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Potential and Challenges of Accessing Credit from Micro Financial Institutions by Women Headed Households in Kiambaa Constituency, Kiambu County Ken

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Abstract

The purposes of this study is to investigate the challenges facing women headed households (WHHs) in accessing credit from the micro finance institutions in Kiambaa Constituency, Kiambu County, Kenya. The role played by women in socioeconomic development is significant in any nation worldwide. However, their preeminent role is diminishing especially in the developing countries because women and especially the WHHs have been experiencing a decline in regard to health and nutrition; access to adequate educational services, access and control over resources in parts of the world. Women poverty globally has remained high; burgeoning literature associates the record high poverty to the lack of access to critical services; and control over fundamental resources. This study was guided by the following objectives, to: a) establish the barriers faced by the WHHs in accessing credit facilities from the microfinance institutions b) evaluate the information WWHs access about credit facilities from the microfinance institutions c) investigate the WHHs responses to the challenges they face in accessing credit form the microfinance institutions. The study adopted a descriptive research design, and questionnaires were used to collect data from 366 WHHs. The findings of the study were that, objective: a) WHHs were unable to access credit because of socio-cultural factors mainly lack of collateral, lack of access to important information, illiteracy, b) women did not have adequate information about microfinance credit; c) to respond to their lack of access to credit, WHHs resulted into joining merry-go-rounds, and other initiatives that could give them access to some limited credit for their development. The study concluded that lack of access to credit from microfinance institutions by the WHHs is caused mainly by the sociocultural factors which can be addressed to change the situation. Therefore, policies need to be reviewed to make WHHs access to credit from microfinance institutions easier and more promising. The policies need to address specifically: lack of access and control over land, lack of access to adequate information; education; and decision making platforms.

Key Words: Kenya, Kiambu, credit, culture, gender, development, access, challenges, women

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Introduction and Background of the Study

The role played by women in development cannot be overemphasized. For example, they are the majority in agriculture, and the informal economy. In the rural communities, women continue to be critical agents for development (Allen, 2017). However, despite their fundamental role in development, women endure continued challenges and limitation to access to credit, adequate health care services; and educational opportunities (Foley, 2013). Therefore, empowering women and particularly the WHHs is essential firstly for their well-being as individuals, their families, and the rural communities as a social entity. Secondly, empowering women for the overall socio-economic development and productivity especially in the agricultural sector and the informal economy is important (Mwangi, 2015; Swammy 2014; Waddiba, 2014). Women empowerment and sustainable development go hand in hand; therefore development policies must view women as integral to sustainable development process. Thus, countries in the world must make higher investments in women's productivity as a priority; and enhance women's engagement and participation in socioeconomic and sustainable development (Diirro, 2018).

Generally women work over work in unfriendly social environment; for example, they are naturally discriminated against and deprived of access and controlling of resources (Diirro, 2018). Therefore against this background, Women-Headed Households (WHHs) find themselves in the receiving end in regard to recognition, access and control of resources (Minischetti, 2017). There are many studies which have been carried out on female headed households with varying challenges (Chant, 1997). Thus, WHHs remain a global phenomenon which is being witnessed over the world in both developed and developing countries. Furthermore the recent sharp increase of the WHHs worldwide has sparked off more public discussion most specifically issues of policy with the aim of improving the living standards of living among the WHHs because of the abject poverty which is so prevalent in those households (Mwangi, 2015; Julka and Das 2015, and Liu et al 2016).

Poverty among the WHHs emanates from realities like lack of important skills in securing gainful employment in the job markets due to low education among the majority of the women; women's mobility is compromised by their domestic chores; also their access to credit is difficult due to cultural factors like gender disparity (Waddiba, (2014). Therefore, WHHs is naturally poor and vulnerable without extra efforts to intervene shock of poverty may complicate their survival. Studies have been conducted to explore the factors that lead to vulnerability of the WHHs compared to their counterparts' male headed households conditions however, some gaps are yet to be filled, for example establishing the efforts to access credit from microfinance institutions in order to improve their living standards (Tamilazhaki et al, 2018).

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The Statement of the Problem

Burgeoning literature agree that women headed households is a global phenomenon. Moreover, such households are deemed to be poor and vulnerable (World Bank, 2018). Undoubtedly, the households are viewed as the essential factor in relation to social and economic unit of the society. Therefore the overall transformation of the households automatically adds up to the aggregation of the county's social economic growth. Women's role in development is fundamentally critical; however, WHHs development is faced with many obstacles which leads to high levels of poverty, illiteracy and financial disability, children's of the single mothers are dropping out of school, due to lack of school fees and some women engaging themselves to alcoholism in a way of neglecting responsibility, some other women who maintain their responsibility engage themselves in illicit activities in order to create alternative income (Blankson, 2018). In that regard, adequate response is needed in order to enhance sustainable development for poverty alleviation and improved standards of living; equitable distribution of resources and equality in accessing benefits among the WHHs.

According to (Lnn, 2001), microfinance is now a proven strategy for reaching poor women in reducing poverty and food insecurity which are twin factors that are closely related. For poverty alleviation and improved living standards, women in kiambaa constituency have increased in participation and decision making. Most of the women headed households have been empowered through microfinance loans which have been enabled them to venture into the diary farming, poultry keeping and pigs farming which is common within Kiambaa constituency. Further, some of the women headed households have also been potentially able to invest in small-scale businesses which have played a major role in raising their self confidence and self esteem. Women empowerment through housing project in Kiambaa constituency by Jamii Bora, Kenya Women Finance Trust (KWFT), Kiambaa Dairy and Joinas Sacco has showed 68% of women experienced and increased in their decision making role in the area of farming, shelter, small scale business and property buying. Training, credit and education found that the combination of the two put women in a stronger position to ensure more equal access for female children to food and security, schooling and medical care 2017). This study therefore try to understand the institutional and social-economics factors that affect women headed household and microfinance programme participation in the area and the extent to wish this programme participation would improve the consumption expenditure of the households in Kiambaa constituency, Kiambu County, Kenya.

Women in general living in the Sub-Saharan Africa at one point experience gender inequality in regard to the level of income paid both in the Private and Public sectors; furthermore, access to health and educational services tend to favor men compare to women. Therefore, the WHHs often experience unemployment, lack of access to human rights; little benefit from efforts by diverse stakeholders geared towards poverty reduction. Thus, in the sub-Saharan African region, WHHs still live under extreme poverty despite the decades of development; most of the socioeconomic gains from development therefore are relatively enjoyed by males than by the women. Studies consistent by Mwihaki and Njoroge (2001) and that of Ochieng' and Sije (2013) agree that access to credit from the microfinance is one single

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factor contributing to reduction in gender inequality. However, WHHs remain excluded from access and utilization of the microfinance institutions' services especially because they lack of assets that would serve as collateral.

Importance of Accessing Formal Credit

Microfinance institutions were established to assist the poor who cannot access the services of the higher interest charging institutions like the commercial banks. Therefore, the WHHs could find the microfinance institutions a tailor-made infrastructure capable of addressing their unique social contexts(Diirro,2018) However, their lack of access to credit from the microcredit is a barrier to full participation in income generating activities in the informal sector where WHHs are the majority. To some extent, extreme poverty is tied to lack of access to credit. Therefore, WHHs constraint barring them from accessing credit from the formal sector denies the opportunity of taking advantage of economic opportunities to augment their level of productivity in order to alleviate their poverty.

To enhance more accessibility, wide-ranging strategies are fundamental especially aimed at the overall organizational forms to boost collective measures for tackling gender biases within community, organizations and institutions. Furthermore, empirical studies have shown that women usually tend to have more inadequate social and business networks compared to men; in that regard, the WHHs access to financial services such as credit and income are far low. Besides, in order to make their access more equitable, policy adjustments is needed to address the unique challenges facing the WHHs; and by thus to respond adequately to the imbalances and social injustices peddled by socio-cultural factors like gender disparity, low education among the majority of women, important skills in securing gainful employment in the job market, low knowledge on how to access credit from micro finance institutions and lack of collateral. This has been confirmed in a study by Kanogo on power of patriarchy in financial matters (Kanogo, 1997).

Barriers to Credit Access

Patriarchy theory was used to explain the systematic domination of women by men (Fielding, 2017). Although it was a global reality, it was exaggerated in sub-Saharan African countries because of weaker institutions which end up being compromised politically and culturally. Patriarchal theory is a theory of feminism theory developed the concept in the 1960s, as an attempt to explain how the public-private divide and the norm of women being confinement almost permanently to the domestic spheres; such legacy resulted into the global dominance of male over the female (Gram,2018; Clarke et al., 2014). In the day today usage of the word 'patriarchy' it literally means the rule of the father Thus the original implication was the description of the reality of the male-dominated family (Kanogo, 1997).

Patriarchy refers to the male domination both in public and private spheres. Feminists mainly use the term 'patriarchy' to describe the power relationship between men and women. Thus, patriarchy is more than just a term; Feminists use it as a concept, and like all other concepts it is a tool to help us understand women's realities. It is evident that feminists use refers

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to male domination in both public and private dimension (Kanogo, 1997). The critical issue is however the usage of the patriarchy theory to understand the condition of women in relation to their relationship with the men in the society.

Ordinarily, patriarchy and power theory pointed to the relationship in the larger household of the male head which may also include some women, younger men, children, domestic servants all living under the rule of the dominant male (Doss, 2012). Today's usage however is limited to a system whereby women are deliberately kept in subordination in diverse ways. Allan (1997) notes the following, what drives patriarchy as a system – what fuels completion, aggression and oppression- is a dynamic relationship between control and fear. Patriarchy encourages men to seek security, status and other rewards through control; to fear other men's ability to control and harm them; and to identify being in control as both their best defense against loss and humiliation and the surest route to what they need and desire. In this sense, although we usually think of patriarchy in terms of women and men, it is more about what goes on among men. The oppression of women is certainly an important part of patriarchy, but, paradoxically, it may not be the point of patriarchy.

From the above text, patriarchy is thus relational; in such basis there is completion, aggression, oppression. Other dynamics of relationship are shown by control, oppression, violence and tendencies to humiliate. According to Doss (2012), people are responsible for creating the social structures which reproduce inequalities in the society; for instance sex, race, class, religion, ethnicity and many other social differences experienced in the world today. In that regard, patriarchy is a social system in which males hold primary power. As such, men predominate in traditional roles like the exercising of political leadership; articulating moral authority; and occupancy of social privileges and control of assets.

Even though WHHs refer microfinance institutions (MFIs) for growing their business, they face quite a number of challenges that the institutions may not be able to provide solutions for. Some of the reasons Kalenda (2016) cites in her study, include complicated loan acquisition procedures and unfavorable interest and repayment schedules. Such conditions bar them from realizing growth in their projects. Researchers agree that the main obstacle is often the collateral required from borrowers to enable them access loans. Ochieng' and Sije (2013) suggest that many women do not own property in the developing world that can be used as collateral. Gender bias and discrimination continue heating the women's efforts to improve their economic welfare. There are however, countries like Zimbabwe where women get smaller parcels of land and less fertile than men (Mwihaki and Njoroge, 2001). Gender inequality is a broadly discussed threat to WHHs as they seek for financial services Ya and Semasinghe (2013) state that, lack of access to financial service increases poverty levels, social discrimination against Women Headed Households results in smaller loan sizes in comparison to men.

There are only a limited number of women in the leadership of microfinance, institutions, which might be one reason for the biased loan access. Other reason are attributed to, "difficult access to capital, low level of knowledge including literacy and numeric skills, lack of training, inadequate market knowledge, for both purchases and sales, conservative traditions in their families and society at large, shyness and lack of public experience" (Hamida, 2009). Interesting

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findings also show that WHHs are discriminated by women who are headed by their husbands, doubting the ability of single women to contribute to *Chama* loans or even raise savings fee (Mwangi, 2017). Some financial institutions also add to the discrimination by considering women heads as “smaller, less experienced and therefore less attractive clients.” These same institutions lack the knowledge and a fitting design to offer products tailored to women’s preferences and constraints” (Achieng, 2013). The fact most women earn low income makes them less attractive prospects for the MFIs. Upper income groups tend to lend more.

Empowerment of the WHHs to Overcome their Barriers to Access Credit

The transformation of the rural communities require a multi-sectorial integrated approach in order to address the complex realities faced by the WHHs especially when attempting to alleviate their poverty (Feldman, 2001). For example, Rogan (2016) argues that such efforts must be directed at women’s landlessness because it is one the cardinal causes of their poverty. On the issue of land, this calls for the overhauling of some cultural beliefs and practices that are responsible for barring women from access and control over land. There is a major problem because if one lacks access to land, it leads to lack of collateral when seeking access to credit (Wanjiku2018). There are studies suggesting that lack of land is a barrier to accessing credit. The complexity in the process is that access to credit cannot be singled out from the other interwoven issues; they must be comprehensively addressed together as a whole, and an integrated process (Pathak and Pant, 2018). For example, the WHHs must be mobilized and imparted informal education to change their attitudes, and trained in skills on basic income generation to give them more independence and freedom from any forms of financial dependency (Ernest and Young, 2013). By empowering the WHHs, that gives them the capacity to take advantage of opportunities around them to improve their financial status, for instance it gives them the impetus to seek credit facilities from the microfinance institutions. Empirical evidence exists pointing to fact that there is a causal relationship between empowerment to the improvement of individuals’ socio-economic status (Kalenda, 2016).

Most of the WHHs in the rural areas are unemployed, therefore most of the households are involved in agricultural activities like farming; keeping livestock like sheep, goats and cattle. However, a substantial number of the WHHs also operate small and medium-scale businesses; those in gainful employment rarely exceed 20% in most cases (Mwangi, 2017). For example, a study by Moepeng and Tisodell (2008) in Botswana established that the WHHs are far less represented in the aggregate number of household heads employed at 57% as compared to the male household heads who make up 66% heads of household in the community. The skewed representation in employment therefore meant the WHHs were relegated to lesser rewarding forms of employment like: 10% of the WHHs were engaged in crop production; the income from this subsector is compromised highly by lack of access to credit and worsening rainfall that has resulted into droughts. Other studies predict that in the rural areas fewer WHHs will be considering farming as a reasonable source of income especially where their challenges are compounded by lack of access to land (Kalenda, 2016).

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Research Methodology

Research design is the entire research structure which acts as a glue that holds things together; it shows clearly how the research was steered. Further it also shows the logical arrangements and the prevailing conditions which concern collection and analysis of data (Creswell, 2018). This study adapted a descriptive survey research design. According to McNabb (2018), descriptive survey is defined as a statistical study commonly used to identifying the patterns or precise trends emerging in a situation. Moreover, descriptive survey provides rich data which is helpful in bringing new knowledge which otherwise could be overlooked (Brians, 2011). To the researcher, the choice of descriptive survey was useful because it enabled the gathering of data from the respondents within their natural environment as they continued with their ordinary lives. This research design enabled the researcher to collect useful information about WHHs awareness about credit giving facilities, the potential of WHHs to access credit and the challenges faced by the WHHs in accessing the credit from micro finance institutions.

The study used both qualitative and quantitative research approaches. Kiambaa Constituency was purposively selected because it has many micro enterprises and women groups. Data was collected using a standard questionnaire which was administered among 366 household heads. The 366 households were selected using simple random sampling. A total of 366 were administered and 318 questionnaires were returned. The 318 are adequate for the study and did not jeopardize or compromise the accuracy or outcome of the study. For validation and reliability, the instruments were shared with senior scholars at university level who verified the quality of the questions (Mugenda and Mugenda, 2002). This is consistent with research projects across the world. The 318 questionnaires which were returned provide adequate sample and the outcome and quality of the study was not compromised.

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Findings

Objective a): Determine the challenges faced by the WHHs in accessing Credit from Microfinance Institutions in Kiambaa Constituency, Kiambu County.

All the respondents were asked the question: “What challenges do you face in accessing credit from the microfinance institutions?”

Table 01: Determine the challenges facing the WHHS in accessing credit from microfinance institutions

Challenges	Percentages
Lack of collateral	53
Lack of access to information about microfinance products	19
Illiteracy	10
Lack of control over resources	12
Total	

Source: Field Data, 2020

According to the findings of this study, lack of collateral and information about the microfinance products stands as one of the biggest barrier experienced by the WHHs in accessing credit. Other barriers were illiteracy and lack of control over resources. The same factors were extensively discussed in the literature review, for example (Mies, 2010; Amuyunzu and Francis, 2006).

Objective b) Establish the information WWHs access about credit facilities from the microfinance institutions in Kiambaa Constituency, Kiambu County.

The respondents were asked, “How much do you know about the credit facilities given by microfinance institutions in Kiambaa Constituency, Kiambu County? The study established that WHHs in Kiambaa Constituency did not have adequate information about microfinance credit. The results are shown in the table below.

Table 02: Establish the information WWHs access about credit facilities from the microfinance institutions in Kiambaa Constituency, Kiambu County.

Amount of information accessed by WHHs	Percentage
I know everything there is to be known about credit products	0
I don't know much about credit products	85
I know enough about credit products	15
Total =1000	

Source: Field Data, 2020.

The limited knowledge about the credit products from the microfinance institutions was one of the WHHs' accesses to credit. Therefore, policies need to address this lack of access to information about the products that exists among the microfinance institutions. The same

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conclusion was also made by (Foley, 2017; Allen, 2017; Diiro, 2018). Without the knowledge of the types of credit products in the microfinance institutions, it remains difficult for the WHHs to take advantage of the facilities.

Objective c): Investigate the WHHs responses to the challenges they face in accessing credit from the microfinance institutions in Kiambaa Constituency, Kiambu

Understanding Microfinance

The respondents were asked, “How have you responded to the challenges you face in trying to access credit from the microfinance in Kiambaa Constituency, Kiambu County?” The study established that WHHs had desire to access credit products among the microfinance institutions 98%. However, due to continued experience of barriers, they resorted in to other avenues due to the barriers. The findings are summarized in the table below.

Table 03: WHHs responses to the challenges they face in accessing credit from the microfinance institutions in Kiambaa Constituency, Kiambu County

Responses	Percentage
We have joined merry-go-rounds	68
Soft loans from WHHs groups	20
Borrow from Safaricom M-shwari	12
Total	100

Source: Field Data, 2020

The main response by the WHHs is merry-go-rounds 68%; however, upon probe the researcher established that the credit from those forums was not adequate; the timing was a huge barrier because one has to wait for his turn. Secondly, the credit was very limited and could not be applied for major development projects that would make a big difference in the improvement of their living standards; key literature pointed to the same (Swamy, 2014; Minischetti, 2017; Mwangi, 2015).

Discussion

The role of women in development cannot be overemphasized; however, their potentiality is limited by lack of adequate access to resources. According to the findings of this study, it is possible to turn around WHHs challenges by specifically addressing three areas: a) WHHs need to be enabled to access credit because the barriers are merely socio-cultural factors like lack of collateral, lack of access to important information and illiteracy. Access to credit should be left to one's capacity, interest and needs but not gender. Empowerment and capacity building of the WHHs is critical in order to give the women more voice, participation in decision making and planning. b) For all stakeholders in development, access to timely and adequate information is fundamental. In that regard, WHHs lack of information about microfinance credit is a big challenge and barrier to their development endeavors. Effective dissemination of information

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about microfinance products should be specifically tailored to address WHHs context and social frameworks. For example, deliberate targeting of women groups, and women leaders may bring the needed change, and enhance the access of credit by the WHHs. c) The WHHs' responses to lack of access to credit from the microfinance credit institutions is weak. This is because most of the WHHs resulted into informal sources of credit which give inadequate credit to sustain their development. This can done for instance, by joining merry-go-rounds, and other initiatives that could give them access to some limited credit for their development. Such avenues may be good for socialization but not good funders for development.

Conclusion and Recommendations

The study concluded that lack of access to credit from microfinance institutions by the WHHs is caused mainly by the sociocultural factors which can be addressed to change the situation. Therefore, policies need to be reviewed to make WHHs access to credit from microfinance institutions easier and more promising. The policies need to address specifically: lack of access and control over land, lack of access to adequate information; education; and decision making platforms. For example, they do not fully benefit from educational services which give women skills for livelihood and they are able and potential enough to support members of their families. Also educated women with resources are more likely to be leaders than those without education. Also marital status and parenthood influenced women to look for ways of supporting their families while those without families may not be obligated to work hard. Other factors that influenced women heads' were family structure and peer influence. Parent's education, employment and religion also influenced women heads' in socio-economic roles but they were moderate influencing factors like, empowerment, capacity building and removing the gender-based conditions, WHHs can access credit facilities and improve their living standards to enhance sustainable development.

The study recommends the following areas for further study. Research based on the challenges preventing WHHs to upgrade their financial knowledge. There should be trainings and seminars to determine the potentials WHHs should put in place to eradicate poverty and illiteracy among all ages, whether old or young. Empowerment in entrepreneurship in business, farming, animal keeping, agriculture, tree planting and seminars which can give an impact on how to access and evaluate information about microfinance institute.

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