 0. The functional relationship between the probability of loan repayment performance and  
177 explanatory variables specified as: Let  $Y_{ij}$  be the  $i$  th women's loan repayment performance (a binary outcome,  
178  $1 = \text{alone}$ ,  $0 = \text{otherwise}$ ) living in the  $j$  th kebele.?? ?? ~????????????????????(?? ?? ) ?????? ?? ?? 1 ? ?? ??  
179 = ??  $0 + ?? 1 + ?? 2 + ?? 2 + ? + ?? ?? ?? ??$   
180 where, ?? ?? is the population proportion of loan repayment performance of women's in the  $j$  th kebele, ??

### 181 12 Result and Discussion

#### 182 13 a) Back Ground Characteristics of the Respondents

183 Information collected on the characteristics of the households and respondents was important to, understand and  
184 interpret the finding of the survey and provide indicators of the representativeness of the survey. The information  
185 is also useful in understanding and identifying the possible factors that affect loan repayment performance women  
186 borrowers.

187 Among 182 of households, 142(78%) were male headed and 40(22%) are female headed. The average household  
188 size, 139(76.3%) were less than or equal to 5 membership and 43(23.6%) are greater than 5 household member  
189 size. As expected from total respondents 133(73.1%) no education or they are not write and read at all, 41(22.5%)  
190 primary education and 8(4.4%) secondary and higher education. Out of total population of study between age of  
191 25-32 covers the highest percent which is 138(75.8%) and the lowest percent of age group was between 40-47 years  
192 of age, which count 7(3.8%). Lastly, 142(78%) respondents are married or live with their husband, 29(15.9%)  
193 divorced and only 11(6%) of them are widowed (Annex I; Table 1) Generally result of the study survey indicates  
194 that, households in the study area were predominantly male headed, which shows almost the same result with  
195 the study country and also a common feature of most African countries. Almost around one in four households  
196 are headed by women with the proportion of femaleheaded households much higher in urban than in rural areas.  
197 Depending on the finding and theoretical arguments it is possible to say that, family sizes in rural areas were  
198 higher than urban area.

#### 199 14 b) Asset Ownership of Respondents and their Household

200 The study survey result shows that, 169(92.6%) of household respondents have their own houses while 13(7.2%)  
201 respondent's household does not have it. Meanwhile 158(86.9%) of respondents indicated the floor of their  
202 house is natural floor, while 20(10.9%) rudimentary floor and 4(2.2%) indicated their houses having finished  
203 floor. Concerning the main construction material for their home, 99(44.4%) of the respondents used natural  
204 roof, 3(1.6%) rudimentary roof and 80(44%) of respondents household finished roof. In addition 134(73.6%)  
205 of respondent used natural wall, 43(25.8%) rudimentary wall and only 1(0.5%) have finished wall. However,  
206 only 59(32.4%) of respondents indicated that they have electricity while the majorities 123(67.8%) do not have  
207 electricity in their home (Annex I; Table 2).

208 Regarding to household effect, majority of respondents 169(94.5%) of households have radio and only 9(5.5%) of  
209 them does not have it. However, only 31(17%) households have television at home. Among the total respondents  
210 of the study, around one third of them said that, their household does not have their own land for agricultural.  
211 This indicates that households, in rural Ethiopia are much less likely to possess consumer items like televisions,  
212 radios and electricity when compared with urban areas (Ibid).

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## 213 15 c) Determinant Factors affecting Loan Repayment Performance 214 of Women Borrowers'

215 The result of binary logistic regression model on determinant factors affecting loan repayment performance of  
216 borrowers is presented in table I below. A total of nine explanatory variables were considered in the econometric  
217 model. Out of which six variables were found to be significant. These were age of respondents, education level  
218 of respondents, Sufficiency loan to start business/intended purpose, residence type, using of loan for intended  
219 purpose, and number of group member. The coefficients of half of these significant variables were negative and  
220 half of them were positive, those are using of loan for intended purpose, number of group member and sufficiency  
221 of loan to start business or sufficiency of loan for intended purpose. However, the extent to which these variables  
222 relate with the dependent variable is different.

223 The age variable was negatively and significantly influencing loan repayment at 5% significant level. If the  
224 other variables held constant, a unit increase in the respondents' age decreases the probability of being defaulter  
225 by 0.173 times when compared to the other category. It is possible to say that through a time aged respondents  
226 more responsible for their activities became settled and accumulate wealth more than youngsters.

227 The education level was negatively and significantly influencing loan repayment at 5% significance level. The  
228 probability of the loan repayment rate of educated/secondary and above educational level respondents to became  
229 loan repayment defaulter is higher by 0.008 when compared to respondents those are no education/not write  
230 and read, other variables are remaining constant. This figure revels that the borrowers whose educational  
231 level increased by attending one more year at school have the probability of decreasing the loan repayment  
232 performance/becoming defaulter by 0.008 times less than the borrowers who have lesser education level/illiterates.  
233 This may be suggests that more educated borrowers are governmental workers and the inflation problem happened  
234 in the country may be have impact on loan repayment performance. This finding result was not in similar with the  
235 study conducted by Shaik Abdul M. P. and Tolosa N., at 2014. Sufficiency of Loan to Start Business variable was  
236 positively and significantly influencing borrowers' loan repayment performance. It became significant predictor  
237 of borrowers' loan repayment performance at 5% significance level. As indicated under binary logistic regression  
238 result, Sufficiency loan to start business/for intended purpose increases the borrowers' loan repayment probability  
239 by 11.03 times. But this result was in parallel with study conducted by J.T.O.Oke, et al, (2007) and, Shaik Abdul  
240 M. P. and Tolosa N., 2014. Therefore, these positive preconditions enable borrowers to enhance loan repayment  
241 performance better.

242 Type of Residence variable also found to influence borrowers' loan repayment performance negatively and  
243 significantly at 5% significance level. Keeping the other factors constant, living in rural area were decreases the  
244 probability of being defaulter by 0.015 times. This is may be inflation problem happened in the country before and  
245 at the time of data collection. According to country governmental as well as private media reports the inflation  
246 affects more urban areas community rather than rural area. Also Using of Loan for Intended Purpose variable  
247 was found to influence positively and significantly the borrowers' loan repayment performance at 5% significance  
248 level. Using of loan for intended purpose increases the borrowers' loan repayment performance probability by  
249 3.32 times. This study result was parallel with the study conducted by Shaik Abdul M. P. and Tolosa N., 2014.

250 The number of group member's variable was positively and significantly influencing borrowers' loan repayment  
251 performance. It became significant predictor of borrowers' loan repayment performance at 5% significance  
252 level. As indicated under binary logistic regression result, when number of group member increases by one,  
253 the borrowers' loan repayment probability increases by 1.18 times. This result was the in parallel with study  
254 conducted by J.T.O. V.

## 255 16 Summary and Conclusion

256 The aim of Micro finance institutions is to give financial service, especially microcredit for the poor of poor  
257 and low income. In spite of the fact, women coverage of poor of poor and low income group was very high.  
258 Microfinance programs are currently being promoted by the government as well as nongovernmental organizations  
259 as a key approach for addressing both eradicating poverty and women's empowerment in Ethiopia. And micro  
260 credit have a positive impact to address the objective of micro finance institution as well as governmental policy  
261 to poverty alleviating and serving the poor, especially solving socio economic problem of women which leads  
262 to empowerment. Besides to this positive impact many studies shows that, loan repayment problem which is  
263 obstacle for both borrowers and lenders to achieve their objective. However, the main objective of this study  
264 was to identify the determinant factors that affect loan repayment performance of women borrowers from micro  
265 finance institution in south west Ethiopia.

266 The study result show that, 85(46.7%) of borrowers are defaulted in loan repayment and 97(53.3%) of  
267 respondents were non-defaulter. The figure indicate that the numbers of defaulters are almost nears to half  
268 of total borrowers. The respondents mention various reasons that contribute to their default in loan repayment;  
269 for example, lack of training and follow up, business idea does not work out, cash flow problems, failure in the  
270 business, lack of investing loan on intended purpose, in sufficiency of loan to start intended business/activities, the  
271 difference between amount of loan proposed by borrowers and approved by MFIs and interest rate is very high.  
272 Many of them are similar with the factors identified by this study. According to Remenyi (2000), subsidized credit

273 and subsidized banking with the poor are inimical to "best practice in microfinance". Moreover, Microfinance  
274 Institutions also offered skills training and marketing to their clients, which is not in similar with our finding.

275 Over all this study identifies significant factors affecting loan repayment performance by using of econometric  
276 model. Of total independent variables that affect loan repayment performance, nine variables six variables were  
277 statistical significant. From six significant variables three of them are affect positively, namely using of loan for  
278 intended purpose, number of group member and sufficiency of loan to start business or sufficiency of loan for  
279 intended purpose and the remaining are affect negatively.

280 The age variable was negatively and significantly influencing loan repayment performance. A unit increase in  
281 the respondents' age decreases the probability of being defaulter by 0.173. This implies that through time aged  
282 respondents more responsible for their activities became settled and accumulate wealth more than youngsters.  
283 When borrowers educational level increased by attending one more year at school have the probability of increasing  
284 to becoming defaulter by 0.008 times. In short, there is inverse relationship between educational level and loan  
285 repayment. This did not conform to theoretical expectations in general and stated under literature as well as  
286 introduction of the study.

287 Sufficiency of loan to start business/for intended purpose increases the borrowers' loan repayment probability  
288 by 11.03 times. Therefore, these positive preconditions enable borrowers to enhance loan repayment performance  
289 better. Living in rural area were decreases the probability of being defaulter by 0.015 times compared to urban  
290 area. Using of loan for intended purpose or activity increases the borrowers' loan repayment performance  
291 probability by 3.32 times compared to those not investing/using for intended purpose. As indicated under  
292 binary logistic regression result, when number of group member increases by one, the borrowers' loan repayment  
293 performance probability increases by 1.18 times.

294 Finally, a determinant factor affecting loan repayment performance of women borrows from microfinance  
295 institution was identified with their different extent and significance. From the study result it is possible to  
296 conclude that, positive preconditions including training and better supervision enable borrowers to enhance loan  
297 repayment performance. The result indicate that, MFIs and other stockholders working for the beneficiary of  
298 women's must and essential to give attention on the specified problems. When women became defaulter they  
299 pay back the loan by selling any resource of the household that is enough to pay or by borrowing another loan  
300 from other Micro finance or from local money lenders with higher interest rate than microfinance. At the end of  
301 the day it leads the life of the whole family from hope to worthy than before.

302 **17 Annex i**

Loan repayment performance Function of this study  
defined as:

LRP=  $f(AG, ME, EL, TL, NHHM, NGM, SLFIP, ILIP, ALFMFI)$

Where,

LRP= Loan repayment performance (Dependent  
variable)

AG= Age

TL= Type of Locality

ME= Marital Status

EL= Educational Level

NGM= Number of Group Member

NHHM= Number of Household Member

ALFMFI= Amount of loan Approved by MFIs

SLIP= Sufficiency of Loan for intended purpose

ILIP= Investing Loan on intended purpose

IV.

Figure 1:

Figure 2: Table 1 :

Background Characteristics		Did you face any Difficult to Repay Last Round Loan					
		No		Yes		Total	
		No.	%	No.	%	No.	%
Marital status	Married	71	39	71	39	142	78
	Divorced	25	13.7	4	2.2	29	15.9
	Widowed	1	0.5	10	5.5	11	6
Age	Total	97	53.3	85	46.7	182	100
	18-24	4	2.2	6	3.3	10	5.5
	25-32	79	43.4	59	32.4	138	75.8
	33-39	10	5.5	17	9.3	27	14.8
	40-47	4	2.2	3	1.6	7	3.8
Educational level	Total	97	53.3	85	46.7	182	100
	No education	59	32.4	74	40.7	133	73.1
	Primary education	30	16.5	11	6	41	22.5
Number of household	Secondary and above	8	4.4	0	0	8	4.4
	Total	97	53.3	85	46.7	182	100
	<or equal to 5	78	42.9	61	33.5	139	76.4
Residence	>5	19	10.4	24	13.2	123	23.6
	Total	97	53.3	85	46.7	182	100
	Urban	9	4.9	18	9.9	27	14.8
Household headship status	Rural	88	48.4	67	36.8	155	85.2
	Total	97	53.3	85	46.7	182	100
	Female Male	26 71	14.3 39	14 71	7.7 39	40 142	22 78
Total		97	53.3	85	46.7	182	100

Source: Survey result, 2015

Figure 3: Table 1 :

**2**

No	Yes	Total	
No.	%	No.	%

Figure 4: Table 2 :

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