2014 Borrower Narratives
Kenya loan hubs

Ntumburi village

Has Your Loan Improved Your Life?
- “It lifted me from a low standard of living to a high standard”
- “I can now budget for my problems”

Has your business had a positive effect on your family?
- “It has created a source of income and the profits help to produce food”
- “[It is] giving my family more, available nutritious meals”

Have you seen any changes in your village because of the loan program?
- “Women are now organized and self confident”
- “More homes are independent”

Ngarendare Village

Has your business has a positive effect on your family?
- “family is getting services easily without depending on other people”
- “my family is happy because services are easy and my children are getting school fees easily”

Are you happier since getting your loan?
- “I am now able to plan and manage my business”
- “I am able to reach my tactical goals which enables me to develop”

Has your loan made your life better?
- “I am now earning for myself not relying on my husband”
- “yes because now am able to pay school fees and cater for my family”

Have you seen any changes in your village because of the loan program?
- “poverty has reduced in the village since getting loan”
- “women are organized in the village and are self-reliant”

Shikokho Village

Has your loan improved your life?
- “Reduced conflict between my husband and I... I have become self-reliant.”
- “Able to buy basic needs without difficulty.
- “There is a smiling face always.”

Has your business had a positive effect on your family?
- “Good eating, buy uniforms, family happy.”
- “What I get from my business we all use as a family. No more begging.”

Have you seen any changes in your village because of the loan program?
- “The women have come together to carry out businesses.”
• “Ladies are busy and happy.”