Contents

	Page
Abstract	iii
Acknowledgements	v
Contents	vi
List of Tables	ix
List of Figures	∬ x
Chapter 1 Introduction 1.1 Background 1.2 Objectives	1
1.1 Background	1
1.2 Objectives	4
1.5 Expected sensitiv	4
1.4 Literature review Microcredit during Conflict	4
Microcredit during Conflict	7
Peer Monitoring and Loan Repayment	9
1.5 Scope of the research	12
1.6 Definition of term	12
Chapter 2 Methodology	14
2.1 Study design	14
2.2 Subject of study	14
2.3 Variables and conceptual framework	15
Outcome variable	15
Determinant variables	15
Conceptual framework	16

	Page
2.4 The MF activity: the concept and the mechanism	17
2.5 The small business process	18
2.6 Roles of the project committee	23
2.7 Roles of the local advisors	24
2.8 Roles of the Mother's Fund staff	26
2.9 Data collection and management	26
2.10 Statistical method	27
Chapter 3 Preliminary data analysis	33
Chapter 3 Preliminary data analysis 3.1 Distributions of the variables	33
3.2 Distributions of the determinants	39
3.3 Associations between outcome variable and determinants	41
Chapter 4 Further Statistical Analysis	46
4.1 Logistic regression analysis	46
4.2 Reduced Model	49
Chapter 5 Conclusion and Discussion	51
5.1 Conclusion	51
5.2 Discussion	52
5.3 Limitations of this study	54
5.4 Recommendations and further research	54
References	56
Appendix I	63
Appendix II	70

Appendix III	75
Appendix IV	84
Vitae	97



List of Tables

Table	Page
3.1 Drop out of the MF activity, categorized by type of business	34
3.2 Drop out of the MF activity, classified by phase of implementation	35
3.3 Success of the MF activity	37
3.4 Variables of their roles and data types	38
3.5 The distribution of social demographic factor of vulnerable women	39
3.6 The distribution of the MF activity of vulnerable women	40
3.7 The association between outcome and socio-demographic factors	42
3.8 The association between outcome and the MF activity	43
4.1 The full model of association between success and determinants	47
4.2 Reduced model of association between success and determinants	49

List of Figures

Figure		Page
2.1 Conc	eptual framework showing variables in the study	16
3.1 Distr	ibution of loan repayment rate	36
3.2 Odd 1	ratio and 95% confidence interval success and local advisor	44
	ratio and 95% confidence interval success and source of income	44
3.4 Odd 1	ratio and 95% confidence interval for the relationship between the	45
Princ	ratio and 95% confidence interval for the relationship between the activity success and peer	