The Contribution of Micro Finance Services to the Economic Development of the People of Kampala Archdiocese

Case Study: Kisubi Parish

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DEDICATION

This work is dedicated to my parents Mr. Kiggundu John Baptist and Mrs. Kiggundu Catherine and to His Grace Dr. Cyprian Kizito Lwanga to whom I owe so much. To my family and friends who have offered their full support in all forms. Thanks to my brother sister Namuddu Immaculate and my brother in the priesthood Fr. Joseph Kirumira for being there for me and giving me all the confidence I needed.

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ABSTRACT

The main purpose of this research was to examine the contribution of microfinance services to the economic development of the people. The study was based on the research conducted in Kisubi Parish as the case study. It was based on three specific objectives which included: To examine how the training in microfinance services contributes to economic development, to examine how loans accessed and utilized by the people have contributed to their economic development and also to assess how savings in microfinance institutions can contribute to economic development.

The researcher used a case study for conducting the research and the nature of the research was cross sectional. In collecting data the researcher used primary and secondary sources of data. The tool used to collect data was a questionnaire and for data analysis the researcher used SPSS 16 to analyze the data. In the findings, the research revealed that training has a negative effect of economic development, loan access and utilization has a positive effect on economic development though not very significant and that savings have a n effect on economics development. There is therefore a positive relationship between microfinance institutions and economic development of the people. The overall conclusion presented is that microfinance institutions contribute to the economic development of the people especially the poor. Key recommendations of the study are that training be regarded for clients and facilitated by the MFIs, reduce on the levels of bureaucracy, success stories of clients be published as evidence of importance of these MFIs and that clients be encouraged to save so as to benefits from returns on savings.

LIST OF ABBREVIATIONS

MC	Micro Credit
CGAP	Consultative Group to Assist the Poor.
US	United States
FIS	Financial International Institutions
MFI	Microfinance Institutions
MDI	Micro Development institutions
MCI	Micro Credit Institution
NGO	Non-Government Organization
BRAC	Bangladesh Rehabilitation Assistance Committee
FINCA	Foundation for International Community Assistance
ROSCA	Rotating Savings and Credit Association

CHAPTER ONE

1.0 Introduction

From the aftermath of the 1986 war in Uganda, many interventions have been used to uplift the economic standards of the people of Kampala Archdiocese. One of the interventions was the introduction of micro finance services at different levels. Over 80% of the people in Uganda are involved in Micro Finance services either as beneficiaries or as owners of Micro Finance institutions. In this study the researcher intended to find out whether there is a relationship between micro Finance services and the economic development of the people of kisubi parish, who are in Kampala Archdiocese. In this chapter there is the background of the study, the problem statement, the purpose of the study, specific objectives, research hypothesis, the scope of the study, significance and justification of the study and the definition of key terms.

1.1 Background of the study

Through generations, people living in poverty devise mitigation measures to overcome their economic vulnerability (Yunus ,2008). Micro Finance (MF) is one such measure to reduce the burden of poverty among households in many of the developing countries including Uganda (Mugabi, 2010). By micro-Finance, the researcher means the easily repayable small loans that low income earners get informally from friends, relatives and people in the same network, and from formal credit lending institutions like banks and microfinance institutions. While microfinance refers; to a host of financial services; savings, small loans and other financial products that are available to the economically low income people evolved in the mid 1970s as part of the paradigm shift in development from top-down approach to bottom-up approach that incorporates the participation of intended beneficiaries as key participants in sustainable development (McNamara, 1973). Using the top-down approach, western countries and international donor agencies transferred funds and material to the third world to help improve the social and economic conditions. The bottom-top approach emerged as a result of the failure of the former, due to lack of participation by the intended beneficiaries of development projects in the process of designing, formulating and implementation of projects (Hume 2009). The Grameen bank credit program in Bangladesh is one credit institution that followed this paradigm shift; by providing small loans of about US $100, primarily through groups to poor rural women who have little access to conventional banking facilities. According to (Yunus, 2008), the founder of the Grameen bank; loans are given for the purpose of supporting income generating activities in the informal economy.

One of the key reasons advanced for the continued poverty trap in which many Ugandans find themselves, has been and continues to be lack of access to credit to enable the poor to take advantage of economic opportunities to increase their level of output and move out of poverty (Mugabi, 2010). In addition, (Yunnus 2008) highlights the need for credit by the poor especially in the rural areas, though this is difficult due to the strict demand for collateral by credit lending institutions. In fact, micro-credit is regarded as an essential input to increase agricultural productivity, mainly land and labor. Credit boosts income levels, increase employment at household level and there by alleviate poverty (Okurut et al 2004). In other words, small and easily repayable loans enable poor people to overcome liquidity constraints and under take some micro investments.

In Uganda (Mugabi 2010) rotating credit groups were (are) identical to informal credit rotational schemes, village burial groups, gift circles, among others. Informal microfinance sector has been in existence for a long time. This coexisted with the cooperative sector prior to the implementation of market reforms, for example the Entandikwa scheme. in Kisubi Parish there are clan saving schemes and many more credit facilities cropping up with time.

The Government of Uganda having realized that access to small and easily repayable loans is the path way to poverty alleviation had to face the challenge of having user friendly Microfinance institutions legally operating within the regulatory framework of financial institutions. The government of Uganda through the National Parliament responded to this by establishing the Financial Institutions Statute (FIS) 1993. The statute was intended to amend and consolidate the law relating to the regulation and control of financial institutions and to provide for the related matters (Mugabi 2010).

Economic development on the other hand has no single definition that incorporates all of the different strands of economic development. Typically economic development can be described in terms of objectives. These are most commonly described as the creation of jobs and wealth, and the improvement of quality of life. Economic development can also be described as a process that influences growth and restructuring of an economy to enhance the economic well being of a community. In the broadest sense, economic development encompasses three major areas:

Policies that government undertakes to meet broad economic objectives including inflation control, high employment and sustainable growth.

Policies and programs to provide services including building highways, managing parks and providing medical access to the disadvantaged.

Policies and programs explicitly directed at improving the business climate through specific efforts, business finance, marketing, neighborhood development, business retention and expansion, technology transfer, real estate development and others (Economic development reference guide).

The main goal of economic development is improving the economic well being of a community through efforts that entail job creation, job retention, tax base enhancements and quality of life. As there is no single definition for economic development, there is no single strategy, policy or program for achieving successful economic development. Communities differ in their geographic and political strengths and weaknesses (Economic development reference guide).

This gives the MFIs, micro-credit institutions and other lending institutions (tier two, three and four) respectively a great potential to not only provide access to financial services to low income earners in Uganda but to do so in a profitable and sustainable manner. Whether utilization or non-usage of small loans would translate into practical improvement or economic development is what is prompting the researcher to carry out this study.

1.1.1 Background to the case study

Uganda as a country is too big for investigation given the limited time that is why the researcher took on Kisubi parish which is found in Kampala Archdiocese. It starts from Namulanda and stretches up to Kitala sub parish with more than twenty microfinance institutions. Kisubi Parish is the parish where the researcher comes from and chose to make a contribution to the development for the faith based micro finance institutions that is why the researcher chose Kisubi Parish for a case study.

1.2 Problem statement

Microfinance came in as an intervention against biting poverty (Yunus 2008). In Uganda, utilization of small and easily repayable loans is a fast growing and dynamic part of the country’s financial sector and a poverty alleviation strategy as highlighted in the Poverty Eradication Action Program. Presently there are over 500 microfinance institutions providing financial services to approximately 550,000 clients, majority being women (Mugabi 2010).

These are meant to reduce poverty and lead to economic development but yet poverty is still a problem and economic development is still more of an idea than a reality.

About 27% of all rural people – some 8 million men, women and children – still live below the national rural poverty line. Uganda's poorest people include hundreds of thousands of small holder farmers living in remote areas scattered throughout the country.

In remote rural areas, smallholder farmers do not have access to the vehicles and roads they need to transport their produce, and market linkages are weak or non-existent. These farmers lack inputs and technology to help them increase their production and reduce pests and disease. They also lack access to financial services, which would enable them to boost their incomes – both by improving and expanding their production, and by establishing small enterprises.

So looking at Kisubi Parish, many micro credit institutions have been introduced to the people yet there is still poverty amongst the people in kisubi parish. This gave a basis as to why the researcher wanted to find out the contribution of Micro Finance services to the economic development of the people in Kampala archdiocese and particularly in Kisubi Parish.

1.3 General objective

The purpose of this study was therefore to find out the contribution of micro Finance services to the economic development of the people of Kisubi Parish.

1.4 Specific objectives

1. To examine how the training in microfinance services contributes to economic development

2. To examine how loans accessed and utilized by the people have contributed to their economic development

3. To assess how savings in microfinance institutions leads to economic development.

1.5 Research questions

1. How does training in Microfinance services contribute to economic development?

2. How does loan access and utilization contribute to economic development of the people?

3. How does saving in Microfinance institutions lead to economic development?

1.6 Research hypothesis

Microfinance services contribute positively to economic development of the people who get access to microfinance services.

1.7 Scope of the study

The scope encompassed geographical, time as well as content scopes.

1.7.1 Geographical scope

The study was conducted in Kisubi Parish in Kampala Archdiocese which is in the central region 15 miles from Kampala on Entebbe road which is part of Wakiso district: this parish has 8 sub parishes of which four are considered I this study.

1.7.2 Time scope

The study looked at a period of five years (2009-2013) so the Microfinance services in the study will be those that have been in Kisubi for at least five years and also the respondents chosen are those that have accessed the within the period of two to five years. This period has been chosen so that there can be a follow up on the utilization of the loans and the effect of the loan to the beneficiary.

1.7.3 Content scope

The study has two dimensions; the independent: microfinance variable and the dependent variable: economic development. The study covered the following dimensions of the independent variable; loans, training and savings and increased income, employment opportunities and improved standard of living as dimensions of the dependent variable.

1.8 Significance of the study

The study examined access to and utilization of Microfinance services and its impact on household wellbeing. The study sought to understand and explain the discrepancy between what is generally understood as the role and significance of small loans and what actually is the status of using these loans in the rural and urban settings in relation to economic development. In this case, the study focused on the implication of loan borrowing on the economic development of the people.

It contributed to the body of knowledge and existing literature for future researchers with interest in microfinance.

This study was intended to benefit Policy makers and users of micro credit. Since it has looked at operations of the institutions and suggested possible areas of improving and maintaining.

1.9 Justification of the study

The study is important for the church to know how best to help the people. The church has also set up micro credit services but would like to bridge the gaps in the existing Microfinance institutions so that they offer a service to the people with a difference that will actually contribute to their economic development.

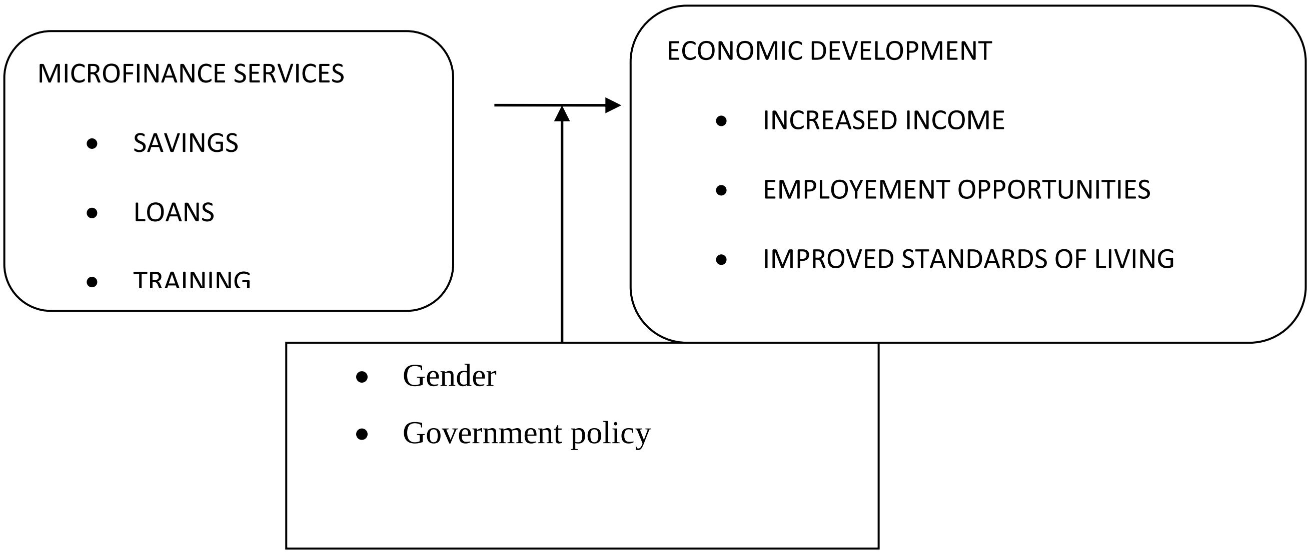
1.10 Conceptual framework

The conceptual frame work below has been developed out of a review of the existing literature on microfinance institutions. Ledgerwood (2000) states that Microfinance has evolved as an indicator economic development intended to benefit low income women and men. He continues to state that microfinance institutions serve and empower the poor people to fill the gap created by the inability of formal financial institutions to mobilize and provide savings and credit services to the rural poor (Ledgerwood 2000).

(Jeanty, 2014) states that Access to credit can play a pivotal role in economic growth. Banks and lending institutions provide the services that allow people to save and invest available assets and resources, which further support and strengthens economic activity. Within underdeveloped communities, the role of microfinance institutions provides the credit access and financial services needed to develop income-earning businesses.

Figure 1: Conceptual framework

INDEPENDENT VARIABLE **DEPENDENT VARIABLE**



Source: *Adapted from (ledger wood 2000)*

The conceptual frame work shows the relationship between microfinance and economic development. The Independent variable of this study is Microfinance services which has been measured using savings, loans and training while Economic development is the dependent variable which has been measured by increased income, employment opportunities as well as improved standards of living. However, this relationship is affected by other possible variables at which the study uses gender and Government policy.

1.11 DEFINITION OF KEY TERMS

Access; refers to the ease and ability to participate in and derive benefits from social and public services, in this case micro finance. Simply put the ease and ability of people to borrow money.

Finance: is a method of paying for goods and services later, usually paying interest as well as the original money. In this case, credit is used to imply loans people borrow form MFIs, with an interest rate charged, depending on the amount and time of repayment.

Contribution; this refers to the effect that loan utilization has on people's livelihoods, whether positively or negatively.

Household: a person or group of people occupying a single dwelling. A household includes all members of a common decision making unit (common residence) that share income and other resources.

Income; the return in money from one's business, practice, or capital invested; gains, profit.

Micro-credit; is the extension of very small loans (micro-loans) to the unemployed, to the poor entrepreneurs, and others living in poverty who are not considered bankable.

Micro-finance; Microfinance generally refers to the provision of small-scale savings, credit, insurance, and any other financial services, to those who cannot access them from formal financial institutions.

Micro-finance Institution (MFIs); are formal and registered organizations that provide savings or credit facilities to micro and small scale business people, or provide financial services to poor people who have experienced difficulties in obtaining these services from traditional financial institutions such as ban

CHAPTER TWO

2.0 Introduction

In this chapter, the researcher examines the relevant literature related to borrowing and using small loans, usage and how this contributes to the economic development of the people particularly in Kisubi parish. The literature examined is related to; access and utilization of micro finance services, training in microfinance services, saving in microfinance institutions. The researcher in this chapter presents what other researchers and professionals say about microfinance institutions and how it contributes economic development of people.

2.1 Theoretical framework: microfinance theory of change.

According to Dunford (2012) The classic microfinance theory of change is simple: a poor person goes to a microfinance provider and takes a loan (or saves the same amount) to start or expand a microenterprise which yields enough net revenue to repay the loan with major interest and still have sufficient profit to increase personal or household income enough to raise the person's standard of living.

There are three key steps the poor person must take to make this theory true:

1. Take a loan from (or save with) a microfinance institution (or similar entity)

2. Invest the money in a viable business

3. Manage the business to yield major return on the investment.

This theory shows that when a poor person engages in the micro finance services they change his financial situation in most cases to a better situation. In relation the study being carried out the study supports the theory of change. It is geared towards the contribution of microfinance services which in other words is a change that happens in a person when he or she engages in micro finance services, but the classic microfinance theory of change doesn't apply to a whole lot of poor people, because so many choose not to participate even when they can.

This theory relates to the study of the researcher in a way that it tend to say that engaging in microfinance services brings about a change in the poor who get involved and the study is about the contribution of the microfinance institutions to economic development of the people. The researcher supports the theory saying that when one integrates in the microfinance services they are bound to bring about a change.

2.2 Microfinance Services

Ledgerwood (2000) defines micro finance as a provision of financial services to low income clients, including the self-employed.

Micro credit and micro finance are concepts that have been used as synonyms. According to Samirendra (2010) micro credit means small loans provided to people who operate very small micro enterprises. Nkudabanyanga(2007) defines micro finance as the provision of a broad range of financial services to low income households and micro-enterprises; such as voluntary savings, loans, insurance and money transfer and defines micro credit as the provision of credit services to low income clients in form of small loans for the purpose of micro-enterprises and income generating activities.

Robinson (2002) also defines micro finance as small scale financial services primarily credit and savings provided to people who farm, or herd; who operate small enterprises or micro enterprises where goods are produced, recycled, repaired or sold.

Yunus (2008), highlights that Microfinance was invented in Bangladesh during the famine of 1974, when Professor Yunus studied the lives of the poor 1 3 entrepreneurs in Bangladesh.

Yunus began by loaning to groups of women an equivalent of $30 to forty two basket weavers to help them purchase bamboo. Upon the advice of banks and government, he carried on giving out micro-loans and in 1983 formed the Grameen Bank. The program proved that small loans could not only quickly improve lives of poor people, but were paid back with interest and on time. By 1997, there were 1.8 million poor borrowers in 22,000 out of 68,000 villages in Bangladesh with 830 millions credits worth every month.

According to Mugabi (2010), In Uganda, microfinance institutions include money lenders, small banks, MFIs and MDIs like Uganda Finance Trust Ltd, FINCA Uganda, Faulu Uganda, BRAC Uganda, and Pride MF Ltd among others. Other micro credit institutions include; several companies limited by shares and a large number of credit NGOs, companies limited by guarantee, cooperatives and credit unions according to the Directory of Microfinance Institutions in Uganda. There are also many other informal financial services such as simple reciprocal arrangements between relative/friends, neighbors, savings clubs and Rotating Savings and Credit Association (ROSCAs). These informal support systems are hinged on the social network arrangements where members regard each other as a source of support for development2

2.2.1 Loan access and utilization

Credit access may mean where credit is made available to the poor people or to those who need it (Little 1982) . Accessing micro credit can mean a chance to break away from poverty and can be a road to economic development Yunus (2004). Yunus tried to solve the big problem of security that hinders many access to credit by instituting group security where by the group in which a client belongs can act as his or her security so the group monitors the individual who uses it as security so that the group keeps its good name. As Busingye (2009) states that lack of access to formal financial services has be seen as a sever constraint that prevents low income households from improving their incomes. He states that for instance over 500 million poor people in developing countries with small businesses have often cited limited access to formal financial institutions for credit as the biggest challenge to their business growth. With the success of Grameen bank a micro credit institution in Bangladesh where the low income households have been able to access credit and as a result their household income has improved, accessing micro credit by the rural poor is therefore a viable option for the rural poor to use while improving their household income and economically developing them. The accessibility to credit is all aimed at improving the household incomes of the poor people and thus leading to economic growth.here he agrees with Mugabi (2010) and Yunus (2008) that Microfinance contributes to the development of the people.

Muhammad Yunus (2008) conceived of the Grameen bank in the mid 1970's when he was a Chittagong University professor. Yunus had become convinced from his research that the lack of access to credit on the part of the poor was one of the key constraints on their economic progress.

Todaro (2008) presents arguments for Microfinance: The Case of the Grameen Bank of Bangladesh Microfinance is a wide variety of economic interventions that aim to improve poor people's access to financial technologies. The model of the Grameen (Village) Bank of Bangladesh is the most well-known and discussed model in the literature. Muhammad Yunus, a Bangladeshi economist who founded the Grameen Bank in 1976, won the 2006 Nobel Peace Prize. As of 2007, the bank has 7.3 million members in over 74,000 villages. Total assets are nearing $1 billion, the recovery rate is 98.4%, and profits are at$20 million.

Mugabi (2010) also states that credit is believed to bring significant improvement in the lives of the active poor by increasing their productive capacity thus leading to economic development. Credit enables the poor to boost their businesses, agriculture production and able to meet the household daily needs Ledgerwood (2000). As a result, the poor especially in rural areas adopt mitigation and survival strategies as a way of coping with the hemorrhage of poverty Ledgerwood (2000) he continues to prove that generally credit plays a crucial role in the expansion and development of productive forces. It provides adequate savings and credit facilities to individual households. In this case, efficient financial system is consequently assumed to have a considerable positive effect; on increasing welfare and stimulating household economic activities. Credit enables peasants to expand and develop income generating activities, and supporting payment of other necessities like food security, education, and water and health charges.

The availability of credit for micro enterprises can have positive effects on the individual income and that of the household. Thus, access to financial services play an important role in the fight against poverty and thus contribute to economic development Ledgerwood (2000). This signifies that there is a relationship between the two variables credit and increased income levels. An increased income level is also a pointer to economic development.

2.2.2 Training

According to (Khan 2007) The establishment of networks and increased communication among past course participants are important intermediate outcomes that are closely linked to the overall expansion of MF training and also to shifts in policies and MF services A critical intermediate outcome is that past participants will increase the number of MF courses offered within their home country, reduce accessing of loans without training, implementing stated activities in the loan application forms and contribute entrepreneurial skills to them.

Microfinance practitioners around the world are actively pursuing innovations that can help enhance their contribution to the welfare of their client. A strong trend in these innovations is the combination of microfinance services including business training (Dunford 2002)

The goal of the business training intervention is two-fold: to improve business outcomes and overall welfare for clients, teach them how to guard their collateral securities and credit worthiness and to improve institutional outcomes for the microfinance institution. Stronger businesses may demand more services, and clients may be less likely to default if they are satisfied (either due to higher cash flow or a stronger feeling of reciprocity). But the two goals do not necessarily reinforce each other: stronger businesses may "graduate" to larger formal sector banks, thus the business training could lead to lower client retention for the MFI Ledgerwood (2000).

2.2.3 Savings

Saltz (1999) look at saving as also helpful service to the poor that represents significant achievement in the field of Microfinance as a source of money used for credit transaction leading to economic development. They help the poor to have a fallback position but they also improve their employment capacity, Rodriguez (2000) states that for the poor people, they save because they must. He states that a developed economy is shown by its ability to save. He states that indeed their need to save may be more urgent that for us the not so poor. This is because their incomes are small and often irregular and unreliable and are spent almost immediately on basic survival with the results that they suffer more the rest of us from being short of cash to buy something else. There are three outcomes first you can go without a need, or sell and asset to acquire a need or pay for something using past income. It means you have successfully stored some savings somewhere and can now retrieve and spend them. If they are in group savings the even increase because the come with an interest.

Yunus (2008) states that clients in the Grameen bank deposited savings and with time according to their agreement they were to withdraw the savings after a certain time defined as a cycle and many of the women id memorable things like setting up stoles, repairing their houses, buying household items and indeed there was improved standard of living out of peoples savings.

2.3 Economic development

Berg (2001) agrees with other authors that the terms economic development and economic growth as most of the times used interchangeably. He states that virtually economists agree that an increase in welfare – enhancing output is a process of growth while development refers to all the changes in the economy including social political and institutional changes that accompany changes in output. He states that economic development is extremely important because the bottom line for an economy is its ability to satisfy human wants. He also highlights that the wealth of a nation is the standard of living enjoyed by the individual residing in that country.

According to Todaro (2008) No single definition incorporates all of the different strands of economic development. Typically economic development can be described in terms of objectives. These are most commonly described as the creation of jobs and wealth, and the improvement of quality of life. Economic development can also be described as a process that influences growth and restructuring of an economy to enhance the economic wellbeing of a community.

The main goal of economic development is improving the economic wellbeing of a community through efforts that entail job creation, job retention, tax base enhancements and quality of life. As there is no single definition for economic development, there is no single strategy, policy or program for achieving successful economic development Brown and Matt(2009).

2.3.1 Incomes of people

Microfinance institutions do improve the household income if they reach out to the target population through knowing and reaching out to the potential borrowers. When the MFIs reach out to the potential borrowers, it becomes easy for them to get credit and later engage in businesses which will improve the household's incomes. Sergio et al. (2002), noted that outreach is the social value of the output of a microfinance institution in terms of depth, quality, and worth to users, breadth, length, and scope. If these are fulfilled it's easy for the poor people to access credit as a result. When microfinance institutions go near to the target groups with flexible terms in regard to credit the borrowers find easy to access credit.

According to Busingye(2009), one of the important ways of improving household incomes is through providing appropriate credit opportunities to the poor which will enable them engage in productive activities and generate income. Credit accessibility can only make sense if the services of the credit institutions reach out to the target group Mugabi(2010).

According to yunus (2004) The impact of micro-finance on income depends on a number of factors. When income generating activities are undertaken with marketing support (in case of production activities, chances of getting higher income also increase and their moving out of poverty. But, in a country like India, there are still a very large segment of poor, particularly rural poor, do not have access to savings and credit services from the formal financial institutions. They also have propensity to save in the form of thrift (by foregoing certain expenditure. Their desire to save has been recognized by micro-finance and not by any other strategies. Using micro-finance, thanks to services of organizations like CGAP, has become a strategy for governments to provide basic financial services to the poor through the formal financial institutions. In that respect, contribution of micro-finance for the overall welfare of the poor is significant.

2.3.2 Employment opportunities

According to the European commission press release 2012, the European progress microfinance facility has proved to be a successful tool to create jobs, particularly amongst groups with difficulties to raise finance from more traditional sources by helping startups by micro entrepreneurs.

According to the employment imperative (2007), Unemployment and underemployment lies at the core of poverty. For the poor, labor is often the only asset they can use to improve their wellbeing. Hence the creation of productive employment opportunities is essential for achieving poverty reduction and sustainable economic and social development. It is crucial to provide decent jobs that both secure income and empowerment for the poor, especially women and younger people. This paper continues to state that rapid economic growth can potentially bring a high rate of expansion of productive and remunerative employment, which can lead to a reduction in poverty. Nevertheless, the contribution of the growth process to poverty reduction does not depend only on the rate of economic growth, but also on the ability of the poor to respond to the increasing demand for labor in the more productive categories of employment. Given the importance of employment for poverty reduction, job-creation should occupy a central place in national poverty reduction strategies. Many employment strategies are often related to agricultural and rural development and include using labour-intensive agricultural technologies; developing small and medium-size enterprises, and promoting micro projects in rural areas. Many strategies promote self-employment, non-farm employment in rural areas, targeted employment interventions, microfinance and credit as means of employment generation, skill formation and training. So this shows that there is a relationship between accessing microfinance services and creation of employment which later on leads to economic development with other factors in place.

2.3.3 Improved standards of living

According to Khan and Rahaman (2007), microfinance programs target both economic and social poverty. To assess the success of their efforts microfinance institutions need to measure the impact on the borrowers. Some indicators according to Khan and Rahaman are changing from rudimentary to better farming techniques and implements.

The primary objective of all MFIs interventions is poverty reduction. Poverty reduction is perceived from the economic point of view. On the other hand, MFIs interventions promote living condition of poor people by offering supportive service. These supportive services are important indicators of human development. The objective of this program is to create sustainable changes in the lives and livelihood of the poor, women in particular. As a strategy for removing poverty, microfinance institutions emphasize on improving the health of the poor, which is a main concern worldwide and particularly in low-income countries, where the burden of disease is heaviest. The relationship between poverty and ill health has been characterized as synergistic and bidirectional. Poverty confines the capacity to produce health and ill health leads to further impoverishment that diminishing the potential of individuals and households to improve their economic status.

2.4 How loan access and utilization contribute to economic development

In this research this is an intervening variable it is not the focus of the study but it also contributes to economic development and according to Todaro (2008), women play a central role in development yet globally they tend to be poorer than men. They are also more deprived in health and education and in freedoms in all its forms. Mugabi (2010) states that no intervention can give neutral effects when the players do not start as equals. Gender relations affect an intervention’s ability to deliver the outcomes. It is imperative therefore to examine the context of loan borrowing and usage initiative from a gender point of view.

Yunus(2008) affirms that there are several issues about gender relations and credit utilization, more importantly the position and role of women in credit utilization at the household level. Since the inception of small loans initiative with the Grameen bank in Bangladesh, women have been the focus of many MFIs and agencies worldwide. It is believed that the reason for this is that loans to women tend to benefit more the whole family than loans to men do. Access to micro-finance by women is also regarded as enhancing women's participation in economic development and there by elevating the socio-economic status of women, Mugabi (2010). This points to economic development from another point of view, it is from the gender point of view.

There is an assumption by many economists that increasing women's access to microfinance services enables women to make a greater contribution to household income. women play a predominant role in our economy and there always a dire need to bring them into the main stream of economic activities by breaking out the shackles of old, traditional customs where women are by and large confined to household activities Samirendra (2005).

The international labor Organization report of 1997 show that about 10% of the world's income are received by women, though they represent 50% of the world's population and perform two third of the total work in the world. It is therefore being perceived that the generation of self employment among very poor women especially in the rural areas or in other words promotion and development of micro-entrepreneurship among women is a strategy for long term sustainable social-economic development Samirendra(2009). Todaro (2008) also agrees with Samirendra suggesting that to make the biggest impact on development, a society must empower and invest in its women as this is presented from elsewhere the researcher will try to see through this study whether the same applies to Kisubi Parish women..

Yunus (2008) gives the example of Grameen Bank in India, which is the pioneer of micro-credit, and has provided finance for non-agricultural self-employment activities and served over two millions borrowers, of whom 94 percent were women with a loan repayment rate of over 90 per cent by 1994. Women are much more likely than men to repay loans and to devote their earnings to serving the needs of the entire family.

Ledgerwood (2000) using a "managerial Control" index as an indicator of empowerment concluded that women did not have any control over the use of loans and did not participate in funded projects to full control‟. Majority of women especially the married did not have control over loan. Unfortunately, the primary responsibility of repaying the loan rested on the women who borrowed the money. This is the unfortunate scenario of having responsibility without control over in most cases degenerating to domestic violence against woman. Hulme and Todaro(2008) also suggest that for the first time female borrowers for micro credit program; nine percent had sole authority, 87 per cent family partnership, while for male first time borrowers, 33 per cent had sole authority and 56 per cent were family partnerships. However, family partnerships are disguised male dominance given the nature of the third world social structure and access to credit does not automatically guarantee women empowerment. Gender relation in credit utilization is a vital variable in determining the outcome of the intervention. The researcher intends to examine whether issues relating to gender and credit access and utilization have positive or negative effects to women.

2.5 Training in microfinance and economic development

CRDB Microfinance Services Ltd (2010) states that microfinance institutions on board have different levels of development, important is that they provide services to the underserved populations whether in urban or rural areas, therefore building their capacities to deliver tailor made financial products and services that really address the needs of their communities is one of their main objectives, this is in line with Domar (1946) who says that it would be useless to empower people with credit without skill on how to use the capital. When these people are trained some are retained by micro credit institutions as trainers of trainees and thus employed others get the professionalism needed to do some jobs and are therefore employed by different organisations.

Capacity building programmes are tailored basing on the established training needs of the affiliate institutions, in that way trainings are conducted not only to address the general issues essential for proper management of microfinance institutions but also on specific issues that surrounds the MFIs. This arrangement helps the microfinance institution in providing better services, become more efficient or maximize on the available opportunities or potentials Busingye (2007).

Keynes(1936) states that training to members' of member-based microfinance institutions ensures their effective participation in the management of their institutions. Training programmes empowers members to understand their legal rights and responsibilities that enable them to demand results from their leaders. Moreover training to members opens their eyes on the available opportunities for improving their livelihoods through products and services offered by their microfinance institutions and the low costs involved in comparison to banks. When this is realised it points to economic development.

Training is a very important tool for the Microfinance institutions. It is generally understood that most of board or supervisory committee members that are elected into their positions have a different background not necessarily that of running a financial institution. Therefore training on management and supervision of a microfinance institution is vital. On the other hand training to staffs is categorised basing on different positions of staffs by recognizing their different responsibilities and the need to impart specific knowledge to each of them depending on their roles.

According to Dean Karlan (2011) most academic and development policy discussions about micro entrepreneurs focus on credit constraints and assume that subject to those constraints, the entrepreneurs manage their business optimally. Yet the self-employed poor rarely have any formal training in business skills. A growing number of microfinance organizations are attempting to build the human capital of micro entrepreneurs in order to improve the livelihood of their clients and help further their mission of poverty alleviation. Using a randomized control trial, we measure the marginal impact of adding business training to a Peruvian group lending program for female micro entrepreneurs. Treatment groups received thirty- to sixty-minute entrepreneurship training sessions during their normal weekly or monthly banking meeting over a period of one to two years. Control groups remained as they were before, meeting at the same frequency but solely for making loan and savings payments. They state that they find little or no evidence of changes in key outcomes such as business revenue, profits, or employment. they nevertheless observed business knowledge improvements and increased client retention rates for the microfinance institution.

2.6 How savings contribute to economic development

According to Yunus (2008) savings and economic growth are closely related with each other. The relationship between the savings at the domestic level and economic growth are studied in Economics by various economists a number of times. There have been numerous studies depending on the data collected from various income classes of the economy such as low-income group, high-income group, low middle income group and upper middle income group, these groups use the savings to add to their household capital. Anoruo, and Ahmad (2001) agree with the above statement.

The relationship between savings and economic growth indicates a positive relationship between

domestic savings and economic growth. This positive relationship can be explained with several hypotheses. The first one assumes that increased savings may stimulate economic growth through increased investment (Bebczuk 2000). This approach is supported by Harrod (1939), Domar (1946) growth models. Also results of empirical research by Todaro (2008) as well as by Narayan (2006) provide support for the hypothesis that increased savings promote economic growth.

The second hypothesis, on the other hand, has it that economic growth stimulates increased savings. This approach is backed up by the Keynes model (1936). Moreover, the results of empirical research carried out by Saltz (1999),Anoruo and Ahmad (2001), Narayan and Narayan (2006) and Mugabi (2010) confirm this hypothesis.

In conclusion the scholars in this chapter have presented to us that microfinance has been successful as a tool to address poverty reduction and that it contributes to the development of the people economically. The researcher is going to examine the contribution of the microfinance services to the people in Kisubi parish and see how much the facts in Kisubi agree with the findings presented in this chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the approach the researcher used in the design and execution of the study; including description of the procedures and methods of data collection and analysis. It describes the research design, the study area, study sample and sample selection, data collection procedures, data analysis and processing and the limitations of the study are given and explained.

3.1 Research design

The study was carried out in Kisubi Parish using the case study design and its nature was cross section.

3.2 Target population

The study population consisted of both men and women of diverse socio-economic background from different the households accessing microfinance services. The household survey respondents are chosen randomly from different sub parishes of Kisubi Parish. From the parish magazine of last year August there are 2020 households in Kisubi parish.

3.3 Sample size

Inference was drawn from a population of more than 2020 households in Kisubi Parish. Those that are involved in microfinance services that are faith based could be traced and from the record 120 members were singled out who had been in the MFIs for more than 2 years and are still active from the parish registers. The 120 members could all be reached for the study so the whole number that was eligible was used for the study.

3.4 Sampling technique

From the explanation above there was no sampling technique used since all the population eligible for the study could be reached. The entire population of those who joined the microfinance institution was examined.

3.5 Data collection source

The data collection sources that are used by the researcher are primary and secondary sources. The primary source includes the field work done and the secondary is the works consulted in books.

3.6 Data collection tools

The researcher used primary sources of data while collecting data during the study. This entailed using the tool called the questionnaire**.**

Questionnaires were administered to 120 randomly selected household respondents. It targeted the beneficiaries from the microfinance institutions. The questionnaires consisted of close-ended questions that focus on themes and sub-themes such as the impact of training in microfinance services, accessing loans in microfinance institutions, savings in microfinance institutions and how all these relate to economic development.

3.7. Data analysis

After the collection of data, it was analyzed using SPSS version 16.0. This data collected is only quantitative in nature because of the tool used by the researcher.

The data was analyzed using SPSS version 16.0 software package. This involved developing themes and sub-themes in line with the objectives of the study. Data from the field was then organized into themes and sub themes. The data was coded and tables were formed that have been used for the presentation and analysis of the data in chapter four.

3.8 Validity

There are several types of validity that contribute to the overall validity of a study. The two main dimensions are Internal and External validity. The researcher used Internal **Validity** that is concerned with the degree of certainty that observed effects in a study are actually the result of the experimental treatment or condition (the cause), rather than intervening, extraneous or confounding variables. And also used external validity which is concerned with the degree to which research findings can be applied to the real world, beyond the controlled setting of the research.

3.9 Reliability

According to Mugenda and Mugenda (1993), reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials. The researcher used a pilot study where a few respondents were chosen and given questionnaires to rate their performance accordingly. To ensure reliability, SPSS (16) was used to compute the cronbach alpha value and the following results were obtained for the dimensions of the independent variable;

Dimension	Cronbach alpha value
Training	-0.153
Loan access	0.510
Savings	0.596

Source: primary data (2014)

From the table above, Training had an alpha value of -0.153, Loan access had 0.510 and savings had 0.596. According to Sekaran (2003), alpha values above 0.5 indicate that the instrument is reliable. Since 2 dimensions out of the three used gave figures above 0.5, therefore the instrument was considered reliable.

3.10 Ethical considerations

The researcher followed the following procedure. The researcher was given an official introductory letter from the Faculty of Business Administration and Uganda martyrs University Nkozi by the Dean. The letter officially introduced the researcher to the parish officials and other relevant officials and stakeholders. This enabled the researcher to officially conduct the study in the area with ease. He then proceeded to the field, and the introductory letter was presented to respondents on request. The introductory letter thus helped the researcher to establish a strong rapport and confidence building with the respondents.

These are some of the ethical considerations observed by the researcher;

The need to communicate clearly and sincerely the nature and reasons for the research, whom it may benefit and how, and what costs or risks are involved for informants.

The need to respect peoples' rights not to cooperate with you, or to withdraw from the project.

The need to avoid, or at least take steps to minimize, unnecessary harm, risk or wrong to the group of people you are studying or are working with, as well as causing embarrassment to them. The need to protect the identity of respondents where necessary and treat them with respect.

3.11 Limitations of the study

The findings of the study may not be relied on by other parishes because the parishes differ in characterization.

The researcher anticipates that the sample size selected may not be representative enough to make a generalization of the study to the whole of Kampala Archdiocese. Out of 2000 households those engaging in microfinance services and could be followed for a period of more than 2 years were 120 and all were used for the study.

Since the assessment of the pretest and post test was conducted by the researcher himself, it was unavoidable that in this study, certain degree of subjectivity may be found.

Lastly because of the nature of the study, there was a lot of bureaucracy in the field of micro finance service providers so the researcher found it hard to get all the information needed to meet objective results because of the bureaucracies. Some of the questions were left unanswered something that made the study results affected.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND DISCUSSION

4.0 Introduction

In this chapter the researcher presents findings in accordance with the research questions and objectives. The presentation is aided by the use of SPSS computer software program for presenting data findings.

The 1st section covers the sample characteristics which include: Sub parish, Category of client whether a staff or a client, sex, and the number of people in a house hold where the respondent comes from, the other section covers inferential statistics which help in interpreting the research objectives. It covers data on sample characteristic and its presented in the tables below showing their frequency and percentages. This data tries to describe the type of respondents used the researcher. The researcher divided the tables for clarity and they are presented distinctively as shown below.

4.1 Response rate

The researcher administered the questionnaire and the result were as follow as regards the response rate 120/120 *100=100%

4.2 Sub parishes of respondents

Table 4.1 Sub parishes of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kawuku	29	24.2	24.2	24.2
	Kitala	22	18.3	18.3	42.5
	Kisubi	30	25.0	25.0	67.5
	Namulanda	39	32.5	32.5	100.0
	Total	120	100.0	100.0	

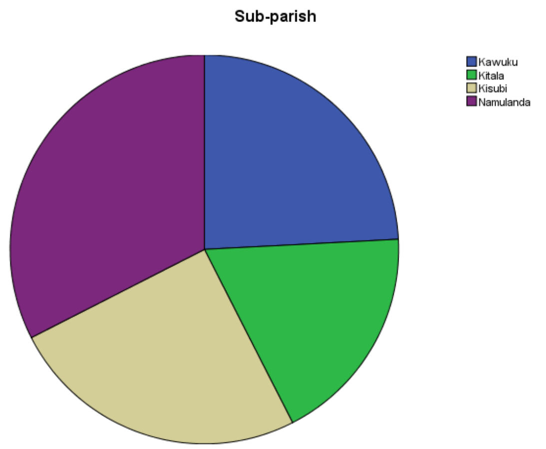
Source primary data (2014)

This study was done in Kisubi Parish and the respondents of the questionnaires were from four active sub parishes in microfinance practices. These sub parishes where chosen basing on the past results of the most active sub parishes in the microfinance practices and these groups have their meetings at the sub parish primary school so they were easily accessible to the researcher.

The respondents were asked to provide for the different sub parishes where they come from so that the researcher tries to be representative enough in the way he was distributing the questionnaires..

The Table 4.1 above shows the different sub parishes that were used in the study that is; Kawuku sub parish represented by 29 respondents approximately 24.2%, Kitala was represented by 22 respondents which is 18.3%, Kisubi sub parish was represented by 20 respondents which is 25% and Namulanda was represented by 39% which is approximately 32.5. This can be graphically represented as below;

Figure 2: Sub parish of respondent



Source primary data (2014)

4.3 Bio data

The Respondents were asked about their bio data and the responses from the study were as follows;

4.3.1 Category of respondents

Respondents were asked to indicate whether they are clients of staff of microfinance institutions and the results obtained were as follows;

Table 4.2 Category of Respondents

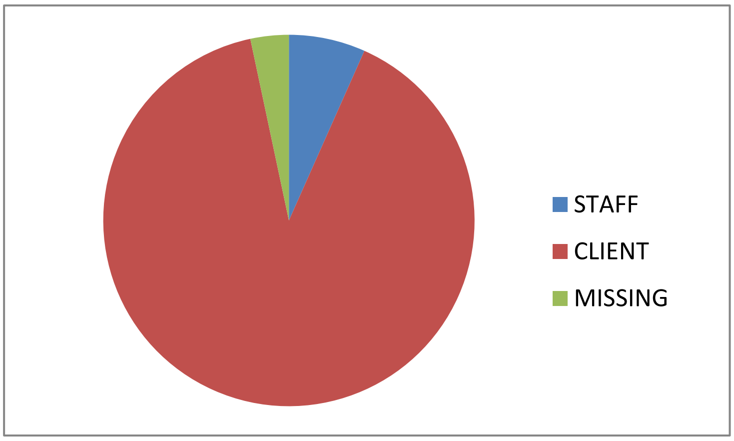
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Client	108	90.0	93.1	93.1
	Staff	8	6.7	6.9	100.0
	Total	116	96.7	100.0	
Missing	System	4	3.3		
Total		120	100.0		

source: primary data(2014)

Table 4.2 above presents the category of the respondents. The researcher considered two categories the clients or customers to the micro finance institutions and the staff who work in the micro finance institutions. The researcher based his findings on these two categories because they are better placed to give more related responses to the concerns of the researcher. 108 respondents were clients of microfinance institutions which is 90% whereas 8 respondents were staff of micro finance institutions which is approximately 6.7% and 4 respondents did not specify whether they are staff or clients to microfinance institutions.

These findings can be graphically represented as below:

Figure 3 showing Category of Respondents



Source: primary Data (2014)

4.3.2 Sex of Respondents

The responded were asked about their gender and the results obtained were as follows;

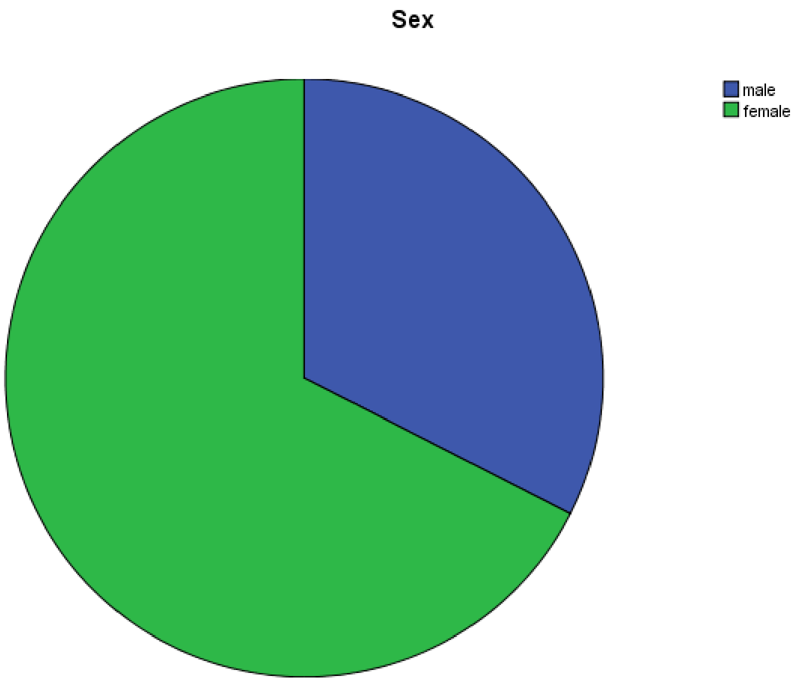
Table 4.3 Sex of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	39	32.5	32.5	32.5
	female	81	67.5	67.5	100.0
	Total	120	100.0	100.0	

Source: Primary data (2014)

When it came to sex or gender, the respondents were both male and female and there were 39 respondents who were male which is approximately 32.5% and 81 respondents were female which is 67.5%. This shows that there were more female than male that were contacted in the field. This can be graphically represented as follows;

Figure 4. Sex of Respondents.



Source: Primary data (2014)

4.3.3 Number of household members

Respondents were asked to indicate the number of members in their households and the results from the study were as follows;

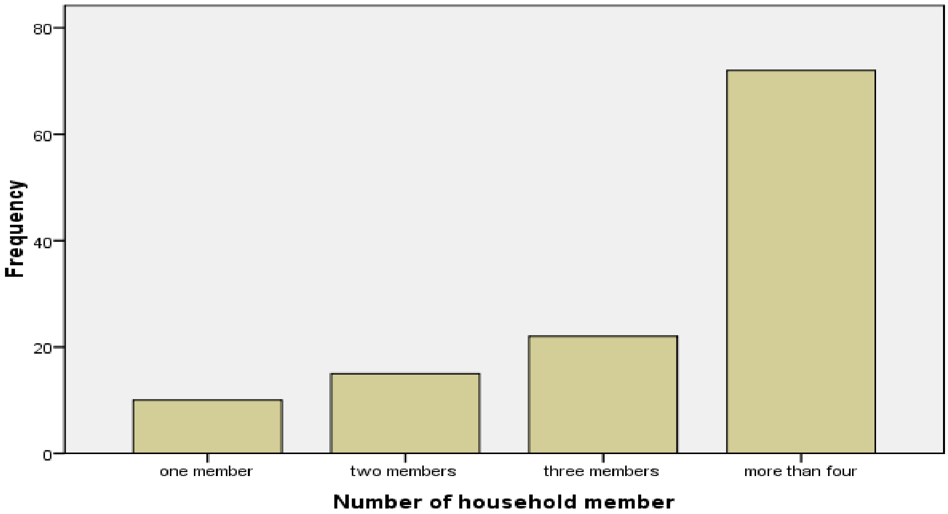
Table 4.4 Number of household members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	one member	10	8.3	8.4	8.4
	two members	15	12.5	12.6	21.0
	three members	22	18.3	18.5	39.5
	more than four	72	60.0	60.5	100.0
	Total	119	99.2	100.0	
Missing	System	1	.8		
Total		120	100.0		

Source: Primary data (2014)

Form table 4.4 above showing the number of household members 72 respondents stay with more than four members in their household which is 60%, 22 respondents said they are three in a household which is 18%. 15 respondents said they are two members which is 12% and 10 respondents which is 8.3% said they stay alone. This implies that in Kisubi parish more people with responsibilities of family access microfinance services more than those that don't have home responsibilities and are staying alone.this can be graphically represented as shown below;

Figure 5: Number of household member



Source: Primary Data (2014)

Table 4.5: Training

	N	Minimum	Maximum	Mean	Std. Deviation
Have you ever had any training in credit utilization from any group or institution	120	1.00	5.00	3.6750	.88387
Has any member in this household ever accessed any credit facility before training	120	2.00	5.00	2.3250	.93631
Has the training in microfinance services had any contributions to your business	120	2.00	5.00	4.3917	.20430
Did the Training address your reasons for accessing the loans	119	2.00	5.00	4.6723	.77141
Has the training led to any improvement of your business transactions	120	4.00	5.00	4.9000	.30126
Has the training in microfinance services contributed to your ability to pay back the borrowed money	120	4.00	5.00	4.9917	.09129
Did the training in Microfinance services stress the issue of security	120	1.00	5.00	4.9500	.40687
The training offered helped me start new ventures I had not thought of	120	1.00	5.00	4.0500	.35256
The business improved after training	120	1.00	5.00	4.5750	1.00136
Valid N (listwise)	119				

Source: primary Data(2014)

4.5.1 Training in credit Utilization

From table 4.5 above respondents were asked whether they have ever had any training in credit utilization from any group or institution and the mean was 3.6750 meaning that the majority of Respondents ranged from neutral towards agreeing with the statement. The standard deviation was 0.88387 which implies that there was a wide variation in the responses given by the respondents. This makes Dr. Gar's (2008) point strong when he states that training in microfinance leads to expansion of micro finance institutions and courses offered to participants. The results show that most of the respondents are trained.

4.5.2 Access of credit facility before Training

Respondents were asked whether any member of their house hold has ever accessed a credit facility before being trained and results show that majority as shown by the mean 2.3250 implying that the majority of the Respondents disagreed with the statement and the standard deviation of 0.93631 implies that there was a wide variation in the responses given by the respondents. The deviation falls in the range of 0.6 to 1 which is a significant deviation in the responses as represented by 0.93631. The majority of respondents actually disagreed that they have never accessed accredit facility without training. This implies that the micro finance institutions take it upon themselves to train their clients before the actually access the credit facilities. This is in line with the point of Dr. Gar (2008) that the other outcome of the training is to reduce the number of clients who access credit without training. The results from this question show that there were very few respondents who received credit without training.

4.5.3 Training given by microfinance institutions and its contribution to business

The respondents were asked whether the training has had any contribution to their businesses and the results show as represented by the mean of 4.3917 that the majority agreed with the statement. The standard deviation is 0.20430 which is below 0.5 meaning there was a narrow deviation in the answers which is insignificant. This agrees with Dunford (2002) who states that a strong trend of innovations that is a contribution of microfinance practitioners to their clients includes business training.

4.5.4 Training addressing reason for accessing the loan

When it came to the addressing for the reasons for which the respondents were seeking the microfinance services, because they were asked whether the training addressed their reasons for accessing the loans the mean was 4.6723 and the standard deviation was 0 .77141 implying that most respondents tended towards agreeing that their reasons were addressed as represented by the mean of 4.6723. The standard Deviation of 0.77141 implies that there was a wide variation in the responses given by the respondents.

4.5.5 Contribution of the microfinance training to business transaction improvement.

Addressing the reasons is closely linked to improving business transactions. Respondents were asked whether the training contributed in any way what so ever to the improvement of the business transactions and the results were as follows; the mean was 4.9000 showing that most of the respondents agreed to the statement and the standard deviation was 0.30126 which is below 0.5 meaning that though there is a deviation it is narrow. This is in line with Ledgerwood (2000) who states that training in credit enables the poor to boost their businesses, agricultural production and being able to meet their household needs.

4.5.6 Training in microfinance institutions and ability to pay back

When training improves business transactions, it should also lead to the ability to pay back. So Respondents were asked whether the training contributed to their ability to pay back and the mean was 4.9917 implying that the majority of respondents agreed to the statement that training has contributed to their ability to pay back the money borrowed as represented by the mean 4.9917 which in turn tends toward the maximum and the deviation which is 0.09129 which falls between 0.1-0.5 is very narrow from the answers given. . So it follows that training makes people more trustworthy and gives them ways on how to be able to pay back the loan facilities obtained from microfinance institutions.

4.5.7 Stressing the importance of security in trainings

It is hard to train in microfinance institution and you don't stress the issue of security. The respondents were asked whether security was stressed during the trainings and the mean was 4.9500 meaning that most Respondents agreed with the statement and the standard deviation was 0.40687 implying that the deviation was narrow. The deviation is 0.4 which insignificant Collateral security promotes responsibility in loan utilization and ensures that the micro-credit lending institution limit defaulting at the same time borrowers affordably get the loan facilities. Although the types of collateral security mentioned by respondents may appear to be cheap for the low income earners to afford, this is not the case since many of them cannot easily afford such collateral especially the women since there are the very poor class. Nonetheless, the types of collateral security required by Micro finance Institutions are cheap compared to what commercial banks and money lenders require from borrowers. Many commercial banks require clients to have big business capital, long credit history, land titles, automobile cards for vehicle ownership and other such collateral which the poor lack. But because such property is dear to the client the micro finance institutions stress this fact that failure to pay the money borrowed may make the clients lose their dear property. This is in line with Ledgerwood (2000) who says that the goal of the trainings is also to teach clients how to guard their securities and maintain their credit worthiness.

4.5.8 Training leading to starting new business

The researcher asked whether the training enabled the clients to start businesses they had never thought of and mean was 4.0500 and the standard deviation was 0.35256 meaning that the respondents tended to agree as seen with the mean of 4.0500 which tends towards the maximum which is 5. The standard deviation was 0.35256 meaning there was a deviation but it was narrow. Dr. Gar (2008) talks about entrepreneurial skills given to those who access the trainings, through them clients start new business as shown by the way they answered the question.

4.5.9 Improvement of Business after training.

Respondents were asked whether their businesses improved after training, the mean was 4.5750 and the standard was 1.00136. this implies that the majority of respondent's agreed to the statement as shown by the mean that tended towards 5 which is the maximum, the standard deviation much as was one is wide. This is in line with Ledgerwood (2000) who states that the goal for business training intervention by microfinance institutions is to improve business outcomes and overall welfare for the clients. This means that training in microfinance institutions contributes to improving the businesses of the clients and their overall wellbeing.

4.6 Loans

	N	Minimum	Maximum	Mean	Std. Deviation
Have you ever accessed a loan from any microfinance institution	120	5.00	5.00	5.0000	.00000
Did you use the loan facility for the planned activity	120	2.00	5.00	4.6417	.78640
Has your business improved as a result of acquiring the loan	120	1.00	5.00	4.4083	1.14859
Microfinance facility is a good innovation to the low income earners	120	1.00	5.00	4.8250	.74091
There is high cost in accessing loans	120	1.00	5.00	1.7750	1.37482
Lack of security hinders loan access	120	1.00	5.00	3.8750	.60199
There is a lot of bureaucracy in acquiring loans	120	2.00	5.00	3.5167	.86950
There is corruption and bribery in the financial institutions	120	1.00	4.00	3.4250	.91360
There are high interest rates that hinder accessing the loans	120	1.00	5.00	2.2250	.81439
Microfinance institutions offer small loans	120	2.00	5.00	3.9167	.45987
There is a strong link between saving and economic development	120	2.00	5.00	4.0750	.37038
Valid N (listwise)	120				

Source: Primary Data (2014)

4.6.1 Access of loans from Microfinance institutions

Respondents were asked whether they have ever accessed a loan from any microfinance institution. The mean was 5 which is the maximum and the standard deviation was 0 meaning all respondents strongly agreed to the statement and there was no deviation. This can also be explained by the fact that active members in micro finance institutions were used for the study.

4.6.2 Use of the loan facility as planned.

The researcher asked respondents whether used the loan facility for the planned activity they declared while accessing the loan; the mean was 4.6417 which means that the respondents tended to agree with the statement as it is shows that the mean tended towards the maximum which is 5. The standard deviation is 0.78640 which is above 0.5 meaning that it’s a big deviation but in this case it’s insignificant because the mean shows that the majority tended towards agreeing with the statement. This is in line with the training because one of the issues looked at in training is to make sure that the clients implement the activities for which they have applied the loan Ledgerwood (2000).

4.6.3 Improvement of business as a result of acquiring the loan

The respondents were asked whether their business improved as a result of acquiring the loans the mean was 4.4083 meaning that the majority agreed with the statement as represented by the mean which is 4.4083. The standard deviation is 1 meaning there was a wide deviation that in responding the respondents deviated greatly in the responses given but the majority tended to agree with the statement. This is supported by Mugabi (2010) who states that credit is believed to bring significant improvement in the lives of the active poor by increasing their productive capacity.

4.6.4 Microfinance innovation a good innovation for low income earners

The researcher asked respondents whether microfinance innovation is a good innovation for low income earners and the mean was 4.8250 which implies that respondents tended towards agreeing as shown by the mean of 2.8 that tends towards 5 which is our maximum and the standard deviation was 0.74091 which is wide meaning that there were deviations in the way the respondents answered this question. The deviation much as it is wide is not significant because the mean shows that the majority tended towards agreeing. This is in agreement with Muhammad Yunus (2008) who conceived the idea of Grameen Bank after being convinced from his research that lack of access to credit on the part of the poor was one of the key constraints on their lack of economic progress thus innovation of microfinance is a good innovation for the low income earners.

4.6.5 High accessing costs.

Respondents were asked whether there are high costs involved in accessing the loans and the mean was 1.7750 this implies that the majority disagreed with the statement that there are high costs involved in accessing loans. This is one thing that clients fear, the costs involved, but by the help of the trainings the clients are able to know their rights and the low costs involved in accessing these financial services as compared to banks Keynes (1936). The standard deviation was 1.3782 which is a wide deviation.

4.6.6 Lack of security hinders loan access.

The respondents were asked whether lack of security hinders loan access and the mean was 3.8750 meaning that the majority of respondents ranged from being neutral to agreeing with the statement that lack of security hinders loan access. This varies from group to group and from one institution to another the deviation of 0.60199 is wide and significant due to the fact that some microfinance institutions are strict on security while others borrow Yunus (2008) idea of using the group as security of accessing loans. Where the member exert pressure on their fellow members that have used the group as security for accessing the loans.

4.6.7 Bureaucracy in accessing loans

When it came to bureaucracy in accessing loans the mean was 3.5167 and the standard deviation was 0.86950. this implies that the majority tended towards agreeing that loan accessing in micro financing institutions is bureaucratic the deviation is caused by the different institutions some are not bureaucratic but they are the minority the majority as evidenced by the mean 3.5167 tended towards the maximum implying that their answer ranged from being neutral to agreeing with the statement thus making the deviation insignificant.

4.6.8 Corruption and bribery in microfinance institutions

The respondents were asked whether there is corruption and bribery in the microfinance institutions and from the results the mean was 3.4250 which implies that the majority tended to agree thus tending towards the maximum and the standard deviation was 0.91360 meaning that the answer varied greatly but the majority tended toward agreeing with the statement thus making the deviation insignificant. This also varies from one institution to the other but the majorities are reported to be having corruption and bribery issues.

4.6.9 High interest rates in microfinance institutions

The researcher asked the respondents whether there are high interest rates in the microfinance institutions and the mean was 2.2250 which means that the majority of respondents tended toward disagreeing with the statement that there are high interest rates in microfinance institutions but there was a string deviation in the answer presented represented by the standard deviation of 0.81438 this also is insignificant because the majority of respondents tended towards disagreeing which tends towards 1 which was the minimum.

4.6.10 Microfinance institutions offer small loans

Respondents were asked whether microfinance institutions offer small loans and the mean was 3.9167 implying that the majority of respondents tended to agree with the statement that microfinance institutions offer small loans which is in line with Yunus (2008) who says that these institutions are set up for those who do not qualify and find it had to access money from banking institutions so the credit given to them is small. When they need big money it implies that hey now graduate to accessing banking institutions. The standard deviation was 0.45987 meaning that though the deviation was there it is insignificant.

Table 4.7 Savings

	N	Minimum	Maximum	Mean	Std. Deviation
Identification	120	1	120	60.37	34.972
There is a strong link between saving and economic development	120	2.00	5.00	4.0750	.37038
Money saved increases on one's income	120	2.00	5.00	3.7750	.45766
Savings shared at the end of the cycle improve standards of living	120	1.00	5.00	3.7833	.76897
Savings at the microfinance institutions are a source of capital for household	120	3.00	5.00	4.0083	.20481
Savings can be used to improve employment	120	2.00	5.00	3.9583	.32786
Everyone has the capacity to save	119	1.00	4.00	3.2521	1.05941
Savings are a source for borrowing	120	1.00	4.00	3.9000	.45651
Savings helps in future difficult times	120	3.00	4.00	3.9917	.09129
Valid N (listwise)	119				

Source Primary data (2014)

4.7.1 Link between saving and economic development

Respondents were asked whether there is a link between saving and economic development and the mean from the results was 4.0750 which implies that the majority of respondents tended towards agreeing with the statement that there is a link between saving and economic development and the standard deviation was 0.45766 which is below the average which is 0.5 meaning that though there were deviations in the answer they are insignificant. This is in agreement with Rodriguez (2000) who states that a developed nation is shown by its ability to save.

4.7.2 Saving and increasing income

The researcher asked whether money saved increases ones level of income and the mean was 3.7750 which implies that the majority agreed with the statement that savings increase ones income and the standard deviation was 0.45776 which implies there is a deviation but it is insignificant. This is in line with Rodriguez (2000) who says that if there are group savings one gets them with an interest meaning one gets more than he actually deposited for saving.

4.7.3 Savings lead to improved standards of living

Saving shared at the end of the cycle improves standard of living the mean was 3.7833 which means that the respondents tended toward s agreeing with the statement represented by the mean which tends towards the maximum and the standard deviation is 0.76897 which is a wide deviation but insignificant because the mean shows that the majority agreed to the statement. This is in line with Yunus(2008)who states that savings shared at the end of the cycle enables clients to improve their standard of living.

4.7.4 Savings as a source of capital

The researcher asked respondents whether saving are a source of capital for households and the mean was 4.0083 meaning that most of the respondents tended to agree with the stamen and the standard deviation was 0.20481 meaning that much as there was a deviation it was insignificant because it tends towards 0.1 which is the least deviation. This agrees with yunus (2008) who states that savings are used as source of capital by women in the household. Karlan (2011) states that the microfinance institutions aim at building capital for their and one of the ways is through emphasizing savings.

4.7.5 Savings and employment

The respondents were asked whether savings can improve employment and the mean was 3.9583 which tends towards the maximum implying that he majority agreed that savings can be used to improve employment. The standard deviation was 0.032786 which tends towards 0.1 which is insignificant deviation. Rhyne (1994) states that savings are a fallback position for the poor but also they improve on their employment capacity thus supporting the statement

4.7.6 Capacity to Save

Respondents were asked whether everyone has the capacity to save and the mean was 3.2521 meaning that majority of respondents tended to agree with the statement as shown by the mean that tended towards 5 which is the maximum and the standard deviation was 1.05941 which show a strong deviating but which is insignificant because the majority of respondents tended to agree to the statement. This is supported by Rodriguez (2000) who says that the poor because of their condition have the obligation to save.

4.7.7 Savings are a source for borrowing

Respondents were asked whether savings were a source of borrowing and the mean was 3.900 which implies that he majority looked at saving as a source of borrowing as shown by the mean that tends towards the maximum. The standard deviation was 0.45651 which is a small deviation and insignificant. This is in line with Rhyne (1994) who looks at saving as a source of credit for transacting in microfinance institutions.

4.7.8 Savings help in future difficult times.

The researcher asked respondents whether savings help in future difficult times and the mean was 3.9917 which tends towards the maximum and implies that the majority tended to agree with the statement that savings help in difficult times and the standard deviation was .09129 which tends to 0.01 meaning that the respondents did not deviate much in answering this question. This statement is backed by Yunus (2000) who looks at savings as a fallback position in time of need.

Table 4.8 Economic Development of people

	N	Minimum	Maximum	Mean	Std. Deviation
Micro finance institutions increase people's level of income	120	2.00	5.00	4.1167	.47071
Micro finance institutions create employment opportunities for people	120	2.00	5.00	3.4750	.74431
Micro finance services lead to improved standards of living	120	1.00	4.00	3.5333	.67280
Micro finance services have improved farming implements	120	3.00	4.00	3.9750	.15678
Women have been empowered through micro finance institutions	120	3.00	4.00	3.9917	.09129
Micro finance institutions provide avenue for entrepreneurship	111	3.00	5.00	4.0090	.39302
Microfinance service empower people financially	119	1.00	5.00	3.9832	.29062
Microfinance institutions affect people's lives positively	120	1.00	4.00	3.1083	1.31441
Valid N (listwise)	110				

Source: Primary Data (2014)

4.8.1 MFIs Increase people’s level of income

Respondents were asked whether Microfinance institutions increase people’s level of income and the mean was 4.1176 implying that most of the respondents agreed with the statement that microfinance institutions increase people’s level s of income as evidenced by the mean which is very near the maximum which is 5. The standard deviation is 0.47071 which shows that there was a deviation but is was not significant. This is in agreement with Yunus (2008) who states that one of the aims of the microfinance institutions is to enable the poor have income so as to invest Busingye (2009) too follows this line of thought. So the MFIs increase the people's level of income and enables them to transact business.

4.8.2 MFIs create employment

The researcher also asked respondents whether MFIs create employment and the mean was 3.4750 which imply that the respondents tended to agree with the statement as shown by the mean which tends toward the maximum. The standard deviation was 0.74431 which is a wide deviation in the responses but insignificant since the majority of respondents tend to agree. This is in line with the European Commission release 2012 that highlights that microfinance facilities create employment opportunities for both clients and staff.

4.8.3 MFIs lead to improved standards of living

The researcher also asked whether the microfinance institutions lead to improved standards of living and the mean was 3.5333 which tends towards the Maximum implying that the majority ranged from neutral towards agreeing that MFIs lead to improved standards of living. The standard deviation was .67280 which is a wide deviation but which is insignificant due to the fact that the majority agreed with the statement. This agrees with Khan and Rahaman (2007) that stress that microfinance programs target both economic and social poverty and reducing these directly indicates improved standard of living.

4.8.4 MFIs have improved farming implements.

Respondents were asked whether MFIs improve farming implements and the mean from the responses was 3.9750 which implies that most of the respondents agreed that MFIs lead to improved farming implements. This is shown by Khan and Rahaman (2007) as they point out farming implements as one of the indicators of improved standards of living. Shifting from rudimentary to better farming implements is an improvement for clients who basically depend on agriculture for a living. The standard deviation was 0.15678 which is a very small deviation and insignificant.

4.8.5 MFIs have empowered women

The researcher also asked whether microfinance institutions have empowered women and the mean was 3.9917 which shows that most respondents agreed as the mean tended towards the maximum. The standard deviation was 0.09129 which is very narrow and insignificant. Todaro (2008) states that women play a central role in development yet globally they tend to be poorer than men, they are more deprived but there are more women in the microfinance institutions than men. The questionnaire has women as the greatest number of respondents. Mugabo (2010) also highlights that gender relation has affect an intervention’s ability to deliver outputs. Samirendra (2009) suggests that to make a big impact on development a society must empower and invest in its women. So when respondents say MFIs empower women it follows that there is a significant development.

4.8.6 MFIs provide avenues for entrepreneurship.

Respondents were asked whether MFIs provide avenues for entrepreneurship and the mean was 4.0090 which is tending towards the maximum which is 5 implying that majority of the respondents agreed to this statement. The standard deviation was 0.39302 which is a narrow deviation in the way the question was answered and its insignificant. This is in line with Karlan (2011) that thorough traning in MFIs clients get entrepreneurial skills though outcome from the entrepreneurial skills was very minimal to the group tested in Peru.

4.8.7 MFIs empower people financially

Respondents were asked whether MFIs empower people financially and the mean was 3.9832 which is tending towards the maximum which means that most respondents agreed with the statement that they are empowered financially by MFIs. The standard deviation was 0.29062 which is a narrow deviation meaning that the results or answers mostly tended towards agreeing with the statement. It is in agreement with Yunus (2008) who looks at MFIs and financial aides to the poor.

4.8.8 MFIs affect people positively

Respondents were asked whether MFIs affect their lives positively and the mean was 3.1083 implying that the majority of respondent agreed with the statement that MFIs affect people's lives positively and the standard deviation was 1.3144 implying that there were strong deviations in answering this question. Yunus (2008) show a success story of the people of Bangladesh and the Grameen bank, Mugabo (2010) also shows that lack of credit affects Ugandans but access of credit improves their households.

4.9 Correlation

The correlation coefficient is measured on a scale that varies from + 1 through 0 to - 1. Complete correlation between two variables is expressed by either + 1 or -1. When one variable increases as the other increases the correlation is positive; when one decreases as the other increases it is negative. Complete absence of correlation is represented by 0.

4.9.1 The effect of training on economic development

Pearson correlation analysis was carried out to ascertain the effect of training on economic development and the following were the results:

Table 4.9.1 Training and economic development

		training	Economic development
training	Pearson Correlation	1	-.075
	Sig. (2-tailed)		.417
	N	120	120
Economic development	Pearson Correlation	-.075	1
	Sig. (2-tailed)	.417	
	N	120	120

Source: primary data (2014)

The correlation between the two variables is negative and insignificant at the level ($r=-0.0075, p\leq 0.01$) which implies that training has a negative relationship with economic development but which is insignificant meaning that an increase in training may lead to a slight decrease in economic development which is insignificant.

4.9.2 The effect of loan access on economic development

Pearson correlation analysis was carried out to ascertain the effect of loan access on economic development and the results were as follows:

Table 4.9.2 Loan Access and Economic Development

		Loan access	Economic development
Loan access	Pearson Correlation	1	.005
	Sig. (2-tailed)		.953
	N	120	120
Economic development	Pearson Correlation	.005	1
	Sig. (2-tailed)	.953	
	N	120	120

Source: Primary data (2014)

The correlation value is ($r=0.005.p\leq 0.01$) which indicates that there is a positive relationship but insignificant meaning that loan access has a positive effect on economic development but not so much significant because an increase in savings will slightly increase the level of economic development.

4.9.3 The effect of savings on economic development

Pearson correlation analysis was carried out to ascertain the effect of savings on economic development.

Table 4.9.3 savings and economic development Correlations

		savings	Economic development
Savings	Pearson Correlation	1	.427**
	Sig. (2-tailed)		.000
	N	120	120
Economicdevelopmnet	Pearson Correlation	.427**	1
	Sig. (2-tailed)	.000	
	N	120	120

Correlation is significant at the 0.01 level(2-tailed)

Source Primary data (2014)

The correlation value is ($r=0.427, p\leq0.01$) which indicates that there is a positive relationship but insignificant meaning that savings have a positive effect on economic development but not so much significant because an increase in savings will slightly increase the level of economic development.

In conclusion the results in this chapter are the ones the researcher based on to draw the conclusions and recommendations in chapter 5.

CHAPTER FIVE

SUMMARY, CONCLUSION, RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the findings derived from the data presented in chapter four. The general conclusion and recommendations suggested by the researcher. The summary of the results are based and guided by the specific study objectives that were identified in chapter one. The researcher also gives recommendations in relation to the contribution of microfinance institutions to the economic development of the people.

The study was intended to find out the contribution of microfinance institution to the economic development of the people of Kampala Archdiocese and the case study used was Kisubi Parish. This chapter presents the conclusions drawn from the study findings upon which recommendations are made and areas for further studies are identified.

5.1 Summary of the findings

5.1.1 The effect of training on economic development.

Correlation analysis carried on training and economic development yielded a ($r=-0.075, p\leq 0.01$) negative relationship between the level of economic development and training received in microfinance. In essence the research establishes a negative relationship between training in microfinance and economic development of people who get access to micro credit services.

5.1.2 The effect of loan access on economic development.

Correlation analysis carried out on loan access and economic development ($r=0.005p, \leq 0.01$) which implies that there is a positive and insignificant effect that loan access has on economic development.

5.1.3 The contribution of savings on economic development.

The correlation analysis carried out on savings yielded ($r=0.427, p\leq 0.01$) a positive and insignificant effect that savings has on economic development.

5.2 Conclusion

Since correlation analysis showed positive relationships of loan access on economic development and savings on economic development and a negative but insignificant relationship of training on economic development, the researcher concludes that the microfinance services have an effect of economic development. If the microfinance services are efficiently and effectively practiced, they have a positive though insignificant role on economic development through training in microfinance services, loan access and savings of the people. Thus, the contribution of microfinance institution on the economic development of the people is to try and reduce the poverty levels among them through training, accessing loans and saving.

It was found out that most people who engage in microfinance services undergo business training in credit utilization and that very few clients ever access credit facilities without training. From the study it has been noted that the training has contributed to most of their businesses and actually addressed most their reasons for accessing the loans. Most of the respondents' businesses transactions improved because of the training offered by the microfinance institutions. Their ability to pay back is greatly backed by the training they receive and they are instructed well actually all trainings stress the issue of security in microfinance access and through the training many of the clients of microfinance institutions were able to start new ventures they had never thought of before the training.

When it came to loans all respondents had ever received a loan from the microfinance institutions and most of them because of the training used the loans for the actual planned activity as they were requesting for the loan and many showed that their businesses were boosted by the loan received. Most of them had their businesses improved with the loan received and almost all of them greed that microfinance facility is a good innovation for the poor. It was highlighted in the study that the costs of accessing the loan are not high as compared to those in banks because these microfinance institutions are meant to help the poor. They agreed that security actually hinders loans access and that there is bureaucracy in receiving acquiring. Most f them said that there is corruption and bribery in financial institutions. They did not agree to the fact that there are high interest rates hinder accessing g loans because the rates are reasonable. But most of them agreed to the fact that microfinance institution s offer small loans.

From the study it was confirmed that there is a strong link between saving and economic development and that the money saved increases ones income level. The saving lead to improved standards of living and are a source of capital for the household, they can lead to improved employment, they are a source for borrowing and can be used in difficult times. Actually it can be said that the poor have no choice but to save for more difficult times. Most of the people trained also agreed to a fact that almost everyone has the capacity to save.

The study showed that microfinance institutions increase people's level of income and the lead to creation of employment within the microfinance institution itself and in the communities where the beneficiaries live. This has led to improved standards of living. The microfinance institutions have greatly empowered women and have provided them with avenues for entrepreneurial skills. The microfinance services have empowered people and affect their lives positively.

There is hope however that micro credit institution will help our people live better lives as a result of accessing credit and engaging in different businesses. The institutions' continued guidance and training given to the clients in relation to the usage of borrowed funds is further evidence to show how the beneficiaries will benefit. Micro credit institutions are encouraging every household to practice the culture of savings since its one of the best ways of getting access to credit. It was established that the micro credit access and household income are related; the access leads to improved household in most cases.

From all this we can conclude and say that microfinance institutions have contributed to the economic development of the people of Kampala Archdiocese.

5.3 Recommendations

1. Training in microfinance institutions should be emphasized but put in shorter forms that do not make people run away half way the training. This is because most of our people do not like long training sessions so the trainings should be short and practical that they attract many people to join and benefit from them.
2. Success stories of the members of the microfinance institutions should be highlighted and kept so that there is a follow up of the effort of microfinance institutions in their fight against poverty.
3. Microfinance institutions should always consider the clients' characteristic before giving out any credit. This includes collateral, character of clients and credit worthiness of the clients.
4. Microfinance institutions should ensure that these requirements are known by the potential clients. The clients should be aware of what is expected of them before they receive the credit for example they should have physical collateral or savings to substitute for collateral. This will reduce the bureaucracy.
5. The government should come up with strict laws and regulations on microfinance institutions and monitor them and also identify the fake ones and warn the public against them. Those that have collapsed with people's money should find a way of paying it back because some have been victims of this and are very bitter with all microfinance institutions

5.4 Areas of further research

1. This study concentrated on microfinance, training, loan access and savings, a similar research however can be carried out on commercial banks.
2. A study that involves people who benefit from micro credit institution operation and those that don't benefit from them in relationship to their household income.

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APPENDIX I: QUESTIONNAIRE

Introduction

Dear respondent, my name is Musumba Peter a student of Uganda Martyrs University Nkozi in the Faculty of Business Administration and Management. I am conducting a study that will result into a dissertation report, which is a partial fulfillment for the award of a Bachelors of Arts in Business Administration and Management Degree of Uganda Martyrs University. This study is about Microfinance utilization and its contribution to economic development. The survey thus is meant to avail background information about micro-credit utilization and its contribution to economic development. . The purpose of the questionnaire is therefore to gather data from different households in Kisubi Parish. You have been selected to participate in this activity and the researcher believes your information will greatly contribute to his study and will be held confidentially.

Yours sincerely

………………………………….

Musumba Peter

Section A: Background Information

1. Sub Parish………….……………..

2. Category 1. Client ☐ 2. Staff ☐

3. Sex of the respondent 1. Male ☐ 2. Female ☐

4. Number of Household members a)1 ☐ b)2 ☐ c)3 ☐ d)more than 4 ☐

For this part please tick the most appropriate response to the statements based on the scale provided

Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
1	**2**	**3**	**4**	**5**

			1	2	3	4	5
B	**TRAINING IN MICROFINANCE SERVICES AND IUTS CONTRIBUTION TO ECONOMIC DEVELOPMENT**						
1	Have you ever had any training in credit utilization from any group or institution?						
2	Has any member in this household ever accessed any credit facility before training						
3	Has the training in microfinance services had any contributions to your business?						
4	Did the Training address your reasons for accessing the loans						
5	Has the training led to any improvement of your business transactions?						
6	Has the training in microfinance services contributed to your ability to pay back the borrowed money?						
7	Did the training in Microfinance services stress the issue of security?						
8	The training offered helped me start new ventures I had not thought of						
9	The business improved after training.						
C	**LOANS AND THEIR CONTRIBUTION TO ECONOMIC DEVELOPMENT**						
1	Have you ever accessed a loan from any microfinance institution?						
2	Did you use the loan facility for the planned activity?						
3	Has your business improved as a result of acquiring the loan?						
4	Microfinance facility is a good innovation to the low income earners						
5	There is high cost in accessing loans						
6	Lack of security hinders loan access						
7	There is a lot of bureaucracy in acquiring loans						
8	There is corruption and bribery in the financial institutions						
9.	There are high interest rates that hinder accessing the loans						

10	Microfinance institutions offer small loans.						
D	**SAVING AND ECONOMIC DEVELOPMENT**						
1	There is a strong link between saving and economic development						
2	Money saved increases on one's income						
3	Savings shared at the end of the cycle improve standards of living						
4	Savings at the microfinance institutions are a source of capital for household						
5	Savings can be used to improve employment						
6	Everyone has the capacity to save						
7	Savings are a source for borrowing						
8	Savings helps in future difficult times						
D	**ECONOMIC DEVELOPMENT**						
1	Microfinance institutions increase people's level of income						
2	Microfinance institutions create employment opportunities for people						
3	Microfinance services lead to improved standards of living						
4	Microfinance services have led to improved farming implements						
5	Women have been empowered through microfinance institutions						
6	Microfinance institutions provide avenue for entrepreneurship						
7	Microfinance services empower people financially						
8	Microfinance institutions affect people's lives positively						

Appendix ii

```
GET
FILE='C:\Users\ACER\Desktop\section A_1.sav'.
DATASET NAME DataSet0 WINDOW=FRONT.
RELIABILITY
/VARIABLES=training Economic developmnet
/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.
```

Case Processing Summary

		N	%
Cases	Valid	120	100.0
	Excluded[a]	0	.0
	Total	120	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach'sAlpha[a]	N of Items
-.153	2

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

```
RELIABILITY
/VARIABLES=Loanaccess Economicdevelopmnet
/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.
```

Case Processing Summary

		N	%
Cases	Valid	120	100.0
	Excluded[a]	0	.0
	Total	120	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.050	2

Case Processing Summary

		N	%
Cases	Valid	120	100.0
	Excluded[a]	0	.0
	Total	120	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.596	2