

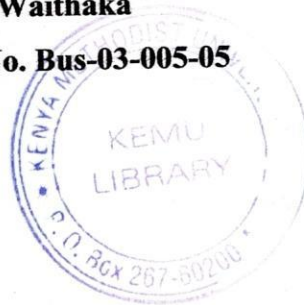
**AN ANALYSIS OF THE SOCIO –ECONOMIC
CHARACTERISTICS OF MICROFINANCE
CLIENTS**

(A CASE OF BIMAS CLIENTS IN EMBU DISTRICT)

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ABSTRACT

The purpose of this study was to come up with a profile of the salient socio-economic characteristic of people who seek MFIs' services. Specifically, the study was to shed light on their poverty status, the type of economic activities they engage in and their demographic characteristics. The research focused on clients of BIMAS operating within the five divisions of Embu district.

A target population of one thousand, one hundred and fifty six (1156) formed the sampling frame from which a sample of sixty (60) who had been in the programme for not more than six months was taken.

A questionnaire, personal interviews, and observation were utilized to collect primary data from the respondents. Secondary data was gathered from the BIMAS office and other researches. The data was analyzed using the statistics package of social sciences (SPSS)

The research findings gave a general profile of the clients reached by MFIs.

The MFI clients are mainly male in the 26-40 age brackets that live in households of between 4 and 6 members which are predominantly male headed.

A high proportion of the clients are married and do not suffer from any physical disability.

Slightly over half of the clients have attained secondary school education and most have attended other training.