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WMI Background, Methodology, and Summary

Background on WMI Loan Program

WMI is a U.S. based non-profit organization that provides micro-credit loans to women in rural East Africa to help them start and expand their small businesses. Loan programs are administered by village level organizations and issued to lending groups of 20 borrowers, all of whom guarantee each other’s loans. No collateral is required. WMI also provides borrowers with training in financial literacy, business management, record keeping, and financial planning to ensure that borrowers have the knowledge and skills they need to be successful. After 24 months in the WMI loan program, borrowers graduate to financial independence and transition to a bank loan issued by a financial institution. Ultimately, women use their business profits to pay school fees, buy more food for their families, improve their homes, pay for health care, and expand their businesses.

Methodology

WMI partners with local community based organizations (CBOs) to operate each village loan hub. The CBOs supervise local data collection utilizing borrower surveys that are completed every six months, starting with a baseline survey when borrowers enter the loan program. The data is compiled and analyzed annually by U.S. college students.

The data presented in this fact book was collected from July 2012 to April 2013 from 163 baseline borrowers.

Summary

The data included in this fact book was collected from borrower surveys in Shikoho, Keveye, Ngarendare, and Ntumburi. Shikoho and Keveye are located in Western Kenya, whereas Ntumburi and Ngarendare are located in Central Kenya. Most borrowers in these hubs range in age from 31 to 50 years old and are married. 84% of husbands live in the household and are able to provide emotional and economic support, creating a more stable environment for business operations. 75% of borrowers care for at least 3 children in their households, and 44% care for at least one orphan. When entering the loan program, 73% of borrowers have annual incomes lower than $250, which they spend mainly on school fees, food, and business expansion. Most of families live in semi-permanent homes and eat githeri and ugali, dishes made with maize that offer little nutritional value.

After 6 months in the loan program, the vast majority of borrowers improved their business skills and feel more resourceful, organized, and determined. As businesses expand and incomes increase, at least 80% of borrowers report having more shoes and school uniforms for their children. 100% of families are healthier as well, with 73% of borrowers purchasing more mosquito nets and 58% on more meals.
I. Baseline Data (163 Surveys)
This is a snapshot of the borrowers’ demographics and living standards when entering the loan program.

### A. Demographics

<table>
<thead>
<tr>
<th>Demographics</th>
<th>20 &amp; Under</th>
<th>21-30</th>
<th>31-40</th>
<th>41-50</th>
<th>51-60</th>
<th>61 &amp; Over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ages</td>
<td>1%</td>
<td>14%</td>
<td>35%</td>
<td>28%</td>
<td>14%</td>
<td>8%</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>84%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Single</td>
<td>7%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Widowed</td>
<td>9%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td># of People in Household</td>
<td>0-2</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3-5</td>
<td>44%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>6-8</td>
<td>40%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>9-11</td>
<td>12%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12 &amp; over</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td># of Children in Household</td>
<td>0-2</td>
<td>25%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3-5</td>
<td>44%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>6-8</td>
<td>28%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>9 &amp; up</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Household Income (in US Dollars)</td>
<td>Under $250</td>
<td>73%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$250 – $500</td>
<td>13%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$501 - $1000</td>
<td>12%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$1001 - $2000</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Over $2000</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household Savings</td>
<td>Yes</td>
<td>37%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>63%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td># of Orphans Cared For</td>
<td>0</td>
<td>56%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>19%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>12%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>9%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4 or more</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
B. Standard of Living

i. Type of House: Land is mostly owned by families, not individuals. The majority of women live in semi-permanent homes built on family land.

<table>
<thead>
<tr>
<th>Type of House</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own House?</td>
<td>97%</td>
<td>3%</td>
</tr>
<tr>
<td>Own Land?</td>
<td>81%</td>
<td>19%</td>
</tr>
<tr>
<td>Type of House</td>
<td>Semi-Permanent</td>
<td>74%</td>
</tr>
<tr>
<td></td>
<td>Permanent</td>
<td>26%</td>
</tr>
</tbody>
</table>

ii. Top Household Expenditures:

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>School Fees</td>
<td>71%</td>
</tr>
<tr>
<td>Food</td>
<td>71%</td>
</tr>
<tr>
<td>Expand Business</td>
<td>61%</td>
</tr>
<tr>
<td>Health Care</td>
<td>43%</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>22%</td>
</tr>
<tr>
<td>Debt</td>
<td>13%</td>
</tr>
<tr>
<td>Helping Family</td>
<td>1%</td>
</tr>
<tr>
<td>Transportation</td>
<td>0%</td>
</tr>
</tbody>
</table>

iii. Household Amenities:

<table>
<thead>
<tr>
<th>Possession</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radio</td>
<td>66%</td>
</tr>
<tr>
<td>Cellphone</td>
<td>60%</td>
</tr>
<tr>
<td>Furniture</td>
<td>58%</td>
</tr>
<tr>
<td>Tools</td>
<td>33%</td>
</tr>
<tr>
<td>Television</td>
<td>29%</td>
</tr>
<tr>
<td>Bicycle</td>
<td>21%</td>
</tr>
<tr>
<td>Equipment</td>
<td>8%</td>
</tr>
</tbody>
</table>
iv. **Livestock:**

![Livestock Bar Chart]

- **Chickens:** 91%
- **Cows:** 76%
- **Goats:** 41%
- **Other:** 14%
- **Turkeys:** 2%

Livestock

v. **Lighting Source:** Over half of borrowers use gas lamps as the basic form of lighting.

![Lighting Source Bar Chart]

- **Gas:** 56%
- **Battery:** 18%
- **Camels:** 17%
- **Other:** 8%
- **Electricity:** 7%
- **Private Generator:** 0%
- **No Lighting:** 0%

Lighting Source

vi. **Cooking Fuel:** The vast majority of borrowers collect wood for cooking fuel.

![Cooking Fuel Bar Chart]

- **Collected Wood:** 81%
- **Bought Wood:** 11%
- **Charcoal:** 10%
- **Kerosene:** 5%
- **Collected Charcoal:** 3%
- **Bought Charcoal:** 1%
- **Electricity:** 0.5%
- **Other:** 0.5%
vii. Toilet Facilities: Private pits, private latrines, and shared pits are most common.

C. Family Health and Welfare

i. Reading/Writing Ability: On a scale of 1 to 5, with 1 being the least comfortable and 5 being the most comfortable, borrowers rated their comfort level with reading/writing.

ii. Water Safety: On a scale of 1 to 5, with 1 being the least safe, borrowers rated the quality of their drinking water.
iii. **Illness:** 31% of borrowers reported that at any given time, at least one member of their household is sick, with malaria being the dominant illness.

<table>
<thead>
<tr>
<th>Illnesses in Household</th>
<th># of Family Members</th>
<th>Regularly Sick</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>69%</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>4 or more</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Major Household Illnesses</th>
<th>Malaria</th>
<th>Other</th>
<th>None</th>
<th>Asthma</th>
<th>Eye Problem</th>
<th>Cough</th>
<th>Cold</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>47%</td>
<td>22%</td>
<td>22%</td>
<td>5%</td>
<td>5%</td>
<td>4%</td>
<td>4%</td>
</tr>
</tbody>
</table>

iv. **Malaria in Household:** About 64% of Borrowers reported cases of malaria in their households in the last six months.

![Malaria in Household Chart]

v. **Mosquito Nets:** Only 68% of borrowers have mosquito nets for every member of their family.

vi. **HIV/AIDS:**

<table>
<thead>
<tr>
<th>HIV/AIDS</th>
<th>Borrowers Tested for HIV/AIDS?</th>
<th>82%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>18%</td>
</tr>
<tr>
<td></td>
<td>Family Members Tested for HIV/AIDS?</td>
<td>71%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>Borrowers who have Family Members with HIV/AIDS?</td>
<td>14%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>86%</td>
</tr>
<tr>
<td></td>
<td>If yes, do they receive regular treatment?</td>
<td>88%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>12%</td>
</tr>
</tbody>
</table>
vii. Medical Payment Difficulty: On a scale of 1 to 5, with 1 being not difficult and 5 being extremely difficult, borrowers rated the level of difficulty of paying medical fees. 70% of borrowers find it at least somewhat difficult to pay medical fees.

![Bar chart showing level of difficulty for medical payment]

viii. Do all children in the household have shoes and school uniforms?

![Pie chart showing percentage of children with shoes and uniforms]

ix. Food Consumption:

<table>
<thead>
<tr>
<th>Food Consumption</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Meals Eaten Per Day</td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>4 or more</td>
</tr>
<tr>
<td></td>
<td>Food Eaten Most Often</td>
</tr>
<tr>
<td></td>
<td>Maize</td>
</tr>
<tr>
<td></td>
<td>Ugali (maize &amp; water)</td>
</tr>
<tr>
<td></td>
<td>Githeri (maize &amp; beans)</td>
</tr>
<tr>
<td></td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td>Vegetables</td>
</tr>
</tbody>
</table>
II. 6-Month Loan Impact Data: (47 Surveys)

A. Business Operations

i. Business Type:

![Business Type bar chart]

ii. Annual Income: After 6 months, borrowers’ income increased substantially.

<table>
<thead>
<tr>
<th>Ranges of Annual Incomes (in US Dollars)</th>
<th>Baseline 163 Surveys</th>
<th>6 Month 47 Surveys</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $250</td>
<td>73%</td>
<td>28%</td>
</tr>
<tr>
<td>$250 – $500</td>
<td>13%</td>
<td>15%</td>
</tr>
<tr>
<td>$501 – $1000</td>
<td>12%</td>
<td>41%</td>
</tr>
<tr>
<td>$1001 – $2000</td>
<td>1%</td>
<td>8%</td>
</tr>
<tr>
<td>Over $2000</td>
<td>1%</td>
<td>8%</td>
</tr>
</tbody>
</table>

iii. Savings: a. Baseline: Upon entering the loan program, the majority of borrowers had less than $10 in savings.

<table>
<thead>
<tr>
<th>Total Savings Amount (in US Dollars)</th>
<th>Baseline 163 Surveys</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>51%</td>
</tr>
<tr>
<td>$1 - $10</td>
<td>5%</td>
</tr>
<tr>
<td>$11 - $20</td>
<td>13%</td>
</tr>
<tr>
<td>$21 - $30</td>
<td>9%</td>
</tr>
<tr>
<td>$31 - $40</td>
<td>3%</td>
</tr>
<tr>
<td>Over $40</td>
<td>17%</td>
</tr>
</tbody>
</table>
b. Monthly Savings: 6 Months: Borrowers are now saving on a monthly basis as they receive a regular income from their businesses. Three-fourths of borrowers save $1 to $10 a month.

<table>
<thead>
<tr>
<th>Ranges of Monthly Savings (in US Dollars)</th>
<th>6 Month 47 Surveys</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>0%</td>
</tr>
<tr>
<td>$1 - $10</td>
<td>75%</td>
</tr>
<tr>
<td>$11 - $20</td>
<td>9%</td>
</tr>
<tr>
<td>$21 - $30</td>
<td>9%</td>
</tr>
<tr>
<td>$31 - $40</td>
<td>7%</td>
</tr>
</tbody>
</table>

iii. Family Assistance: The vast majority of borrowers receive assistance from their families in operating their businesses.

Business Operations

<table>
<thead>
<tr>
<th>Who in the family helps?</th>
<th>Husband</th>
<th>80%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Children</td>
<td>76%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Help Received from Husband</th>
<th>Encouragement</th>
<th>55%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Labor</td>
<td>52%</td>
</tr>
<tr>
<td></td>
<td>Selling</td>
<td>52%</td>
</tr>
<tr>
<td></td>
<td>Record-Keeping</td>
<td>33%</td>
</tr>
<tr>
<td></td>
<td>Transport</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Money</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Household Chores</td>
<td>12%</td>
</tr>
<tr>
<td></td>
<td>Minding Children</td>
<td>6%</td>
</tr>
</tbody>
</table>

iv. Improved Personal/Business Skills: Borrowers report improvements in many personal and business skills.

<table>
<thead>
<tr>
<th>Improved Skills</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literacy and Numeracy</td>
<td>64%</td>
</tr>
<tr>
<td>More Resourceful</td>
<td>60%</td>
</tr>
<tr>
<td>More Organized</td>
<td>50%</td>
</tr>
<tr>
<td>More Determined</td>
<td>38%</td>
</tr>
<tr>
<td>More Self-Confident</td>
<td>31%</td>
</tr>
<tr>
<td>More Reliable</td>
<td>31%</td>
</tr>
<tr>
<td>Improved Record-Keeping</td>
<td>80%</td>
</tr>
<tr>
<td>Improved Marketing</td>
<td>46%</td>
</tr>
<tr>
<td>Improved Budgeting</td>
<td>44%</td>
</tr>
<tr>
<td>Improved Problem Solving</td>
<td>15%</td>
</tr>
<tr>
<td>Improved Negotiating</td>
<td>12%</td>
</tr>
</tbody>
</table>
### B. Standard of Living Improvements

#### i. Household Improvements:

<table>
<thead>
<tr>
<th>Major Changes in Household at 6 Months</th>
<th>Improved Floor</th>
<th>Improved Roof</th>
<th>Added Furniture</th>
<th>Added Rooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Improvements</td>
<td>9%</td>
<td>11%</td>
<td>4%</td>
<td>18%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Land Acquisition?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>More Shoes for Children?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>84%</td>
<td>16%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>More Uniforms for Children?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>84%</td>
<td>16%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Healthier Family?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%</td>
<td>0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>More Mosquito Nets?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>73%</td>
<td>27%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Less Malaria in Household?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>84%</td>
<td>16%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Easier to Pay for Medical Expenses?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>98%</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>More visits to the clinic when a borrower or family member gets sick?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>66%</td>
<td>34%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>More Meals?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>58%</td>
<td>42%</td>
</tr>
</tbody>
</table>

#### ii. Livestock: At six months, most borrowers increased livestock purchases.

![Bar chart showing livestock purchases: 44% for chickens, 20% for goats, 17% for other, 10% for cows, 2% for turkeys.](chart.png)
iii. Household Purchases: At six months, over one-third of borrowers purchased tools/equipment.

<table>
<thead>
<tr>
<th>Household Purchases</th>
<th>% of Borrowers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tools/Equipment</td>
<td>38%</td>
</tr>
<tr>
<td>Radio</td>
<td>12%</td>
</tr>
<tr>
<td>Bicycle</td>
<td>5%</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>5%</td>
</tr>
<tr>
<td>Television</td>
<td>0%</td>
</tr>
<tr>
<td>Motorbike</td>
<td>0%</td>
</tr>
</tbody>
</table>

IV. Borrower Narratives:
The following quotes have been taken from the borrower surveys.

1. Has your loan made your life better?
   - “I can earn my daily bread.”
   - “By helping my business grow.”
   - “I have money which I have saved and helps in paying medical bills.”

2. How has your business had a positive effect on your family?
   - “My family has improved financially.”
   - “It has created a source of income and profits.”
   - “I save money and buy food and clothes for the family.”

3. Are you happier since getting your loan?
   - “I have been able to expand my business.”
   - “I have work to keep me busy.”
   - “I have efficiency with extra capital.”

4. Have you seen any changes in your village because of the loan program?
   - “So many women are busy with their business and the keeping of their families is well.”
   - “Loans have been able to upgrade their families.”
   - “Ladies are ever busy working their businesses.”