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Training and Microfinance: Skilling Women for Poverty Alleviation in Bunyala Sub-County in Kenya

Mathias Akhale Namwambah
Masters Student, Department of Sociology and Anthropology, Makerere University, Uganda
Dr. Igeme Katagwa
Lecturer, Department of Sociology and Anthropology, Makerere University, Uganda

Abstract:
Training in microfinance remains an important factor in skilling woman for poverty alleviation all over the world. This is so because training helps microfinance institutions to provide necessary needed skills to its clients before it gives them financial assistance. Therefore, the purpose of this study was to investigate the contribution of training in microfinance (KWFT) and how its skills women in order for them to alleviate poverty in Bunyala Sub-County. The study adopted descriptive survey design because it describes the state of affairs as it exists at present. The targeted population in the study was 50 women members of micro finance institution as well as 50 Staff members from micro financial institutions (KWFT) operating in Bunyala Sub-County, the 98 responded representing 98% response rate of the data from questioners was analysed by statistical package for social science (SPSS version 20), descriptive and inferential statistic were also used to establish relationship between the variable. Results indicated that training was positively and significantly correlated to poverty alleviation. (p=0.002<0.05). The study recommendations were; Microfinance staff should scale up their training programs throughout Bunyala Sub-County to all key stakeholders / clients so as to cater for those who have not been taking part. Secondly the study recommends that there should be more awareness on the relevance of training in micro-finance for skills acquisition among the clients. Furthermore, after training clients, microfinance institutions are encouraged to provide them with micro-credit as start-up capital to help them start small business

Keywords: Microfinance, training, microfinance institutions, skills, poverty alleviation

1. Background of the Study

Globally two third of the total population go to sleep hungry at night (Sharp, Register & Grimes, 2006). According to Armendariz et al (2011) over one billion of the world's six billion population live in absolute poverty, the same number suffers various degree of malnutrition, and millions have no access to safe water, health care or education and this kind of poverty is concentrated largely in countries described as developing countries. World Bank on the other hand estimates that perhaps as much as one quarter of the world survives no more than $1 per day. Khan (2001) asserts that rural poverty accounts for nearly 63 percent of poverty worldwide as well as 65 and 90 percent in Sub-Saharan Africa. Furthermore, Manandhar and Pradhan (2005) argue that training/skilling in microfinance is an effective development tool for poverty reduction since the knowledge gained in financial management enables the poor and low-income households to take advantage of any economic opportunities with an aim of improving their standards of living by promoting self-employment. Cheston & Kulin (2002) explains that training in micro-finance or in any financial literacy helps both women and men to ensure proper management of family incomes for example being able to meet all financial needs like school fees, healthcare and feeding household members in addition to providing them with the opportunity for decision making at family level and even in the community. Asiamah et al (2007) agrees with the view that training in micro finance helps women to learn new skills/knowledge and even have opportunities to decision-making powers in their family thus helping them to ensure that both their families and communities attain better health care, nutrition and literacy in time.

2. Statement of the Problem

The centrality of women's contribution to national development underlines the importance of integrating them into all developmental interventions, according to 2009 Kenyan population and housing census, 50.3 percent of Kenyan's population constitute women who depend on microfinance services to address their problem like demand of basic needs like food, cloths, shelter, education, and medical care. In order to achieve the above microfinance as a tool for poverty alleviation ensures that it provide basic and simplified training to its clients among them women in order to help them make good choice of investment venture, help them to carry out proper monitoring/evaluation of their project's progress and provide market for their produce in order to avoid losses. Therefore, the study aimed at investigating whether training in Micro Finance can effectively skill women to alleviate poverty since it is identified as a possible tool for poverty reduction in developing country.

2.1. Specific Objectives

Examine the nature of training in microfinance on poverty eradication among women.

3. Research Question

What is the nature of training in micro finance projects?

3.1. Significance of the Study

The primary purpose of this study was to investigate on the influence of training in microfinance provision on poverty alleviation among women in Bunyala Sub- County, as well as contributing greatly to the existing body of knowledge about training in micro finance which will promote women's participation in poverty alleviation especially with regard to rural development and women empowerment.The study highlighted gaps to be researched further by other scholars in the area of training and Micro Finance empowering women for poverty alleviation. In addition, the study will help the Kenya Women Financial Trust (KWFT) especially in policy and decision making on how to efficiently provide training to its clients before providing them with financial help.

3.2. Justification of the Study

The study will provide useful information and knowledge on access and utilization of training offered by microfinance institutions, in addition the study will also examine the potential of micro finance's trainings in poverty education. Lastly the study will also be relevant to the development partners and civil society organizations that are involved in the provision of training in micro finance and credit facilitation to women by helping them to examine on their trainings and lending procedures so as to alleviate poverty.

4. Conceptual Framework

Conceptual framework according to Kipngetich (2015*)* is defined as a visual or written product, one that "explains, either graphically or in narrative form, the main things to be studied that is the key factors, concepts, or variables and the presumed relationships among them. In this study, the conceptual framework looked at empowering women through training in micro finance to alleviant poverty.
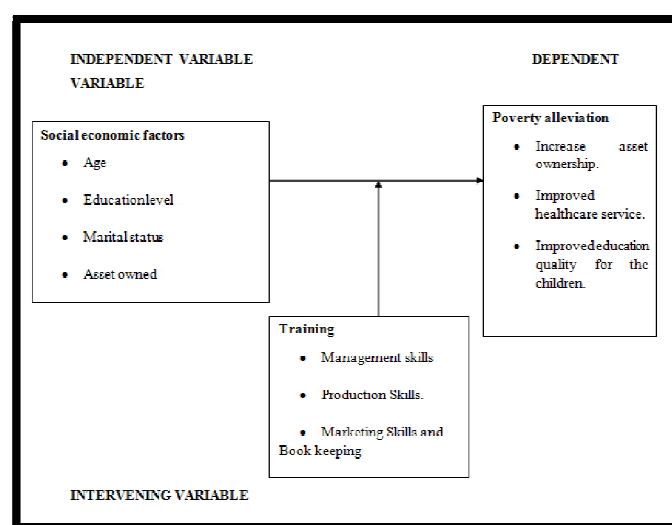

Figure 1: Conceptual Framework

The conceptual framework in this study depicts an effective relationship between independent variable (Social economic factors), Intervening variable (Training and Micro Finance) and dependent variables (Poverty Alleviation), It is argued that through Training and Micro finance women who are members of microfinance schemes are helped to acquire skills like management skill, book / record keeping skills, production /value addition skills and marketing skills as well as embracing new technology, which they use to engage in income generating activities for them to increase their income level. In addition, such training or skills gained by women from micro finance helps them to create job and lower unemployment rate, hence leading to achievement of the dependent variable (poverty alleviation) through increase in domestic asset ownership, improved education quality of their children, diet improvement and hence increasing their savings. As pointed out by Mawa (2008) who says that provision of training before granting of financial help or loans is an innovative step towards financial discipline.

4.1. Literature Review

Training is process of building of knowledge and skills in preparation for starting and running a project Magoutas et al (2012), that training offered by micro finance is the a key contributors towards successes of their clients as they become more innovative and acquire new skills that helps them to manage their project, as well as generating competitive advantages, that improves decision-making, helps in problem-solving and also promotes team-working skills as

emphasized by Fuente, et al; (2006).In a developing economy like Nigeria the major contribution of training women in microfinance institutions is to promote entrepreneurship development in the nation which aims at reducing unemployment rate and alleviation of poverty. (Osunde and Mayowa, 2012) In addition microfinance training in Nigeria is an effective tool for improving women's status and a viable option for reducing poverty and improving the overall household welfare of women and their empowerment (Irobi, 2008).In Ghana it has been noted that vocational and skills training in Micro-finance has created opportunities for self-employment, improved the income of people including women who constitute the majority, thus enhancing empowerment for poverty reduction Chuks, et al (2007). Empowerment is defined as the ability of people to have access to productive resources that enable them to increase their earnings and obtain goods and services that they need in order to be able to take part in the development and make their own decisions. Women empowerment on the other hand refers to freedom from dependency as well as being in control of own lives through personal decision making and choices as it is given to women (Kimanjara, 2013). In addition, Khan and Rahaman (2007) they agree that economic empowerment include increment in saving, reduced levels of unemployment, reduced levels of indebtedness, sound decision making and increased cases of self-employment at their home for example in rearing egg laying birds, and also taking part in craft work all that aiming at helping them to earn some income thus moving them from unpaid domestic work into self-paying employment Ibarran and Shady (2008).Similarly, according to Ndubi (2008) Women empowerment and self-employment is also acquired through training in microfinance thus promoting their economic growth. Sarumathi et al (2011) explain microfinance as a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Among the pioneer of micro finance in Kenya include: Kenya Women Finance Trust (KWFT), Kenya rural enterprise program (K-rep). All providing services like saving money, borrowing money and insurance through their clients existing Rotating Savings and Credit Association (ROSCAs) that comprise both individuals and groups of member.For instance, in Tanzania the government supported National Microfinance Policy in 2001 as a tool by ensuring that the above policy extend necessary training to its members before provision of credit or financial aid to the needy poor, all this aimed at empowering Tanzanian women. Thus, providing them with an opportunity to influence the decision-making process as from domestic level (family/society) to the national level agitate for their well-being hence leading to poverty alleviation. (URT 2011). According to James *et al*, (2015) poverty alleviation is a process of promoting various measures, both economic and humanitarian, that permanently uplift poorest of the poor members of the community out of poverty. By advancing Bruyn. M, (1995) transparent strategy that involve participation of the beneficiary, specialists that are regarded as important for reducing poverty in agriculture, human health, environmental conservation and water supply, another concern is to consider top-down model/strategy which embraces the use of modern technology and technocrats. In Uganda training in microfinance services was introduced with an aim of enabling the poor people to overcome their liquidity constrains and also helping them to undertake some investment especially in improving on farm technology and inputs, there by leading to increased agriculture production, food security, nutrition, health and overall welfare (Golub et al; 2010). This also aimed at fight high poverty rate among women in vulnerable communities like Muslim communities in Uganda (Affandi and Astuti, 2014).In the past 30 years poverty has been on the rise in Kenya with most affected people living in an informal settlement where infant mortality is very high, per capita low, low school enrolment rates, poor health and sanitation condition; despite the government's effort to combat it through implementation of national development projects intended to reduce poverty IFAD (2007). Similarly lack of financial literacy has causal effect on increased women poverty and access to financial resources by women self-help groups in Kenya Bichanga et al (2013).On the other hand, a study by Ogindo, (2006) examined that emergence of Training and microfinance in Kenya has been seen as a vehicle to fill the gap which was left by banks that did not consider it important to training clients first before provide credit to its individual members of both micro and medium enterprises which were on the rise. Similarly, the study conducted by Bichanga et al (2013) on loan defaults in Trans Nzoia County in Kenya established that microfinance members(women) of a given self-help group that were trained by microfinance on financial literacy benefited more, by using the gained knowledge throw adoption of a good loan utilization practices. In addition to the above the introduction of training and microfinance in Kenya (TORs 2010: 1) aimed at reaching the poor by promoting development, empowering women and also helping them to meet the UN Millennium Development Goals. For example, goal number one that deals with eradication of extreme poverty/hunger and goal number three that deals with promotion of women empowerment and gender equality. As a new innovative strategy for alleviating poverty which is considered a major cause of women disempowerment.In addition, Kabeer and Noponen (2004) they point out that training women in micro finance provides them with practical skills like book keeping, management skill, and evaluation skills needed to determine if or not the projects are earning them some income at household or community level.Therefore, this study seek to obtain a better understanding on how training in micro finance has helped women to alleviate the wide spread poverty and all the problems that comes with it both financial and non-financial in Bunyala Sub-County.

5. Research Design

Research design according to Orodho et al (2003) is defined as a framework for collecting and analysing data that is suited to the research question. Further Orodho et al (2003) defines research design as the scheme, outline or plan that is used to generate answers to the research problem. Therefore, this study adopted a descriptive survey design; which is concerned with describing, recording and reporting conditions as they exist (Kothari, 2008). This design is important because it allows practical field research, for the purpose of collecting the relevant information from research respondents 'with the view of determining whether or not training in microfinance contribute to poverty alleviation by increasing their income and welfare. In addition, the study employed both quantitative and qualitative approaches. Muganda and Muganda

(2008) states that the integration of both quantitative and qualitative approaches in research is a very essential and beneficial approach because it enabled the researcher to have a broader perspective on data collection and analysis through combination of methods which includes the use of questionnaires, interview guide and observation guide for the collection of data.

5.1. Target Population

The study targets residents of Bunyala Sub-County whose current population is estimated to be at 85,977 (Source: Kenya National Bureau of Statistics, 2019)from which the researcher will consider women(members) of micro financial groups from 5 neighbouring villages of Bulemia, Rudacho, Bubango, Magoye and Port-Victoria that's to say 55 women members from that selected micro finance institution were considered in the study as well as 45 Staff members(work) from Kenya Women Financial Trust (KWFT) operating in Bunyala Sub-County and is expected to offer training on book keeping, management, marketing and value addition. This is because the sample is large enough to represent the main characteristics of the targeted population.

5.2. Sample and Sampling Technique

The data was collected from 100 respondents in Bunyala Sub-County where stratified random sampling was used to select the sample from the total population of about 850 000.The sample considered 55 women members who constitutes 30 married and 25 unmarried members from Kenya Women Financial Trust (KWFT) Micro financial groups such as: - (i) Dream light, (ii) Mbeguyetu, (iii) Tujengane and (v) UmojaniNguvu. The above sampling methods was applied since it helps to avoid influence in sampling process and ensure equal chance of beneficiaries and implementer in groups gives responses to the questionnaires. Table: 1

Target Respondents' Group	Estimated Number	Sample Selected
Staff: Top manager	10	10
Worker staff clients/member of MFI	35	33
Married	30	30
Un married	25	25
Total	100	98

Table 1: Sample Size
Source: Researcher, 2018

In the same way the research also used purposive sampling method a kind of sampling that a researcher depends on his expert judgment to select sample size that are representatives from Kenya Women Financial Trust Bunyala branch which included 10 members (workers) in the Managerial position,35 members (worker) in Staff from micro finance. The above method was considered because it helps in sampling characters such as age-range, marital status and education levels of all women (members), micro finance staff members (workers) since they are all found in the same place that's to say five different villages as well as same micro financial institutions for the staff members (worker) thus making it easy for the study to reach its respondents Kothari (2004).

5.3. Data Collection Instruments

Data collection instrument refers to the device used to collect data such as a paper questionnaire or computer assisted interviewing system (Sekara & Bougie, 2010).Three main research techniques that were used to collect data for this study: Interviews guide, document review checklist, Questionnaires containing both closed and open-ended questions. A questionnaire is defined by Nsubuga (2000) as a presentation of carefully selected and orderly question to respondents who are expected to react usually in written to this collection of items. Therefore, this study used the above-mentioned instruments because they are convenient to administer especially when handling a large group of respondents, they are confidential, save on time, no bias and can cover wide area (Mugenda and Mugenda 2003).

5.4. Data Collection Procedure

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion that enables one to answer relevant questions, test hypotheses, and evaluate outcomes (Sekara & Bougie, 2010).The researcher first requested for the approval from the school of graduate studies that issued to him an introduction letter from Makerere University which to provided free entry into the field and encouraged interaction and flow of ideas from the respondents and village authority. The researcher then visited the sampled members (women) and micro financial institutions officer (workers) to explain to them the purpose of the study, its significance, their potential roles in the study and the implication of their participation.

5.5. Data Processing and Analysis

As postulated by Jwan et al (2011) that data analysis is a systematic process of transcribing, collating, editing, coding and reporting it in a manner that makes it sensible and accessible to the readers or researchers for the purposes of interpreting and discussing. Data collected was sorted, cleaned and coded and then analyzed using by Statistical Package for Social Sciences (SPSS) version 25for descriptive and inferential data. Inferential statistics included multiple regression and correlation analysis. Multiple regressions were used to determine the influence of independent variable and the

dependent variable while correlation analysis was used to determine the nature of existing relationship between the independent variable and dependent variable. The study then tested assumptions of multiple regressions.

$$Y = \beta_0 + \beta_1 X_1$$

Where
Y is poverty alleviation,
X_1 is training.

6. Reliability and Validity Results

Reliability of instruments used in this study is consistence thus its consideration in measuring what is intended during a pilot study were the reliability of questionnaires was tested. According to (Katou, 2008) a questionnaire is considered reliable if the Cronbach's Alpha coefficient is greater than 0.70. Therefore, all the above variables were subjected to reliability test using SPSS and the results obtained are shown in Table: 2

Variable	Cronbach Alpha
Training (independent variable)	.941
Poverty (dependent variable)	.820

Table 2: Reliability Test
Source: Researcher, 2018

The results indicated that all the variables obtained had Cronbach's Alpha greater than 0.7 thereby achieving the recommended 0.7 for internal consistence of data (Mugenda & Mugenda, 2008).

Data validity on the hand is the degree to which a test is supposed to measures or defines the validity of a research results obtained from the analysis of the data representing a phenomenon under study (Porter, 2010). According to Kaiser –Meyer –Olkin (KMO) this measure of sampling adequacy as indicated above should be greater than 0.5 meaning the sample size was good enough to treat data as normally distributed. The Bartlett's tests were evaluated through chi-square test as shown in Table:3 for the entire variables and were all significant at 5% level of significance, indicating that null hypothesis is rejected.

Factors	KMO test	Barlett's Test of Sphericity		
		Chi-Square	df	Sig.
Training	.740	228.45	4	0.001
Poverty alleviation	.726	320.61	4	0.002

Table 3: Test for Validity
Extraction Method: Principal Component Analysis.
Source: Researcher, 2018

6.1. Data Analysis

6.1.1. Nature of Training in Microfinance on Poverty Alleviation among Women

The study sought to finding out from the women clients weather their participation or training session offered by microfinance institutions benefited them, as well as finding out the indicators to successful training as revealed by the study.

Response	Participants in Microfinance Training Programs		Continuation of the Training Programs	
	Frequency	Percentage %	Frequency	Percentage %
Yes	47	95.9	48	98.0
No	2	4.1	1	2.0
Total	49	100.0	49	100.0

Table 4: Participation on the Training Programs

From Table 11, (95.9%) of the microfinance clients responded to have been taking part in trainings in microfinance programs. Ghadoliya (2000) noted that apart from the credit loans, microfinance play a crucial role in socio-economic empowerment of women by training them on skills necessary for them to improve their child's quality of education, increase assets ownership and enhance savings. This is affirmed by their indication of (98.0%) on the need for them to be provided more training programs on microfinance skilling. The findings show that microfinance clients acknowledge all the services provided by the microfinance in addition to credit loans especially book keeping, saving culture, budgeting, investment, marketing skills and management training. These findings demonstrated the importance of

training for women client's business development and management, which, according to Mochache (2005), is necessary for starting, and growth of any project in microfinance skills are acquired through training programs as well as technical assistance.

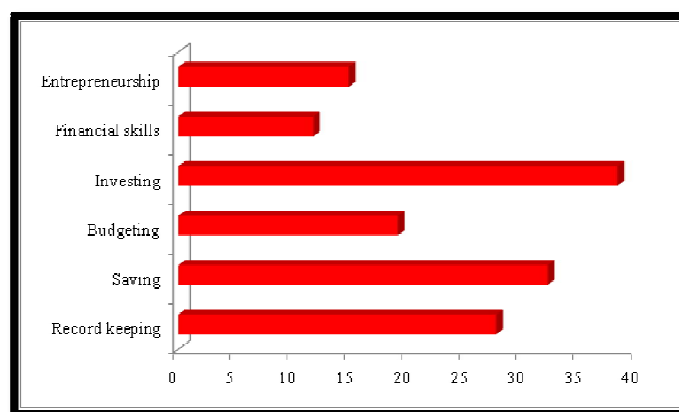Focus was on the Training topics as indicated in Figure 2 below.

Figure 2

In figure 2 above microfinance staff trained women in different programs were majority of respondent were trained in investment (38.4%), savings (32.3%), Record keeping (27.8%), budgeting (19.2%), and financial skills (11.8%). In addition, the above training was beneficial to all the women since there was a dramatic increase in their acquisition as shown by different percentage (%) above as it's considered as part of the main objectives of the microfinance. The training sessions on the other hand was mostly offered semi-annually to the clients (48.9%), 36.7% of the clients received training annually, 10.3% received it monthly, while 4.1% received trainings on weekly basis.

	Frequency	Percentage %
A week	2	4.1
A month	5	10.3
Annually	18	36.7
Semi-annually	24	48.9
Total	49	100.0

Table 5: Training Sessions

The microfinance staffs training methods used in the County includes road shows marketing, media advertisements, and outreach seminars/meetings. Study findings showed that 50.0% of the respondents got their training form the microfinance through outreach seminars/meetings, 36.7% received their training through media advertisements, and 13.3% got their training through road shows.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Through road /market shows	6	13.3	13.3	13.3
	Through media advertisements	18	36.7	36.7	50.0
	Through outreach seminars/meeting	25	50.0	50.0	100.0

Table 6: Training Methods Used by Mfs in the County

In addition, it was observed that participation in seminar/meeting reduced vulnerability mainly by building human and social assets especially women develop inner strength, overcome panic as they took control of their life. Similarly, to the above there appears to be a sense of teaching each other new business skills, efficient money management and entrepreneurship through road/ market shows. Lastly (KWFT) through its media/advertisement coverage it promotes social networks among its clients in their micro finance programs.

6.1.2. Microfinance Training Models

The study also intended to find out the different microfinance training models used and how such training models impacted on women's financial skills. The models included mentoring on-job training, off-job training group sessions and just in-time training. The summary of the responses is as shown in table 7.

Description	SA (%)	A (%)	U (%)	D (%)	SD (%)
Mentoring on job training[1]	61(64.1)	25(25.6)	4(3.8)	4(3.8)	3(2.6)
Off job training/ group sessions[2]	17(17.9)	61(64.1)	10(10.3)	7(7.7)	0(0.0)
Just in time training [3]	10(10.3)	60(62.8)	18(19.2)	3(2.6)	5(5.1)

Table 7: Microfinance Training Models
NB: SA-Strongly Agree, A-Agree, U-Undecided, D-Disagree, SD-Strongly Disagree

The study results above showed that 64.1% of the respondents strongly agree that mentoring on job training is better in administering training to the women. Likewise, 64.1% of the respondents agreed that off job training is a better way of training women. Additionally, 62.8% agreed that just in time training is also a good way of training women on financial skills necessary for poverty alleviation. This implies that training of women can be conducted in different models which include: on-job, off-job, just-in time training, mentoring and networking, all of which are aimed at improving women's financial skills. The training results in exposure to new business ideas, improved record keeping and budgeting skills, costing skills and wise investments.

6.1.3 Relationship between Microfinance Training on Skilling of Women and Poverty Alleviation
The researcher conducted inferential analysis so as to establish the relationship of training in microfinance and poverty alleviation. Table 8 present the correlation and the coefficient of determination between training in microfinance services and poverty alleviation of the women. The findings show that there was a positive but weak relationship between the dependent variable and the independent variable.

		Poverty Alleviation	Training
Poverty alleviation	Pearson Correlation	1	
	Sig. (1-tailed)		
Training	Pearson Correlation	.006	1
	Sig. (1-tailed)	.002	

Table 8: Correlation Analysis

The findings indicated that there was weak positive and significant relationship between training and poverty alleviation amongst women in Bunyala Sub-County in Kenya. This is depicted by a Pearson correlation coefficient r=0.006, p-value =0.002 < 0.05 which is significant at 0.05 level of significance. This implies that improved training on microfinance skilling results in poverty alleviation amongst women in Bunyala Sub-County in Kenya. From findings in Table 9, the value of R-Square is 0.128. This implies that, 12.8% of variation of poverty alleviation was explained by training.

Model Summary							
					Change Statistics		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	Sig. F Change
1	.168[a]	.128	.025	3.122	.128	.527	.003

Table 9: Model Summary
a) Predictors: (Constant), Training
b) Dependent variable: Poverty Alleviation

The main purpose of multiple regressions was to learn more about the relationship between independent or predictor variable and a dependent or criterion variable. Regression tests were done which included Model goodness of fit (Coefficient of determination). The coefficient of determination is a measure of how well a statistical model is likely to predict future outcomes.

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[1]Mentoring on job training-Training offered to women while they are in their working place/ in fields.

[2]Off job training/group sessions-Are organized seminars by MFs/officers.
[3]Just in time training –Training offered to clients by MFs / officers just briefly before she is given credit.

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.560	4	5.140	.527	.002a
	Residual	711.555	73	9.747		
	Total	732.115	77			

Table 10: ANOVA Table
a. Predictors: (Constant), Training
b. Dependent Variable: Poverty Alleviation

At 0.05 level of significance the ANOVA test indicated that in this model the independent variable training is a predictors of poverty alleviation as indicated by significance value=0.002 which is less than 0.05 level of significance (p=0.002<0.05).

	Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
		B	Std. Error	Beta		
1	(Constant)	2.010	2.426		0.514	.000
	Training	.106	.118	.105	.901	.002

Table 11: Regression Coefficients
a.   Dependent Variable: Poverty Alleviation

From the findings in Table 11 above; at 5% level of significance, the association of the dependent and independent variables is summarized as follows $Y = \beta_0 + \beta_1 X_1$. Where Y is poverty alleviation, X_1 is training. Using the regression coefficients in Table 11, we have; $Y = 2.010 + 0.106 * X_1$. From the equation above when training is increased by one unit, poverty alleviation will increase by 0.106. This shows a positive association between training and poverty alleviation.

7. Summary of Findings

The study sought to examine the nature of training in microfinance program on poverty alleviation among the women. Majority of the respondents 95.9% have been taking part in training program as well as 98.0% of the respondents needed provision of training programs to be continued by MFI thus helping clients' projects management and development. The microfinance staff trainer trained majority women 38.4% in investment, savings 32.3%, financial skills 11.8% and record keeping 27.8%   all the above benefited women dramatically as reflected by percentage above. In addition, the above training was offered to majority clients semi-annually (48.9%), as well as weekly (4.1%) and some 10.3% received it monthly. In the study it was noted that training process 50.0% of the majority respondent was done through seminar/meetings, 36.7% media advertisements and only 13.3% was through road shows. The result from the study showed that 64.1% of the respondents strongly agreed on job training model are better likewise 64.1% agreed that off job training is better. From the study it's found out that after training its client KWFT Officer did monthly follow-ups which had a success rate of 50.8%, whereas twice a month visits had the lowest (3.1%) success rates. On the other hand, training offered to clients by MFI aimed at bettering their skills in order to improve living standards were 50% of the respondents that had the ability to spend and save for future use, 25.5% had the ability to provide better education to their children, and 24.5% had the ability to acquire assets like better housing. In addition, a multiple inferential analytical model was considered to determine a correlation between independence and dependence variables (training and poverty alleviation)which showed a weak positive and significant relationship amongst women as depicted in a Pearson correlation coefficient r=0.006, p-value =0.002 < 0.05 which is significant at 0.05 level of significance. The coefficient of determination (R) obtained was 0.128. This implies that, 12.8% of variation of poverty alleviation was explained by training. The ANOVA results indicated a p value of 0.002 which is less than 0.05 level of significance (p=0.002<0.05). This indicated that the independent variable training is predictors of poverty alleviation. The probability value (p-value) is a statistical hypothesis of getting a statistic test value that determines -likeliness or -unlikeliness of the actual significance level of the test observed by chance alone, if the null hypothesis H0 is true. The smaller the p-value is, the more convincing is the rejection of the null hypothesis.

8. Conclusion

There exists a positive relationship between training in microfinance and poverty alleviation among poor households. In addition, there is improved the social economic status of women as a result of training women in up grading their skills Bunyala Sub-County. The study also concludes that when a woman accesses the microfinance services such as training, start-up and working capital they are able to engage themselves in income generating activities, gain experience in productivity which leads to a positive outcome on their empowerment and freedom on decision making.

9. Recommendations

It's recommended that KWFT staff should provide Training to its clients in projects and financial management which is necessary throughout Bunyala Sub-County because the target group which is women have basic education, which may not be adequate in managing their project and funds received, bearing in mind that these funds are loans which have to be repaid. To achieve this, it's proposed that seminars and workshops are to be considered during training process since

they reach more audience. There is need to enlighten women on the training packages available in order to include access to new knowledge such as modern technology like use of computers in record keeping and accountability. Finally, the study recommends that the government should formulate and review the existing policies on microfinance and financial empowerment of women in Kenya in order to incorporate the emerging issues due to instability of financial industry and changes in the needs of its clients.

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Appendix

Questionnaire for Women Member's

Questionnaire For Women Member's from Micro Finance Group On Training And Micro Finance. Skilling Women For Poverty Alleviation Case Of Bunyala Sub-County

Dear respondent,

My name is Akhale Namwamba Mathias a student at Makerere University pursuing Masters of Arts in Rural Development. I am conducting a study as part of my program, on TRAINING AND MICRO FINANCE. SKILLING WOMEN FOR POVERTY ALLESVIATION. I am kindly requesting you to set aside some few minutes to respond to my questions. Any inconvenience is highly regretted. I am assuring you that the information given here will be used for academic purposes only (Please read the question carefully and tick [√] the appropriate box.)

SECTION A: General Information

Questionnaire number [   ]

    A.   Respondents back ground information:

Name of respondent	
Phone No:	
Village	

B. Back ground characteristic

1. Gender: Use [√] in the space

i)	Male	
ii)	Female	

2. Age in year: Use [√] in the space

i)	18-25	
ii)	26-33	
iii)	34-41	
iv)	42-49	
v)	50+	

3. Marital status: Use [√] in the space

i)	Married	
ii)	Single	
iii)	Divorced	
iv)	Separated	
v)	Widowed	

i)	Unemployed	
ii)	Housewife	
iii)	Farmer	
iv)	Civil servant	
v)	Business	
vi)	Community leader	
vii)	Other specify	

4. Highest level of formal education attained

5. Occupation: Use [√] in the space

D) Information on the nature of training in micro finance on poverty alleviation**.**
6) Have you been taking part in training in micro finance programs: Use [√] in the space?
i). Yes: [   ]   ii). No: [   ]

7) Would you like the nature of Training in Micro finance to continue being provided to you and why: Use [√] in the space

i). Yes [   ]   ii) NO [   ]

iii). If No please give Reasons_____

8) For how long was the training session being offered to you?

No	Level	Completed	Did not complete
i	None		
ii	Primary		
iii	Secondary		
iv	Tertiary institution		
v	Other specify		

NO:	Duration	Tick the space bellow [√]
i)	A week	
ii)	A month	
iii)	Annually	
iv)	Semi-Annually	
v)	I cannot remember	

9. What among the trainings in Micro Finance programs offered below benefited you most? Use [√] in the space
i) Training in Financial Management in business/investment ventures Skills.   [   ]
ii) Training in book/record keeping and project evaluation Skills.   [   ]
iii) Training in setting up viable business skills.   [   ]
iv) None of the above   [   ]
10. What are the indicators for successful training in Micro Finance institution?
i) Increased savings and proper financial use   [   ]
ii) Expansion of investment ventures and achievement of house hold assets   [   ]
iii) Any other, Specify? _____
E) Information on implementation of training programs in micro finance project.

11. How did you come to know /learn about the implementation of training in micro finance project? Use [√] in the space.

i)	2-4 years	
ii)	5-6years	
iii)	7-9 years	
iv)	10-12years	
v)	13+ years	

12. For how long have you as a member been supporting the implementation of training in micro finance projects? Use [√] in the space

i)	Through friend who was a member	
ii)	Visited by Micro finance staff	
iii)	Radio announcement	

13) In what way has the implementation of training in micro finance helped you and your family: Use [√] in the space?
i) Encouraged you to increase on savings   [   ]
  ii) Enabled you to acquire household assets   [   ]
  iii) Enabled you to acquire record keeping and evaluation skills   [   ]
  iv) Enabled you to make better choice of investment   [   ]
  v) Empowered you to add value on your existing economical venture   [   ]

14. A pert from the above-mentioned benefits in (Qn; 13) offered during the implementation of training in micro finance is there any other that you have gained as result of the interaction? Use [√] in space
i) Yes   [   ]   ii) NO   [   ]

iii) If YES please mention it and show how beneficial it is
_____

F) What are the indicators of the successful training in micro finance project?

15. Has in any way training in micro finance helped you to attain successes in your projects? Use [√] in the space
i) Yes   [   ]   ii) NO   [   ]

iii) If No give reason _____

_____

16) What among the following constitutes of training in micro finance benefited you most?
    (i) Choice of business ventures skills.
    (ii) Good record/book keeping skills.
    (iii) Managerial skills.
(iv) Marketing and value addition skills.
17) Are you able to use the above skills gained during training in micro finance to ensure the success of your business? : Use [√] in the space

i)Yes   [   ]   ii). No   [   ]

Questionnaire for Micro Finance Staff Members
Questionnaire for Micro Finance Staff Members on Training and Micro finance. Skilling women for poverty alleviation case of Bunyala sub-county.
Dear respondent: My name is Akhale Namwamba Mathias a student at Makerere University pursuing Masters of Arts in Rural Development. I am conducting a study as part of my program, on TRAINING AND MICRO FINANCE. SKILLING WOMEN FOR POVERTY ALLEVIATION. I am requesting you to set aside some few minutes to respond to my questions. Any inconvenience is highly regretted. I am assuring you that the information given here will be used for academic purposes only. Please read the question carefully and tick [√] the appropriate box.
  1) Gender of the respondent
      i). Male: [   ]

      ii). Female: [   ]

2) How long have you been working with Micro Finance? Use [√] in the space

i)	0-3years	
ii)	4-6 years	
iii)	7-10 years	
iv)	15+ years	

3) What position do you hold?

No.	Position	Tick here[√]
i)	Area manager	
ii)	Credit officer	
iii)	Customer Care Officer	
iv)	Field Development Officer	
v)	Others(Specify)………………	

4. Is provision of training in micro finance among the main objectives in your facility to your clients?

     i). Yes: ⬜

      ii). No: ⬜

5. If Yes, how have you managed to reach/train your clients in the county?
i) Through road shows marketing   [   ]
  ii) Through media advertisements   [   ]
  iii) Through outreach seminars /meeting   [   ]
iv) None of the above   [   ]

6. What are some of the trainings needed by your clients most in order for them to improve their projects?
i) Training in record/book keeping skills.   [   ]
 ii) Training in managerial skills.   [   ]
 iii) Training in marketing and good business choice   [   ]
7. From your filed visits and interactions with women/clients are your able to see some improvement in their living standards as result of your empowerment intervention?

i). Yes   ii). No.
8. If *YES*; In which way are those better living standards been expressed?
i) Having ability to spend and remain with some savings for future use   [   ]
ii) Having ability to provide better education to their children   [   ]
 iii) Ability to acquire assets like better housing   [   ]
9. Are there instances where your clients have used training acquired in adding value on their products or service they work on?
i) YES   ⬜   ii) No   ⬜
   iii) Please explain_____
_____

Interview Guide for Key Informant on Training and Micro Finance
Interview Guide for Key Informant on Training and Micro Finance. Skilling Women for Poverty Alleviation Case of Bunyala Sub-County
Dear respondent,
My name is Akhale Namwamba Mathias a student at Makerere University pursuing Masters of Arts in Rural Development. I am conducting a study as part of my programme, on TRAINING AND MICRO FINANCE.SKILLING WOMEN FOR POVERTYALLEVIATION. I am requesting you to set aside some few minutes to respond to my questions. Any inconvenience is highly regretted. I am assuring you that the information given here will be used for academic purposes only. (Please read the question carefully and tick [√] the appropriate box).
1. Title of the officer:
_____
2. When did this Micro finance start its operations in Bunyala Sub-County?
_____
3. On approximate how many women are beneficiaries from its inception till now?
_____
4. Does this Institution provide training to women members before giving loans?
i) Yes   ⬜   ii) No   ⬜

If **YES** what kind of programs are constituted in training and Micro Finance institutions?

 _____
 _____

5. Do women members use the training given to them to improve on their project?

i). Yes   [ ]

ii). NO   [ ]

If No give reason why_____

6. Do you follow up your client to examine the implementation of what they learned during training in microfinance on poverty eradication among women?

 (i). Yes   [ ]
 (ii). No   [ ]

7. What are the indicators that show the successfulness of training in micro finance gained by women?

 (i) Increased savings
(ii) Improve household economy
(iii) Ability to start business
(iv) Get experience being in group?

8. Do you think access to training and micro finance by women will helps to reduce poverty among women?

i) Yes   [ ]   (ii) No   [ ]

If yes how

_____
_____